



Program Guide

A Handbook of State & Federal Housing & Housing-Related Programs in Texas

March 2009



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Introduction

The Texas Department of Housing and Community Affairs (TDHCA) is the State's lead agency responsible for affordable housing. TDHCA also administers various community affairs programs and colonia activities. The Program Guide serves as an overview of the wide range of available state and federal housing and housing-related programs. In addition to information on all TDHCA programs, the guide also includes housing-related programs from other state and federal agencies. Information from organizations other than TDHCA was obtained from agency websites or publications and may not be a complete listing of what each organization offers.

The following chapters are organized by type of housing activity, first listing TDHCA programs, followed by applicable program offerings of other governmental entities. For further information on specific programs, please contact the appropriate agency.

Additionally, you can visit TDHCA's Consumer Assistance webpage at <http://www.tdhca.state.tx.us/texans.htm> to search for assistance in your area.



Homebuyer Assistance

The following state and federal programs are available to individuals and families in Texas interested in purchasing a home. Information is listed by administering organization.

Texas Department of Housing and Community Affairs Programs



First Time Homebuyer Program

The First Time Homebuyer Program, administered by the Homeownership Division, uses funding from tax-exempt and taxable mortgage revenue bonds (MRBs) to offer 30-year fixed-rate mortgage financing at below-market rates. The program targets very low-, low- and moderate-income residents purchasing their first home, or residents who have not owned a home within the preceding three years. Qualified applicants access First Time Homebuyer Program funds by contacting a participating lender, who will be responsible for the loan application process and subsequent loan approval. Upon closing, the lender will transfer the mortgage loan to a master servicer designated by TDHCA.

The First Time Homebuyer Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115% of Area median family income (AMFI) limitations (for example, 115% AMFI for Austin is \$84,295). Recipients must have income stability and credit history sufficient to qualify for an industry-standard mortgage loan. Also, the purchase price of the home must not exceed stipulated maximum purchase price limits. Program funds may be allocated on a regional basis based on population percentage per Uniform State Service Region. A minimum of 30% of program funds will be set aside to assist Texans earning 60% or less of program income limits.

TDHCA currently offers Assisted Mortgage Loans and Non-Assisted Mortgage Loans. The Assisted Mortgage Loans have a slightly higher interest rate than the Non-Assisted Loans and include down-payment and closing-cost assistance in the form of a grant or second lien loan. The availability and amount of assistance varies by bond issuance. Assisted Mortgage Loans are available exclusively to low-income homebuyers earning 80% or less of program income limits. Non-Assisted Mortgage Loans have a slightly lower interest rate than the Assisted Loans and do not offer down-payment or closing-cost assistance.

In response to the American Recovery and Reinvestment Act of 2009 (Recovery Act), the Homeownership Division, is developing a program to allow first-time homebuyers to receive a portion of the tax credit available under the Recovery Act for down payment and closing costs. The

new program is anticipated June 2009 and the advance will be similar to a low-interest loan with a deferment period.

In an effort to assist borrowers with impaired credit histories, the First Time Homebuyer Program may be used with Fannie Mae's My Community Mortgage. My Community Mortgage offers flexible terms, including flexibility on credit histories and the acceptance of nontraditional credit histories. These loans may be used with all TDHCA mortgage revenue bond programs, thus giving households with slight credit blemishes the opportunity to qualify for a homebuyer loan with interest rates lower than those available through alternative financing arrangements.

Income limits for the program are set by the IRS Tax Code (1986) based on income figures determined by the U.S. Department of Housing and Urban Development (HUD). The first-time homebuyer restriction is established by federal IRS regulations which subject program recipients to a recapture tax on any capital gain realized from a sale of the home during the first nine years of ownership. Income ceiling and maximum purchase price exceptions to the first-time homebuyer restriction will apply in targeted areas. Such targeted areas are qualified census tracts, in which 70% or more of the families have an income of 80% or less of the statewide median income or are areas of chronic economic distress as designated by the Secretaries of Treasury and HUD.

TDHCA does not issue mortgages to individuals directly. TDHCA makes funding available through participating mortgage lenders who provide the application and underwrite the loan. Due to market fluctuations, this program was briefly suspended for part of 2009; it will be reinstated in June 2009.

Contact: Call 1-800-792-1119 to request a First Time Homebuyer Program information packet or go to www.myfirsttexashome.com to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating lender and realtor lists.

Funding Source: Tax-exempt and taxable Mortgage Revenue Bonds (MRBs).

Type of Assistance: 30-year fixed-rate mortgage loan financing at below-market interest rates.

Administrators: Participating Mortgage Lenders.

Recipients: Very low- to moderate-income individuals and families who meet program guidelines and are able to qualify for a mortgage loan.



HOME Homebuyer Assistance Program

The HOME Investment Partnerships (HOME) Program receives funding from HUD and provides loans and grants to units of local government, public housing authorities (PHAs), Community Housing Development Organizations (CHDOs), nonprofit organizations and for-profit entities. Targeted beneficiaries are low-, very low- and extremely low-income households. 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, homelessness 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 housing needs of lower-income Texans. Each year HOME funds are distributed regionally through a competitive award process.

The HOME Homebuyer Assistance Program provides up to \$20,000 to qualified homebuyers for down payment and closing cost assistance toward the acquisition of affordable single-family housing subject to the guidelines set in the Notice of Funding Availability. This program may also be used to

modify homes purchased with HOME assistance, to meet accessibility needs and construction costs associated with the rehabilitation. Homebuyer assistance may also be awarded through the CHDO Set-Aside and the American Dream Downpayment Initiative (ADDI). ADDI funds may be used for down payment assistance for first-time homebuyers and may include home rehabilitation funds for first-time homebuyers in conjunction with the home purchase; the amount of assistance is \$10,000 or 6% of the purchase price, whichever is greater.

TDHCA funds local organizations that provide this assistance to qualified individuals and the program may not be available in all areas.

Contact: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call the HOME Division at (512) 463-8921.

Funding Source: HUD

Type of Assistance: Loans

Recipients: Local service providers including units of local government, PHAs, CHDOs, nonprofits and for-profit entities.

Targeted Beneficiaries: Households at or below 80% of the AMFI.



Housing Trust Fund Homebuyer Assistance Program

The Housing Trust Fund Program receives several sources of funding from the State of Texas including multifamily bond issuance fees, loan repayments and other funds that are appropriated by TDHCA or the Texas Legislature. The Housing Trust Fund is the only State-authorized program for affordable housing development. Funding is awarded as loans and grants to nonprofits, units of local government, public housing agencies and for-profit entities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households.

Down payment and closing cost assistance for low- to moderate-income Texans is an eligible activity for the Housing Trust Fund. However, this type of activity may not be funded each year and is based on available funds.

Contact: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call the Dee Copeland at (512) 475-2567.

Funding Source: Appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants

Type of Assistance: Loans and grants

Recipients: Local service providers including units of local government, public housing authorities, for-profit entities and non-profit organizations

Targeted Beneficiaries: Households at or below 80% of the AMFI



Mortgage Credit Certificate Program

A mortgage credit certificate (MCC) provides a tax credit to reduce federal income taxes, dollar-for-dollar, of qualified buyers purchasing a qualifying residence. The MCC effectively reduces the monthly mortgage payment and increases the buyer's disposable income by reducing his or her federal income tax obligation. This tax savings provides a family with more available income to qualify for a loan and meet mortgage payment requirements.

The amount of the annual tax credit will equal 30% of the annual interest paid on a mortgage loan, not to exceed \$2,000 per year. Also, the credit cannot be greater than the annual federal income tax liability, after accounting for all other credits and deductions. However, 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 MCC Program provides homeownership opportunities for qualified first-time homebuyers whose gross annual household income does not exceed 115% of AMFI limitations, based on IRS adjusted income limits. To participate in the MCC Program, homebuyers must meet eligibility requirements and must obtain a qualified mortgage loan through a participating lender. The mortgage loan must be financed from sources other than tax-exempt revenue bonds. The mortgage may be a conventional, Federal Housing Administration (FHA), VA or rural housing service loan at prevailing market rates, but may not be used with the refinancing of an existing loan. TDHCA does not issue MCCs to individuals directly. TDHCA makes funding available through participating mortgage lenders who will supply the application and underwrite the loan. The MCC Program may not be used with other tax-exempt bond programs, such as the First Time Homebuyer Program.

Contact: 1-800-792-1119

Funding Source: Tax-exempt and taxable MRBs.

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

Administrators: Participating Mortgage Lenders.

Recipients: Very low- to moderate-income individuals and families whom meet program guidelines and are able to qualify for a mortgage loan.



Contract for Deed Conversion Initiative

The Contract for Deed Conversion Initiative program facilitates colonia-resident property ownership by converting contracts for deeds into traditional mortgages. The Texas Legislature requires TDHCA to spend no less than \$4 million per biennium on contract for deed conversions for colonia families earning less than 60% of AMFI. Each biennium TDHCA will strive to convert at least 400 of these contracts for deed into traditional notes and deeds of trust. The recipients must reside in a colonia and the property must be their principal residence. Pre- and post-conversion counseling is available. Funding for housing construction and rehabilitation is also available.

Contact: Call the HOME Division at (512) 463-8921 for more information.

Funding Source: HUD.

Type of Assistance: Loans.

Recipients: Local service providers: units of local government, PHAs, CHDOs, non-profits and for-profit entities.

Targeted Beneficiaries: Households at or below 60% of the AMFI.



Texas Bootstrap Loan Program

The Bootstrap program is a self-help construction program which is designed to provide very low-income families an opportunity to help themselves in the form of sweat equity. All program participants are required to provide at least 60% of the labor that is necessary to construct or rehabilitate the home. All applicable building codes must be adhered to under this program. A minimum of two-thirds of the available funding is set aside for owner-builders whose property is located in an Economically Distressed Area Program (EDAP) county. The remainder of the funding will be available to TDHCA-funded Colonia Self-Help Centers as well as to TDHCA certified non-profit Owner-Builder Housing Programs in the State of Texas.

The Department receives funding from federal and state sources to operate programs of benefit to residents of colonias. Visit OCI's webpage at <http://www.tdhca.state.tx.us/oci>.

Contact: Office of Colonia Initiatives at (800) 462-4251.

Funding Source: State funds.

Type of Assistance: Loans and grants.

Recipients: Local service providers: units of local government, PHAs, CHDOs, nonprofits and for-profit entities.

Targeted Beneficiaries: Households at or below 60% of the AMFI.



Colonia Self-Help Centers

The Colonia Self-Help Center (SHC) program provides outreach, education and technical assistance to colonia residents. Colonia SHCs provide financial technical assistance in credit and debt counseling, housing finance, contract for deed conversions, capital access for mortgages, as well as grant writing. Hands-on technical assistance is also available for housing rehabilitation, new construction, surveying and platting, construction skills training, tool library access for self-help construction, as well as infrastructure construction and access.

Education services are available through the Colonia SHCs. Centers have been established in Cameron/Willacy, El Paso, Hidalgo, Maverick, Starr, Val Verde and Webb counties. Five colonias in each county receive on-site technical assistance to low- and very low-income individuals and families. Assistance includes community development, education, housing development, infrastructure outreach and infrastructure improvements. Operation of each Colonia SHC is conducted through a local nonprofit organization, local community action agency or local housing authority that has demonstrated the ability to carry out SHC functions.

Contact: Office of Colonia Initiatives at (800) 462-4251.

Funding Source: HUD.

Type of Assistance: Loans.

Recipients: Local service providers – units of local government, PHAs, CHDOs, nonprofits and for-profit entities.

Targeted Beneficiaries: Households at or below 60% of the AMFI.



Texas Statewide Homebuyer Education Program

The Texas Statewide Homebuyer Education Program (TSHEP) offers Provider Certification Training to nonprofit organizations including Texas Agriculture Extension Agents, units of local government, faith-based organizations, CHDOs, community development corporations, community-based organizations (CBOs) and other organizations with a proven interest in community building. In addition, a TSHEP referral service is available through a toll-free hotline for individuals interested in homebuyer education classes. The targeted beneficiaries of the program include extremely low-, very low-, low- and moderate-income individuals; minority populations; and persons with disabilities.

To ensure uniform quality of the homebuyer education provided throughout the State, TDHCA contracts with training professionals to teach local nonprofit organizations the principles and applications of comprehensive pre- and post-purchase homebuyer education. The training professionals and TDHCA also certify the participants as homebuyer education providers.

Contact: For more information or to obtain a list of TSHEP-certified providers, call 1-800-792-1119 or Dina Gonzalez at (512) 475-3993. Individuals seeking homebuyer classes may search for providers in their area online at <http://www.tdhca.state.tx.us/>.

Funding Source: State funds.

Type of Assistance: Training and referral services.

Recipients: Local nonprofit homebuyer education providers or prospective providers.

Targeted Beneficiaries: Extremely low- to moderate-income households.

Other Programs

The following non-TDHCA organizations also administer homebuyer assistance programs.

U.S. Treasury Department

The U.S. Treasury Department helps direct the United States' economic system and is an active participant in the global economy. Its responsibilities include advising the President on economic issues, encouraging sustainable economic growth and fostering improved governance in financial institutions.

HERA Homebuyer Tax Credit

First-time homebuyers who purchase a home on or after April 9, 2008 and before July 1, 2009 will receive a refundable tax credit equal to 10% of the purchase price of the home, not to exceed \$7,500. Under the Housing Assistance Tax Act of 2008 (a part of the Housing and Economic Recovery Act of 2008) this tax credit is administered through the U.S. Internal Revenue Service (IRS), a branch of the Treasury Department. This credit is available for homebuyers with adjusted gross incomes under \$75,000 for single filers or \$150,000 for joint returns. The credit will be repaid over 15 years in equal installments on the annual income tax. Eligible homebuyers can claim the credit when filing the federal income tax return.

Recovery Act Homebuyer Tax Credit

A credit of up to 10% of the purchase price of the home, not to exceed \$8,000, is available to first-time homebuyers authorized through the American Recovery and Reinvestment Act of 2009 (Recovery Act). Residences must be purchased on or after January 1, 2009 and before December 1, 2009. This tax credit is administered through the IRS, a branch of the Treasury Department. This credit is available for homebuyers with adjusted gross incomes under \$75,000 for single filers or \$150,000 for joint returns. The Recovery Act tax credit does not have to be repaid; it can be claimed when filing the federal income tax return.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs, fair housing laws and community development throughout the United States. HUD is the main funding administrator of Housing Choice rental vouchers throughout the country and oversees PHAs.

For more information on HUD programs, contact a HUD office in Texas (see Appendix A) or go to <http://www.hud.gov/>.

Single Family Housing Mortgage Programs

HUD, through the Federal Housing Administration (FHA), administers housing programs that enable lower- and moderate-income households to purchase homes. Many of these programs are available through FHA-approved lenders, who are encouraged to make loans to otherwise creditworthy borrowers that might not be able to meet conventional

underwriting requirements. These programs have reduced costs, modest down-payment requirements, limited fees and the ability to finance closing costs.

The following is a list of HUD/FHA single-family housing mortgage insurance programs. HUD does not administer these programs directly. Applications for an FHA-insured mortgage must be made through an FHA-approved lender. HUD's website offers an interactive directory of approved lenders: <http://www.hud.gov/ll/code/llplcrit.html>

Section 203(b): Mortgage Insurance for One- to Four-Family Homes

This is HUD's main FHA-insured loan program and is limited to owner-occupants. This mortgage may fund one- to four-family homes, but has limits on the size of the mortgage loan. These mortgages generally have low down payments, limited fees and the option of financing closing costs.

Section 203(k): Streamline Mortgage Loan Insurance

This program enables homebuyers to finance or refinance a home and any rehabilitation costs associated with the home in a single mortgage. The cost of rehabilitation must not be less than \$5,000, must not be more than \$35,000 and may cover the complete reconstruction of a home.

Energy Efficient Mortgages Program

The Energy Efficient Mortgages Program helps homebuyers or homeowners finance the costs of adding energy-efficient features to new or existing homes as part of their FHA-insured home purchase or refinancing mortgage. Adding such features will save money on utility bills.

Section 203(h): Mortgage Insurance for Disaster Victims

This program allows the FHA to insure mortgages for disaster victims who lost their homes. Victims must be located in a designated disaster area and must be in the process of rebuilding or buying a home. With this program, no down payment is required, fees are limited and closing costs may be financed into the loan.

Section 223(e): Mortgage Insurance for Older, Declining Areas

In conjunction with other HUD mortgage programs, this program provides mortgage insurance to enable people to purchase or rehabilitate housing in older, declining urban areas.

Section 234(c): Mortgage Insurance for Condominium Units

This program insures mortgage loans to finance the purchase of a home in a condominium. This program offers low down payment options and limited fees, but also includes restrictions with regard to the building.

Section 203(n): Single-Family Cooperative Mortgage Insurance

This program insures loans for persons buying a unit in a cooperative housing project.

Section 255: Home Equity Conversion Mortgage Program

The Home Equity Conversion Mortgage can be used by senior homeowners age 62 and older to convert the equity in their home into monthly streams of income and/or a line of credit to be repaid when they no longer occupy the home.

Title I: Manufactured Home Loan Insurance

This program insures mortgage loans made by private lending institutions to finance the purchase of a new or used manufactured home.

For more information on these programs and a list of lenders in your area, please call the FHA Mortgage Hotline at 1-800-CALLFHA.

Good Neighbor Next Door

Law enforcement officers, pre-Kindergarten through 12th grade teachers and firefighters/emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home. In return the buyer must commit to live in the property for 36 months as his or her sole residence.

For more information, call the HUD Homeownership Center at 1-800-543-9378.

Section 184: Indian Home Loan Guarantee Program

This program is designed to offer homeownership, property rehabilitation and new construction opportunities for eligible tribes, Indian Housing Authorities and Native American individuals and families wanting to own a home on trust land or land located in an approved Indian or Alaska Native area.

For more information on this program, contact the HUD Office of Native American Programs at 1-800-561-5913.

Housing Choice (Section 8) Homeownership Vouchers

HUD administers the Housing Choice (Section 8) Homeownership Voucher Program through local Public Housing Authorities (PHAs) and other participating entities. Housing Choice Homeownership Vouchers assist first-time homeowners with their monthly homeownership expenses, including mortgage principal and interest, insurance costs, taxes and utilities. Local PHAs may elect to offer this program, but are not required to do so. TDHCA does not currently offer this program under TDHCA's Section 8 Program.

Appendix C provides contact information for all PHAs in Texas. Please contact them directly for information on this program.

HOME Investment Partnerships Program

In Texas, HUD awards HOME Program funds to TDHCA and local governments. Local governments that receive HOME funding (usually metropolitan areas) are called "participating jurisdictions" and have great flexibility in designing their local HOME programs. At the local level, funds may be used for home purchase, rental or home repair purposes. TDHCA's HOME Program allocation serves nonparticipating jurisdiction areas. Most participating jurisdictions that receive HOME funds administer homebuyer assistance programs in their respective areas. The HOME funds distributed by TDHCA are discussed throughout this document.

See Appendix B for a list of participating jurisdictions in Texas. Please contact these entities directly for information about their programs.

Community Development Block Grant Program

The purpose of the Community Development Block Grant (CDBG) program is to ensure decent affordable housing, provide services to the most vulnerable individuals, create jobs and expand business opportunities. Entitlement cities and counties are awarded funds for a wide range of community development activities directed toward revitalizing neighborhoods, economic development and providing improved community facilities and services. The State of Texas also receives an allocation of CDBG funds to distribute among non-entitlement areas. Funding must benefit low- and moderate-income households, aid in the prevention or elimination of slums or blight or address other community development needs that present a serious and immediate threat to the health or welfare of the community. Activities may include the acquisition of real property, construction of public facilities and improvements, provision of public services, economic development activities, the rehabilitation of residential and nonresidential structures and homeownership assistance. Areas receiving CDBG funds may use these funds to administer a local homebuyer assistance program.

For more information about CDBG grantees in Texas, contact a HUD field office (see Appendix A)

Housing Counseling

HUD sponsors local housing counseling agencies; national, regional or multi-state intermediaries; and state Housing Finance Agencies that provide counseling services. HUD-approved local housing counseling agencies or state Housing Finance Agencies and their affiliates provide advice to tenants and homeowners with respect to property maintenance, financial management and other matters that relate to improving housing conditions and meeting the responsibilities of tenancy and homeownership. This program does not assist individuals directly, but rather approves organizations that educate potential homebuyers, homeowners and renters.

For a referral to a local housing counseling agency, contact the Housing Counseling Clearinghouse at 1-800-569-4287.

Texas State Affordable Housing Corporation

The Texas State Affordable Housing Corporation (TSAHC) is a nonprofit corporation engaging in single-family and multifamily lending and is a statewide issuer of housing finance bonds. TSAHC is not a Texas state agency, but is subject to significant oversight by the State. It serves the housing needs of moderate- and lower-income Texans who may not be able to qualify for housing finance options through conventional lending channels. Because of the allocation of Mortgage Revenue Bonds, TSAHC is able to offer low-interest mortgage loans and down-payment assistance.

The programs available through TSAHC are available statewide on a first-come, first-served basis for first-time homebuyers to purchase a newly-constructed or existing home. Eligible borrowers can apply for a 30-year, fixed-rate mortgage loan with down-payment and/or closing-cost assistance. The interest rate and assistance percentage will be determined by current market rates.

“Homes for Texas Heroes” Home Loan Program

An eligible participant must be a first-time homebuyer and a full-time, paid firefighter, law enforcement personnel or certain public employees in hazardous-duty pay positions, as well as meeting other general program qualifications.

Professional Educators Home Loan Program

The following three professional categories are eligible participants in the Professional Educators Home Loan Program:

An eligible participant must be a full-time Classroom Teacher, Teacher Aide, School Librarian, School Nurse or School Counselor employed by a public school district in the state of Texas (certified under Subchapter B, Chapter 21 of the Texas Education Code), as well as meeting other general program qualifications.

“Home Sweet Texas” Loan Program

This program is not profession specific. To be eligible for this program, a potential buyer must be at or below 80% Area Median Family Income (AFMI), as well as meeting other general program qualifications.

Mortgage Credit Certificate

TSHAC also offers a Mortgage Credit Certificate (MCC). It is not a mortgage; it is strictly a tax credit that enables a qualified homebuyer to take a portion of the annual interest paid on the mortgage as a tax credit, up to \$2,000 each year that they occupy the home as their principal residence. The amount of the tax credit is equal to the mortgage credit rate of 35% multiplied by the annual interest paid, up to \$2,000. Any remaining credit amount may be carried forward in the subsequent three years. The homebuyer will be able to deduct interest paid when they file their taxes that year.

This credit reduces the federal income taxes of the homebuyer, resulting in an increase in the homebuyer's net earnings. Increased income results in increased capacity to qualify for a mortgage loan. The MCC has the potential of saving the MCC holder thousands of dollars over the life of the loan. One of TSAHC's participating lenders will set the terms of the mortgage which includes the interest rate, down payment, underwriting criteria, discount points and closing costs.

Contact: Texas State Affordable Housing Corporation
PO Box 12637
Austin, TX 78711-2637
(512) 477-3555
1-888-638-3555
<http://www.tsahc.org>

Local Housing Finance Corporations

Like TDHCA and the Texas State Affordable Housing Corporation, local Housing Finance Corporations (HFCs) periodically receive an allocation of bond funds to use at the local level. With this funding, many HFCs offer homebuyer assistance programs that include down payment and closing cost assistance. Some HFCs offer MCCs, which provide a 10 to 20% tax refund on annual mortgage interest paid by homeowners. Most HFCs administer these programs through local participating mortgage lenders.

See Appendix D for contact information on HFCs in your area.

U.S. Department of Agriculture Rural Development

The mission of the U.S. Department of Agriculture (USDA) Rural Development is to improve the economy and quality of life in rural America. USDA programs include homeownership opportunities, owner-occupied housing assistance, rental assistance, rental housing development, community development activities, business development and technical assistance in rural areas of the state (generally considered areas with a population of less than 20,000 people). The Rural Housing Service within USDA Rural Development administers three homebuyer assistance programs in rural areas. USDA also sells low-cost homes.

Section 502 Direct Loan Program

This program assists low-income families (applicants whose income does not exceed 80% of the AMFI) in rural areas with loans made directly by USDA to construct, rehabilitate or relocate homes or to acquire sites for homes, including the installation of water and sewage facilities. These loans may also be used to refinance debts to prevent the loss of a house or to repair the house. This program offers low-interest loans with an amortization schedule of 30 to 38 years. The interest rate and subsidy amount are calculated so that the applicant either pays no more than 24% of his or her monthly income or pays principal and interest calculated at 1% on the Rural Development Loan plus Taxes and Insurance. There is no required down payment for this program and manufactured housing is eligible if it is permanently installed.

Section 502 Loan Guarantee Program

This program helps low-income individuals or households (with an income of up to 115% of the AMFI) purchase a home in a rural area. These funds can be used to build, repair, renovate or relocate a home or to purchase and prepare sites. Loans are for 30-year terms and are made by approved lenders and backed by USDA. There is no required down payment and manufactured housing is eligible if it is permanently installed.

Section 502 Mutual Self-Help Housing Loan Program

This program helps very low- to low-income households (under 80% of the AMFI) construct their own homes. Individuals participating in the project must contribute 65% of the labor to the construction of the home, thereby reducing labor costs and producing a more affordable home. Loans are made for up to 33 years (or 38 years for those with incomes below 60% of AMFI and who cannot afford 33-year terms) and monthly payments fall between 22 and 26% of the family's income.

Self-Help Housing Technical Assistance Grant

This program provides grants to eligible nonprofit organizations to administer technical assistance to very low- and low-income households that would like to build a home in a rural area. With technical assistance from the grantee organization, households work with several other families until all homes are constructed. Families generally receive Section 502 direct loans to help them pay for construction.

For more information on any USDA program or USDA homes for sale, please contact your local USDA office (see Appendix E) or go to <http://www.rurdev.usda.gov/tx/>.

U.S. Department of Veterans Affairs

The U.S. Department of Veterans Affairs (VA) is a federal agency providing federal benefits to veterans and their dependents. These benefits include healthcare, financial compensation and pension, education assistance, insurance services, homeless assistance programs and home loan assistance. VA home loan programs help veterans purchase homes with favorable loan terms and competitive interest rates. For VA housing loan purposes, "veteran" includes qualifying members of the Selected Reserve, active-duty service personnel and qualifying categories of spouses. The VA also sells homes.

VA-Guaranteed Loan Program

The Guaranteed Loan program assists veterans, qualifying service personnel and qualifying un-remarried surviving spouses of veterans in obtaining credit for the purchase, construction, improvement or refinance of homes. VA loans have lenient qualifying criteria and do not require a down payment unless the home or condominium purchase price exceeds the reasonable value of the property or the loan has graduated payment features.

Specially Adapted Housing Grant

The Specially Adapted Housing Grant assists veterans with a service-connected disability in acquiring suitable housing units with special fixtures and facilities made necessary by the nature of the specific disability. The Specially Adapted Housing Grant is generally used to create a wheelchair-accessible home. This program provides grants of up to \$50,000 and may be used up to three times by qualified veterans. The funds may be used for assistance in the construction of a suitable home or the remodeling of an existing home if it can be suitably adapted

VA-Guaranteed Manufactured Home Loans

This program assists veterans and other qualified individuals to obtain credit for the purchase of a manufactured home on more lenient terms than those available to non-veterans. The VA will guarantee up to 40% of the loan or up to \$20,000. Manufactured Home Loans may be used to purchase a manufactured home and lot, purchase land on which to place an already-owned manufactured home, refinance a manufactured home to purchase the lot or refinance an existing VA manufactured home to reduce the interest rate. Loans may be made for up to 95% of the purchase price of the property.

Direct Home Loan Program for Native American Veterans

This program provides direct loans to eligible Native American veterans who wish to purchase, build or improve a home on trust lands. These loans may be used to simultaneously purchase and improve a home or to refinance another VA direct loan made under this program to lower the interest rate.

Contact: Department of Veterans Affairs
VA Regional Loan Center
6900 Alameda Road
Houston, TX 77030
1-888-232-2571
<http://www.homeloans.va.gov/>

Texas General Land Office

The Texas General Land Office manages state lands, leases drilling rights for oil and gas production on state lands, administers programs that protect natural resources and facilitates economic development through marketing initiatives and veteran loan programs. Veteran loan programs are administered through the Texas Veterans Land Board, which is a division of the Texas General Land Office. The Texas Veterans Land Board also sells forfeited land tracts.

Veterans Housing Assistance Program

This program provides low-interest loan financing of up to \$325,000 toward the purchase of a home to qualified Texas veterans through participating lenders. Loans of \$45,000 or less may be originated through the Texas Veterans Land Board's direct loan program. The Veterans Housing Assistance Program can be used to purchase single-family attached and detached homes, town-homes, condominium units, eligible manufactured or modular homes and two- to four-family units that were constructed at least five years before the closing date of the loan. Interest rate deductions apply for eligible veterans through the Veterans with Disabilities Program and the Service Era Discount Program.

Land Program

Through this program, the Texas Veterans Land Board will finance 95% of the agreed purchase price or 95% of the appraised land value for veterans who have not owned land within three years. The land must be completely contained within Texas, contain at least one acre, have legal, useable access to a public road and be surveyed by a professional land surveyor. A 5% minimum down payment is required.

Contact: Texas Veterans Land Board
PO Box 12873
Austin, TX 78711-2873
(512) 463-5060
1-800-252-8387
<http://www.glo.state.tx.us/vlb/>

Federal Home Loan Bank

Federal Home Loan Banks are wholesale banks that are wholly owned by member financial institutions. They provide funding to member financial institutions to offer community development, affordable housing, small business and agriculture financing products.

The 12 Federal Home Loan Banks do not lend directly to individuals. They offer products through member institutions, which then fund local organizations. Because of this, assistance may be available only in specific areas.

Affordable Housing Program

This program provides gap financing to member institutions to develop affordable owner-occupied and rental housing for individuals and families at or below 80% AMFI. Funding can be used to pay the closing costs or down payments, buy down principal amounts or interest rates, refinance an existing loan or assist with rehabilitation or construction costs.

Homebuyer Equity Leverage Partnership

The Homebuyer Equity Leverage Partnership funds member financial institutions to provide down payment assistance to qualified households with incomes at or below 80%

AMFI. Banks receiving funds through this program match savings accumulated by first-time homebuyers for down payments, closing costs or both. Funds cannot exceed \$7,000 per homebuyer. Participating homebuyers are required to attend a homebuyer education course.

Community Investment Program

The Community Investment Program provides loans to member organizations to assist households earning up to 115% AMFI purchase, refinance, construct or rehabilitate affordable housing. The funding may be also be used to purchase state Housing Finance Agency bonds or mortgage-backed securities, low-income housing tax credits or loans to entities who will lend funding for eligible housing projects. Eligible housing consists of individual owner-occupied single-family housing, or multiple units of owner-occupied housing or rental properties in which at least 51 percent of the families have incomes at or below 115% AMFI.

Contact: Federal Home Loan Bank of Dallas
PO Box 619026
Dallas, TX 75261-9026
(214) 441-8500
1-800-362-2944
<http://www.fhfb.com>

Fannie Mae

Fannie Mae is a government-sponsored enterprise, which means that they were created by Congress to serve the public. Fannie Mae is a private, shareholder-owned company, but, because of its congressional charter to serve public purposes, is regulated by HUD. In 2008, the Federal Housing Finance Agency was appointed as conservator of Fannie Mae and the U.S. Department of Treasury provided capital to ensure the company provides liquidity in the mortgage markets. Fannie Mae stimulates mortgage lending by purchasing originated loans directly from lenders, which puts mortgage funds back into the economy. Because of affordable housing goals set by HUD, Fannie Mae is able to develop mortgage products designed to assist low- to moderate-income buyers.

Fannie Mae does not originate loans or lend to consumers directly; participating lenders choose to offer these products. For more information on single family lending products, call Fannie Mae's Consumer Resource Center at 1-800-732-6643 or contact the regional office for Texas.

Mortgage Solutions

Fannie Mae offers a variety of mortgage products to assist homebuyers. Mortgage products are tailored to various homebuyer needs, including conventional mortgages, no or low down payment mortgages, low monthly payment mortgage products, mortgages for people with credit problems, mortgages that help build equity or tap home equity, home construction and renovation mortgage products, second mortgages, mortgages for special populations and reverse mortgages for seniors.

Contact: Fannie Mae
Southwestern Regional Office
International Plaza II
14221 Dallas Parkway Suite 11201
Dallas, TX 75254-2916
(972) 773-4663
<http://www.fanniemae.com>

Freddie Mac

Like Fannie Mae, Freddie Mac is a stockholder-owned corporation chartered by Congress and must follow the goals and regulations set by HUD. The Freddie Mac Corporation purchases mortgages from lenders and packages and sells them to investors, which ultimately provides homeowners and renters with better access to home financing. In 2008, the Federal Housing Finance Agency was appointed as conservator of Freddie Mac and the U.S. Department of Treasury provided capital to ensure the company provides liquidity in the mortgage markets. Freddie Mac works with lenders to expand their reach into currently underserved markets through Affordable Lending, Community Development Lending and Fair Lending programs.

Freddie Mac makes mortgage products available through participating lenders. For information on programs, call 1-800-373-3343 or contact the regional office for Texas.

Mortgage Products

Freddie Mac offers conventional mortgage products, affordable lending products that have low down payments, mortgages for people with credit problems and community development lending products that expand affordable homeownership opportunities for minority families and low to moderate income families.

Contact: Freddie Mac
Southwest Region
5000 Plano Parkway
Carrollton, TX 75010
(972) 395-4000
<http://www.freddie.mac.com>



Home Repair and Rehabilitation

The following state and federal programs assist homeowners with repair and weatherization activities. Information is listed by administering organization.

Texas Department of Housing and Community Affairs Programs



HOME Owner-Occupied Housing Assistance

The HOME Investment Partnerships (HOME) Program receives funding from HUD and provides loans and grants to units of local government, public housing authorities (PHAs), Community Housing Development Organizations (CHDOs), nonprofit organizations and for-profit entities. Targeted beneficiaries are low-, very low- and extremely low-income households. 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, homelessness 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 housing needs of lower-income Texans. Each year HOME funds are distributed regionally through a competitive award process.

HOME's Owner Occupied Assistance (OCC) offers rehabilitation or reconstruction cost assistance in the form of grants or loans to homeowners for the repair or reconstruction of their existing homes. The homes must be the principal residence of the homeowner.

The Owner-Occupied Housing Assistance Program is not administered directly by TDHCA. TDHCA funds local organizations that provide this assistance to qualified individuals and the program may not be available in all areas.

Contact: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call the HOME Division at (512) 463-8921.

Funding Source: HUD

Type of Assistance: Loans

Recipients: Local service providers including units of local government, PHAs, CHDOs, nonprofits and for-profit entities.

Targeted Beneficiaries: Households at or below 80% of the AMFI



Housing Trust Fund Rehabilitation Assistance Program

The Housing Trust Fund Program receives several sources of funding from the State of Texas including multifamily bond issuance fees, loan repayments and other funds that are received and appropriated by TDHCA or Legislature. The Housing Trust Fund is the only State-authorized program for affordable housing development. Funding is awarded as loans and grants to nonprofits, units of local government, public housing agencies and for-profit entities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households.

The rehabilitation of affordable homeownership developments is an eligible activity for the Housing Trust Fund. While rehabilitation is an eligible activity under the program's Rule, this activity may not occur each year.

Contact: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call the Dee Copeland at (512) 475-2567.

Funding Source: Appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants

Type of Assistance: Loans and grants

Recipients: Local service providers including units of local government, public housing authorities, for-profit entities and non-profit organizations

Targeted Beneficiaries: Households at or below 80% of the AMFI



Weatherization Assistance Program

The Weatherization Assistance Program (WAP) offers grants to community action agencies (CAAs), nonprofits and local units of government with targeted beneficiaries being households with incomes at or below 125% of federal poverty guidelines. Priority is given to the elderly, disabled, 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. To help consumers control energy costs, WAP funds the installation of weatherization measures, funds minor home repairs to improve energy efficiency and provides energy conservation education. In addition to meeting the income-eligibility criteria, the weatherization measures to be installed must meet specific energy-savings goals.

TDHCA does not administer WAP directly. TDHCA funds local organizations and CAAs that offer this assistance to households in need. See Appendix F for a list of CAAs throughout the state that typically administer this program.

Contact: To connect directly to your local WAP provider, call 1-888-606-8889.

Funding Source: U.S. Department of Energy's WAP for Low Income Persons grant and the U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program.

Type of Assistance: Grants

Recipients: CAAs, nonprofits and local governments.

Targeted Beneficiaries: Households with income at or below 125% of federal poverty guidelines

Other Programs

The following non-TDHCA organizations also administer home repair and rehabilitation assistance programs.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs, fair housing laws and community development throughout the United States. For more information on HUD programs, please contact a HUD office in Texas (see Appendix A) or go to <http://www.hud.gov>.

Title I Property Improvement Loan Insurance

The Title I Program insures loans through participating lenders to finance the moderate rehabilitation of properties and the construction of nonresidential buildings on the property. Loans may be used to finance permanent property improvements that protect or improve the basic livability or utility of the property and include manufactured homes, single-family and multifamily homes, nonresidential structures and the preservation of historic homes. Under this program, the maximum loan amount for single-family properties is \$25,000 over a 20-year term. Please call 1-800-733-4663 for a list of lenders that offer the Title I Loan.

Section 203(k): Rehabilitation Mortgage Insurance

This program funds rehabilitation activities of at least \$5,000 for a single-family home when combined with purchase or refinance activities. For existing homeowners who need repairs, Section 203(k) insures mortgages covering the refinance and rehabilitation of a home that is at least one year old. A portion of the loan proceeds is used to pay off the existing mortgage and the remaining funds are placed in an account and released as rehabilitation is completed.

This program is offered through participating lenders. For more information and a list of lenders, call HUD's Homeownership Center at 1-800-543-9378 or contact a HUD field office (see Appendix A).

HOME Investment Partnerships Program

The HOME Investment Partnerships (HOME) Program helps expand the supply of decent, affordable housing for low and very low-income families by providing grants to states and local governments for housing purposes. In Texas, HUD awards HOME funds to TDHCA and local governments. Local governments that receive HOME funding, generally metropolitan areas, are called "participating jurisdictions" and have great flexibility in designing their local HOME programs. At the local level, funds may be used for home repair, rental or home purchase purposes. TDHCA's HOME Program allocation serves non-participating jurisdiction areas. HOME funds distributed by TDHCA are discussed throughout this document.

Most participating jurisdictions that receive HOME funds administer home repair programs in their respective areas. See Appendix B for a list of participating jurisdictions in Texas. Please contact these entities directly for information on their programs.

Community Development Block Grant Program

The purpose of the Community Development Block Grant Program (CDBG) is to ensure decent and affordable housing, provide services to the most vulnerable individuals and create jobs and expand business opportunities. Entitlement cities and counties are awarded funds for a wide range of community development activities directed toward revitalizing neighborhoods, economic development and providing improved community facilities and services. The State of Texas also receives an allocation of CDBG funds to distribute among nonentitlement areas. Funding must benefit low- and moderate-income households, aid in the prevention or elimination of slums or blight or address other community development needs that present a serious and immediate threat to the health or welfare of the community. Activities may include the acquisition of real property, construction of public facilities and improvements, provision of public services, economic development activities, homeownership assistance and the rehabilitation of residential and nonresidential structures.

For more information about CDBG grantees in Texas, contact a HUD field office (see Appendix A).

Section 184: Indian Home Loan Guarantee Program

The program is designed to offer property rehabilitation, home purchase and new construction opportunities for eligible tribes, Indian housing authorities and Native American individuals and families wanting to own a home or improve a home on native lands.

For more information on this program, contact HUD's Office of Native American Programs at 1-800-561-5913.

Grant Programs at the Office of Healthy Homes and Lead Hazard Control

HUD's Office of Healthy Homes and Lead Hazard control offers seven grant programs to protect children and their families from housing-related health and safety hazards. Of these seven, three provide funds to organizations to provide lead-based paint mitigation to homeowners.

The Lead-based Paint Hazard Control Program

The Lead-Based Paint Hazard Control Program provides grants to state and local governments and Native American Tribes for the control of lead-based paint hazards in eligible privately-owned rental or owner-occupied housing. Homes selected for assistance under the grant program must have been constructed before 1978 and have lead-based paint hazards. Assistance may include hazard inspections, lead hazard control work (e.g. cleaning, control and abatement) and the temporary relocation of families during hazard control activities.

The Lead Hazard Reduction Program

The Lead Hazard Reduction Program assists States, Native American Tribes and local governments identify and control lead-based paint hazards in eligible privately-owned housing.

Operation Lead Elimination Action Program

Operation Lead Elimination Action Program provides funds to private sector, nonprofit and for-profit organizations for the creation of programs to identify and

control lead-based paint hazards in eligible privately owned housing. This program encourages leveraging of private sector funds for these activities.

HUD funds local governments that provide lead-based paint hazard-control assistance to local residents and this program may not be available in all areas. For more information and for a list of entities administering lead hazard control programs, please contact the HUD Office of Healthy Homes and Lead Hazard Control at (202) 755-1785.

U.S. Department of Agriculture, Rural Development

The mission of the U.S. Department of Agriculture (USDA) Rural Development is to improve the economy and quality of life in all of rural America. USDA programs include owner-occupied housing assistance, homebuyer assistance, rental assistance, rental housing development, community development activities, business development and technical assistance in rural areas of the state (generally considered areas with a population of less than 20,000 people).

Section 504 Housing Repair and Rehabilitation Loans and Grants

Housing Repair and Rehabilitation Loans are available to very low-income homeowners to improve or modernize a home or remove health and safety hazards. Loans are limited to \$20,000 and are repayable over 20 years at 1% interest. The owner-occupant must have very low income, defined as below 50% of AMFI, and be unable to obtain affordable credit elsewhere.

Grants are available to homeowners 62 years old or older who cannot repay a Section 504 loan. Grants are limited to \$7,500 and may be used only to pay for repairs and improvements resulting in the removal of health and safety hazards. A grant/loan combination up to \$27,500 may be made if the homeowner can repay part of the cost.

Individual Water and Waste Grants

This program provides grants to owner-occupants residing in an area recognized as a colonia before October 1, 1989. Grant funds may be used to connect service lines to a residence, pay utility hook-up fees and install plumbing and related fixtures (e.g., bathroom sink, bathtub or shower, kitchen sink or water heater).

Section 533 Housing Preservation Grant Program

The Housing Preservation Grant Program (HPG) provides competitive grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing. HPG assistance is available from grantees to help very low- and low-income homeowners repair and rehabilitate their homes or assist rental property owners repair and rehabilitate units. Financial assistance may be in the form of a grant, loan, interest rate reduction on commercial loans or other comparable assistance.

USDA Rural Development does not administer this assistance directly. Local organizations receive funding through this program to offer repair services and this assistance may not be available in all areas. For more information on any USDA program, please contact your local USDA office (see Appendix E). USDA maintains a website at <http://www.rurdev.usda.gov> for national information. For information specific to Texas, go to <http://www.rurdev.usda.gov/tx>.

Office of Rural Community Affairs

The Office of Rural Community Affairs (ORCA) was created to develop policy specifically addressing economic and quality-of-life issues affecting small and rural communities across Texas. ORCA administers programs supporting rural health care, the federal CDBG nonentitlement program and programs designed to improve the leadership capacity of rural community leaders. ORCA also coordinates and monitors the State's effort to improve the results and cost-effectiveness of programs affecting rural communities and provides an annual evaluation of the condition of rural Texas communities.

Texas Community Development Program

The primary objective of the Texas Community Development Program (TCDP) is to develop viable communities by providing decent housing and suitable living environments and expanding economic opportunities for low- and moderate-income people living in rural areas. TCDP is funded through HUD's CDBG Program.

TCDP has various funding components including the Community Development Fund, Texas Capital Fund, Colonia funds, Planning/Capacity Building Fund, Disaster Relief/Urgent Need Fund, TCDP STEP Fund and Housing Fund. Under the Housing Fund, Housing Rehabilitation Fund grants are available annually through a statewide competitive process to cities and counties to provide loan or deferred-loan assistance for the rehabilitation of existing owner-occupied and renter-occupied housing units and, in strictly limited circumstances, the construction of new housing that is accessible to persons with disabilities.

ORCA does not directly provide housing repair assistance to households. Contact ORCA for more information on funded cities and counties that provide housing rehabilitation assistance.

Contact: Office of Rural Community Affairs
PO Box 12877
Austin, TX 78711
(512) 936-6701
1-800-544-2042
<http://www.orca.state.tx.us>

U.S. Department of Veterans Affairs

The U.S. Department of Veterans Affairs (VA) is the federal agency responsible for providing federal benefits to veterans and their dependents. These benefits include healthcare, financial compensation and pension, education and training assistance, insurance services, homeless assistance programs and home loan assistance. VA home loan programs are administered by the VA Loan Guaranty Service and help veterans finance the purchase or improvement of homes with favorable loan terms and competitive interest rates. For VA housing loan purposes, the term "veteran" includes certain members of the Selected Reserve, active-duty service personnel and certain categories of spouses. The VA also sells homes.

VA Guaranteed Loan Program

The Guaranteed Loan program assists veterans, certain service personnel and certain un-remarried surviving spouses of veterans in obtaining credit for the improvement, purchase, construction or refinance of homes. VA loans typically have more lenient qualifying criteria and the loan may be used to repair, alter or improve a home;

improve a home through the installation of a solar heating and/or cooling system or other energy-efficient improvements; or simultaneously purchase and improve a home.

Special Housing Adaptations Grant

The Special Housing Adaptations Grant purpose is to assist veterans with a service-connected disability in acquiring suitable housing with special fixtures and facilities made necessary by the nature of the specific disability. The grant provides up to \$10,000 for housing modifications to assist veteran homeowners who are blind in both eyes or have lost both hands or extremities below the elbow.

Home Improvement and Structural Alterations Program

The Home Improvement and Structural Alterations Program provides funding for disabled veterans to make home improvements up to \$4,100 necessary to continue treatment or access home or bathroom facilities. Veterans may be eligible for this program if the improvements are considered to be medically necessary for the treatment of a service-connected disability. For more information on this program, contact the VA Health Administration Center at (303) 331-7590.

Temporary Residence Adaptation Grant

The Temporary Residence Adaptation Grant is available to veterans with a serious injury received during service who are temporary living in a home owned by family member. Grants up to \$14,000 are available to modify the housing for wheelchair accessibility and grants up to \$2,000 are available to modify the housing for veterans who are blind in both eyes or lost both hands or extremities below the elbow.

Contact the VA Regional Loan Center for Texas for more information.

Contact: Department of Veterans Affairs
VA Regional Loan Center
6900 Alameda Road
Houston, TX 77030
1-888-232-2571
<http://www.va.gov>

Texas General Land Office

The Texas General Land Office manages state lands, leases drilling rights for oil and gas production on state lands, administers programs that protect natural resources and facilitates economic development through marketing initiatives and veteran loan programs. Veteran loan programs are administered through the Texas Veterans Land Board, which is a division of the General Land Office.

Veterans Home Improvement Program

The Veterans Home Improvement Program will lend eligible Texas veterans up to \$25,000 for home improvements to a veteran's primary residence. The loan can be used to make alterations, repairs and improvements to a home if the repairs will substantially protect or improve the basic livability or energy efficiency of the property; correct damage resulting from a natural disaster; or correct conditions that are hazardous to health or safety. Eligible improvements include carpeting, fencing, room additions, patios, driveways and garages.

Contact: Texas Veterans Land Board
PO Box 12873
Austin, TX 78711-2873
(512) 463-5060
1-800-252-8387
<http://www.glo.state.tx.us>

Texas Department of Aging and Disability Services

The Texas Department of Aging and Disability Services (DADS) is the State's lead agency responsible for serving older Texans and persons with disabilities. DADS administers various services through local area agencies on aging (AAAs) that include in-home assistance, transportation services, care coordination, legal assistance, health maintenance and meal services. DADS may allocate a limited amount of funding to local AAAs for home repair activities.

Accessibility Modifications

Funds are available for housing modifications to improve accessibility such as building ramps to the front door, installing grab bars in the bathroom and widening doors. A number of programs offered through DADS offer assistance for housing modifications including programs run through local AAAs, Community Attendant Services, Community Based Alternatives, Community Living Assistance and Support Services, Consolidated Waiver Program, Deaf-Blind Multiple Disabilities, Family Care, Home and Community-based Services, In-Home and Family Support Program, In-Home and Family Support Services, Medically Dependant Children Program, Primary Home Care and Texas Home Living.

Residential Repair

Local AAAs may have funding available to provide grants for home repair activities to seniors age 60 and older. Services may include limited housing counseling and moving expenses in cases where modifications will not attain reasonable standards of health and safety. Funding for this program is limited and is not available in all areas. All AAAs offer referral services and assistance in locating programs and services. If the local AAA does not administer or coordinate a home repair program, the AAA may be able to refer you to a local program that can assist you.

Contact your local AAA (see Appendix G) or DADS for more information.

Contact: Texas Department of Aging and Disability Services
P.O. Box 149030
Austin, Texas 78714
1-800-252-9240
<http://www.dads.state.tx.us>

Federal Home Loan Bank

Federal Home Loan Banks are wholesale banks that are wholly owned by member financial institutions. They provide funding to member financial institutions to offer community development, affordable housing, small business and agriculture financing products.

The 12 Federal Home Loan Banks do not lend directly to individuals. They offer products through member institutions, which then fund local organizations. Because of this, assistance may be available only in specific areas.

Special Needs Assistance Program (SNAP)

Special Needs Assistance Program (SNAP) provides grant funds not to exceed \$7,000 to member organizations for rehabilitation of eligible special needs homeowners with incomes at 80% of AMFI. For this program, special needs include persons who are mentally or physically disabled, recovering from physical or substance abuse or have HIV/AIDS.

Contact: Federal Home Loan Bank of Dallas
PO Box 619026
Dallas, TX 75261-9026
(214) 441-8500
1-800-362-2944
<http://www.fhlb.com>

Fannie Mae

Fannie Mae is a government-sponsored enterprise, which means that they were created by Congress to serve the public. Fannie Mae is a private, shareholder-owned company, but, because of its congressional charter to serve public purposes, is regulated by HUD. In 2008, the Federal Housing Finance Agency was appointed as conservator of Fannie Mae and the U.S. Department of Treasury provided capital to ensure the company provides liquidity in the mortgage markets. Fannie Mae stimulates mortgage lending by purchasing originated loans directly from lenders, which puts mortgage funds back into the economy. Because of affordable housing goals set by HUD, Fannie Mae is able to develop mortgage products designed to assist low to moderate income buyers. Fannie Mae does not originate loans or lend to consumers directly; participating lenders choose to offer these products.

HomeStyle Renovation Mortgage

This product combines home purchase or refinance with home improvement financing and is for borrowers who are purchasing a home that needs renovation or who are renovating their current home (including second homes and investment properties). For current homeowners, this program can be used to refinance an existing mortgage into a HomeStyle Mortgage and can include any additional repairs.

For more information on single family lending products, call Fannie Mae's Consumer Resource Center at 1-800-732-6643 or contact the regional office for Texas.

Contact: Fannie Mae
Southwestern Regional Office
International Plaza II
14221 Dallas Parkway
Suite 11201

Dallas, TX 75254-2916
972-773-4663
<http://www.fanniemae.com>

Freddie Mac

Like Fannie Mae, Freddie Mac is a stockholder-owned corporation chartered by Congress and must follow the goals and regulations set by HUD. The Freddie Mac Corporation purchases mortgages from lenders and packages and sells them to investors, which ultimately provides homeowners and renters with better access to home financing. In 2008, the Federal Housing Finance Agency was appointed as conservator of Freddie Mac and the U.S. Department of Treasury provided capital to ensure the company provides liquidity in the mortgage markets. Freddie Mac works with lenders to expand their reach into currently underserved markets through Affordable Lending, Community Development Lending and Fair Lending programs.

Renovation Mortgage

Renovation Mortgages can be used by borrowers to finance the purchase of an existing site-built home or to repair, restore, rehabilitate or renovate a site-built home. For information on programs, call 1-800-373-3343 or contact the regional office for Texas.

Contact: Freddie Mac
Southwest Region
5000 Plano Parkway
Carrollton, TX 75010
(972) 395-4000
<http://www.freddiemac.com>



Rental Assistance

The following state and federal programs are available to individuals in need of rental assistance. Information is listed by administering organization.

Texas Department of Housing and Community Affairs Programs



Section 8 (Housing Choice Voucher Program)

The Section 8 Program offers rental assistance subsidies to families and individuals, including the elderly and persons with disabilities, earning 50% or less of the Area Median Family Income (AMFI). No less than 75% of new admissions to the tenant-based voucher program must have incomes at or below 30% AMFI. Qualified households are afforded the opportunity to select the best available housing through direct negotiations with landlords to ensure accommodations that meet their needs.

The statewide program is designed specifically for needy families in small cities and rural communities not served by similar local or regional programs. TDHCA receives funding for the Section 8 Housing Choice Voucher (Section 8) Program from U.S. Department of Housing and Urban Development (HUD) for counties included in TDHCA's Public Housing Authority's allocation. TDHCA receives a limited amount of funding for this program and provides vouchers in communities that are not currently served by similar rental assistance programs. TDHCA contracts with Community Action Agencies and local governments to administer the program locally.

Contact: TDHCA Section 8 Program at (512) 475-3921 or 1-800-237-6500.

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Type of Assistance: Rental subsidy.

Recipients: Households at or below 50% of the AMFI.



HOME Tenant-Based Rental Assistance Program

The HOME Investment Partnerships (HOME) Program receives funding from HUD and provides loans and grants to units of local government, public housing authorities (PHAs), Community Housing Development Organizations (CHDOs), nonprofit organizations and for-profit entities. Targeted beneficiaries are low-, very low- and extremely low-income households. 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, homelessness 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 housing needs of lower-income Texans. Each year HOME funds are distributed regionally through a competitive award process.

The HOME Program's Tenant-Based Rental Assistance (TBRA) Program provides rental assistance and security and utility deposit assistance to qualified individuals for a maximum of two years. Assistance is portable, which means that it is not limited to a particular apartment complex. As a condition to receiving the subsidized rent payments, tenants must participate in a self-sufficiency program, which may include drug dependency classes, job training, college degree programs, parenting training and GED classes. Programs vary according to area and provider and may have special eligibility requirements.

The TBRA Program is not administered directly by TDHCA. TDHCA funds local organizations that provide the assistance to qualified individuals and the program may not be available in all areas.

Contact: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call the HOME Division at (512) 463-8921.

Funding Source: HUD.

Type of Assistance: Grants.

Recipients: Local service providers: units of local government, PHAs, CHDOs, nonprofits and for-profit entities.

Targeted Beneficiaries: Households at or below 80% of the AMFI



Housing Trust Fund Rental Assistance Program

The Housing Trust Fund Program receives several sources of funding from the State of Texas including multifamily bond issuance fees, loan repayments and other funds that are received and appropriated by TDHCA or Legislature. The Housing Trust Fund is the only State-authorized program for affordable housing development. Funding is awarded as loans and grants to nonprofits, units of local government, public housing agencies and for-profit entities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households.

The Housing Trust Fund Program's Rental Assistance subsidizes rental payments for low-income Texans. Assistance includes security and utility deposits. The assisted tenant may move from a residence with a right to continued assistance. While Rental Assistance is an eligible activity under the program's Rule, this activity may not occur each year.

Contact: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call the Dee Copeland at (512) 475-2567.

Funding Source: appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants

Type of Assistance: Loans and grants

Recipients: Local service providers including units of local government, public housing authorities, for-profit entities and non-profit organizations

Targeted Beneficiaries: Households at or below 80% of the AMFI



Reduced-Rent Units in TDHCA-Financed Properties

When rental properties are funded by any of the TDHCA multifamily development programs (the Housing Trust Fund Program, the HOME Program, the Housing Tax Credit Program or the Multifamily Bond Program), the property must set aside a certain number of units and charge reduced rents. The rent limits vary according to program, but the set-aside units are required to be more affordable than the average rents in the immediate area.

Because these properties have been funded through the Department, TDHCA monitors the properties for compliance with rent restrictions, maintenance and other housing issues. The rental process for a reduced-rent unit is the same as a normal unit. You will need to contact the apartment complex or rental property for information on rates, vacancies and an application.

For a list of TDHCA-monitored properties in your area, contact TDHCA by phone at (512) 475-3976 or online at <http://hrc-ic.tdhca.state.tx.us/hrc/VacancyClearinghouseSearch.m>.

Other Programs

The following non-TDHCA organizations also administer rental assistance programs.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs, fair housing laws and community development throughout the United States. HUD is the main funding administrator of Housing Choice rental vouchers throughout the country and oversees Public Housing Authorities (PHAs).

For more information on HUD programs, contact a HUD office in Texas (see Appendix A) or go to <http://www.hud.gov/>.

Public Housing Program

HUD administers federal aid and assistance to local PHAs for the provision of decent and safe rental housing for low-income families, the elderly and persons with disabilities. PHAs maintain and manage rental properties that are available for rent to eligible low-income families and individuals with eligibility based on annual gross income; qualification as elderly, a person with a disability or as a family; and U.S. citizenship or eligible immigration status. Income limits vary by location and are set by HUD. An applicant's monthly rent is based on his/her family's anticipated gross annual income less any deductions and is computed so that the family pays no more than 30% of its monthly adjusted income. Assistance is specific to the rental unit and is available for as long as the tenant complies with the lease.

Contact: This program is available through local PHAs. Because of limited funding, some PHAs may have waiting lists or may have closed the program to new applicants. You will need to contact the PHAs in your area for more information. Appendix C lists all PHAs in Texas.

Section 8 Program (Housing Choice Voucher Program)

The Section 8 Housing Choice Voucher Program (Section 8) is the federal government's major program for assisting very low-income families, the elderly and people with disabilities afford decent, safe and sanitary housing in the private market. Housing assistance is provided on behalf of the family or individual, which enables participants to find any housing that meets the requirements of the program. Assistance is not limited to units located in subsidized housing developments. The assistance is associated with the participant; therefore, if a participant were to relocate, he or she can use the voucher at the new residence. There are various types of housing vouchers including Conversion Vouchers, Family Unification Vouchers, Homeownership Vouchers, Project-Based Vouchers, Tenant-Based Vouchers, Welfare-to-Work Vouchers and Vouchers for People with Disabilities.

In general, the participating household's income may not exceed 50% of the median income (as determined by HUD) for the county or metropolitan area in which the family chooses to live. Vouchers are distributed through local PHAs, which must provide 75% of its vouchers to applicants whose incomes do not exceed 30% of the area median income. Housing assistance is calculated so that the participant pays no

more than 30% of his or her monthly income for housing costs; the rest of the rental payment is paid to the property owner directly by the PHA.

Contact: This program is available through local PHAs. Because of limited funding, some PHAs may have waiting lists or may have closed the program to new applicants. See Appendix C for a listing of all PHAs in Texas and contact your area PHAs for more information.

HOME Investment Partnerships Program

The HOME Investment Partnerships Program helps expand the supply of decent, affordable housing for low- and very low-income families by providing grants to states and local governments for housing purposes. HUD awards HOME funds to TDHCA and local governments. Local governments that receive HOME funding, generally metropolitan areas, are called “participating jurisdictions” and have great flexibility in designing their local HOME programs. At the local level, funds may be used for home repair, rental or home purchase purposes. TDHCA’s HOME Program allocation serves nonparticipating jurisdiction areas and is described throughout this document.

Contact: Participating jurisdictions that receive HOME funds may choose to administer a rental assistance program in their respective areas. See Appendix B for a list of participating jurisdictions in Texas. Please contact these entities directly for program information.

Housing Opportunities for Persons With AIDS (HOPWA)

HUD awards funding to large cities and states with a significant number of acquired immunodeficiency syndrome (AIDS) cases to provide housing assistance and/or supportive services to low-income people with AIDS. HOPWA funds may be used to provide various services including emergency shelter, apartments, shared housing, social services, housing information, emergency financial assistance and rental assistance. Each household receiving rental assistance or living in housing funded under the program pays approximately 30% of its adjusted income for rent.

HUD funds the Texas Department of State Health Services and local governments to administer services under the HOPWA Program. For more information, please contact HUD’s Office of HIV/AIDS Housing at (202) 708-1934, a local HUD office, (see Appendix A) or the Texas Department of State Health Services.

Contact: HIV/STD Program
Texas Department of State Health Services
1100 West 49th Street
Austin, Texas 78756
1-888-963-7111

Reduced-Rent Units in HUD-Financed Multifamily Properties

When privately-owned rental properties are funded by HUD, the property must charge reduced rents for certain units. There are housing units for senior citizens, people with disabilities and low-income families and individuals.

Although these properties are privately owned, HUD monitors the properties for compliance with rent restrictions, maintenance and other housing issues.

Contact: For more information and a list of rental properties funded by HUD, visit www.hud.gov/apps/section8/index.cfm or contact one of the local HUD offices (see Appendix A). The rental properties handle applications directly.

Housing Counseling

HUD sponsors local housing counseling agencies; national, regional or multi-state intermediaries and state Housing Finance Agencies that provide counseling services. HUD-approved local housing counseling agencies or state Housing Finance Agencies and their affiliates provide advice to homeowners and tenants with respect to property maintenance, financial management and other matters that relate to improving housing conditions and meeting the responsibilities of tenancy and homeownership.

Contact: This program does not assist individuals directly, but rather approves organizations that educate potential homebuyers, homeowners and renters. For a referral to a local housing counseling agency, contact the Housing Counseling Clearinghouse at 1-800-569-4287.

Texas State Affordable Housing Corporation

The Texas State Affordable Housing Corporation (TSAHC) is a public nonprofit corporation that was established by the State of Texas. It engages in single-family and multifamily lending through the use of financial partnerships and the issuance of private activity bonds. TSAHC is subject to statutory requirements to serve individuals and families and low and very low incomes. All of the housing financed by TSAHC maintains affordable rents to families at 50%, 60% or 80% of the Area Median Income.

Reduced-Rent Units in TSAHC-Financed Multifamily Properties

When privately-owned rental properties are funded by TSAHC, the property must charge reduced rents for certain units. Contact TSAHC for a list of properties that have been funded by the corporation. The apartment complex or rental property has applications for reduced-rent units.

Please contact TSAHC directly for more information their programs.

Contact: Texas State Affordable Housing Corporation
PO Box 12637
Austin, TX 78711-2637
(512) 477-3555
1-888-638-3555
<http://www.tsahc.org>

U.S. Department of Agriculture Rural Development

The mission of the U.S. Department of Agriculture (USDA) Rural Development is to improve the economy and quality of life for rural America. USDA programs include rental assistance, rental housing development, owner-occupied housing assistance, homebuyer assistance, community development, business development and technical assistance in rural areas of the state (generally considered areas with a population of less than 20,000 people).

For more information on any USDA program, please contact your local USDA office (see Appendix E). USDA maintains a website at <http://www.rurdev.usda.gov/> for national information. For information specific to Texas, go to <http://www.rurdev.usda.gov/tx/>.

Section 521 Rental Assistance Program

The Rental Assistance Program provides rental subsidies to elderly, disabled and low-income residents of multifamily housing complexes financed by USDA Rural Development. Under this program, a qualified applicant pays no more than 30% of his or her income for housing. This assistance is available only to individuals residing in rental properties that have been funded by USDA and not all residents may receive rental assistance.

For more information on this program and to obtain a list of rental properties that offer this program, contact your local USDA office (see Appendix E).

Reduced-Rent Units in USDA-Financed Multifamily Properties

When privately-owned rental properties are funded by the USDA, the units in the property must have subsidized rents. There are housing units for senior citizens, people with disabilities and low-income families and individuals. Although these properties are privately owned, USDA monitors the properties for compliance with rent restrictions, maintenance and other housing issues.

For more information and a list of rental properties funded by USDA, contact your local USDA office (see Appendix E).

Texas Department of State Health Services

The Texas Department of State Health Services' (DSHS) mission is to improve the health and well-being in Texas. To achieve its mission, DSHS is responsible for certifications, licenses and permits for certain health-related equipment, facilities, businesses and occupations; community mental health and family health resources; substance abuse recovery resources; vital records, such as birth, death, marriage and divorce records; and health-related data and reports.

Supported Housing

DSHS contracts with local mental health centers to actively promote regular integrated housing options for people with mental illness in the community. Supported Housing providers assist the individual with locating, obtaining, maintaining and retaining regular integrated housing and provide funds for rental assistance on a temporary basis to facilitate the acquisition and maintenance of that housing.

For more information on DSHS programs, please contact them directly.

Contact: Texas Department of State Health Services
1100 W. 49th St
Austin, TX 78756-3199
512-458-7111
1-888-963-7111
<http://www.dshs.state.tx.us>

Texas Department of Aging and Disability Services

The Texas Department of Aging and Disability Services (DADS) is the State's lead agency responsible for serving Texans 60 years of age and older. DADS administers various services through local Area Agencies on Aging (AAAs) that include in-home assistance, transportation services, care coordination, legal assistance, health maintenance and meal services. DADS may allocate a limited amount of funding to local AAAs for home repair activities

Relocation Assistance

DADS offers assistance to nursing facility residents to transition back to their own homes or community settings.

Contact: Texas Department of Aging and Disability Services

P.O. Box 149030

Austin, Texas 78714

1-800-252-9240

<http://www.dads.state.tx.us>

Local Housing Finance Corporations

Like TDHCA and TSAHC, local Housing Finance Corporations (HFCs) periodically receive an allocation of bond funds to use at the local level. With this funding, many HFCs finance multifamily development. Rental properties that have been funded through local HFCs must charge reduced rents for certain units.

Contact: See Appendix D for contact information on HFCs in your area. Please contact the local HFC to inquire about any rental properties that have been funded through the corporation. The apartment complex or rental property has applications for reduced-rent units.



Energy Assistance

The following state and federal programs offer utility assistance, emergency rental and mortgage payment assistance, health and human services and community-based services. Information is listed by administering organization.

Texas Department of Housing and Community Affairs Programs



Comprehensive Energy Assistance Program

The Comprehensive Energy Assistance Program (CEAP) provides grants to community action agencies (CAAs), nonprofits and local units of government to offer energy assistance programs. The targeted beneficiaries of this program are households with incomes at or below 125% of federal poverty guidelines. Priority is given to the elderly, disabled, 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.

CEAP combines case management, education and financial assistance to help very low- and extremely low-income consumers reduce utility bills to an affordable level. There are four basic components to meet consumers' needs:

The copayment component helps households achieve energy self-sufficiency by setting goals for reducing utility bills, giving advice on improving household budgets and assisting with utility bills for 6 to 12 months.

The heating and cooling systems component repairs or replaces heating and cooling appliances to increase energy efficiency. Appliances included are evaporative coolers, window air conditioners, central heating and cooling systems, water heaters, space heaters, wall furnaces and refrigerators.

The energy crisis component provides assistance during an energy crisis caused by extreme weather conditions or an energy supply shortage.

The elderly and persons with disabilities component protects vulnerable households from fluctuations in energy costs by paying up to four of the highest energy bills during the year.

CEAP providers are expected to create partnerships with programs within and outside their agencies and with private entities. The program also requires that providers refer CEAP clients to the Weatherization Assistance Program (WAP). Because CEAP is designed to help clients achieve energy self-sufficiency, it encourages the consumer to control future energy costs without relying on other government programs for energy assistance.

TDHCA does not administer utility assistance directly to individuals. See Appendix F for a list of CAAs, which typically administer this program.

Contact: To connect to your local CEAP provider, call 1-877-399-8939 from a landline phone.

Funding Source: U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program grant.

Type of Assistance: Grants.

Recipients: CAAs, nonprofits and local governments.

Targeted Beneficiaries: Households with income at or below 125% of federal poverty guidelines.



Weatherization Assistance Program

The Weatherization Assistance Program (WAP) offers grants to CAAs, nonprofits and local units of government with targeted beneficiaries being households with incomes at or below 200% or 125% of federal poverty guidelines depending on award year. Priority is given to the elderly, disabled, 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. To help consumers control energy costs, WAP funds the installation of weatherization measures, funds minor home repairs to improve energy efficiency and provides energy conservation education. In addition to meeting the income-eligibility criteria, the weatherization measures to be installed must meet specific energy-savings goals.

TDHCA funds local organizations that administer WAP locally. See Appendix F for a list of CAAs throughout the state that typically administer this program.

Contact: To connect directly to your local WAP provider, call 1-888-606-8889.

Funding Source: U.S. Department of Energy's Weatherization Assistance Program for Low Income Persons grant and the U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP) grant.

Type of Assistance: Grants.

Recipients: CAAs, nonprofits and local governments.

Targeted Beneficiaries: Households with income at or below 125% of federal poverty guidelines.

Other Programs

The following non-TDHCA organizations also administer utility and emergency assistance programs.

Public Utility Commission of Texas

The Public Utility Commission of Texas (PUC) is a state agency that protects consumers, fosters competition and promotes quality infrastructure of Texas' telephone and electric market.

LITE-UP Texas

The LITE-UP Texas Program provides for an additional 20% discount on electric rates to all qualified low income customers. This program is available to customers at or below 125% of the federal poverty level. The LITE-UP TEXAS program is designed to help qualified low-income individuals reduce the monthly cost of electric service. The program will provide discounts to eligible customers in the following months: May, June, July, August and September 2009; and May, June, July and August 2010.

Request an application by calling toll-free 1-866-454-8387 or from the PUC website at <http://www.puc.state.tx.us/ocp/assist/liteup/solix.cfm>,



Emergency and Homeless Services

The following state and federal programs address emergency financial crisis situations that affect basic needs and homelessness. Information is listed by administering organization.

Texas Department of Housing and Community Affairs Programs



Community Services Block Grant

The Community Services Block Grant (CSBG) provides administrative support to a network of local Community Action Agencies (CAAs) and other eligible entities that provide services to very low-income persons or persons at or below 125% of federal poverty guidelines. The funding assists in providing essential services including access to child care; health and human services for children, families and the elderly; nutrition; transportation; job training and employment services; housing; substance abuse prevention; migrant assistance; emergency financial assistance; and other related services.

TDHCA funds local organizations, generally local CAAs, that provide these services to low-income households.

Contact: For assistance, contact your local CAA (see Appendix F). For more information, call Rita D. Gonzales-Garza, Community Services Section, at (512) 475-3905

Funding Source: U.S. Department of Health and Human Services.

Type of Assistance: Grants.

Recipients: CAAs and other eligible entities.

Targeted Beneficiaries: Persons at or below federal poverty guidelines.



Emergency Shelter Grants Program

The Emergency Shelter Grants Program (ESGP) funds eligible entities that provide shelter and related services to homeless persons, as well as intervention services to persons threatened with homelessness. Activities eligible for funding are the rehabilitation of a building used as a new shelter, the operation and maintenance of a facility, essential supportive services, homeless prevention and grant administration. Homelessness prevention services may include emergency rental, mortgage or utility assistance. TDHCA uses its ESGP to address homeless issues throughout the state.

TDHCA does not provide homeless assistance directly to individuals. TDHCA funds local organizations that provide services directly to homeless individuals or those at risk of homelessness.

Contact: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or 800-525-0657. Rita D. Gonzales-Garza, Community Services Section, at (512) 475-3905.

Funding Source: HUD.

Type of Assistance: Grants.

Recipients: Local governments and nonprofit entities.

Targeted Beneficiaries: Homeless persons or those at risk of homelessness.



Homelessness Prevention and Rapid Re-Housing Program

The Homelessness Prevention and Rapid Re-Housing (HPRP) Program provides homelessness prevention assistance to households who would otherwise become homeless and provides assistance to rapidly re-house persons who are homeless. Made available through the American Recovery and Reinvestment Act of 2009, the U.S. Department of Housing and Urban Development (HUD) will provide the State of Texas, through TDHCA funding for HPRP, a program which will last approximately three years.

Funds to awarded program administrators can be used for four activities. (1) Financial assistance is limited to short-term (up to 3 months) and medium-term (up to 18 months) rental assistance; security deposits; utility deposits and payments; moving cost assistance; and motel and hotel vouchers. (2) Housing relocation and stabilization services are limited to case management (e.g. arrangement, coordination, monitoring and delivery of services related to meeting housing needs); outreach and engagement; housing search and placement; legal services (e.g. legal advice and representation in administrative or court proceedings related to tenant/landlord matters or housing issues, excluding mortgage legal services); and credit repair. (3) Data collection and evaluation including the use of the Homeless Management Information Systems (HMIS); or the use of a comparable client-level database. (4) Administrative costs are the fourth activity that can be funded through HPRP.

Eligible applicants include units of general local government and private nonprofit organizations whose professional activities include the promotion of social welfare and the prevention or elimination of homelessness.

Contact: Individuals seeking assistance can check online at <http://www.tdhca.state.tx.us/texans.htm> for providers. Awards have not yet been determined; the application process is underway at the time of this writing. Application for funding is due to TDHCA by May 29, 2009. Questions relating to the HPRP NOFA are to be directed to Rita Gonzales-Garza, Project Manager for Planning & Contract Implementation at (512) 475-3905.

Other Programs

The following non-TDHCA organizations also administer emergency and homeless services.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs, fair housing laws and community development. For more information on HUD programs, please contact a HUD office in Texas (see Appendix A) or go to <http://www.hud.gov>.

Emergency Shelter Grants Program

TDHCA, large cities and urban counties receive Emergency Shelter Grant Program (ESGP) funds and award them to local organizations that provide homeless services. TDHCA uses its ESGP funds to address homeless issues throughout the state. HUD also funds Austin, Dallas, Fort Worth, Houston and San Antonio through ESGP to provide homeless services at the local level.

Supportive Housing Program

The Supportive Housing Program (SHP) facilitates the development of housing and related supportive services for people moving from homelessness to permanent housing. SHP funds states, local governments, government agencies such as public housing authorities (PHAs) and nonprofit organizations providing housing and supportive services for the homeless. SHP supports the following program designs: transitional housing, which helps homeless people move to permanent housing; permanent housing for homeless people with disabilities; supportive services such as childcare, employment assistance and assistance in locating permanent housing; and other types of innovative supportive housing for homeless people.

Shelter Plus Care Program

This program provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program. Shelter Plus Care (S+C) is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities (primarily those with serious mental illness, chronic problems with alcohol and/or drugs and HIV/AIDS or related diseases) and their families who are living in places not intended for human habitation (e.g. streets) or in emergency shelters.

Single Room Occupancy Program

This program helps homeless individuals obtain decent, safe and sanitary housing in privately-owned, rehabilitated buildings. Under the Single-Room Occupancy (SRO) Program, HUD enters into annual contributions contracts with PHAs to fund the moderate rehabilitation of residential properties to develop single-room residential units. When rehabilitation is completed, the PHAs make housing assistance payments to participating property owners on behalf of homeless individuals who rent the rehabilitated units. The rental assistance payments cover the difference between 30% of the tenant's income and the unit's rent.

For information on the above programs, contact a local HUD office (see Appendix A).

Texas Health and Human Services Commission

The Texas Health and Human Services Commission (HHSC) administers various programs that encourage self-sufficiency; sustain families and individuals in times of need; and promote choice, safety and independence for the elderly, people with disabilities and families.

Temporary Assistance for Needy Families

The Temporary Assistance for Needy Families (TANF) Program provides financial assistance to families with needy children. Funds are available monthly for food, clothing, housing, utilities, furniture, transportation, laundry, household equipment, medical supplies not paid by Medicaid and other necessities. Low-income families are eligible if they include children 18 years of age or younger and do not exceed income qualifications. Grandparents caring for one or more grandchildren who receive TANF may be eligible for a one-time supplemental payment of \$1,000.

Contact: Information and applications for the Temporary Assistance for Needy Families Program are available at your local family services office. Call 2-1-1 or visit a Texas Health and Human Services Commission benefits office.

Food Stamp Program

The Food Stamp Program is a federally-funded program that helps eligible low-income families and individuals purchase nutritious food from local food stores. There are income requirements for people with children, the elderly and persons with disabilities. For individuals, applicants must meet income and employment requirements and assistance may be limited.

Contact: Information and applications for the Food Stamp Program are available at your local family services office. Call 2-1-1 or visit a Texas Health and Human Services Commission benefits office.

Medicaid

Medicaid is a state-administered program that pays for most medical services for eligible low-income families, children, people who are elderly and people with disabilities. Households that receive Temporary Assistance for Needy Families, Refugee Cash Assistance and Supplemental Security Income are automatically eligible for Medicaid and other people may qualify based on their income and resources. In most cases, Medicaid pays for doctors' services, laboratory and X-ray charges, medicine, nursing facility and hospital services, family planning, eyeglasses, hearing aids, selected community care services and other health care services. This program should not be confused with Medicare, which is a federal health insurance program for people over 65.

Contact: See the Texas Health and Human Services Commission for more information on their programs.

Family Violence Program

The Texas Health and Human Services Commission funds family violence centers located throughout the state that provide services to victims of family violence. Services for victims include 24-hour hotline guidance, information and referral services, legal services, counseling, transportation services and assistance in obtaining medical care and job training. Selected family violence centers provide temporary shelter services. To be eligible for services, a client must be physically, emotionally or sexually abused by a partner, former partner or another family or household member.

Contact: For more information on family violence services, call the National Domestic Violence Hotline at 1-800-799-7233. Call 2-1-1 for access to information about health and human services in your community including information on the location and phone number of your local agency offices. <http://www.hhsc.state.tx.us>

Texas Department of Aging and Disability Services

The Texas Department of Aging and Disability Services (DADS) is the State's lead agency responsible for serving Texans 60 years of age and older. DADS administers various services through local Area Agencies on Aging (AAAs) that include in-home assistance, transportation services, care coordination, legal assistance, health maintenance and meal services. DADS may allocate a limited amount of funding to local AAAs for home repair activities.

Community Care for the Aged and Disabled

Community Care programs provide in-home and community-based services to the elderly and people with disabilities and allow them to remain in their own homes and communities. Certain services are available to functionally-impaired children who have an established need and most programs have income limits and other requirements. Programs offered include Adult Foster Care, Community Attendant Services, Community Based Alternatives, Community Living Assistance and Support Services, Consumer Managed Personal Assistance Service, Day Activity and Health Services, Deaf-Blind with Multiple Disabilities, Emergency Response Services, Family Care Services, Home-Delivered Meals, Home and Community-based Services, Hospice Services, In-Home and Family Support Program, Intermediate Care Facilities for Persons with Mental Retardation, Mental Retardation Community Services, Medically Dependent Children Program, Primary Home Care, Residential Care, Special Services to Persons with Disabilities, State Mental Retardation Facilities, Program of All-Inclusive Care for the Elderly, Residential Care, Special Services to Persons with Disabilities, and Texas Home Living Program.

Services Offered Through Area Agencies on Aging

Local AAAs offer various services for senior citizens and their caregivers. Services may include Access and Assistance Services, which include care coordination, caregiver support, education on benefits awareness and advocacy; Caregiver Support Services which includes caregiver respite care-in-home; Nutrition Services, which includes home-delivered meals; and In-Home Support Services, which includes housekeeping and health screening. Many AAAs also maintain senior centers.

See Appendix G for a list of local AAAs or contact DADS directly.

Contact: Texas Department of Aging and Disability Services
P.O. Box 149030
Austin, Texas 78714-9030
Phone: 512-438-3011
<http://www.dads.state.tx.us>

U.S. Department of Veterans Affairs

The U.S. Department of Veterans Affairs (VA) is the federal agency responsible for providing federal benefits to veterans and their dependents. These benefits include healthcare, financial compensation and pension, education and training assistance, insurance services, home loan assistance and homeless assistance programs.

Grant and Per Diem Program

The Grant and Per Diem Program funds community organizations that provide services to homeless veterans. This program promotes the development and provision of supportive housing and/or supportive services with the goal of helping homeless veterans achieve residential stability and increase their skill levels and incomes. Eligible activities include the construction, acquisition or renovation of homeless facilities, purchase of vans for the transportation of homeless veterans and operational costs related to supportive services. Veterans in supportive housing may be required to pay no more than 30% of their monthly income for rent and reasonable fees may be charged for supportive services. Services may include case management, education, medical care, transportation, crisis intervention and counseling.

For more information, please contact the Grant and Per Diem Program at 1-877-332-0334.

Stand Downs

In the military service, Stand Downs is a term to describe front line troops who move to a place of safety to rest and receive assistance before returning to combat. Peacetime Stand Downs provide local coalitions in various cities the funds to allow homeless veterans to have one to three days of security and assistance with basic needs.

Compensated Work Therapy

Qualified at-risk and homeless veterans may participate in the Compensated Work Therapy Program (also known as Veterans Industries) to live in a group home and work about 33 hours a week learning new job skills. When participating in the program, the veteran will pay an average of \$186 per month for maintenance and up-keep of the residence. Average stay is 174 days.

Domiciliary Care for Homeless Veterans Program

The Domiciliary Care for Homeless Veterans Program provides residential treatment and rehabilitation to homeless veterans. The treatment centers conduct outreach and referral, vocational counseling and rehabilitation and post-discharge community support.

Supported Housing

The VA Supported Housing Program provides case management services to homeless veterans. Emphasis is placed on helping veterans locate permanent housing and providing clinical support needed to keep veterans in permanent housing.

HUD-VA Supported Housing Program

This program, operated in conjunction with HUD, provides permanent housing and ongoing treatment services to homeless mentally ill veterans and those suffering from substance abuse problems. HUD's Housing Choice Section 8 Voucher Program has designated over 10,000 vouchers for homeless veterans..

Drop-In Centers

VA Drop-In Centers provide a daytime refuge where homeless veterans can clean up, wash their clothes and participate in a variety of rehabilitative activities.

Special Outreach and Benefits Assistance

Veteran Benefits Counselors are available to provide outreach, benefits counseling, referral and other services to eligible veterans applying for benefits. Counselors make visits specifically to homeless facilities and work with homeless care providers.

Excess Property for Homeless Veterans Initiative

Excess federal personal property, such as hats, parkas, footwear, socks and sleeping bags, are distributed to homeless veterans and homeless veteran programs under the Excess Property for Homeless Veterans Initiative.

Comprehensive Homeless Centers

Comprehensive Homeless Centers offer a full range of VA homeless services and coordinate with non-VA service providers to assist homeless veterans. These centers are located in Anchorage, AK; Brooklyn, NY; Cleveland, OH; Dallas, TX; Little Rock, AR; Pittsburgh, PA; San Francisco, CA; and West Los Angeles, CA. They provide a comprehensive continuum of care that reaches out to homeless veterans and helps them escape homelessness.

For more information on VA programs, contact one of the Veterans Benefits Administration offices in Texas. For specific information on VA homeless programs, visit <http://www.va.gov/homeless/index.cfm>.

Veterans Benefits Administration
Houston Regional Office
6900 Almeda Road
Houston, TX 77030
1-800-827-1000

Veterans Benefits Administration
Waco Regional Office
1 Veterans Plaza
701 Clay Avenue
Waco, TX 76799
1-800-827-1000

Texas Department of State Health Services

The Texas Department of State Health Services' (DSHS) mission is to improve the health and well-being in Texas. To achieve its mission, DSHS is responsible for certifications, licenses and permits for certain health-related equipment, facilities, businesses and occupations; community mental health and family health resources; substance abuse recovery resources; vital records, such as birth, death, marriage and divorce records; and health-related data and reports.

Projects for Assistance in Transition from Homelessness (PATH)

The Department of State Health Services (DSHS) Community Mental Health and Substance Abuse Division receives funds through the federal government's Center for

Other Programs

Mental Health Services. Funds are used for administration of homelessness prevention services and mental health crisis services. Funds are available to subdivisions of state of Texas, units of local government and non-profit entities.

Contact: Texas Department of State Health Services
Joshua Martin, Homeless Coordinator
1100 W. 49th St
Austin, TX 78756-3199
(512) 419-2255
<http://www.dshs.state.tx.us>

Public Utility Commission of Texas

The Public Utility Commission of Texas (PUC) is a state agency that protects consumers, fosters competition and promotes quality infrastructure of Texas' telephone and electric market.

Lifeline

This program is designed to help qualified low-income individuals pay the monthly cost of basic telephone service. The service provides a \$7 discount on basic monthly telephone rates. Households at or below 150% of the federal poverty guidelines or receiving Supplemental Security Income, food stamps, Medicaid, federal public housing assistance, Low-Income Home Energy Assistance Program support or Health Benefit Coverage under Child Health Plan under Chapter 62 (CHIP) are eligible for assistance. Contact your local telephone company or PUC for more information.

Link-Up

The Link-Up Program provides a 50% discount, up to a maximum of \$30, on local telephone service installation. Eligible households may also be able to delay payment on the balance of the connect fee, up to \$200, for one year without interest charges. Households at or below 150% of the federal poverty guidelines or receiving Supplemental Security Income, food stamps, Medicaid, federal public housing assistance, Low-Income Home Energy Assistance Program support or Health Benefit Coverage under Child Health Plan under Chapter 62 (CHIP) are eligible for assistance. For more information on this program, contact your local telephone company or call PUC.

Contact: Public Utility Commission of Texas
1701 North Congress Avenue
Austin, TX 78701
(512) 936-7000
1-888-782-8477 (Consumer Hotline)
1-866-454-8387 (Low Income Assistance Programs)
<http://www.puc.state.tx.us/>



Housing Development

This section describes many state and federal programs that focus on expanding and maintaining the supply of decent, affordable housing. Most of the following programs provide loans or grants to individuals and organizations interested in developing affordable housing or offering housing-related services. For individuals and families in need of housing, these programs fund local organizations and developers that provide housing and services to lower-income households. Information is listed by administering organization.

Texas Department of Housing and Community Affairs Programs



HOME Program

The HOME Investment Partnerships (HOME) Program receives funding from HUD and provides loans and grants to units of local government, public housing authorities (PHAs), Community Housing Development Organizations (CHDOs), nonprofit organizations and for-profit entities. Targeted beneficiaries are low-, very low- and extremely low-income households. 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, homelessness 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 housing needs of lower-income Texans. Each year HOME funds are distributed regionally through a competitive award process.

The HOME Program's Single-Family Development, Colonia Model Subdivision and Rental Housing Development activities provide funds for the development of housing. The Single-Family Development activity provides loans or grants for Community Housing Development Organizations (CHDOs) to construct single-family housing and offer down payment assistance to low-income Texans. The Colonia Model Subdivision activity, similar to the Single-Family Development activity, provides loans to develop residential subdivisions as alternatives to colonias. HOME's Rental Housing Development funds are awarded 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 as defined by HUD.

Under the American Recovery and Reinvestment Act of 2009 (Recovery Act), the HOME Program will also be offering assistance to Housing Tax Credit developments awarded in 2007, 2008 and 2009 through the Tax Credit Assistance Program (TCAP). TCAP seeks to address the current market fluctuation by awarding HOME funds made available by the Recovery Act to Housing Tax Credit developments affected by the tax credit devaluation.

Set-Asides

Rental Housing Development Program

Awards for eligible applicants are to be used for the development of affordable multifamily 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.

Rental Housing Preservation Program

Awards for eligible applicants are to be used for the acquisition and/or rehabilitation for the preservation of existing affordable or subsidized 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.

CHDO Set-Aside

A minimum of 15% of the annual HOME allocation is reserved for CHDOs. CHDO Set-Aside projects are owned, developed or sponsored by the CHDO and result in the development of rental units or homeownership. Development includes projects that have a construction component, either in the form of new construction or the rehabilitation of existing units.

Set-Aside for Colonia Model Subdivision Loan Program

The intent of this program is to provide low-interest or interest-free loans to promote the development of new, high-quality residential subdivisions that provide alternatives to substandard colonias. The Department will only make loans to CHDOs certified by the Department and for the types of activities and costs described under the previous section regarding the CHDO Set-Aside.

Special Needs Populations

Subject to the availability of qualified applications, TDHCA has a goal of allocating 20% of the annual HOME allocation to applicants serving persons with special needs. All HOME Program activities will be included in attaining this goal.

Contact: For more information contact TDHCA's HOME Division at (512) 463-8921.

Funding Source: HUD.

Type of Assistance: Loans and grants.

Recipients: Local service providers: units of local government, PHAs, CHDOs, nonprofits and for-profit entities.

Targeted Beneficiaries: Households at or below 80% of the area median family income (AMFI).



Housing Trust Fund Rental Production Program

The Housing Trust Fund (HTF) receives funding from the State of Texas, unencumbered fund balances and public and private gifts or grants. It is the only State-authorized program for affordable housing. The Housing Trust Fund is a statewide program that seeks to allocate funds to achieve a broad geographical distribution of affordable housing. Funds are available to non-profit organizations, units of local government, public housing authorities, Community Housing Development Organizations (CHDOs) and income eligible individuals and families.

Eligible activities include acquisition, rehabilitation and new construction of housing. The Rental Production Program will allocate awards as loans to eligible recipients for the provision of housing for very low- and extremely low-income individuals and families. Eligible activities will include the financing, new construction, acquisition and/or rehabilitation of affordable rental housing developments. Funds will be distributed primarily in rural areas and will not be awarded to developments that have received a Housing Tax Credit award so that special emphasis is given to smaller proposed developments.

Contact: Dee Copeland at (512) 475-2567.

Funding Source: Appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants

Type of Assistance: Loans and grants

Recipients: Units of local government, public housing authorities, for-profit entities and non-profit organizations

Targeted Beneficiaries: Households at or below 50% of the AMFI



Housing Tax Credit Program

The Housing Tax Credit (HTC) Program receives authority from the U.S. Treasury Department to provide tax credits to nonprofits, for-profit developers and syndicators or investors. The targeted beneficiaries of the program are very low and extremely low-income families at or below 60% AMFI. The program's purpose is to encourage the development and preservation of rental housing for low-income families, provide for the participation of for-profit and nonprofit organizations in the program, maximize the number of units added to the state's housing supply and prevent losses in the state's supply of affordable housing.

The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (the "Code"), as amended, 26 USC Section 42. It authorizes tax credits in the amount of \$2.00 per capita of the state population, excluding additional temporary Housing Tax Credit authority received under the Housing and Economic Recovery Act of 2008 (HERA). Tax credits are also awarded to developments with tax-exempt bond financing and are made independent of the state annual tax credit allocation. TDHCA is the only entity in the state with the authority to allocate housing tax credits under this program. The State's distribution of the credits is administered by TDHCA's 2009 Housing Tax Credit Program Qualified Allocation Plan and Rules (QAP), as required by the Code. Per Section 2306.67022, the Governor shall approve, reject, or modify and approve the Board-approved QAP not later than December 1 of each year.

To qualify for tax credits, the proposed development must involve new construction or undergo substantial rehabilitation of residential units, which is defined as at least \$15,000 per rental unit of construction hard costs, unless financed with TX-USDA-RHS, in which case the minimum is

\$9,000. The credit amount for which a development may be eligible depends on the total amount of depreciable capital improvements, the percentage of units set aside for qualified tenants and the funding sources available to finance the total development cost. Pursuant to the Code, a low-income housing development qualifies for residential rental occupancy if it meets one of the following two criteria: (1) 20% or more of the residential units in the development are both rent-restricted and occupied by individuals whose income is 50% or less of AMFI; or (2) 40% or more of the residential units in the development are both rent-restricted and occupied by individuals whose income is 60% or less of AMFI. Typically, 60% to 100% of a development's units will be set aside for qualified tenants in order to maximize the amount of tax credits the development may claim.

To address the devaluation of Housing Tax Credits in the current economic market, the American Recovery and Reinvestment Act of 2009 allows TDHCA to request a portion of the 2009 9% Housing Tax Credit allocation in the form of a grant rather than as tax credits. If made available by TDHCA, the HTC Exchange funds will be able to assist 2009 HTC developments.

Contact: Multifamily Housing Division at (512) 475-3340.

Funding Source: U.S. Treasury Department.

Type of Assistance: Tax credits.

Recipients: Nonprofits or for-profit developers

Targeted Beneficiaries: Households at or below 60% of the AMFI.

Multifamily Bond Program

The Multifamily Bond Program issues taxable and tax-exempt mortgage revenue bonds (MRBs) to fund loans to nonprofit and for-profit developers. The proceeds of the bonds are used to finance the construction, acquisition or rehabilitation of multifamily properties, with the targeted beneficiaries being very low, low and moderate income households. Owners elect to set aside units in each project according to TAC 34 Part 9 Chapter 190.2(d). Persons with special needs must occupy 5% of the units. Property owners are also required to offer a variety of services to benefit the residents of the development. Specific tenant programs must be designed to meet the needs of the current tenant profile and must be approved annually by TDHCA.

TDHCA issues tax-exempt, multifamily MRBs through two different authorities defined by the Internal Revenue Code. Under one authority, tax-exempt bonds used to create housing projects are subject to the State's private activity volume cap. The State will allocate 22% of the annual private activity volume cap for multifamily projects. Approximately \$440 million in issuance authority will be made available to various issuers to finance multifamily projects, of which 20% or approximately \$88 million, will be made available exclusively to TDHCA. Issuance authority per individual projects is allocated through a lottery administered by the Texas Bond Review Board. TDHCA, local housing authorities and other eligible bond issuers enter the lottery with applications for specific projects on behalf of project owners. Applications submitted to TDHCA for the private activity bond 2010 program year will be scored and ranked. Lottery numbers will then be assigned from the lowest to highest ranked application. Projects that receive 50% or more of their funding from the proceeds of tax-exempt bonds under the private activity volume cap are also eligible to apply for housing tax credits. In addition to submitting applications through the lottery, TDHCA also accepts applications for a Waiting List. Waiting List applications are still scored and ranked against one another, but are accepted on a monthly basis throughout the year. The reservations are issued on a first-come first-served basis once all applications participating in the lottery have been reserved or withdrawn.

TDHCA may also issue tax-exempt MRBs to finance properties that are owned entirely by nonprofit organizations. Bonds issued under this authority are exempt from the private activity volume cap. This is a noncompetitive application process and applications may be received at any time throughout the year. In addition to the set-asides above, 75% of project units financed under the 501(c)(3) authority must be occupied by households earning 80% or less of the area median income.

Contact: the Multifamily Housing Division at (512) 475-3340.

Funding Source: Taxable and tax-exempt MRBs.

Type of Assistance: Loans.

Recipients: Nonprofits and for-profit developers.

Other Programs

The following non-TDHCA organizations also administer home repair and rehabilitation assistance programs.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs, fair housing laws and community development throughout the United States. For more information on HUD programs, please contact a HUD office in Texas (see Appendix A) or go to <http://www.hud.gov>.

HUD Multifamily Mortgage Insurance Programs

HUD, through the Federal Housing Administration (FHA), insures mortgage loans through participating lenders that finance the development of affordable multifamily housing.

Mortgage Insurance for Rental and Corporate Housing - Section 221(d)(3) and Section 221(d)(4)

This program insures mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing. Mortgages may be used to finance the construction or rehabilitation of housing containing five or more units. Single Room Occupancy (SRO) projects may also be insured under this section.

Mortgage Insurance for Rental Housing for Urban Renewal and Concentrated Development Areas - Section 220

This program insures loans for multifamily housing projects in urban renewal areas, code enforcement areas and other areas where local governments have undertaken designated revitalization activities.

Mortgage Insurance for Purchase or Refinancing of Existing Multifamily Rental Housing - Section 207/223(f)

This program facilitates the purchase or refinance of existing multifamily rental housing that does not require substantial rehabilitation.

Mortgage Insurance for Rental Housing - Section 207

This program is authorized to insure mortgage loans to finance the construction or rehabilitation of rental housing. It is primarily used as insurance for the Section 223(f) refinancing program.

Mortgage Insurance for Cooperative Housing - Section 213

This program insures mortgage loans to facilitate the construction, substantial rehabilitation and purchase of cooperative housing projects. With this type of housing, each member shares in the ownership of the whole project with the exclusive right to occupy a specific unit and to participate in project operations through the purchase of stock.

Mortgage Insurance for Manufactured Home Parks - Section 207

This program insures mortgage loans to facilitate the construction or substantial rehabilitation of manufactured home parks. Parks must consist of five or more spaces.

Mortgage Insurance for Nursing Homes, Intermediate Care, Board and Care and Assisted-Living Facilities - Section 232/223(f)

This program insures the construction and substantial rehabilitation of nursing homes, intermediate care facilities, board and care homes and assisted-living facilities. Section 232/223(f) allows for the purchase or refinance of existing projects that do not require substantial rehabilitation.

Rental Housing for the Elderly - Section 231

This program insures mortgage loans to facilitate the construction or substantial rehabilitation of multifamily rental housing for elderly persons and/or people with disabilities.

Mortgage Insurance for Two-Year Operating Loss Loans - Section 223(d)

Section 223(d) insures two-year operating loss loans that cover operating losses during a two-year period within the first 10 years after completion of multifamily rental projects with a HUD-insured first mortgage.

Mortgage Insurance for Supplemental Loans for Multifamily Projects - Section 241(a)

Section 241(a) insures mortgage loans to finance repairs, additions and improvements to multifamily rental housing and health care facilities with FHA-insured or HUD-held mortgages.

Section 202 Supportive Housing for the Elderly

The purpose of this program is to help expand the supply of affordable housing with supportive services for the elderly. It provides interest-free capital advances to nonprofit entities to finance the development of supportive housing for the elderly. The advance does not have to be repaid if the project serves very low income elderly persons for 40 years.

Very low income elderly residents are able to live independently, but also receive supportive activities such as cleaning, cooking and transportation. This program also provides rental assistance funds to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Occupancy in Section 202 housing is open to any very low income household with at least one person who is 62 years of age or older.

Section 811 Supportive Housing for Persons with Disabilities

This program allows people with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent.

HUD provides interest-free capital advances to nonprofit sponsors to help them finance the development of rental housing such as independent living projects, condominium units and small group homes with the availability of supportive services for persons with disabilities. Funds may be used to finance the construction, rehabilitation or acquisition of supportive housing. Funds do not have to be repaid as long as the housing remains

Other Programs

available for very low income persons with disabilities for at least 40 years. Each project must have a supportive services plan that may include case management, training in independent living skills and assistance in obtaining employment, but residents cannot be required to accept any supportive service as a condition of occupancy.

For more information on HUD multifamily programs, please contact a HUD office in Texas (see Appendix A), call the Multifamily Housing Clearinghouse at 1-800-685-8470 or contact the Fort Worth Multifamily Hub and Program Center.

Contact: Fort Worth Multifamily Hub
801 Cherry Street
Fort Worth, TX 76102-1600
(817) 978-5763
<http://www.hud.gov>

HOME Investment Partnerships Program

The HOME Investment Partnerships Program helps expand the supply of decent, affordable housing for low and very low-income families by providing grants to states and local governments for housing purposes. HUD awards HOME funds to local governments and TDHCA where they are generally then awarded to local entities that offer housing assistance.

Local governments that receive HOME funding, generally metropolitan areas, are called "participating jurisdictions" and have great flexibility in designing their local HOME programs. HOME funds may be used to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of nonluxury housing" including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development and payment of relocation expenses. Participating jurisdictions may also use HOME funds to provide TBRA contracts of up to 2 years.

Contact a local HUD office (see Appendix A) for more information about HOME Investment Partnerships Program. See Appendix B for a list of participating jurisdictions in Texas that receive HOME funds.

Self-Help Homeownership Opportunity Program (SHOP)

The Self-Help Homeownership Opportunity Program provides funds to eligible nonprofit organizations to purchase home sites and develop or improve the infrastructure needed to offer sweat-equity and volunteer-based homeownership programs for low-income individuals and families. Eligible grantees are nonprofit organizations with experience in using volunteer labor to build homes. Organizations receiving funds must develop at least 30 homes. Homebuyers must be willing to contribute significant amounts of their own sweat equity toward the construction of the housing units.

For more information on this program, contact the Office of Affordable Housing Programs at HUD's Office of Community Planning and Development at (202) 708-2684.

Texas State Affordable Housing Corporation

The Texas State Affordable Housing Corporation (TSAHC) is a public nonprofit corporation that was established by the State of Texas. It assists both nonprofit and for-profit developers in financing affordable housing. Currently, the corporation has direct lending program for multifamily rental housing, acquisition and interim construction loans for home ownership subdivisions and private activity bonds for large scale rental and pooled rental developments.

Multifamily Direct Lending Program

TSAHC has the ability to offer both permanent and interim financing to help affordable housing developers with new construction or rehabilitation. Its lending program focuses on filling the financial gaps that many small and rural housing developments face. These loans can be used with private activity bonds and housing tax credits and can be subordinated to other federal or state financing programs. Its lending program is also available in urban areas that have historically been underserved by new investment. TSAHC can provide loans from \$200,000 to more than \$2,000,000 to qualified affordable housing developments. The average loan is \$500,000.

Multifamily Private Activity Bond Program

TSAHC has access to 10% of the State's multifamily private activity bond volume cap each year. The Corporation issues these tax-exempt bonds to qualified developments that target underserved communities in Texas.

Single Family Development Loans

TSAHC can provide acquisition and interim construction loans for the development of affordable homeownership developments. The program's funds are targeted to rural and underserved communities that need new housing for working families earning less than 80% of the median income. The program focuses on working with local builders that have experience and knowledge of local housing needs.

Contact: Texas State Affordable Housing Corporation
PO Box 12637
Austin, TX 78711-2637
(512) 477-3555
1-888-638-3555
<http://www.tsahc.org>

Federal Home Loan Bank

Federal Home Loan Banks are wholesale banks that are wholly owned by member financial institutions. They provide funding to member financial institutions to offer community development, affordable housing, small business and agriculture financing products.

The 12 Federal Home Loan Banks do not lend directly to individuals. They offer products through member institutions, which then fund local organizations. Because of this, assistance may be available only in specific areas.

Community Investment Program

The Community Investment Program provides loans to member organizations to assist households earning up to 115% AMFI purchase, refinance, construct or rehabilitate affordable housing. The funding may be also be used to purchase state Housing Finance

Other Programs

Agency bonds or mortgage-backed securities, low-income housing tax credits or loans to entities who will lend funding for eligible housing projects. Eligible housing consists of individual owner-occupied single-family housing, or multiple units of owner-occupied housing or rental properties in which at least 51 percent of the families have incomes at or below 115% AMFI.

Contact: Federal Home Loan Bank of Dallas
PO Box 619026
Dallas, TX 75261-9026
(214) 441-8500
1-800-362-2944
<http://www.fhfb.com>

U.S. Department of Agriculture Rural Development

The mission of the U.S. Department of Agriculture (USDA) Rural Development is to improve the economy and quality of life for all of rural America. USDA programs include homeownership opportunities, owner-occupied housing assistance, rental assistance, rental housing development, community development activities, business development and technical assistance in rural areas of the state (generally considered areas with a population of less than 20,000 people).

Section 515 Rural Rental Housing Loans

Rural Rental Housing Loans are direct, competitive mortgage loans made to develop affordable multifamily rental housing for very low-, low- and moderate-income families; the elderly; and people with disabilities in rural areas. Loans can be made to individuals, trusts, associations, partnerships, limited partnerships, state or local public agencies, consumer cooperatives and for-profit or nonprofit organizations. Borrowers must be unable to obtain credit elsewhere that will allow them to charge rents affordable to low- and moderate-income tenants. Funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.

Section 538 Rural Rental Housing Guaranteed Loans

Under this program, the Rural Housing Service guarantees loans for the construction, acquisition or rehabilitation of multifamily housing in rural areas. Applicants for funding may be individuals, nonprofit organizations, local governments, community development groups, American Indian tribes or for-profit corporations. Loans are offered through eligible lenders. Occupants of developments funded through this program must have incomes at or below 115% of the area median income.

Section 514 Farm Labor Housing Loan and Grant Program

This program provides capital financing for the development of housing for domestic farm laborers. Loans and grants to buy, build, improve or repair housing for farm laborers are available to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies and associations of farmworkers. Funds can be used to purchase a site or a leasehold interest in a site; to construct housing, day care facilities or community rooms; to pay fees to purchase durable household furnishings; and to pay construction loan interest.

Self-Help Housing Technical Assistance Grant

This program provides grants to eligible nonprofit organizations to administer technical assistance to very low and low-income households that would like to build a home in a

rural area. With technical assistance from the grantee organization, households work with several other families until all homes are constructed. Families generally receive Section 502 direct loans to help them pay for construction.

Section 533 Housing Preservation Grant Program

This program provides competitive grants to organizations for the repair or rehabilitation of low- and very-low income housing. Grants are competitive and are made in areas of acute need. Assistance is available for grantees to help very low- and low-income homeowners repair and rehabilitate their homes or assist rental property owners repair and rehabilitate units. Financial assistance may be in the form of a subsidy, grant, loan, interest rate reduction on commercial loans or other comparable assistance.

Section 523/524 Rural Housing Site Loans

Rural Housing Site Loans are made to nonprofit organizations to buy and develop building sites, including any associated roads and utilities, in rural areas. Section 523 loans are made to develop sites only for self-help housing. Section 524 loans can be used to develop sites for families using any development or finance method.

Contact your local USDA office (see Appendix E) or go to <http://www.rurdev.usda.gov/> for national information or <http://www.rurdev.usda.gov/tx/> for Texas-specific information.

Federal Home Loan Bank

Federal Home Loan Banks are wholesale banks that are wholly owned by member financial institutions. The Bank's primary goal is to provide credit and other services to help members fund housing, small business, small agribusiness and economic and community development loans in their communities. The Bank also supports the expansion of affordable housing opportunities and community revitalization through specialized community investment and affordable housing advances and grant programs. The Bank contributes a percentage of its net income each year to an Affordable Housing Program, which provides subsidized advances and grants for community housing programs initiated by the Bank's members. The Bank also offers advances at below normal interest rates for community reinvestment activities through the Bank's Community Investment and Economic Development Programs.

Community Investment Program

Community Investment Program funds support lending for housing-related programs targeted to households earning up to 115% of the area median income. These programs include single-family housing and multifamily or rental projects.

Partnership Grant Program

The Partnership Grant is designed to enhance the capacity of nonprofit community-based organizations involved in affordable housing, local development or small business assistance. Grants are offered on a first-come, first-served basis and may be used in four general areas: organizational capacity building, assistance in applying for funds, research and studies and contract services.

Economic Development Program

The Economic Development Program provides capital advances to finance commercial revitalization or economic development projects. Loans may be used for such activities as construction, public works projects, civic centers, social services facilities, nursing homes,

Other Programs

community health care facilities and historic preservation. Projects must benefit families earning up to 80% of area median income or be located in low and moderate income neighborhoods.

Contact the Federal Home Loan Bank of Dallas for more information on their programs.

Contact: Federal Home Loan Bank of Dallas
PO Box 619026
Dallas, TX 75261-9026
(214) 441-8500
1-800-362-2944
<http://www.fhlb.com>

U.S. Department of Veterans Affairs

The U.S. Department of Veterans Affairs (VA) is the federal agency responsible for providing federal benefits to veterans and their dependents. These benefits include healthcare, financial compensation and pension, education and training assistance, insurance services, home loan assistance and homeless assistance programs.

Multifamily Transitional Housing Loan Guarantee Program

This program authorizes the VA to guarantee loans for the construction or rehabilitation of multifamily transitional housing for homeless veterans. Funds may include amounts to acquire land; refinance existing loans; acquire furniture, equipment, supplies and materials; and supply working capital. Projects must provide supportive services including job counseling; require the veteran to seek and maintain employment; require the veteran to pay reasonable rent; require sobriety as a condition of occupancy; and serve other veterans in need of housing on a space-available basis.

For more information on this program, contact the Homeless Veterans Programs Office at (202) 273-5764.

Acquired Property Sales for Homeless Providers

Properties obtained through foreclosures on VA-insured mortgages are available for purchase by homeless provider organizations for 20% to 50% off the purchase price, depending on the market rate.

Fannie Mae

Fannie Mae is a government-sponsored enterprise, which means that they were created by Congress to serve the public. Fannie Mae is a private, shareholder-owned company but, because of its congressional charter to serve public purposes, is regulated by HUD. In 2008, the Federal Housing Finance Agency was appointed as conservator of Fannie Mae and the U.S. Department of Treasury provided capital to ensure the company provides liquidity in the mortgage markets. Fannie Mae does not originate loans or lend to consumers directly; multifamily financing is offered through a network of lenders.

Multifamily Lending

Fannie Mae offers various mortgage finance programs for apartment buildings, condominiums or cooperatives with five or more individual units. Financing is offered through a nationwide network of approved lenders. Mortgage products serve a range of

activities including funding for small or large loans, rural or metropolitan areas, pooled or single-asset transactions, seniors housing, special needs housing, student housing and affordable housing. Products also offer competitive pricing, loan-term flexibility, fully amortizing terms, yield-maintenance or defeasance options and other features.

Contact: Fannie Mae
Southwestern Regional Office
International Plaza II
14221 Dallas Parkway Suite 11201
Dallas, TX 75254-2916
(972) 773-4663
<http://www.fanniemae.com>

Freddie Mac

Like Fannie Mae, Freddie Mac is a government-sponsored enterprise and must follow the goals and regulations set by HUD. The Freddie Mac Corporation purchases mortgages from lenders and packages them and sells them to investors, which ultimately puts more lending capital into the mortgage market. In 2008, the Federal Housing Finance Agency was appointed as conservator of Freddie Mac and the U.S. Department of Treasury provided capital to ensure the company provides liquidity in the mortgage markets. Freddie Mac makes multifamily lending products available through participating lenders.

Multifamily Lending

Freddie Mac offers a range of competitively priced, reliable mortgage products for the acquisition, refinance or moderate rehabilitation of multifamily communities. Product offerings include conventional mortgages, fixed-rate amortizing, senior housing mortgages, adjustable-rate mortgages, supplemental mortgages and affordable housing initiatives.

Contact: Freddie Mac
Southwest Region
5000 Plano Parkway
Carrollton, TX 75010
(972) 395-4000
<http://www.freddiemac.com>

Local Housing Finance Corporations

Like TDHCA and TSAHC, local housing finance corporations (HFCs) may issue bond funds to finance multifamily developments at the local level. This type of funding may not be available in all areas and funding may be limited.

See Appendix D for contact information on HFCs in your area.



Foreclosure Relief

The following section describes foreclosure relief activities listed by administering organization.

Texas Department of Housing and Community Affairs Programs



National Foreclosure Mitigation Counseling Program

The National Foreclosure Mitigation Counseling (NFMC) Program provides funds for foreclosure intervention counseling, training and administration expenses. The program was authorized by the Housing and Economic Recovery Act of 2008 and is meant to expand and supplement foreclosure counseling.

TDHCA partnered with HUD-approved foreclosure mitigation counseling organizations that met the NeighborWorks' experience threshold in order to create an application for funding to NeighborWorks America. TDHCA is jointly administering the program with the Texas State Affordable Housing Corporation (TSAHC). Funding will be awarded to the partner nonprofit organizations and local units of government included in the application submitted to NeighborWorks America.

The partner organizations have written plans for providing in-person counseling with homeowners in danger of foreclosure. Eligible recipients of foreclosure intervention counseling must be owner-occupants of single-family (one-unit to four-unit) properties with mortgages in default or danger of default.

All funds will be targeted to "areas of greatest need" which are defined as areas experiencing a high rate of subprime lending, delinquent loans and foreclosure starts. Thirty percent of the funds will be targeted to low-income or minority homeowners or neighborhoods as required by NeighborWorks America.

Contact: To contact a HUD-approved housing counselor, call 800-569-4287. For more information about NFMC, contact the Brenda Hull, Housing Resource Center, at (512) 305-9038.



Neighborhood Stabilization Program

The purpose of the Neighborhood Stabilization Program (NSP) is to acquire or hold abandoned and foreclosed properties or redevelop them into affordable housing in areas that are documented to have the highest declining property values as a result of excessive foreclosures. The program is funded by HUD and authorized by the Housing and Economic Recovery Act of 2008. Units of local governments and other entities with the consent of the local governments are eligible to apply for these funds.

According to the NSP Action Plan Substantial Amendment, each subrecipient will be required to target as a goal at least 35% of their non-administrative allocation to benefit households with incomes less than or equal to 50% of AMFI. Acquisition of real property allows a grantee to purchase the abandoned or foreclosed properties to rehabilitate and sell to households earning 120% AMFI or below.

TDHCA along with ORCA and the Texas State Affordable Housing Corporation (TSAHC) will work together to administer the \$102 million in funds received from HUD. TDHCA is taking the lead role in this partnership. Initially the Department proposes to distribute the funds as follows:

- Direct Awards \$ 51 million
- Select Pool \$ 31 million
- Land Bank \$ 10 million
- Administration \$ 10 million

Contact: Awards have not yet been determined; the application process is underway at the time of this writing. The NSP Plan may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/nsp/>. For questions about NSP, contact Robert Stevenson at (512) 463-2179.

Other Programs

The following non-TDHCA organizations also administer foreclosure relief programs.

Texas Foreclosure Prevention Task Force

Formed in 2007, the Texas Foreclosure Prevention Task Force's (TFPTF) mission is to reduce residential foreclosures and the impact of foreclosure on neighborhoods. TDHCA was one of the founding members of the TFPTF, which currently has over 90 members including Texas State Affordable Housing Corporation (TSAHC).

By conducting outreach, TFPTF links struggling homeowners to counseling services. TFPTF also conducts research including monitoring of mortgage default patterns, identifying information about mortgage assistance programs, analyzing potential legislative recommendations that support homeownership retention and developing a tracking system to measure the effectiveness of TFPTF activities. TFPTF is also developing a post-foreclosure support system. Finally, TFPTF raises funds to provide training to counseling organizations and to reimburse counselors for their services.

Contact: For foreclosure prevention assistance and general questions, see the Texas Foreclosure Prevention Task Force's website at <http://texasforeclosurehelp.org/>.

Homeownership Preservation Foundation

The Homeownership Preservation Foundation is a nonprofit organization that connects local governments, nonprofit organizations, borrowers and lenders to each other in order to help homeowners avoid foreclosure.

HOPE NOW

HOPE NOW is offered through the Homeownership Preservation Foundation. This program fosters an alliance between participants in the mortgage market to create a coordinated plan to reach and help homeowners facing foreclosure. The U.S. Department of Housing and Urban Development as well as the Department of the Treasury encouraged leaders in the lending industry, investors and non-profits to join this alliance.

Contact: HOPE Hotline at 888-995-HOPE (4619) or see their website at <http://www.hopenow.com/>.

Fannie Mae and Freddie Mac

Fannie Mae is a government-sponsored enterprise, which means that they were created by Congress to serve the public. Fannie Mae is a private, shareholder-owned company, but, because of its congressional charter to serve public purposes, is regulated by HUD. In 2008, the Federal Housing Finance Agency was appointed as conservator of Fannie Mae and Freddie Mac and the U.S. Department of Treasury provided capital to ensure the company provides liquidity in the mortgage markets. Fannie Mae stimulates mortgage lending by purchasing originated loans directly from lenders, which puts mortgage funds back into the economy. Because of affordable housing goals set by HUD, Fannie Mae is able to develop mortgage products designed to assist low to moderate income buyers.

Like Fannie Mae, Freddie Mac is a stockholder-owned corporation chartered by Congress and must follow the goals and regulations set by HUD. The Freddie Mac Corporation purchases mortgages from lenders and packages and sells them to investors, which ultimately provides homeowners and renters with better access to home financing. Freddie Mac works with lenders to expand their reach into currently underserved markets through Affordable Lending, Community Development Lending and Fair Lending programs.

Making Home Affordable

Homeowners who owe more on their homes than their homes are currently worth may be able to refinance or modify their existing mortgages under this program.

To refinance the mortgage, homeowners must not have been more than 30 days late on the mortgage payment in the last 12 months; must occupy the home as a primary residence; must have a mortgage loan through Fannie Mae or Freddie Mac; and must owe more on the mortgage than the housing is currently worth.

To modify the mortgage, homeowners must be having trouble making the mortgage payment due to an increase in the mortgage payment or reduction in income or other hardship that increased expenses; occupy the home as a primary residence; owe less than \$729,750; and have received the current mortgage before January 1, 2009.

Contact: Interested homeowners should contact a HUD-approved housing counselor at 800-569-4287 or contact their mortgage company or servicer. More information can be found online at www.financialstability.gov.

Real Estate Owned (REO) Rental Initiative

The Real Estate Owned (REO) Rental Initiative allows qualified former owner-occupants and tenants to lease properties in which they currently live that have are now owned by Fannie Mae or Freddie Mac as a result of foreclosure. The occupant must demonstrate an ability to pay the market-rate rent; allow an inspector to inspect the property and sign a property condition disclosure after an inspection; sign a separate lease agreement; and allow the property to be shown to prospective buyers and real estate agents. Qualified occupants may have the option of receiving relocation assistance if they do not wish to rent that property.

Contact: Freddie Mae or Freddie Mac's real estate broker will contact occupants after a foreclosure to determine eligibility for this program. Property managers and/or an eviction attorney will follow-up with occupants to initiate the program.

Fannie Mae does not originate loans or lend to consumers directly; participating lenders choose to offer these products. Contact your servicer or lender. For more information on single family lending products, call Fannie Mae's Consumer Resource Center at 1-800-732-6643 or contact the regional office for Texas.

Contact: Fannie Mae
Southwestern Regional Office
International Plaza II
14221 Dallas Parkway Suite 11201
Dallas, TX 75254-2916
(972) 773-4663
<http://www.fanniemae.com>

Freddie Mac makes mortgage products available through participating lenders. For information on programs, call 1-800-373-3343 or contact the regional office for Texas.

Contact: Freddie Mac
Southwest Region
5000 Plano Parkway
Carrollton, TX 75010
(972) 395-4000
<http://www.freddiemac.com>

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs.

Foreclosure Prevention Counseling

HUD certifies housing counseling agencies that have specific training needed to provide homeowners help to avoid foreclosure, such as creating a budget and directly contacting servicers. This counseling is free of charge to the homeowners. The counseling agencies are partially funded by HUD and NeighborWorks America.

Contact: Check online at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> or call 800-569-4287 to find a foreclosure counselor in your area.

HOPE for Homeowners

To address the foreclosure crisis, Congress helped create the HOPE for Homeowners (H4H) program as an additional mortgage option designed to keep borrowers in their homes by refinancing into a new 30-year or 40-year fixed-rate loan with lower payments. Created for immediate action through the Housing and Economic Recovery Act of 2008, the program is only available from October 1, 2008 to September 30, 2011.

Contact: Homeowners in danger of foreclosure can access H4H by contacting their existing or new lender, being recommended by their Servicer or lender, or accepting recommendations from foreclosure prevention counselors. It is most likely that homeowners will access this program through the servicing lender on the existing mortgage.

U.S. Department of Veterans' Affairs

The U.S. Department of Veterans' Affairs (VA) is the federal agency responsible for providing federal benefits to veterans and their dependents. These benefits include healthcare, financial compensation and pension, education assistance, insurance services, homeless assistance programs and home loan assistance. The VA home loan programs help veterans purchase homes with favorable loan terms and competitive interest rates. For VA housing loan purposes, "veteran" includes certain members of the Selected Reserve, active-duty service personnel and certain categories of spouses. The VA also sells homes.

Veteran Affairs Counselors

Veteran Affairs (VA) Counselors help people who have a VA-guaranteed loan avoid foreclosure by helping them access counseling and special financial arrangements. VA Counselors can help arrange a repayment plan, forbearance or loan modification on behalf of the veteran.

Contact: An interested veteran may call 877-827-3702 or visit www.homeloans.va.gov.

Veteran Affairs Loan Refinancing

Veteran Affairs Refinancing is allowed under the Veterans' Benefits Improvement Act of 2008. Although the VA does not guarantee subprime loans, the VA will allow veterans to refinance their subprime or conventional mortgage for up to 100% of the property value. Also, the VA's maximum loan amount has been raised to \$729,750 depending on the area in which the property is located. Finally, the VA's authority to guarantee Adjustable Rate Mortgages (ARMs) and Hybrid Arms was extended to September 30, 2012. Compared to a market-rate ARM, the VA ARM limits the interest rate increases.

Contact: An interested veteran may call 877-827-3702 or visit www.homeloans.va.gov.



Disaster Recovery

The following section describes assistance for homeowners, renters, cities and counties and other entities due to damages from natural disasters.

Texas Department of Housing and Community Affairs Programs



Community Services Block Grant (CSBG) - Disaster Funds

The Department may utilize a portion of CSBG discretionary funds for targeted disaster relief. In the event that an official disaster area is declared in the state, these additional funds may be distributed to local Community Action Agencies for the purpose of providing individuals with assistance in obtaining necessities such as emergency shelter, food, clothing or essential appliances. In the event of a disaster, contact the local Community Action Agencies in the affected areas for more information. (See Appendix F for complete listing.)



Community Development Block Grant, Disaster Recovery Funding – Round One

The Texas Department of Housing and Community Affairs (TDHCA), at the direction of the Office of the Governor and in conjunction with the Office of Rural Community Affairs (ORCA) has worked with the affected Councils of Governments (COGs) to distribute funds for disaster recovery assistance to areas most impacted by Hurricane Rita. In the first supplemental funding, the federal government allocated \$74,523,000 in Community Development Block Grant (CDBG) funds to be used in Texas toward meeting unmet housing, infrastructure, public service, public facility and business needs in areas of concentrated distress.

TDHCA provides the state administration for the housing funds while ORCA provides the state administration for non-housing funds. The eligible applicants for the CDBG funds, per the State's Action Plan, are four Councils of Government (COGs) - Deep East Texas Council of Governments (DETCOG), East Texas Council of Governments (ETCOG), Houston-Galveston Area Council (H-GAC) and the South East Texas Regional Planning Commission (SETRPC). The East Texas Council of Governments only requested funding for non-housing activities while the other three COGs requested both housing and non-housing funds.

The U.S. Department of Housing and Urban Development (HUD) has mandated that a minimum of 55% of the funds be allocated for housing. Eligible housing activities can include emergency repair, rehabilitation/reconstruction, down-payment assistance, single family rental rehabilitation and new construction. Eligible households interested in applying for assistance can contact the provider organization affiliated with their county, found in the table below.

County	Organization	Contact
Angelina, Jasper, Nacogdoches, Newton, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity, Tyler	Deep East Texas Council of Governments	Holly Anderson (409) 384-5704 ext 231 handerson@detcog.org
Hardin, Jefferson orange	South East Texas Regional Planning Commission	Mike Foster (409) 899-8444 ext 256 mfooster@setrpc.org
Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, Walker	Houston-Galveston Area Council	Chuck Wemple (713) 627-3200 charles.wemple@h-gac.com



Community Development Block Grant, Disaster Recovery Funding – Round Two

A second allocation of \$428.6 million in supplemental CDBG disaster recovery funding was allocated by the federal government to help restore and rebuild in areas of the State most directly impacted by Hurricanes Rita and Katrina. This round of funding is currently being administered by TDHCA and ORCA, with a large portion of the funds distributed through a third party project management firm, ACS State and Local Solutions.

More specifically, the funds of the second supplemental allocation will be used to:

- provide assistance to homeowners of low to moderate income whose houses were damaged by Hurricane Rita;
- restore and protect owner occupied housing stock in the community of Sabine Pass which was severely damaged by the storm;
- repair, rehabilitation and reconstruction of affordable rental housing stock in the impacted areas. Funds will be available for developments of 16 or more units. All assisted developments must designate at least 51% of all assisted units to serve low-moderate income individuals and families earning 80% or less of the Area Median Family Income (AMFI) as defined by HUD with priority given to those applications which benefit extremely low income tenants. Priority will also be given to areas which experienced the greatest degradation of their existing affordable housing stock.
 - restore critical infrastructure damaged by Hurricane Rita where no other funds are available; and
 - provide assistance in the City of Houston and Harris County for increased demands for public services, law enforcement and judicial services, community development and housing activities in specific areas (police districts, schools, apartment complexes, neighborhoods) that have experienced a dramatic population increase due to an influx of Katrina evacuees.

For more information about the first and second supplemental allocations, see the TDHCA CDBG Disaster Recovery page at <http://www.tdhca.state.tx.us/cdbg>.

First Supplemental CDBG Disaster Recovery Funding (\$74.5 million)

Contact: Individuals seeking assistance may need to contact TDHCA's Program Administrator at 877-839-4477. Program administrators can call Jennifer Molinari, TDHCA, (512) 475-2224.



Community Development Block Grant, Disaster Recovery Programs – Hurricanes Dolly and Ike

To assist east Texas communities recover after Hurricanes Ike, Gustav and Dolly from 2008, ORCA is administering \$1,314,990,193 in CDBG funding for major disasters received from HUD. As major actors in disaster recovery, TDHCA and the local COGs have partnered with ORCA to administer a portion of the housing recovery funds.

Of the disaster recovery CDBG funding granted on November 28, 2008, 50 percent will benefit low- and moderate-income persons up to 80 percent AMFI and up to 50 percent of the funds may be allocated to activities of urgent need or the elimination of slums and blight. According to the federal legislation granting the funds, at least 10.6 percent or \$139,743,911, of the funding amount must be used for affordable rental housing. Of this percent, 4.47 percent or \$58,834,914, is proposed to be set aside for TDHCA affordable rental housing stock restoration; the remaining 6.13 percent or \$80,908,997, is proposed to be distributed at the regional level through the local COGs.

Eligible recipients of CDBG Hurricanes Dolly and Ike Recovery funding are city and county governments, nonprofit and for-profit organizations and individuals and municipal utility districts identified by the COGs.

Contact: Individuals seeking assistance may need to contact their local Public Housing Authorities, Councils of Governments or local government entities, such as cities or counties. Program administrators can call 800-544-2042 to reach ORCA or go to <http://www.orca.state.tx.us/index.php/Home/HURRICANE+RESPONSE>.

Funding Source: HUD.

Type of Assistance: Public infrastructure, economic development and housing

Recipients: 50 percent of the funds will benefit low- and moderate-income persons up to 80 percent AMFI.



Reduced-Rent Units in TDHCA-Financed Properties

When rental properties are funded by any of the TDHCA multifamily development programs (the Housing Trust Fund, the HOME Program, the Housing Tax Credit Program or the Multifamily Bond Program), the property must set aside a certain number of units with reduced rents for qualified tenants. The Gulf Opportunity Zone Act of 2005 provided for an increase of \$3,500,000 in the 2006 funding for the Housing Tax Credit Program for the counties impacted by the disaster. Public Law 110-343 provided for an additional \$14.9 million in 2008, 2009 and 2010 funding for the Housing Tax Credit Program for the counties affected by Hurricane Ike. In addition, TDHCA's Governing Board carried forward \$14.9 housing tax credits targeted to the counties affected by Hurricane Ike which will be awarded in 2009.

TDHCA monitors these funded properties for compliance with rent restrictions, maintenance and other housing issues. The rental process for a reduced-rent unit is the same as a normal unit. You will need to contact the apartment complex or rental property for information on rates, vacancies and an application.

For a list of TDHCA-monitored properties in your area, contact TDHCA at (512) 475-3976 or online at <http://hrc-ic.tdhca.state.tx.us/hrc/VacancyClearinghouseSearch.m>.



Affordable Housing Pilot Program (AHPP)

TDHCA was selected to receive an award of \$16,471,725 from the Federal Emergency Management Agency (FEMA) for the Affordable Housing Pilot Program (AHPP). The purpose of the AHPP is to demonstrate an alternative housing solution to the FEMA trailer in the areas affected by the 2005 Hurricanes for a time period of twenty-four months. AHPP permits the use of FEMA funding to study alternatives to the FEMA trailer by examining cost-effective solutions that meet a variety of housing needs. Pursuant to FEMA requirements, the pre-fabricated units must be awarded within the 22 counties affected by the 2005 Hurricanes. The Department will transfer ownership by granting an estimated 20 of these units to the Harris County Housing Authority. Harris County, as a subrecipient of the funds, will provide management oversight and will be responsible for reporting to TDHCA. The Department will award the remaining units to an estimated 75-100 individual households currently living in FEMA trailers, which FEMA is currently working on deactivating. The units will provide permanent housing for the households in East Texas while providing a temporary two-year lease for those that occupy the Harris County Group Site.

For more information, contact: Jennifer Molinari, TDHCA, (512) 475-2224.



HOME Program - Disaster Recovery Owner Occupied Assistance

Should a natural disaster occur, the Department may use deobligated HOME funds to award units of local government and/or their designated nonprofits to aid in the long term recovery efforts of their communities. HOME disaster funds are used specifically for the repair, rehabilitation and reconstruction of low income individual's homes affected by the natural disaster, with emphasis on assisting those who have no other means of assistance.

For more information, contact the HOME Division at (512) 475-1391.



Housing Trust Fund - Disaster Recovery Rehabilitation

The Housing Trust Fund (HTF) receives funding from the State of Texas, unencumbered fund balances and public and private gifts or grants. It is the only State-authorized program for affordable housing. The Housing Trust Fund is a statewide program that seeks to allocate funds to achieve a broad geographical distribution of affordable housing. Funds are available to non-profit organizations, units of local government, public housing authorities, Community Housing Development Organizations (CHDOs) and income eligible individuals and families.

The Disaster Recovery Homeowner Repair Gap Financing Program will provide gap financing for homeowner construction in designated Hurricane Rita disaster areas. The funds will be directed through local Councils of Governments (COGs). Households receiving the funds must be qualified eligible CDBG disaster assistance recipients who have been through an intake process with their COG and who are only needing this remaining gap of funds to enable their ability to proceed with construction.

For more information, contact the TDHCA HOME Division at (512) 463-8921.



First Time Homebuyer Program – Targeted Funds

The First Time Homebuyer Program receives funding from tax-exempt and taxable mortgage revenue bonds (MRBs). The program offers 30-year fixed-rate mortgage financing at below-market rates for very low, low and moderate income residents purchasing their first home or residents who have not owned a home within the preceding three years. This first time homebuyer requirement is waived in targeted areas, including the Rita GO Zone. Qualified applicants access First Time Homebuyer Program funds by contacting any participating lender, which is then responsible for the loan application process and subsequent loan approval. After closing, the lender transfers the mortgage loan to a master servicer designated by TDHCA.

The First Time Homebuyer Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115% of area median family income (AMFI) limitations (up to 140% for Rita GO Zone), based on Internal Revenue Service (IRS) adjusted income limits. Recipients must have income stability and credit history sufficient to qualify for an industry-standard mortgage loan and the purchase price of the home must not exceed stipulated maximum purchase price limits.

Counties within the Rita GO Zone (Angelina, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton orange, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity, Tyler and Walker) are considered targeted areas and the first time homebuyer requirement is waived. In addition, the income limit is increased from 115% up to 140% of area median family income (AMFI).

TDHCA currently offers Assisted Mortgage Loans and Non-Assisted Mortgage Loans. The Assisted Mortgage Loans have a slightly higher interest rate than the Non-Assisted Loans and include down payment and closing cost assistance in the form of a grant or second lien loan. The availability and amount of assistance varies by bond issuance. Assisted Mortgage Loans are available exclusively to low-income homebuyers earning 60% or less of program income or up to 140% for the Rita GO Zone. Non-Assisted Mortgage Loans have a slightly lower interest rate than the Assisted Loans and do not offer down payment or closing cost assistance.

TDHCA does not issue mortgages to individuals directly. TDHCA makes funding available through participating mortgage lenders who provide the application and underwrite the loan.

For more details about the Texas First Time Homebuyer Program in the guide, see page 7.

Contact: Call 1-800-792-1119 to request a First Time Homebuyer Program information packet or go to www.myfirsttexashome.com to view Frequency Asked Questions, use the mortgage qualifier tool and search for a participating lender list.

Funding Source: Tax-exempt and taxable MRBs.

Type of Assistance: 30-year fixed-rate mortgage loan financing at below-market interest rates.

Recipients: Very low to moderate income individuals and families who meet program guidelines and are able to qualify for a mortgage loan.

Other Programs

Federal Emergency Management Agency

The Federal Emergency Management Agency (FEMA) manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

Federal Assistance to Individuals and Households - Housing Assistance

For people who live in a federally-declared disaster area, FEMA may be able to provide a grant to repair a household's primary residence or provide for temporary housing needs with grant assistance up to \$30,300. Both owners and renters may apply.

Contact: Information about FEMA disaster designated counties, as well as the process for applying for assistance can be found at the FEMA website, <http://www.fema.gov>. FEMA can also be contacted toll-free at 1-800-621-FEMA (3362). Applications are typically accepted within 60 days of the disaster, but a 30-day extension may be granted.

Office of Rural and Community Affairs

Office of Rural and Community Affairs (ORCA) was created to develop policy specifically addressing economic and quality-of-life issues affecting small and rural communities across Texas. ORCA administers programs supporting rural health care, the federal CDBG non-entitlement program and programs designed to improve the leadership capacity of rural community leaders. ORCA also coordinates and monitors the State's effort to improve the results and cost-effectiveness of programs affecting rural communities and provides an annual evaluation of the condition of rural Texas communities.

CDBG Disaster Recovery Funding – Hurricanes Rita and Katrina

ORCA administers the non-housing and critical infrastructure portions of the CDBG Disaster Recovery Funding for both the first and second supplemental allocations for Recovery from Hurricanes Dolly and Rita.

Contact: Heather Lagrone, (512) 936-6727. For more information on this and other ORCA disaster relief activities, visit <http://www.orca.state.tx.us>.

CDBG Disaster Recovery Funding – Hurricanes Dolly and Ike

ORCA will administer the public infrastructure and economic development funds allocated to disaster recovery from Hurricanes Dolly and Ike, while also partnering with TDHCA and the local COGs for housing portion of recovery. The Office of the Governor, Texas House Select Committee on Hurricane Ike and the Commission for Disaster Recovery and Renewal are coordinating the disaster recovery which will be executed by ORCA.

Contact: ORCA 800-544-2042 or online at <http://www.orca.state.tx.us/index.php/Home/HURRICANE+RECOVERY>

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs, fair housing laws and community development throughout the United States. HUD is the main funding administrator of Housing Choice rental vouchers throughout the country and oversees Public Housing Authorities.

Disaster Housing Assistance Program (DHAP) Ike

HUD and FEMA partnered to create DHAP Ike for households affected by Hurricanes Ike or Gustav. The program will provide rental assistance, case management services, security deposit and utility deposit assistance for qualifying households. Public Housing Authorities will administer the program on behalf of HUD and FEMA.

Single Family Housing Mortgage Programs

HUD, through the FHA, administers housing programs that enable lower and moderate income households purchase homes. Many of these programs are available through FHA-approved lenders, who are encouraged to make loans to otherwise creditworthy borrowers that might not be able to meet conventional underwriting requirements by protecting the lender against loan default. These programs have reduced costs, modest down payment requirements, limited fees and the ability to finance closing costs. To apply for an FHA-insured mortgage, you will need to contact an FHA-approved lender.

Section 203(h): Mortgage Insurance for Disaster Victims

The Section 203(h) program allows the Federal Housing Administration (FHA) to insure mortgages made by qualified lenders to victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another home. Anyone whose home has been destroyed or severely damaged in a Presidentially-declared disaster area is eligible to apply for mortgage insurance under this program.

For more information and a list of lenders in your area, please call the FHA Mortgage Hotline at 1-800-483-7342.

U.S. Department of Agriculture Rural Development

The mission of the U.S. Department of Agriculture (USDA) Rural Development is to improve the economy and quality of life in rural America. USDA programs include homeownership opportunities, owner-occupied housing assistance, rental assistance, rental housing development, community development activities, business development and technical assistance in rural areas of the state (generally considered areas with a population of less than 20,000 people). The Rural Housing Service within USDA Rural Development administers three homebuyer assistance programs in rural areas. USDA also sells low-cost homes.

Programs vary by year. For more information on any USDA program, please contact your local USDA office (see Appendix E). USDA maintains a website at <http://www.rurdev.usda.gov/> for national information. For information specific to Texas, go to <http://www.rurdev.usda.gov/tx/>.

Federal Home Loan Bank

Federal Home Loan Banks are wholesale banks that are wholly owned by member financial institutions. They provide funding to member financial institutions to offer community development, affordable housing, small business and agriculture financing products.

The 12 Federal Home Loan Banks do not lend directly to individuals. They offer products through member institutions, which then fund local organizations. Because of this, assistance may be available only in specific areas.

Housing Disaster Relief Grant (HDRG) Program

The Housing Disaster Relief Grant provides funds to member organizations to assist households with income at or below 120% of AMFI who have been affected by Hurricane Gustav or Ike. Eligible households will receive grants of \$7,000 to \$10,000 for down payment costs and closing costs or the rehabilitation or reconstruction of owner-occupied housing.

Disaster Relief Program

The Disaster Relief Program will finance projects that assist with the recovery efforts, including residential and rental properties, in officially declared disaster areas in the Bank's district. Eligible households have had their homes or businesses damaged by the disaster and have incomes up to 165% of AMFI.

Contact: Federal Home Loan Bank of Dallas

PO Box 619026

Dallas, TX 75261-9026

(214) 441-8500

1-800-362-2944

<http://www.fhfb.com>



Community Development

The following programs are available for community development purposes including basic infrastructure, utility improvements and economic development. Most programs are available directly to communities or to local

nonprofit organizations. Information is listed by administering organization.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs, fair housing laws and community development throughout the United States. For more information on HUD programs, please contact a HUD office in Texas (see Appendix A) or go to <http://www.hud.gov>.

Community Development Block Grant Program

The purpose of the Community Development Block Grant Program (CDBG) is to ensure decent affordable housing, provide services to the most vulnerable individuals and create jobs and expand business opportunities. Entitlement cities and counties are awarded funds for a wide range of community development activities directed toward revitalizing neighborhoods, economic development and providing improved community facilities and services. Funding must benefit low- and moderate-income households, aid in the prevention or elimination of slums or blight, or address other community development needs that present a serious and immediate threat to the health or welfare of the community. Activities may include the acquisition of real property, construction of public facilities and improvements, provision of public services, economic development activities, homeownership assistance and structural rehabilitation.

HUD releases CDBG funds to entitlement communities, which are principal cities of Metropolitan Statistical Areas; metropolitan cities with populations of at least 50,000; and qualified urban counties with populations of at least 200,000 that have developed a Consolidated Plan. The Office of Rural Community Affairs (ORCA) receives an allocation of CDBG funds to distribute among nonentitlement areas.

See page 83 for ORCA contact information.

Section 108: Economic Development Loan Guarantee Fund

This program is the loan guarantee provision of the CDBG Program and provides communities with a source of financing for economic development, housing rehabilitation, public facilities and large-scale physical development projects. This program allows recipients of CDBG funding to transform a small portion of funds into federally guaranteed loans that can be used to pursue economic development activities, acquisition

of real property, housing rehabilitation, public facilities construction or rehabilitation, public works improvements and other activities.

For more information on this program, contact the Section 108 Loan Guarantee Program office within the Office of Community Planning and Development at (202) 708-1871.

Brownfields Economic Development Initiative

The Brownfields Economic Development Initiative (BEDI) is designed to assist cities with the redevelopment of abandoned, idled and underused industrial and commercial facilities where expansion and redevelopment is burdened by real or potential environmental contamination. HUD emphasizes the use of BEDI and Section 108 Loan Guarantee funds to finance projects and activities that will provide near-term results and economic benefits such as job creation and increases in the local tax base.

Contact the Office of Economic Development in HUD's Office of Community Planning and Development at (202) 708-3484 for more information.

Community Renewal Initiative

Through federal grants, tax incentives and partnerships, the Community Renewal Initiative promotes new businesses and creates jobs, housing, education and healthcare opportunities. HUD-designated Renewal Communities, urban Empowerment Zones and urban Enterprise Communities are eligible to receive a tax-incentive package to spur growth and revitalize the area.

Contact the Office of Economic Development at (202) 708-6339 for more information.

Rural Housing and Economic Development

The Rural Housing and Economic Development Program funds rural nonprofits, community development corporations, state Housing Finance Agencies, state community and/or economic development agencies and federally recognized Indian tribes for capacity building and support for innovative housing and economic development activities in rural areas. Activities under the Capacity Building component include hiring and training staff, purchasing software and other tools, obtaining expertise from outside sources, developing an accounting system, conducting asset inventories, developing strategic plans and seeking technical assistance. Support for Innovative Housing and Economic Development activities include preparing plans, acquiring land and buildings, providing infrastructure, purchasing materials and providing job training. Other possible activities include counseling on homeownership and financial issues; using innovative construction methods; providing financial assistance to homeowners, businesses and developers; and establishing lines of credit, revolving loan funds, micro-enterprises and small business incubators.

Contact the Office of Rural Housing and Economic Development in HUD's Office of Community Planning and Development at (202) 708-2290 for more information.

Section 4 Guarantee Recovery Fund

Section 4, Church Arson Loan Guarantee Program, is a loan program that provides financing to rebuild property damaged or destroyed by arson or terrorism acts. Funds are available to nonprofit organizations and can be used for property acquisition, rehabilitation, construction and demolition; site preparation; architectural services; the installation of security systems; and other project costs.

Contact the Office of Economic Development in HUD's Office of Community Planning and Development at (202) 708-2290 for more information.

U.S. Department of Agriculture Rural Development

The mission of the U.S. Department of Agriculture (USDA) Rural Development is to improve the economy and quality of life for all of rural America. USDA programs include homeownership opportunities, owner-occupied housing assistance, rental assistance, rental housing development, community development activities, business development and technical assistance in rural areas of the state (generally considered areas with a population of less than 20,000 people).

Rural Community Empowerment Program

The Empowerment Zone/Enterprise Communities/Champion Community programs work to show how distressed communities can become self-sufficient through strategic plans developed among private, public and nonprofit entities. The Empowerment Zone and Enterprise Community program is designed to afford communities real opportunities for growth and revitalization. The framework of the program is embodied in four key principles: The Office of Community Development offers economic opportunity such as job creation, sustainable community development, community-based partnerships and a strategic vision for change.

Community Facilities Program

This program provides direct loans, guaranteed loans or grants to rural organizations that finance and facilitate the development of essential community facilities serving rural areas. These facilities may include hospitals, elderly care facilities, childcare centers, fire and rescue stations, vocational and medical rehabilitation centers, schools and public transportation infrastructure.

Direct loans are made directly by USDA to public entities such as municipalities, counties, special purpose districts, Indian tribes and nonprofit corporations. Interest rates are fixed and may be as low as 4.5% with terms of up to 40 years. Guaranteed loans are made by a private lender to a public or nonprofit entity to be used for the construction of an essential community facility. Grants are available to fund projects under special initiatives, such as Native American community development efforts; childcare centers associated with Welfare-to-Work initiatives; federally designated Enterprise and Champion Communities and the Northwest Economic Adjustment Initiative areas. Grants are available to public entities such as municipalities, counties, special-purpose districts and nonprofit corporations.

Utilities Programs

The USDA Rural Development offers assistance with developing electric, water and telecommunications in rural areas with populations of 10,000 or less. The Electric Programs provide leadership and capital to upgrade, expand, maintain and replace electric infrastructure. The Water and Environmental Programs provides loans, grants and loan

guarantees for drinking water and storm drainage facilities. The Telecommunication Programs provides several types of loans to finance telecommunications infrastructure, including the Traditional Telephone Loan Program, the Broadband Access Loan Program, the Distance Learning and Telemedicine Program and the Community Connect Grant Program.

Water and Waste Disposal Program

The Water and Waste Disposal Program provides loans and grants for water and waste disposal systems in rural areas and towns of up to 10,000 people. Public bodies, nonprofit corporations and Indian tribes that are unable to obtain credit from other sources are eligible to obtain funding at reasonable rates and terms.

Contact your local USDA office (see Appendix E) for more information or, for national information, go to <http://www.rurdev.usda.gov/> or, for Texas information, <http://www.rurdev.usda.gov/tx/>.

Office of Rural Community Affairs

ORCA was created to develop policy specifically addressing economic and quality-of-life issues affecting small and rural communities across Texas. ORCA administers programs supporting rural health care, the federal CDBG nonentitlement program and programs designed to improve the leadership capacity of rural community leaders. ORCA also coordinates and monitors the State's effort to improve the results and cost-effectiveness of programs affecting rural communities and provides an annual evaluation of the condition of rural Texas communities.

Community Development

The primary objective of the Community Development Programs offered through ORCA is to develop viable communities by providing decent housing and suitable living environments and expanding economic opportunities for low and moderate income people.

Community Development Programs have various funding components that are available to eligible rural communities and counties throughout Texas. The Community Development Fund addresses public facilities including sewer and water system improvements, street and drainage improvements and housing needs. The Texas Capital Fund offers grants for economic development needs by providing infrastructure and real estate improvements in support of businesses willing to create or retain jobs. The Colonia Construction Fund, the Colonia Economically Distressed Areas Program Fund and the Colonia Planning Fund are available for water, housing or planning projects in severely distressed unincorporated areas that meet the definition of a colonia. The Planning and Capacity Building Fund provides assistance to eligible cities and counties for planning activities that assess local needs, develop strategies to address local needs, build or improve local capacity or that include other needed planning elements. The Disaster Relief/Urgent Need Fund provides assistance to communities for recovery from natural disasters or for projects that include activities to address urgent water or sewer needs. The Small Towns Environment Program provides grant assistance for solving water and sewer problems with a self-help approach.

Rural Health Division

The Rural Health Division was established to serve as the primary State resource in planning, coordinating and advocating statewide efforts to ensure continued access to rural health care services. The Division is charged with integrating health care services and

programs, researching and implementing innovative models to maximize area health resources, providing leadership to consult with rural communities regarding current needs and leading interagency efforts on rural health care initiatives.

The Rural Health Division administers various health-related programs and services including education training for Critical Access Hospital Board of Trustees, Rural Health Pilot Project Grant, Critical Access Hospital Feasibility Study Grant, Medically Underserved Community-State Matching Incentive Program, Outstanding Rural Scholar Recognition Program, Rural Access to Emergency Devices Grant Program, Rural Communities Healthcare Investment Program, Rural Emergency Medical Services Enhancement Grant, Rural Health Clinic Grant, Rural Health Disaster Relief and Recovery – 2009, Rural Health Facility Capital Improvement Loan Fund Program, Rural Health Network Grant Program, Rural Health Technology Grant Program, Rural Physician Assistance Loan Reimbursement Program, Small Rural Hospital Improvement Program Grant and Texas Health Services Corps Program.

Contact: Office of Rural Community Affairs
PO Box 12877
Austin, TX 78711
(512) 936-6701
1-800-544-2042
<http://www.orca.state.tx.us/>

Local Councils of Governments

Regional councils of governments (COGs) are voluntary associations of local governments formed under Texas Law that address problems and planning needs that cross the boundaries of individual local governments or that require regional attention. Local COGs are responsible for planning for the development of the area, assisting member local governments in implementing regional plans or recommendations, contracting with member local governments for the provision of certain services, reviewing and commenting on applications for state and federal financial assistance and other activities as established by the region. COGs provide a number of services designed to meet the needs of the region including programs that involve aging, community development, criminal justice, economic development, emergency communications, employment and training, health, solid-waste management, transportation, water quality or other services. There are 24 designated planning regions and COGs operating across Texas.

See Appendix H for a list of COGs. Contact your local COG for more information on services provided by the regional councils.

U.S. Department of the Treasury

The Treasury Department promotes economic prosperity and ensures the financial security of the United States. The Treasury Department advises the President on economic issues, encourages sustainable economic growth and fosters improved governance in financial institutions.

Community Development Financial Institutions Fund

The Community Development Financial Institutions Fund works to encourage investment in community development financial institutions (CDFI) which promote economic revitalization and community development. The CDFI fund accomplishes its vision by directly investing in, supporting and training CDFIs; providing tax credits to community

development entities; providing an incentive to banks to invest in their communities and CDFIs; and providing financial assistance and training to Native CDFIs and other Native entities.

Contact: Call (202) 622-8662 or visit online at <http://www.cdfifund.gov>.

U.S. Department of Commerce

The Department of Commerce fosters, serves, and promotes the Nation's economic development and technological advancement. The Department of Commerce's responsibilities include collaborating with other government agencies to create national policy; encouraging international trade; strengthening the United States' economic position; advocating progressive business policies and growth; improving understanding and uses of the physical environment; ensuring use and growth of scientific and technical resources; acquiring, analyzing, and disseminating information regarding the economy to help achieve increased social and economic benefit; and assisting states, communities, and individuals with economic progress.

Economic Development Administration

The Economic Development Administration works to generate and retain employment and encourage economic growth in economically distressed areas. The Public Works and Economic Development Program helps finance the construction or rehabilitation of public infrastructure and facilities which will create or maintain private sector jobs and investments and increase regional competitiveness. The Economic Adjustment Assistance Program provides technical, planning and infrastructure assistance in order to promote economic recovery issues. The Research and National Technical Assistance Program funds world class economic development practices and information dissemination research. The Local Technical Assistance Program provides knowledge and information to help leaders in the public and nonprofit sectors make optimal decisions on local economic development issues in economically distressed areas. The Planning Program supports planning organizations in the development, implementation, revision or replacement of economic development strategies. The University Center Economic Development Program fosters a partnership between the Federal government and academia. The Trade Adjustment Assistance for Firms Program helps manufacturing and production firms become more competitive in the global economy.

Contact: The Texas Department of Economic Development at (512) 936-0101 or visit online at www.tded.state.tx.us.

Federal Home Loan Bank

Federal Home Loan Banks are wholesale banks that are wholly owned by member financial institutions. The Bank's primary goal is to provide credit and other services to help members fund housing, small business, small agribusiness and economic and community development loans in their communities. The Bank also supports the expansion of affordable housing opportunities and community revitalization through specialized community investment and affordable housing advances and grant programs. The Bank contributes a percentage of its net income each year to an Affordable Housing Program, which provides subsidized advances and grants for community housing programs initiated by the Bank's members. The Bank also offers advances at below normal interest rates for community reinvestment activities through the Bank's Community Investment and Economic Development Programs.

Economic Development Program

The Economic Development Program provides capital advances to finance commercial revitalization or economic development projects. Loans may be used for such activities as construction, public works projects, civic centers, social services facilities, nursing homes, community health care facilities and historic preservation. Projects must benefit families earning up to 115% of area median income.

Contact: Federal Home Loan Bank of Dallas
PO Box 619026
Dallas, TX 75261-9026
(214) 441-8500
1-800-362-2944
<http://www.fhln.com>

Fannie Mae

Fannie Mae is a government-sponsored enterprise, which means that they were created by Congress to serve the public. Fannie Mae is a private, shareholder-owned company, but, because of its congressional charter to serve public purposes, is regulated by HUD. In 2008, the Federal Housing Finance Agency was appointed as conservator of Fannie Mae and the U.S. Department of Treasury provided capital to ensure the company provides liquidity in the mortgage markets.

American Communities Fund

The Fannie Mae American Communities Fund invests in housing developments that support neighborhoods and community revitalization efforts. This fund invests with partners using a variety of funding and investment tools that can help lenders, government entities, developers and nonprofit housing sponsors achieve their housing goals.

Community Development Financial Institutions Initiative

The Community Development Financial Institutions Initiative is part of Fannie Mae's commitment to increase minority homeownership and provides capital for residential mortgage financing in neighborhoods that have traditionally been underserved by the housing finance industry. Through this initiative, Fannie Mae provides capital through debt and equity equivalent investments and deposits to community-based financial institutions and intermediaries that directly support affordable housing development.

Contact: Fannie Mae
Southwestern Regional Office
International Plaza II
14221 Dallas Parkway Suite 11201
Dallas, TX 75254-2916
(972) 773-4663
<http://www.fanniemae.com>

Freddie Mac

Like Fannie Mae, Freddie Mac is a government-sponsored enterprise and must follow the goals and regulations set by HUD. The Freddie Mac Corporation purchases mortgages from lenders and packages them and sells them to investors, which ultimately puts more lending capital into the mortgage market. In 2008, the Federal Housing Finance Agency was appointed as conservator of Freddie Mac and the U.S. Department of Treasury provided capital to ensure the company provides

liquidity in the mortgage markets. Freddie Mac makes multifamily lending products available through participating lenders.

Community Development Lending

Freddie Mac's Community Development Lending Team works with lenders, community housing organizations, government entities and other organizations to develop solutions that meet the needs of local communities. Freddie Mac's affordable lending and community development products assist underserved, minority and low and moderate income borrowers purchase homes.

Contact: Freddie Mac
Southwest Region
5000 Plano Parkway
Carrollton, TX 75010
(972) 395-4000
<http://www.freddiemac.com>

U.S. Department of Labor

The Department of Labor's mission is to foster and promote the welfare of the job seekers, wage earners and retirees of the United States by improving their working conditions, advancing their opportunities for profitable employment, protecting their retirement and health care benefits, helping employers find workers, strengthening free collective bargaining and training changes in employment, prices, and other national economic measures.

Youthbuild

Transferred from the HUD in 2006, this program is designed to provide very low-income high school dropouts with education, employment skills and work experience to help them obtain stable employment and self-sufficiency. Youthbuild programs fund nonprofit organizations, community-based organizations, community action agencies, state or local housing agencies and community development corporations to offer educational and job training services, leadership training, counseling and other support activities and onsite training in housing rehabilitation or construction work. The program enables high-risk youth between the ages of 16 and 24 to learn housing construction job skills and complete their high school education.

Contact the Youthbuild programs in Texas as follows: Alamo City Youth Build, San Antonio (210) 223-3131; American Youthworks, Austin (512) 236-6100; La Fe Youthbuild Academy, El Paso (915) 533-6800; New Waverly Youthbuild, New Waverly (936) 344-6677; Youthbuild Brownsville, Brownsville (956) 548-2302; Youthbuild Dallas, Dallas (214) 372-4620; and Youthbuild San Antonio, San Antonio (210) 804-1786. For general Youthbuild information, contact the Department of Labor's Employment and Training Administration at 1-877-US-2JOBS or online at www.doleta.gov/youth_services.



Manufactured Housing

Texas Department of Housing and Community Affairs Programs



Manufactured Housing Division

The Manufactured Housing Division administers the Texas Manufactured Housing Standards Act, which ensures that manufactured homes are well constructed and safe, that manufactured homes are installed correctly, that consumers are provided fair and effective remedies and that measures are taken to provide economic stability for the Texas manufactured housing industry. Customer assistance is provided for the general public, the manufactured housing industry and others who desire information on manufactured housing titles, license holders and other operations of the Department.

The Manufactured Housing Division issues titles, cancels titles, issues certificates of attachment and maintains, operates and manages the official State titling database. The Division also records tax and mortgage liens, releases liens, processes monthly title searches and documents creditor/lender security interests in manufactured homes. Additionally, manufactured housing manufacturers, retailers, installers, brokers, rebuilders and salespersons must be licensed with the Department to legally conduct business in Texas.

The Manufactured Housing Division regulates the manufactured housing industry. The Division has the authority to perform postproduction monitoring of manufactured homes produced and/or installed in Texas, search for and initiate class-action cases when there is evidence that a particular problem is or may be widespread and monitor each manufacturer's compliance in handling consumer complaints.

If a consumer has a problem with his or her manufactured home, he or she should provide written notice by certified mail to the retailer and manufacturer. If the consumer is not satisfied with the response from the retailer or manufacturer, the consumer can file a complaint with the Manufactured Housing Division, which investigates and takes appropriate action against violators of the Texas Act, Department rules and HUD regulations.

Contact: Texas Department of Housing and Community Affairs
Manufactured Housing Division
PO Box 12489
Austin, TX 78711-2489
(512) 475-2200
1-800-500-7074
www.tdhca.state.tx.us/mh



Fair Housing and Dispute Resolution

The following state and federal programs assist individuals with issues of fair housing and resolving housing-related disputes. Information is listed by administering organization.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address housing needs, fair housing laws and community development throughout the United States. For more information on HUD programs, please contact a HUD office in Texas (see Appendix A) or go to <http://www.hud.gov>.

Fair Housing Initiatives Program

The Fair Housing Initiatives Program (FHIP) funds state and local governments, fair housing enforcement organizations and nonprofit organizations that provide assistance to individuals who have been victims of housing discrimination. Services offered through FHIP grantees includes the preliminary investigation of claims, the investigation of properties suspected of practicing housing discrimination and the identification of government agencies that can assist individuals with complaints. FHIP also contains four programs that promote fair-housing laws and equal-housing-opportunity awareness.

The Fair Housing Organizations Initiative provides funding that builds the capacity and effectiveness of nonprofit fair housing organizations by providing funds to undertake more effective fair housing enforcement and education initiatives. It also strengthens the fair housing movement nationally by encouraging the creation and growth of organizations that focus on the rights and needs of the underserved, particularly persons with disabilities.

Private Enforcement Initiative

This initiative funds nonprofit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.

Education and Outreach Initiative

This initiative provides funding to state and local government agencies and nonprofits for the development of products and initiatives that explain the meaning of equal opportunity in housing and how housing providers must comply with the Fair Housing Act.

Administrative Enforcement Initiative

This initiative helps state and local governments who administer laws similar to the Fair Housing Act implement specialized projects that broaden an agency's range of enforcement and compliance activities.

Contact: Fort Worth Regional Office of Fair Housing and Equal Opportunity

U.S. Department of Housing and Urban Development
801 Cherry Street, 27th Floor
P.O. Box 2905
Fort Worth, Texas 76113-2905
(817) 978-5900
1-800-669-9777
<http://www.hud.gov/offices/fheo/index.cfm>

Fair Housing Assistance Program

The Fair Housing Assistance Program (FHAP) awards fair housing grants to government entities and local fair housing enforcement agencies that have fair housing laws substantially equivalent to the Fair Housing Act. Activities funded through the FHAP program must help protect families and individuals who believe they have been victims of discrimination in the sale, rental or finance of housing. Eligible activities may include complaint processing, training, implementation of data and information systems or other special projects.

Contact: Agencies participating in the Fair Housing Assistance Program, including the Texas Workforce Commission at (512) 463-2642; the Austin Human Rights Commission at (512) 974-3251; the City of Corpus Christi Department of Human Relations at (361) 880-3196; the City of Dallas Fair Housing Office at (214) 670-5677; the Fort Worth Human Relations Commission at (817) 392-7525; and the Garland Office of Housing and Neighborhood Services at (972) 205-3316.

Non-Discrimination in Federally-Funded Housing

Through Section 504 of the Rehabilitation Act of 1973, Title VI of the Civil Rights Act of 1964, Section 109 of the Housing and Community Development Act of 1974 and the Age Discrimination Act of 1975, HUD prevents discrimination in federally funded housing. Section 504 states that no otherwise qualified individual with a disability shall, solely by reason of his or her disability, be excluded from the participation in, be denied the benefits of or be subjected to discrimination under any program or activity receiving federal financial assistance. Title VI prohibits discrimination on the basis of race, color or national origin in all HUD-assisted programs. Section 109 prohibits discrimination on the basis of race, color, national origin, disability, age, religion or sex within Community Development Block Grant programs or activities. The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving Federal financial assistance.

If you have a complaint regarding housing discrimination in federally-funded housing, call the HUD Regional Fort Worth Office's Housing Discrimination Hotline at 1-888-560-8913.

Office of the Attorney General

The Attorney General is the lawyer for the people of Texas and is charged by the Texas Constitution to defend the laws and the Constitution of the State of Texas, represent the State in litigation and approve public bond issues. Although the Attorney General is prohibited from offering legal advice or representing private individuals, the Office benefits all citizens of Texas by enforcing health, safety and consumer regulations; providing educational outreach programs; and protecting the rights of the elderly and disabled. The Attorney General is also charged with the collection of court-ordered child support and the administration of the Crime Victims' Compensation Fund.

Consumer Protection Information

The Office of the Attorney General serves as a dispute resolution entity in an effort to combat illegal and deceptive trade practices. The Attorney General accepts complaints through the Consumer Protection Hotline and may attempt to resolve the dispute or file a lawsuit on behalf of the public's interest. This service may be useful for individuals who have a complaint regarding housing repair services, housing inspection services, manufactured housing lenders or builders, home builders or other housing-related issues.

Contact: Office of the Attorney General
PO Box 12548
Austin, TX 78711-2548
(512) 463-2100
1-800-252-8011
<http://www.oag.state.tx.us>

Local Legal Aid Services

Local legal aid organizations provide civil legal representation and advice at little or no cost to low-income individuals who cannot afford a lawyer. Legal aid focuses on legal issues relating to basic needs, self-sufficiency, children and families, elderly and disability and housing and homelessness prevention. Housing and homelessness cases may include housing discrimination, housing condition and safety issues, landlord/tenant disputes, home repair and weatherization problems, issues involving federally subsidized housing and housing loss problems. Legal aid does not generally handle criminal cases.

See Appendix I for contact information on legal aid organizations in your area

Office of Consumer Credit Commission

The mission of the Office of Consumer Credit Commissioner (OCCC) is to regulate the credit industry and educate consumers and creditors, thereby producing a fair, lawful and healthy credit environment for social and economic prosperity in Texas. OCCC regulates home equity loans, secondary mortgages, home improvement loans, motor vehicle sales financing, pawnshop transactions, signature loans, payday loans, consumer installment loans and retail credit accounts.

Contact: Office of Consumer Credit Commissioner
2601 N. Lamar Blvd.
Austin, Texas 78705
512-936-7600
1-800-538-1579
<http://www.occ.state.tx.us/>

Texas Savings and Mortgage Lending

The Texas Savings and Mortgage Lending Department, formerly the Texas Savings and Loan Department, regulates State Chartered Savings Banks with assets over \$9 million and most mortgage brokers, loan officers and mortgage banking companies. Its mission is to ensure the safety and soundness of Texas chartered savings institutions and provide a stable, responsible and compliant system of mortgage bankers, mortgage bankers and savings institutions to support the residential housing and real estate finance needs of the Texas economy while protecting consumer interests. Consumers have the right to file a complaint against a State Chartered Savings Bank, mortgage broker or mortgage banker if they feel they have been wronged regarding financial dealings and or transactions.

Contact: Texas Savings and Mortgage Lending
2601 North Lamar, Suite 201
Austin, Texas 78705
512-475-1350
1-877-276-5550
<http://www.sml.state.tx.us/>

Texas Department of Banking

The Texas Banking Department serves the consumers of the state by attempting to mediate and resolve complaints with the entities under its supervision. The Department of Banking has the authority to handle complaints about the following types of entities: banks and holding companies; foreign banks; trust companies; money services businesses; prepaid funeral contracts; perpetual care cemeteries; and private child support enforcement agencies.

Contact: Texas Department of Banking
2601 North Lamar Boulevard
Austin, Texas 78705-4294
(512) 475-1300
1-877-276-5554
<http://www.banking.state.tx.us/>

Texas Real Estate Commission

The Texas Real Estate Commission (TREC) is the state agency responsible for licensing real estate professionals in Texas. The Texas Real Estate Commission accepts written and signed complaints against the following types of businesses: real estate brokers and salespersons, real estate inspectors, TREC-approved education providers for real estate and inspection courses, TREC-approved instructors for real estate and inspection courses, residential service companies, timeshare developers, Easement Or Right-of-Way agents and unlicensed persons engaging in any of the above activities.

Contact: Texas Real Estate Commission
P. O. Box 12188
Austin, TX 78711-2188
(512) 459-6544
1-800-250-8732
<http://www.trec.state.tx.us/>

Texas Residential Construction Commission

The Texas Residential Construction Commission (TRCC) was created to promote quality construction by registering industry members and residential construction projects and providing education to homeowners and residential construction industry. TRCC accepts complaints about registered builders, remodelers, inspectors, arbitrators or warranty companies. They also administer the state-sponsored inspection and dispute resolution process (SIRP), which is a neutral administrative process available to resolve post-construction disputes between builders and homeowners before pursuing other legal action.

Contact: Texas Residential Construction Commission
P.O. Box 13144
Austin, Texas 78711
(512) 305-8722
1-877-651-8722
<http://www.trcc.state.tx.us/>

Texas Tenants Union

The Texas Tenants' Union is a nonprofit tenants' rights organization. They empower tenants through education and organizing to protect their rights, preserve their homes, improve their living conditions and enhance the quality of life in their communities. The Texas Tenants' Union offer workshops, counseling and written materials.

Contact: Texas Tenants Union
4228 Main Street
Dallas, TX 75226
(214) 823-2733
<http://www.txtenants.org/>

State Bar of Texas

The State Bar offers services to the public as well as to attorney members. Public services include a lawyer referral service and search engine, online legal information, research, consumer information and education for schools and teachers. The State Bar also accepts complaints against lawyers. The State Bar publishes a variety of consumer information brochures and pamphlets to help educate the public about legal issues, including tenant/homeowner issues.

Contact: Texas Law Center
P.O. Box 12487
Austin, Texas 78711
(512) 463-1463
1-800-204-2222

Texas Department of Licensing and Regulation

The Texas Department of Licensing and Regulation is responsible for the regulation of 22 occupations and industries. The Department of Licensing and Regulation will handle complaints about the construction work associated with air conditioning, architectural barriers, boilers, elevators, escalators and related equipment; industrialized housing and building, water well pump installation;

and weather modification services. The Department of Licensing and Regulation will also take complaints on the auctioneer recovery fund, auctioneers, barbers, combative sports, cosmetologists, court interpreters, discount health care card programs, legal service contracts, personnel employment services, property tax consultants, registered accessibility specialists, rental purchase agreements, service contract providers, staff leasing services, talent agencies, temporary common workers, tow trucks, vehicle protection providers, vehicle storage facility and water well drillers.

Contact: Texas Department of Licensing and Regulation
P.O. Box 12157
Austin, Texas, 78711
(512) 463-6599
800-803-9202

Texas Department of Insurance

The Department of Insurance provides information and advice for the business community, professionals and consumers. The Department of Insurance helps to resolve insurance-related complaints. Other services to the public include educational materials; conducting windstorm inspections; licensing insurance agents/agencies and adjusters; licensing insurance companies and HMOs; certifying utilization review agents (URAs), independent review organizations (IROs), workers' compensation networks and assigning requests to IROs; registering viatical and life settlement entities; financial monitoring and intervention; assuring fair and efficient regulation; enforcing insurance laws; combating insurance fraud; fire prevention, fire safety and fire industry regulation; and regulating and administering the Texas workers' compensation system

Contact: Consumer Help Line/Consumer Assistance can be reached at 800-252-3439.

Finding Help Online

The following tools can be used to search for housing and other assistance programs.

Texas Department of Housing and Community Affairs Programs

To better assist individuals on a local level, the Texas Department of Housing and Community Affairs administers its programs and services through a network of organizations located throughout the state. Texans can receive assistance from many of TDHCA's programs or services. TDHCA's website can be used to help you identify which program or service best meets your needs and locate and contact the organization in your area that provides the specific service they need.

<http://www.tdhca.state.tx.us/texans.htm>

Texas Information and Referral Network

The Texas Information and Referral Network was designated by the Texas Legislature as the program at the Texas Health and Human Services Commission responsible for the development, coordination and implementation of a statewide information and referral network. The statewide network was created from existing community-based information and referral services.

<http://www.helpintexas.com>

Texas Low Income Housing Information Service

The Texas Low Income Housing Counselor helps low-income people find and understand housing subsidy programs.

<http://www.texashousing.org>

United Way

The mission of United Way is to improve people's lives by mobilizing the caring power of communities. Use the United Way website to search for your local United Way. The United Way may be able to refer you to local nonprofit organizations that offer assistance programs.

<http://national.unitedway.org/>

Research and Funding Opportunities

Information related to housing research is available from a number of sources. The following list provides some common sources containing affordable housing research, publications and related statistics. Also included is a source for information on funding opportunities.

Housingonline.com

Housingonline.com is the National Housing & Rehabilitation Association's (NH&RA) web site for developers, financiers, professionals and consultants in the affordable housing and historic rehabilitation businesses.

<http://www.housingonline.com/>

KnowledgePlex

KnowledgePlex is designed to support the efforts of practitioners, grantors, policy makers, scholars, investors and others involved or interested in the fields of affordable housing and community development.

<http://www.knowledgeplex.org>

Local Initiatives Support Corporation

Local Initiatives Support Corporation (LISC) helps resident-led, community-based development organizations transform distressed communities and neighborhoods into healthy ones. **The LISC Online Resource Library** contains in-depth information resources and distance learning opportunities for community development practitioners.

<http://www.lisc.org/>

National Low Income Housing Coalition

The National Low Income Housing Coalition (NLIHC) is dedicated to ending America's affordable housing crisis. NLIHC works to achieve its mission, goals and objectives by working in four program areas: public education organizing, research and policy advocacy.

<http://www.nlihc.org/>

NeighborWorks America

NeighborWorks America is a national nonprofit organization created by Congress to provide financial support, technical assistance and training for community-based revitalization efforts.

<http://www.nw.org>

Real Estate Center

The Center is the nation's largest publicly-funded organization devoted to real estate research. Most of its \$2 million in annual funding comes from real estate license fees paid by more than 100,000 professionals. A nine-member advisory committee provides research guidance and approves the budget. The Center's staff conducts research on financial, socioeconomic, public policy, trade, legal, land use and local market analysis issues related to real estate.

<http://recenter.tamu.edu/>

Housing Assistance Council

The Housing Assistance Council (HAC) is a national organization that emphasizes local solutions, empowerment and self-help strategies. HAC assists in the development of both single- and multi-family homes and promotes homeownership for working low-income rural families through the self-help, "sweat equity" construction method. HAC offers services to public, nonprofit, and private organizations throughout the rural United States.

<http://www.ruralhome.org/about.php>

Texas Low Income Housing Information Service

The Texas Low Income Housing Information Service (TxLIHIS) supports low-income Texans' efforts to achieve the American dream of a decent, affordable home in a quality neighborhood. They carry out their mission by researching and evaluating low-income housing and community development programs, needs and issues to discover solutions; providing information about low-income housing and community programs, needs and issues to promote public understanding and support; and organizing and empowering low-income people and communities to take the initiative to solve their housing and community development problems.

<http://www.texashousing.org>

Texas State Data Center and Office of the State Demographer

The Texas State Data Center and Office of the State Demographer, in cooperation with a network of affiliates, functions as a focal point for the distribution of Census information for Texas. The Center also disseminates population estimates and projections for Texas, as well as other information from the federal government, state government and other sources.

<http://txsdc.utsa.edu>

The Center for Housing Policy

The Center for Housing Policy is the research affiliate of the National Housing Conference. The Center works to broaden understanding of America's affordable housing challenges and examines the impact of policies and programs developed to address these needs. Combining research and practical, real-world expertise, the Center lays the groundwork for the development of concrete and politically viable policies and programs that can be used to promote affordable housing across the country.

<http://www.nhc.org/housing/chp-index>

The Joint Center for Housing Studies

The Joint Center for Housing Studies is Harvard University's center for information and research on housing in the United States. The Joint Center analyzes the dynamic relationships between housing markets and economic, demographic and social trends, providing leaders in government, business and the nonprofit sector with the knowledge needed to develop effective policies and strategies.

<http://www.jchs.harvard.edu>

U.S. Census Bureau

The Census Bureau conducts many important censuses and surveys. The most well-known is the official population census of the United States, called the Decennial Census. It is conducted every ten years, most recently in April 2000. Besides the Decennial Census, the Census Bureau conducts nearly one hundred other surveys and censuses every year.

<http://factfinder.census.gov>

State Grants

The State Grants Team, as a division of the Office of the Governor, alerts entities throughout Texas about funding opportunities. For more information on grant opportunities in Texas, contact the State Grants Team.

Grant Information

The State Grants Team provides technical assistance and information about grant opportunities offered by federal, state and private resources. Although the team does not administer funding directly, the division releases information about available grants, offers proposal writing and training workshops and provides proposal writing support. Services are available to state legislators, state agencies, all subdivisions of government, nonprofit agencies and individuals.

Contact: State Grants Team
1100 San Jacinto
Austin, TX 78701
(512) 463-8465
<http://www.governor.state.tx.us/grants>

Texas eGrants Application

Member of the public can use the eGrants website to search for and view competitive funding announcements available through most Texas state agencies.

<http://www.texasonline.state.tx.us/tolapp/egrants/search.htm>

Appendixes

A: HUD Office Locations in Texas

For information on programs offered by the U.S. Department of Housing and Urban Development (HUD), contact a local HUD office location.

Fort Worth HUD Regional office

801 Cherry Street, Unit #45
Suite 2500
Fort Worth, TX 76102
(817) 978-5965

Dallas HUD Field office

A Maceo Smith Federal office Building
525 Griffin Street, Suite 860
Dallas, TX 75202
(214) 767-8300

Houston HUD Field office

1301 Fannin, Suite 2200
Houston, TX 77002
(713) 718-3199

Lubbock HUD Field office

George H Mahon Federal office Building
1205 Texas Avenue, Suite 511
Lubbock, TX 79401
(806) 472-7265

San Antonio HUD Field office

One Alamo Center, Suite 500
106 South St. Mary's Street
San Antonio, TX 78205
(210) 475-6806

Other HUD Resources

The following toll-free telephone numbers are maintained by HUD.

HUD Homeownership Center: 1-800-543-9378

The HUD Homeownership Center located in Denver, Colorado, serves the state of Texas and provides information on FHA mortgages and oversees the sale of HUD Homes.

Housing Counseling Clearinghouse: 1-800-569-4287

The Housing Counseling Clearinghouse refers prospective homebuyers, as well as current homeowners and renters, to local housing counseling agencies.

Multifamily Housing Clearinghouse: 1-800-685-8470

The Multifamily Housing Clearinghouse provides information on multifamily programs offered through HUD and assists with tenant rights issues and complaints regarding HUD-financed properties.

HUD Public and Indian Housing Information and Resource Center: 1-800-955-2232

The office of Public and Indian Housing Information and Resource Center is staffed to answer questions/inquiries from the public and PHAs regarding public housing and housing choice voucher programs and regulations.

Housing Discrimination Hotline: 1-800-669-9777 (National), 1-888-560-8913 (Texas)

HUD's Housing Discrimination Hotline provides information regarding fair housing rights and responsibilities and accepts housing discrimination complaints.

HUD Inspector General Hotline: 1-800-347-3735

The Inspector General Hotline accepts complaints concerning fraud, waste and abuse in HUD programs and operations. Complaints against housing authorities may also be reported to this number.

B: Local Participating Jurisdictions

A participating jurisdiction (PJ) is a state or local government that has been designated by the U.S. Department of Housing to administer federal HOME funds. Most large cities and highly populated counties are PJs and such departments administer various housing programs.

Cities (Counties are below)

***City of Abilene Department of Planning
Development Services***

555 Walnut St.
PO Box 60
Abilene, TX 79604
(325) 676-6383

***City of Amarillo Community Development
Department***

PO Box 1971
Amarillo, TX 79105
(806) 378-3023

***City of Arlington Department of
Neighborhood Services***

PO Box 90231
Arlington, TX 76004
(817) 459-6777

***City of Austin Neighborhood Housing &
Community Development***

PO Box 1088
Austin, TX 78767
(512) 974-3100

***City of Beaumont Department of Community
Development***

PO Box 3827
Beaumont, TX 77704
(409) 880-3763

***City of Brownsville Department of Planning &
Community Development***

PO Box 911
Brownsville, TX 78520
(956) 548-6150

***City of Bryan Department of Economic &
Community Development***

PO Box 1000
Bryan, TX 77805
(979) 209-5175

***City of College Station Department of
Community Development***

PO Box 9960
College Station, TX 77842
(979) 764-3778

***City of Corpus Christi Community
Development***

PO Box 9277
Corpus Christi, TX 78469
(361) 826-3186

City of Dallas Department of Housing

1500 Marilla, City Hall 6D North
Dallas, TX 75201
(214) 670-5988

***City of Denton Community Development
Division***

601 E. Hickory St., Suite B
Denton, TX 76201
(940) 349-7726

***City of El Paso Department of Community &
Human Development***

Two Civic Center Plaza
City Hall, Eighth Floor
El Paso, TX 79901
(915) 541-4639

City of Fort Worth Housing Department

1000 Throckmorton St.
Fort Worth, TX 76102
(817) 392-7537

***City of Galveston Grants & Housing
Department***

PO Box 779
Galveston, TX 77553
(409) 766-2101

City of Garland Department of Grants & Neighborhood Development

PO Box 469002
Garland, TX 75046
(972) 205-3301

City of Grand Prairie Department of Housing & Neighborhood Services

PO Box 534045
Grand Prairie, TX 75053
(972) 237-8294

City of Harlingen Department of Community Development

PO Box 2207
Harlingen, TX 78551
(956) 427-8735

City of Houston Department of Housing & Community Development

PO Box 1562
Houston, TX 77251
(713) 868-8305

City of Irving Housing and Human Services

2520 Irving Blvd Ste 300
Irving, TX 75061
(972) 721-4800

City of Killeen Community Development Division

PO Box 1329
Killeen, TX 76540
(254) 501-7842

City of Laredo Department of Community Development

PO Box 1276
Laredo, TX 78040
(956) 795-2675

City of Longview Department of Housing & Community Development

PO Box 1952
Longview, TX 75606
(903) 237-1235

City of Lubbock Community Development Department

PO Box 2000
Lubbock, TX 79457
(806) 775-2282

City of McAllen Department of Community Development

PO Box 220
McAllen, TX 78505
(956) 972-7241

City of Odessa Community Development Department

119 W. 4th St. First Floor
Odessa, TX 79760
(432) 335-4820

City of Orange Department of Planning & Community Development

PO Box 520
Orange, TX 77631
(409) 988-7395

City of Pasadena Community Development Department

PO Box 672
Pasadena, TX 77501
(713) 475-7243

City of Plano Neighborhood Services Division

PO Box 860358
Plano, TX 75086
(972) 941-7665

City of Port Arthur Department of Community Development

PO Box 1089
Port Arthur, TX 77641
(409) 983-8259

City of San Angelo Community Development Department

PO Box 1751
San Angelo, TX 76902
(325) 657-4274

City of San Antonio Dept. of Housing & Community Development

1400 S. Flores, Unit 3
San Antonio, TX 78204
(210) 207-6600

City of Tyler Department of Neighborhood Services

PO Box 2039
Tyler, TX 75710
(903) 531-1315

***City of Waco Department of Housing &
Community Development***

PO Box 2570
Waco, TX 76702
(254) 750-5656

***City of Wichita Falls Neighborhood Resource
Division***

PO Box 1431
Wichita Falls, TX 76307
(940) 761-7448

Counties (Cities are above)

County of Bexar Community Development Programs

233 N. Pecos Ste. 590
San Antonio, TX 78207
(210) 335-3666

County of Brazoria Government Service Agency

111 E. Locust St.
Angleton, TX 77515
(979) 864-1860

County of Dallas Department of Planning & Development

411 Elm Street, Third Floor
Dallas, TX 75202
(214) 653-6359

County of Fort Bend Department of Community Development

4520 Reading Rd. Ste. A
Rosenberg, TX 77471
(281) 341-4410

County of Harris Housing & Community Development Department

8410 Lantern Point Dr.
Houston, TX 77054
(713) 578-2000

County of Hidalgo Urban County Program

1916 Tesoro Blvd., Second Floor
Pharr, TX 78577
(956) 787-8127

County of Montgomery Department of Community Development

210 West Davis, Suite 400
Conroe, TX 77301
(936) 538-8060

County of Tarrant Community Development & Housing Division

1509-b S. University Dr.
Fort Worth, TX 76107
(817) 850-7940

Dallas County Home Loan Counseling Center

2377 N. Stemmons Frwy. #724
Dallas, TX 75207
(214) 653-7601

Washington County Home Consortium

1706 E. 29th St.
Bryan, TX 77805
(979) 595-2800

C: Public Housing Authorities

A public housing authority (PHA) is a governmental entity monitored by the U.S. Department of Housing and Urban Development that is authorized to develop and/or own housing units to be occupied by low and very low-income families. A PHA may also administer tenant-based Housing Choice (Section 8) voucher programs. Nearly all state, county or municipal governments operate a PHA and they are the main source for rental assistance in these areas.

Abilene Housing Authority

PO Box 60
Abilene, TX
(325) 676-6385

Alamo Area Council of Governments-HAP

8700 Tesoro Ste. 700
San Antonio, TX
(210) 362-5200

Alamo Housing Authority

PO Box 445
Alamo, TX
(956) 787-2352

Alba Housing Authority

PO Box 219
Alba, TX
(903) 765-2541

Alice Housing Authority

PO Box 1407
Alice, TX
(361) 664-3453

Alpine Housing Authority

PO Box 1274
Alpine, TX
(432) 837-2648

Alto Housing Authority

Rt. 1 Box 309
Alto, TX
(936) 858-4921

Anderson County Housing Authority

PO Box 907
Elkhart, TX
(903) 764-5696

Anson Housing Authority

1302 Ave. J
Anson, TX
(325) 823-2831

Anthony Housing Authority

PO Box 1710
Anthony, TX
(915) 886-4650

Aransas Pass Housing Authority

254 N. 13th St.
Aransas Pass, TX
(361) 758-3032

Ark-Tex HAP

PO Box 877
Omaha, TX
(903) 884-3708

Arlington Housing Authority

501 W. Sanford St. Ste. 20
Arlington, TX
(817) 275-3351

Asherton Housing Authority

2000 San Francisco Ave.
Laredo, TX
(956) 722-4521

Aspermont Housing Authority

PO Box 545
Aspermont, TX
(940) 989-2721

Athens Housing Authority

805 N Palestine
Athens, TX
(903) 675-1898

Atlanta Housing Authority

PO Box 1183
Atlanta, TX
(903) 796-5065

Austin Housing Authority

PO Box 6159
Austin, TX
(512) 477-4488

Avery Housing Authority

PO Box 68
Avery, TX
(903) 684-3207

Avinger Housing Authority

PO Box 250
Avinger, TX
(903) 562-1026

Baird Housing Authority

401 Chestnut
Baird, TX
(325) 854-1660

Balch Springs HAP

3117 Hickory Tree
Balch Springs, TX
(972) 286-6069

Ballinger Housing Authority

1401 N. 13th St.
Ballinger, TX
(325) 365-2629

Balmorhea Housing Authority
PO Box 305
Balmorhea, TX
(432) 375-2459

Bangs Housing Authority
406 E Spencer St
Bangs, TX
(325) 752-6522

Bartlett Housing Authority
PO Box 371
Bartlett, TX
(254) 527-4295

Bastrop Housing Authority
PO Box 707
Bastrop, TX
(512) 321-3398

Bay City Housing Authority
3012 Sycamore
Bay City, TX
(979) 245-2652

Beaumont Housing Authority
PO Box 1312
Beaumont, TX
(409) 951-7240

Beckville Housing Authority
PO Box 38
Beckville, TX
(903) 678-3630

Beeville Housing Authority
PO Box 427
Beeville, TX
(361) 358-5865

Bells Housing Authority
1117 Gallagher
Sherman, TX
(903) 583-3336

Bellville Housing Authority
PO Box 247
Bellville, TX
(979) 865-3722

Belton Housing Authority
PO Box 1326
Temple, TX
(254) 939-5321

Bexar County Housing Authority
1017 N. Main, Ste. 201
San Antonio, TX
(210) 225-0071

Big Sandy Housing Authority
PO Box 657
Big Sandy, TX
(903) 636-4914

Big Spring Housing Authority
201 Ne 7th Street
Big Spring, TX
(432) 263-4090

Blooming Grove Housing Authority
PO Box 351
Blooming Grove, TX
(903) 695-2834

Blossom Housing Authority
PO Box 174
Blossom, TX
(903) 982-6414

Boerne Housing Authority
201 E San Antonio #230
Boerne, TX
(830) 249-9343

Bogata Housing Authority
PO Box 10
Bogata, TX
(903) 632-5574

Bonham Housing Authority
1117 Gallagher
Sherman, TX
(903) 583-3336

Borger Housing Authority
903 Parkway
Borger, TX
(806) 274-2612

Bowie County Housing Authority
1002 Macarthur
Wake Village, TX
(903) 832-8514

Brackettville Housing Authority
PO Box 371
Brackettville, TX
(830) 563-2513

Brady Housing Authority
PO Box 28
Brady, TX
(325) 597-2951

Brazoria County Housing Authority
436 E Mulberry St
Angleton, TX
(979) 864-1869

Brazos Valley Council of Governments
PO Box 4128
Bryan, TX
(979) 595-2800

Breckenridge Housing Authority
911 N. Payne
Breckenridge, TX
(254) 559-5996

Bremond Housing Authority
PO Box A
Bremond, TX
(254) 746-7260

Brenham Housing Authority
PO Box 623
Brenham, TX
(979) 836-9221

Bridgeport Housing Authority
PO Box 486
Bridgeport, TX
(940) 683-2710

Bronte Housing Authority

PO Box 362
Bronte, TX
(325) 473-3541

Brownsville Housing Authority

PO Box 4420
Brownsville, TX
(956) 541-4834

Brownwood Housing Authority

PO Box 1647
Brownwood, TX
(325) 646-0790

Bryan Housing Authority

1306 Beck
Bryan, TX
(979) 822-2013

Bryson Housing Authority

701 N College
Bryson, TX
(940) 392-2075

Buffalo Housing Authority

PO Box L
Buffalo, TX
(903) 322-3654

Burkburnett Housing Authority

PO Box 937
Burkburnett, TX
(940) 569-3211

Burnet Housing Authority

PO Box 56
Burnet, TX
(512) 756-4745

Caddo Mills Housing Authority

PO Box 706
Caddo Mills, TX
(903) 527-3859

Caldwell Housing Authority

PO Box 596
Caldwell, TX
(979) 567-4244

Calvert Housing Authority

PO Box 475
Calvert, TX
(979) 364-2844

Cameron County Housing Authority

PO Box 5806
Brownsville, TX
(956) 541-4983

Cameron Housing Authority

PO Box 549
Cameron, TX
(254) 697-6524

Canyon Housing Authority

PO Box 513
Canyon, TX
(806) 655-0673

Carizo Springs Housing Authority

207 North 4th Street
Carrizo Springs, TX
(830) 876-5211

Celeste Housing Authority

1117 Gallagher
Sherman, TX
(903) 583-3336

Center Housing Authority

1600 Sweetgum Trail
Center, TX
(936) 598-2332

Centerville Housing Authority

PO Box 249
Centerville, TX
(903) 536-2378

Central Texas COG Housing Program

2180 N Main
Belton, TX
(254) 770-2300

Childress Housing Authority

PO Box 722
Childress, TX
(940) 937-3501

Cisco Housing Authority

714 E 10th St
Cisco, TX
(254) 442-2662

City of Amarillo Housing Office

PO Box 1971
Amarillo, TX
(806) 378-3098

City of Grand Prairie Department of Housing and Neighborhood Services

PO Box 534045
Grand Prairie, TX
(817) 237-8166

Clarendon Housing Authority

PO Box 945
Clarendon, TX
(806) 874-2458

Clarksville Housing Authority

PO Box 621
Clarksville, TX
(903) 427-3671

Cleburne Housing Authority

PO Box 677
Cleburne, TX
(817) 645-0937

Cleveland Housing Authority

801 S. Franklin
Cleveland, TX
(281) 593-1159

Clifton Housing Authority

608 N. Ave. I
Clifton, TX
(254) 675-8294

Coleman Housing Authority
605 W 2nd
Coleman, TX
(325) 625-5018

Colorado City Housing Authority
PO Box 1187
Colorado City, TX
(325) 728-3150

Comanche Housing Authority
404 E Cedar
Comanche, TX
(915) 356-3181

Commerce Housing Authority
500 Tarter
Commerce, TX
(903) 886-2946

Como Housing Authority
PO Box 351
Como, TX
(903) 488-3090

Coolidge Housing Authority
PO Box 23
Coolidge, TX
(254) 786-2450

Cooper Housing Authority
PO Box 350
Cooper, TX
(903) 395-4212

Copperas Cove Housing Authority
701 Casa Circle
Copperas Cove, TX
(254) 547-9449

Corpus Christi Housing Authority
3701 Ayers
Corpus Christi, TX
(361) 889-3300

Corrigan Housing Authority
600 S. Home Street
Corrigan, TX
(936) 398-5351

Corsicana Housing Authority
PO Box 1090
Corsicana, TX
(903) 872-5643

Cotulla Housing Authority
101 Kerr St.
Cotulla, TX
(830) 879-2935

Crockett Housing Authority
186 E Fannin
Crockett, TX
(936) 544-2057

Crosbyton Housing Authority
PO Box 460
Crosbyton, TX
(806) 675-2842

Cross Plains Housing Authority
PO Box 487
Cross Plains, TX
(254) 725-6116

Crowell Housing Authority
PO Box 115
Crowell, TX
(940) 684-1212

Crystal City Housing Authority
PO Box 727
Crystal City, TX
(830) 374-3433

Cuero Housing Authority
PO Box 804
Cuero, TX
(361) 275-6127

Cumby Housing Authority
PO Box 707
Cumby, TX
(903) 994-2419

Daingerfield Housing Authority
PO Box J
Daingerfield, TX
(903) 645-2636

Dallas County HAP
2377 N. Stemmons #200
Dallas, TX
(214) 819-1871

Dallas Housing Authority
3939 N. Hampton, Suite 350
Dallas, TX
(214) 951-8301

Dawson Housing Authority
PO Box 99
Dawson, TX
(254) 578-1406

Dayton Housing Authority
2502 N. Winfree
Dayton, TX
(936) 258-5372

Decatur Housing Authority
PO Box 296
Decatur, TX
(940) 627-3810

Deep East Texas Regional Housing Authority
210 Premier Dr
Jasper, TX
(409) 384-5704

Deep East Texas Regional Housing Authority - Lufkin
118 S. First St.
Lufkin, TX
(936) 634-2247

Dekalb Housing Authority
400 Heritage Ln
De Kalb, TX
(903) 667-2818

Del Rio Housing Authority
PO Box 4080
Del Rio, TX
(830) 774-6506

Deleon Housing Authority

224 E. Navarro
De Leon, TX
(254) 893-2535

Denison Housing Authority

PO Box 475
Denison, TX
(903) 465-2650

Deport Housing Authority

PO Box 317
Deport, TX
(903) 652-2744

Detroit Housing Authority

PO Box 139
Detroit, TX
(903) 674-2185

Devine Housing Authority

210 S. Upson
Devine, TX
(830) 665-2831

Diboll Housing Authority

702 S. 1st St.
Diboll, TX
(936) 829-5440

Dilley Housing Authority

PO Box 876
Dilley, TX
(830) 965-1321

Donna Housing Authority

PO Box 667
Donna, TX
(956) 464-4473

Dublin Housing Authority

201 E. May St.
Dublin, TX
(254) 445-2165

Duval County Housing Authority

PO Box 366
San Diego, TX
(361) 279-2005

Eagle Pass Housing Authority

PO Box 844
Eagle Pass, TX
(830) 773-3325

Ector Housing Authority

1117 Gallagher
Sherman, TX
(903) 583-3336

Edcouch Housing Authority

PO Box 92
Edcouch, TX
(956) 262-2471

Eden Housing Authority

104 E Blanchard Box 234
Eden, TX
(325) 869-6491

Edgewood Housing Authority

PO Box 25
Edgewood, TX
(903) 896-4655

Edinburg Housing Authority

910 S. Sugar Rd
Edinburg, TX
(956) 383-3839

Edna Housing Authority

PO Box 698
Edna, TX
(361) 782-3842

El Campo Housing Authority

1303 Delta
El Campo, TX
(979) 543-6991

El Paso County Housing Authority

PO Box 279
Fabens, TX
(915) 764-2727

El Paso Housing Authority

5300 E Paisano
El Paso, TX
(915) 849-3742

Eldorado Housing Authority

PO Box 453
Eldorado, TX
(325) 853-2989

Electra Housing Authority

600 N Moore St #45
Electra, TX
(940) 495-3476

Elgin Housing Authority

PO Box 206
Elgin, TX
(512) 281-2772

Elsa Housing Authority

PO Box 98
Elsa, TX
(956) 262-1231

Ennis Housing Authority

200 E. Arnold
Ennis, TX
(972) 878-7451

Falfurrias Housing Authority

PO Box 357
Falfurrias, TX
(361) 325-5631

Falls City Housing Authority

PO Box 145
Falls City, TX
(830) 254-3432

Farmersville Housing Authority

1117 Gallagher
Sherman, TX
(903) 583-3336

Ferris Housing Authority

PO Box 272
Ferris, TX
(972) 842-2047

Flatonia Housing Authority

PO Box 152
Flatonia, TX
(361) 865-2534

Floresville Housing Authority

1401 Standish St.
Floresville, TX
(830) 393-6560

Floydada Housing Authority

210 E. California
Floydada, TX
(806) 983-5165

Fort Stockton Housing Authority

PO Box 1000
Fort Stockton, TX
(432) 336-8525

Fort Worth Housing Authority

PO Box 430
Fort Worth, TX
(817) 535-5478

Franklin Housing Authority

PO Box 413
Franklin, TX
(979) 828-5246

Frisco Housing Authority

6101 Frisco Square
Frisco, TX
(972) 377-3031

Fruitvale Housing Authority

PO Box 196
Fruitvale, TX
(903) 896-4381

Gainesville Housing Authority

PO Box 1359
Gainesville, TX
(940) 665-1747

Galveston Housing Authority

4700 Broadway
Galveston, TX
(409) 765-1900

Garland Housing Authority

210 Carver #202
Garland, TX
(972) 205-3337

Garrison Housing Authority

PO Box 142
Garrison, TX
(936) 347-2285

Gatesville Housing Authority

PO Box 52
Gatesville, TX
(254) 865-2970

Georgetown Housing Authority

PO Box 60
Georgetown, TX
(512) 863-5565

Gilmer Housing Authority

PO Box 397
Gilmer, TX
(903) 843-3141

Gladewater Housing Authority

PO Box 1009
Gladewater, TX
(903) 845-2493

Goldthwaite Housing Authority

PO Box 329
Goldthwaite, TX
(325) 648-3511

Goliad Housing Authority

360 N. Fort St.
Goliad, TX
(361) 645-2774

Gonzales Housing Authority

PO Box 43
Gonzales, TX
(830) 672-3419

Gorman Housing Authority

PO Box 711
Gorman, TX
(254) 734-2400

Granbury Housing Authority

503 N Crockett
Granbury, TX
(817) 573-1107

Grand Saline Housing Authority

PO Box 24
Grand Saline, TX
(903) 962-4031

Grandfalls Housing Authority

PO Box 250
Grandfalls, TX
(432) 547-2857

Grandview Housing Authority

PO Box 400
Grandview, TX
(817) 866-3373

Granger Housing Authority

500 N Commerce, #28
Granger, TX
(512) 859-2797

Grapeland Housing Authority

PO Box 568
Grapeland, TX
(936) 687-4767

Grapevine Housing Authority

131 Starr Place
Grapevine, TX
(817) 488-8132

Grayson County Housing Authority

1708 W Houston
Sherman, TX
(903) 892-8717

Greenville Housing Authority

4417 O'neal St
Greenville, TX
(903) 455-1771

Gregory Housing Authority

PO Box 206
Gregory, TX
(361) 643-5014

Groesbeck Housing Authority

PO Box 15
Groesbeck, TX
(254) 729-3204

Groveton Housing Authority

PO Box 747
Groveton, TX
(936) 642-1687

**Gunter Housing Authority
c/o Texoma COG**

1117 Gallagher
Sherman, TX
(903) 813-3567

Hale Center Housing Authority

PO Box 1257
Hale Center, TX
(806) 839-2281

Hale County Housing Authority

PO Box 99
Plainview, TX
(806) 293-4160

Hallettsville Housing Authority

103 Village Dr.
Hallettsville, TX
(361) 798-5845

Haltom City Housing Authority

2800 Moneda Ave.
Haltom City, TX
(817) 834-0691

Hamilton Housing Authority

PO Box 468
Hamilton, TX
(254) 386-5281

Hamlin Housing Authority

PO Box 67
Hamlin, TX
(325) 576-3964

Harlingen Housing Authority

PO Box 1669
Harlingen, TX
(956) 423-2521

Harris County Housing Authority

8410 Lantern Point Dr.
Houston, TX
(713) 747-0132

Haskell Housing Authority

702 S. Ave. H
Haskell, TX
(940) 864-3685

Hearne Housing Authority

809 W. Davis St.
Hearne, TX
(979) 279-3221

Hemphill Housing Authority

PO Box 1414
Hemphill, TX
(409) 787-3937

Henderson Housing Authority

817 W. Main
Henderson, TX
(903) 657-3444

Henrietta Housing Authority

PO Box 590
Henrietta, TX
(940) 538-4252

Hico Housing Authority

PO Box 249
Hico, TX
(254) 796-4006

Hidalgo County Housing Authority

1800 N. Texas Blvd.
Weslaco, TX
(956) 969-5865

Hidalgo Housing Authority

704 E. Texano
Hidalgo, TX
(956) 843-8561

Honey Grove Authority

1117 Gallagher
Sherman, TX
(903) 583-3336

Houston Housing Authority

PO Box 2971
Houston, TX
(713) 260-0500

Howe Housing Authority

1117 Gallagher
Sherman, TX
(903) 813-3567

Hubbard Housing Authority

640 N. 7th St.
Hubbard, TX
(254) 576-2932

Hughes Springs Housing Authority

PO Box 717a
Hughes Springs, TX
(903) 639-2251

Huntington Housing Authority
PO Box 427
Huntington, TX
(936) 876-5412

Huntsville Housing Authority
299 Mlk Blvd
Huntsville, TX
(936) 294-0277

Ingleside Housing Authority
PO Box 660
Ingleside, TX
(361) 776-7812

Jacksonville Housing Authority
301 E. Commerce
Jacksonville, TX
(903) 586-7585

Jasper Housing Authority
PO Box 2248
Jasper, TX
(409) 384-4430

Jefferson Housing Authority
505 St Hwy 49w
Jefferson, TX
(903) 665-2671

Jim Hogg County Housing Authority
PO Box 820
Hebbronville, TX
(361) 527-4353

Johnson City Housing Authority
304 S. Avenue F
Johnson City, TX
(830) 868-7322

Jourdanton Housing Authority
2909 Austin Circle
Jourdanton, TX
(830) 769-2502

Junction Housing Authority
PO Box 26
Junction, TX
(325) 446-3486

Karnes City Housing Authority
PO Box 276
Karnes City, TX
(830) 780-2396

Kemp Housing Authority
PO Box 465
Kemp, TX
(903) 498-8211

Kenedy Housing Authority
PO Box 627
Kenedy, TX
(830) 583-2321

Kerens Housing Authority
PO Box 279
Kerens, TX
(903) 396-2964

Kermit Housing Authority
PO Box 444
Kermit, TX
(432) 586-3557

Killeen Housing Authority
731 Wolf St.
Killeen, TX
(254) 634-5243

Kingsville Housing Authority
PO Box 847
Kingsville, TX
(361) 592-6783

Kirbyville Housing Authority
414 S Vallie
Kirbyville, TX
(409) 423-4751

Knox City Housing Authority
PO Box 746
Knox City, TX
(940) 657-3612

Kyle Housing Authority
PO Box 130
Kyle, TX
(512) 268-7801

La Grange Housing Authority
250 NW Circle
La Grange, TX
(979) 968-3147

La Joya Housing Authority
PO Box 1409
La Joya, TX
(956) 581-7069

Ladonia Housing Authority
1117 Gallagher
Sherman, TX
(903) 583-3336

Lamesa Housing Authority
601 S. 1st Street
Lamesa, TX
(806) 872-2124

Lancaster HAP
PO Box 310
Lancaster, TX
(972) 275-1750

Laredo Housing Authority
2000 San Francisco Ave.
Laredo, TX
(956) 722-4521

Leonard Housing Authority
PO Box 1148
Leonard, TX
(903) 587-3385

Levelland Housing Authority
1837 Ave I
Levelland, TX
(806) 894-9075

Liberty County Housing Authority
2103 Cos St Rm 103
Liberty, TX
(936) 336-4558

Linden Housing Authority

PO Box 390
Linden, TX
(903) 756-5901

Livingston Housing Authority

1102 N Pine St
Livingston, TX
(936) 327-5100

Llano Housing Authority

PO Box 172
Llano, TX
(325) 247-4931

Lockhart Housing Authority

PO Box 446
Lockhart, TX
(512) 398-2715

Lockney Housing Authority

PO Box 855
Lockney, TX
(806) 652-2765

Lometa Housing Authority

PO Box 220
Lometa, TX
(512) 752-3588

Longview HAP

PO Box 1952
Longview, TX
(903) 237-1234

Loraine Housing Authority

PO Box 28
Loraine, TX
(325) 737-2675

Los Fresnos Housing Authority

PO Box 627
Los Fresnos, TX
(956) 233-5012

Lott Housing Authority

PO Box 336
Lott, TX
(254) 584-2841

Lubbock Housing Authority

PO Box 2568
Lubbock, TX
(806) 762-1191

Luling Housing Authority

800 E Milam St
Luling, TX
(830) 875-5221

Mabank Housing Authority

PO Box 1026
Mabank, TX
(903) 887-4220

Madisonville Housing Authority

601 S. Madison
Madisonville, TX
(936) 348-6346

Malakoff Housing Authority

347 Martin Plaza
Malakoff, TX
(903) 489-1517

Marble Falls Housing Authority

1110 Broadway
Marble Falls, TX
(830) 693-4521

Marfa Housing Authority

PO Box 1138
Marfa, TX
(432) 729-4811

Marlin Housing Authority

PO Box 39
Marlin, TX
(254) 803-0072

Marshall Housing Authority

PO Box 609
Marshall, TX
(903) 938-0717

Mart Housing Authority

201 N Main
Mart, TX
(254) 876-3011

Mason Housing Authority

PO Box 1666
Mason, TX
(325) 347-5853

Mathis Housing Authority

300 W. Fulton
Mathis, TX
(361) 547-3315

Maud Housing Authority

PO Box 487
Maud, TX
(903) 585-5417

McAllen Housing Authority

2301 Jasmine Ave.
McAllen, TX
(956) 686-3951

McGregor Housing Authority

301 N. Johnson Dr.
McGregor, TX
(254) 840-2276

McKinney Housing Authority

1200 N. Tennessee
McKinney, TX
(972) 542-5641

McLean Housing Authority

PO Box 449
McLean, TX
(806) 779-2101

Memphis Housing Authority

PO Box 127
Memphis, TX
(806) 259-2941

Mercedes Housing Authority

1098 W Business 83
Mercedes, TX
(956) 565-3139

Meridian Housing Authority

PO Box 363
Meridian, TX
(254) 435-2601

Merkel Housing Authority

PO Box 417
Merkel, TX
(325) 928-4891

Mesquite HAP

PO Box 850137
Mesquite, TX
(972) 216-6424

Mexia Housing Authority

PO Box 752
Mexia, TX
(254) 562-6321

Midland County Housing Authority

1710 Edwards St
Midland, TX
(432) 688-1163

Midland Housing Authority

700 W. Scharbauer Dr.
Midland, TX
(432) 682-0011

Mineola Housing Authority

PO Box 458
Mineola, TX
(903) 569-3519

Mineral Wells Housing Authority

PO Box 177
Mineral Wells, TX
(940) 325-3327

Mission Housing Authority

1300 E. 8th St.
Mission, TX
(956) 585-9749

Monahans Housing Authority

209 S. Dwight
Monahans, TX
(432) 943-5962

Montgomery County Housing Authority

1022 McCall Ave.
Conroe, TX
(936) 539-4984

Moody Housing Authority

1310 Ave E
Moody, TX
(254) 853-2577

Mount Pleasant Housing Authority

PO Box 1051
Mount Pleasant, TX
(903) 572-2829

Mount Vernon Housing Authority

PO Box 639
Mount Vernon, TX
(903) 537-4452

Munday Housing Authority

PO Box 177
Munday, TX
(940) 422-4941

Nacogdoches Housing Authority

715 Summit St.
Nacogdoches, TX
(936) 569-1131

Naples Housing Authority

PO Box 100
Naples, TX
(903) 897-5336

Navasota Housing Authority

PO Box 967
Navasota, TX
(936) 825-7024

New Boston Housing Authority

PO Box 806
New Boston, TX
(903) 628-2951

New Braunfels Housing Authority

P O Box 310906
New Braunfels, TX
(830) 625-6909

Newcastle Housing Authority

PO Box 68
Newcastle, TX
(940) 846-3378

Newton Housing Authority

PO Box 626
Newton, TX
(409) 379-5198

Nixon Housing Authority

PO Box 447
Nixon, TX
(830) 582-1433

Nocona Housing Authority

400 Hobson St.
Nocona, TX
(940) 825-6515

Odem Housing Authority

PO Box 309
Odem, TX
(361) 368-9063

Odessa Housing Authority

PO Box 154
Odessa, TX
(432) 333-1088

O'donnell Housing Authority

PO Box 515
O'donnell, TX
(806) 428-3265

Oglesby Housing Authority

PO Box 86
Oglesby, TX
(254) 456-2590

Olney Housing Authority

302 W. Main
Olney, TX
(940) 564-5639

Olton Housing Authority

PO Box 651
Olton, TX
(806) 285-2768

Omaha Housing Authority

PO Box 667
Omaha, TX
(903) 884-2300

Orange County Housing Authority c/o Port Arthur Housing Authority

PO Box 2295
Port Arthur, TX
(409) 982-6442

Orange Housing Authority

PO Box 3107
Orange, TX
(409) 883-5882

Overton Housing Authority

220 W. Ward
Overton, TX
(903) 834-6213

Paducah Housing Authority

PO Box 698
Paducah, TX
(806) 492-3788

Palacios Housing Authority

45 Seashell Seacrest Estates
Palacios, TX
(361) 972-3721

Panhandle Community Services

PO Box 32150
Amarillo, TX
(806) 372-2531

Paris Housing Authority

PO Box 688
Paris, TX
(903) 784-6651

Pasadena HAP

PO Box 672
Pasadena, TX
(713) 475-5544

Pearsall Housing Authority

501 W. Medina
Pearsall, TX
(830) 334-9416

Pecos Housing Authority

PO Box 1499
Pecos, TX
(432) 447-2807

Pharr Housing Authority

104 W. Polk
Pharr, TX
(956) 787-4217

Pineland Housing Authority

PO Box 266
Pineland, TX
(409) 584-2654

Pittsburg Housing Authority

PO Box 435
Pittsburg, TX
(903) 856-3760

Plano Housing Authority

1111 Ave H Bldg A
Plano, TX
(972) 423-4928

Pleasanton Housing Authority

402 W. Adams St.
Pleasanton, TX
(830) 569-5558

Point Housing Authority

PO Box 247
Point, TX
(903) 598-2531

Port Arthur Housing Authority

PO Box 2295
Port Arthur, TX
(409) 982-6442

Port Isabel Housing Authority

PO Box 1196
Port Isabel, TX
(956) 943-2863

Port Lavaca Housing Authority

627 W. George #174
Port Lavaca, TX
(361) 552-8831

Post Housing Authority

PO Box 356
Post, TX
(806) 495-2233

Poteet Housing Authority

PO Box 226
Poteet, TX
(830) 742-3589

Poth Housing Authority

PO Box 219
Poth, TX
(830) 484-3311

Princeton Housing Authority

1117 Gallagher
Sherman, TX
(903) 583-3336

Quanah Housing Authority

PO Box 208
Quanah, TX
(940) 663-2738

Ralls Housing Authority

PO Box 904
Ralls, TX
(806) 253-2645

Ranger Housing Authority

PO Box 58
Ranger, TX
(254) 647-3344

Rankin Housing Authority

PO Box 505
Rankin, TX
(432) 693-2924

Rising Star Housing Authority

109 Dill St
Rising Star, TX
(254) 643-3812

Robert Lee Housing Authority
PO Box 564
Robert Lee, TX
(325) 453-2912

Robstown Housing Authority
625 W. Ave. F
Robstown, TX
(361) 387-4525

Roby Housing Authority
PO Box 122
Roby, TX
(325) 776-2248

Rockdale Housing Authority
100 Cordova Dr.
Rockdale, TX
(512) 446-4180

Rockwall Housing Authority
100 Lake Meadows Dr.
Rockwall, TX
(972) 771-0211

Rogers Housing Authority
PO Box 475
Rogers, TX
(254) 642-7785

Roma Housing Authority
PO Box 1002
Roma, TX
(956) 849-1159

Rosebud Housing Authority
PO Box 578
Rosebud, TX
(254) 583-7959

Rosenberg Housing Authority
117 Lane Dr, Ste 18
Rosenberg, TX
(281) 342-1456

Rotan Housing Authority
PO Box J
Rotan, TX
(325) 735-3613

Round Rock Housing Authority
PO Box 781
Round Rock, TX
(512) 255-9159

Royse City Housing Authority
PO Box 1184
Royse City, TX
(972) 635-2933

Runge Housing Authority
PO Box 127
Runge, TX
(830) 239-4691

Rusk Housing Authority
PO Box 468
Rusk, TX
(903) 683-4488

San Antonio Housing Authority
PO Box 1300
San Antonio, TX
(210) 220-3210

San Augustine Housing Authority
700 S. Broadway
San Augustine, TX
(936) 275-5254

San Benito Housing Authority
PO Box 1900
San Benito, TX
(956) 399-7501

San Juan Housing Authority
700 Maldonado Dr.
San Juan, TX
(956) 781-3130

San Marcos Housing Authority
1201 Thorpe Ln.
San Marcos, TX
(512) 353-5058

San Saba Housing Authority
1601 W. Dry
San Saba, TX
(325) 372-5236

Santa Anna Housing Authority
PO Box 666
Santa Anna, TX
(325) 348-3811

Savoy Housing Authority
1117 Gallagher
Sherman, TX
(903) 583-3336

Schertz Housing Authority
204 Schertz Pkwy.
Schertz, TX
(210) 658-1001

Schulenburg Housing Authority
PO Box 207
Schulenburg, TX
(979) 743-3776

Seagraves Housing Authority
PO Box 756
Seagraves, TX
(806) 546-2828

Seguin Housing Authority
516 Jefferson Ave.
Seguin, TX
(830) 379-7091

Seymour Housing Authority
205 E. Idaho
Seymour, TX
(940) 889-3637

Sherman Housing Authority

PO Box 2147
Sherman, TX
(903) 893-3139

Sinton Housing Authority

900 Harvill Rd
Sinton, TX
(361) 364-1901

Slaton Housing Authority

PO Box 317
Slaton, TX
(806) 828-3395

Smiley Housing Authority

PO Box 10
Smiley, TX
(830) 587-6311

Smithville Housing Authority

100 Ken Blaschke Drive
Smithville, TX
(512) 360-3286

Somervell County Housing Authority

PO Box 978
Waco, TX
(254) 752-0324

Sonora Housing Authority

420 E. 28th Street
San Angelo, TX
(325) 481-2500

South Plains Regional Housing Authority

PO Box 610
Levelland, TX
(806) 894-5153

Spearman Housing Authority

PO Box 607
Spearman, TX
(806) 659-9990

Spur Housing Authority

PO Box 487
Spur, TX
(806) 271-3328

Stamford Housing Authority

PO Box 1070
Stamford, TX
(325) 773-3761

Stanton Housing Authority

PO Box 1529
Stanton, TX
(432) 756-2812

Starr County Housing Authority

1601 W. Circle Dr.
Rio Grande City, TX
(956) 487-3216

Stockdale Housing Authority

701 W. Main St.
Stockdale, TX
(830) 996-3741

Strawn Housing Authority

PO Box 295
Strawn, TX
(254) 672-5525

Sweetwater Housing Authority

PO Box 1260
Sweetwater, TX
(325) 235-1764

Taft Housing Authority

223 Ave C
Taft, TX
(361) 528-3000

Tahoka Housing Authority

PO Box 238
Tahoka, TX
(806) 561-4716

Talco Housing Authority

300 E Wilson
Talco, TX
(903) 379-2841

Tarrant County Housing Authority

2100 Circle Dr Ste 200
Fort Worth, TX
(817) 531-7640

Tatum Housing Authority

PO Box 1066
Tatum, TX
(903) 947-6464

Taylor Housing Authority

311 C. East 7th
Taylor, TX
(512) 352-3231

Teague Housing Authority

205 S 5th
Teague, TX
(254) 739-2011

Temple Housing Authority

PO Box 1326
Temple, TX
(254) 773-2009

Tenaha Housing Authority

PO Box 407
Tenaha, TX
(936) 248-4424

Terrell Housing Authority

PO Box 310
Terrell, TX
(972) 551-6670

Texarkana Housing Authority

1611 N. Robison Rd.
Texarkana, TX
(903) 838-8548

Texas City Housing Authority

817 2nd Ave. North
Texas City, TX
(409) 945-4011

Texoma COG HAPP

1117 Gallagher Drive
Sherman, TX
(903) 813-3538

Thorndale Housing Authority
306 Umlang St.
Thorndale, TX
(512) 898-2777

Three Rivers Housing Authority
PO Box 306
Three Rivers, TX
(361) 786-2295

Throckmorton Housing Authority
PO Box 457
Throckmorton, TX
(940) 849-6921

Timpson Housing Authority
PO Box 357
Timpson, TX
(936) 254-2378

Tioga Housing Authority
PO Box 389
Tioga, TX
(940) 293-7660

Tom Bean Housing Authority
1117 Gallagher
Sherman, TX
(903) 583-3336

Travis County Housing Authority
2200 E Mlk Jr Blvd
Austin, TX
(512) 480-8245

Trinidad Housing Authority
PO Box 353
Trinidad, TX
(903) 778-2584

Troup Housing Authority
PO Box 468
Rusk, TX
(903) 683-4488

Tulia Housing Authority
301 S. Armstrong Ave.
Tulia, TX
(806) 995-4282

Tyler Housing Authority
PO Box 2039
Tyler, TX
(903) 531-1303

Uvalde Housing Authority
1700 Garner Field Rd.
Uvalde, TX
(830) 278-7161

Van Alstyne Housing Authority
1117 Gallagher
Sherman, TX
(903) 813-3567

Van Horn Housing Authority
PO Box 1119
Van Horn, TX
(432) 283-2582

Van Housing Authority
PO Box 884
Van, TX
(903) 963-7001

Vernon Housing Authority
PO Box 1780
Vernon, TX
(940) 552-5744

Waco Housing Authority
PO Box 978
Waco, TX
(254) 752-0324

Waelder Housing Authority
PO Box 38
Waelder, TX
(830) 788-7371

Walker County Housing Authority
PO Box 1411
Huntsville, TX
(936) 291-3306

Waxahachie Housing Authority
208 Patrick St.
Waxahachie, TX
(972) 937-5730

Weatherford Housing Authority
1128 Fort Worth Hwy
Weatherford, TX
(817) 596-0300

Wellington Housing Authority
1305 Haskell St
Wellington, TX
(806) 447-2772

Weslaco Housing Authority
PO Box 95
Weslaco, TX
(956) 969-1538

Whitesboro Housing Authority
301 Beauty Ln.
Whitesboro, TX
(903) 564-3700

Whitewright Housing Authority
1117 Gallagher
Sherman, TX
(903) 583-3336

Whitney Housing Authority
PO Box 594
Whitney, TX
(254) 694-7583

Wichita Falls HAP
PO Box 1431
Wichita Falls, TX
(940) 761-7454

Wichita Falls Housing Authority
PO Box 544
Wichita Falls, TX
(940) 723-8389

**Willacy County Housing
Authority**

Wcha4024
Raymondville, TX
(956) 689-2733

**Wills Point Housing
Authority**

914 N. 3rd
Wills Point, TX
(903) 873-2152

Windom Housing Authority

1117 Gallagher
Sherman, TX
(903) 583-3336

Wink Housing Authority

PO Box 607
Wink, TX
(432) 527-3008

**Winnsboro Housing
Authority**

612 Autumn Dr
Winnsboro, TX
(903) 342-6977

Winters Housing Authority

300 N. Grant
Winters, TX
(325) 754-4232

**Wolfe City Housing
Authority**

484 Mill
Wolfe City, TX
(903) 496-2320

**Woodville Housing
Authority**

1114 Albert Dr.
Woodville, TX
(409) 283-3628

**Wortham Housing
Authority**

PO Box 265
Wortham, TX
(254) 765-3320

Yoakum Housing Authority

PO Box 250
Yoakum, TX
(361) 293-5241

**Yorktown Housing
Authority**

406 N Eckhardt
Yorktown, TX
(361) 564-3132

D: Local Housing Finance Corporations

Local housing finance corporations (HFCs) may periodically receive bond funds to use at the local level for single family homebuyer assistance or multifamily development purposes. Not all areas may be served by a local HFC and not all HFCs may receive funding for assistance programs.

Alamo Area Housing Finance Corporation

8700 Tesoro Ste. 700
San Antonio, TX 78217
(210) 362-5200
Counties Served: Atascosa, Bandera, Frio, Gillespie, Guadalupe, Karnes, Kerr, Medina, Wilson

Amarillo Housing Finance Corporation

PO Box 1971
Amarillo, TX 79105
(806) 378-3040
Counties Served: Potter, Randall

Arlington Housing Finance Corp.

PO Box 231
Arlington, TX 76004
(817) 459-6300
Counties Served: Tarrant

Austin Housing Finance Corporation

PO Box 1088
Austin, TX 78767
(512) 974-3103
Counties Served: Travis

Beaumont Housing Finance Corporation

PO Box 3827
Beaumont, TX 77704
(409) 880-3789
Counties Served: Jefferson

Bexar County Housing Finance Corporation

233 N. Pecos Ste. 590
San Antonio, TX 78207
(210) 335-4663
Counties Served: Bexar

Brazos County Housing Finance Corp

300 E. 26th St. Ste. 114
Bryan, TX 77803
(979) 775-7400
Counties Served: Brazos, Burleson, Grimes, Leon, Madison, Robertson, Washington

Cameron County Housing Finance Corporation

PO Box 5806
Brownsville, TX 78520
(956) 541-4983
Counties Served: Cameron

Capital Area Housing Finance Corp

811 E 13th
Austin, TX 78748
(512) 347-9953
Counties Served: Bastrop, Blanco, Burnet, Caldwell, Fayette, Hays, Lee, Llano, Williamson

Central Texas Housing Finance Corporation

PO Box 768
Belton, TX 76513
(254) 933-5105
Counties Served: Bell, Coryell, Hamilton, Lampasas, Milam, Mills, San Saba

City of Laredo Department of Community Development

PO Box 1276
Laredo, TX 78040
(956) 795-2675
Counties Served: Webb

Coastal Bend Housing Finance Corporation

200 N. Almond St.
Alice, TX 78332
(361) 668-5706
Counties Served: Aransas, Bee, Brooks, Duval, Jim Wells, Kleberg, Nueces, Refugio, San Patricio

Collin County Housing Finance Corporation

210 S. McDonald St., Ste. 626
McKinney, TX 75069
(972) 424-1460
Counties Served: Collin

Concho Valley Housing Finance Corporation

5002 Knickerbocker Rd.
San Angelo, TX 76904
(325) 944-9666
Counties Served: Coke, Concho, Irion, Kimble, Mason, McCulloch, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green

Corpus Christi Housing Finance Corporation

1201 Leopard St.
Corpus Christi, TX 78401
(361) 880-3232
Counties Served: Nueces

Dallas Housing Finance Corporation (city of)

1500 Marilla, Rm. 6DN
Dallas, TX 75201
(214) 670-0682
Counties Served: Dallas

Denton County Housing Finance Corporation

110 W. Hickory
Denton, TX 76201
(940) 565-8653
Counties Served: Denton

East Texas Housing Finance Corporation

PO Box 550
Marshall, TX 75671
(903) 938-8373
Counties Served: Anderson, Angelina, Camp, Cherokee, Gregg, Harrison, Henderson, Marion, Nacogdoches, Panola, Rains, Rusk, Smith, Tyler, Upshur, Van Zandt, Wood

El Paso County Housing Finance Corporation

500 E San Antonio, Ste. 301
El Paso, TX 79901
(915) 546-2144
Counties Served: El Paso

El Paso Housing Finance Corporation

300 E. Main Dr. 7th Floor
El Paso, TX 79901
(915) 533-2277
Counties Served: El Paso

Fort Bend County Housing Finance Corporation

c/o Precint 2: 303 Texas Parkway
Missouri City, TX 77489
(281) 499-5626
Counties Served: Fort Bend

Fort Worth Housing Finance Corporation

1000 Throckmorton St.
Fort Worth, TX 76102
(817) 871-8185
Counties Served: Tarrant

Galveston Housing Finance Corporation

2127 Broadway
Galveston, TX 77550
(409) 763-2454
Counties Served: Galveston

Garland Housing Finance Corporation

PO Box 461243
Garland, TX 75046
(972) 771-5907
Counties Served: Collin, Dallas

Golden Crescent Housing Finance Corporation

PO Box 4085
Victoria, TX 77903
(361) 578-1587
Counties Served: DeWitt, Goliad, Gonzales, Jackson, Lavaca, Victoria

Grand Prairie Housing Finance Corp.

PO Box 532758
Grand Prairie, TX 75052
(817) 572-0949
Counties Served: Dallas, Tarrant

Hardin-Orange Housing Finance Corporation

550 Fannin Suite 700
Beaumont, TX 77701
(409) 654-6730
Counties Served: Hardin, Jefferson

Harris County Housing Finance Corporation

1001 Fannin Ste. 2300
Houston, TX 77002
(713) 758-2957
Counties Served: Harris

Heart of Texas Housing Finance Corporation

501 Franklin, Ste 900
Waco, TX 76701
(254) 756-7733
Counties Served: Bosque, Falls, Freestone, Hill, Limestone, McLennan

Hidalgo/ Willacy County Housing Finance Corporation

1916 Tesoro Blvd.
Pharr, TX 78577
(956) 318-2619
Counties Served: Hidalgo, Willacy

Houston Housing Finance Corporation

9545 Katy Fwy Ste 105
Houston, TX 77024
(713) 461-2749
Counties Served: Fort Bend, Harris, Montgomery

Jefferson County Housing Finance Corp

PO Box 4915
Beaumont, TX 77704
(409) 654-6730
Counties Served: Jefferson

Lubbock Housing Finance Corporation

3212 Ave. Q
Lubbock, TX 79405
(806) 745-9559
Counties Served: Lubbock

Metropolitan Housing Finance Corporation

1311 W. Irving Blvd.
Irving, TX 75061
(972) 259-1678
Counties Served: Dallas

Middle Rio Grande Housing Finance Corporation

PO Box 1368
Del Rio, TX 78841
(830) 774-7527
Counties Served: Dimmit, La Salle, Maverick, Uvalde, Val Verde, Zavala

Midland County Housing Finance Corporation

2918 Moss
Midland, TX 79705
(432) 694-8737
Counties Served: Midland

Montgomery County Housing Finance Corporation

1915 N Frazier
Conroe, TX 77301
(936) 756-1111
Counties Served: Montgomery

Nortex Housing Finance Corporation

PO Box 5144
Wichita Falls, TX 76302
(940) 322-5281
Counties Served: Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Young

North Central Texas Housing Finance Corporation

325 N St Paul Ste 800
Dallas, TX 75201
(214) 953-4055
Counties Served: Dallas, Ellis, Erath, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Somervell

Northeast Texas Housing Finance

PO Box 550
Marshall, TX 75671
(903) 938-8373
Counties Served: Bowie, Cass, Delta, Franklin, Hopkins, Lamar, Morris, Red River, Titus

Panhandle Regional Housing Finance Corporation

3611 Soncy Rd Ste 9b
Amarillo, TX 79121
(806) 352-4322
Counties Served: Carson, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Wheeler

Pineywoods Home Team Affordable Housing

PO Box 635188
Nacogdoches, TX 75963
(936) 559-0883
Counties Served: Angelina

San Antonio Housing Finance Corporation

PO Box 1300
San Antonio, TX 78295
(210) 220-3370
Counties Served: Bexar

San Antonio Housing Trust Finance Corp.

PO Box 15915
San Antonio, TX 78297
(210) 735-2772
Counties Served: Bexar

South Plains Housing Finance Corporation

1323 58th St.
Lubbock, TX 79412
(806) 762-8721

*Counties Served: Bailey, Cochran, Crosby, Dickens,
Floyd, Gaines, Garza, Hale, Hockley, Lamb, Lubbock,
Lynn, Motley, Terry, Yoakum*

Southeast Texas Housing Finance Corporation

11111 South Sam Houston Parkway
Houston, TX 77089
(281) 484-4663

*Counties Served: Brazoria, Chambers, Liberty,
Matagorda, Walker, Waller, Wharton*

Tarrant County Housing Finance Corporation

100 E. Weatherford
Fort Worth, TX 76102
(817) 884-1234

Counties Served: Tarrant

Texoma Housing Finance Corporation

1117 Gallagher Dr., Ste 300
Sherman, TX 75090
(903) 813-3520

Counties Served: Cooke, Fannin, Grayson

Travis County Housing Finance Corporation

PO Box 1748
Austin, TX 78767
(512) 854-9555

Counties Served: Travis

Webb County Housing Finance Corporation

PO Box 29
Laredo, TX 78040
(956) 523-4605

Counties Served: Webb

West Central Texas Housing Finance Corporation

PO Box 3195
Abilene, TX 79604
(325) 672-8544

*Counties Served: Brown, Callahan, Coleman, Comanche,
Eastland, Fisher, Haskell, Jones, Kent, Knox, Mitchell,
Nolan, Runnels, Scurry, Shackelford, Stephens, Stonewall,
Taylor, Throckmorton*

E: Local USDA Rural Development offices

The U.S. Department of Agriculture (USDA) Rural Development division maintains local offices throughout the state that are committed to improving the economy and quality of life in rural areas. Local offices administer various programs including essential public facilities and services, economic development activities, technical assistance and information and housing programs. Contact the USDA office serving your area for more information.

Abilene Rural Development Local office

4400 Buffalo Gap Rd.
Abilene, TX 79606
(325) 690-6162

Counties Served: Baylor, Callahan, Coke, Fisher, Foard, Hardeman, Haskell, Jones, Kent, Knox, Mitchell, Nolan, Runnels, Scurry, Shackelford, Stonewall, Taylor, Throckmorton, Wilbarger

Amarillo Rural Development Local office

6565 Amarillo Boulevard West, Suite C
Amarillo, TX 79106
(806) 468-8600

Counties Served: 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

Brownwood Rural Development Local office

2608 Hwy 377 S Ste A
Brownwood, TX 76801
(325) 643-1585

Counties Served: Brown, Coleman, Comanche, Concho, Eastland, Hamilton, McCulloch, Mills, San Saba, Stephens

Bryan Rural Development Local office

3833 S Texas Ave #117
Bryan, TX 77802
(979) 846-0548

Counties Served: Brazos, Burtleson, Grimes, Robertson, Waller, Washington

Canton Rural Development Local office

700 Trade Days Blvd Ste 3
Canton, TX 75103
(903) 567-6051

Counties Served: Henderson, Kaufman, Rains, Smith, Van Zandt, Wood

Cleburne Rural Development Local office

105-c Poindexter St.
Cleburne, TX 76031
(817) 641-4481

Counties Served: Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant

Decatur Rural Development Local office

1604 W Business 380
Decatur, TX 76234
(940) 627-3531

Counties Served: Archer, Clay, Cooke, Jack, Montague, Wichita, Wise, Young

Edinburg Rural Development Local office

2514 S. I Rd. Ste 4
Edinburg, TX 78539
(956) 383-4928

Counties Served: Hidalgo

Edna Rural Development Local office

700 N. Wells Rm 101
Edna, TX 77957
(361) 782-7151

Counties Served: Calhoun, DeWitt, Jackson, Lavaca, Matagorda, Victoria, Wharton

Fort Stockton Rural Development Local office

2306 W Dickinson Blvd
Fort Stockton, TX 79735
(432) 336-7585

Counties Served: Brewster, Crane, Ector, Jeff Davis, Loving, Midland, Pecos, Presidio, Reeves, Terrell, Upton, Ward, Winkler

Fredericksburg Rural Development Local office

1906 N. Llano Rm 102
Fredericksburg, TX 78624
(830) 997-8902

Counties Served: Bandera, Blanco, Gillespie, Kendall, Kerr, Kimble, Llano, Mason, Menard

Groesbeck Rural Development Local office

PO Box 410
Groesbeck, TX 76642
(254) 729-2310

Counties Served: Anderson, Falls, Freestone, Limestone, Navarro

Hebbronville Rural Development Local office

1700 N Smith St Ste A
Hebbronville, TX 78361
(361) 527-3253

Counties Served: Brooks, Frio, Jim Hogg, La Salle, Webb

Henderson Rural Development Local office

1305 S. Main Ste 103
Henderson, TX 75654
(903) 657-8221

Counties Served: Cherokee, Gregg, Harrison, Marion, Panola, Rusk, Upshur

Hillsboro Rural Development Local office

1502 Hwy 77 N
Hillsboro, TX 76645
(254) 582-7328

Counties Served: Bosque, Coryell, Ellis, Hill, McLennan

Huntsville Rural Development Local office

2 Financial Plaza Suite 745
Huntsville, TX 77340
(936) 291-1901

Counties Served: Harris, Houston, Leon, Liberty, Madison, Montgomery, San Jacinto, Trinity, Walker

Lubbock Rural Development Local office

6113 43rd St Ste B
Lubbock, TX 79407
(806) 785-5644

Counties Served: Andrews, Bailey, Borden, Cochran, Cottle, Crosby, Dawson, Dickens, Floyd, Gaines, Garza, Hale, Hockley, Howard, King, Lamb, Lubbock, Lynn, Martin, Motley, Terry, Yoakum

Lufkin Rural Development Local office

1520 E Denman
Lufkin, TX 75901
(936) 634-9900

Counties Served: Angelina, Hardin, Jasper, Nacogdoches, Newton, Polk, Sabine, San Augustine, Shelby, Tyler

Mount Pleasant Rural Development Local office

1809 Ferguson Rd. Ste. E
Mount Pleasant, TX 75456
(903) 572-5411

Counties Served: Bowie, Camp, Cass, Delta, Franklin, Hopkins, Lamar, Morris, Red River, Titus

Rio Grande City Rural Development Local office

4400 East Highway 83
Rio Grande City, TX 78582
(956) 487-5576

Counties Served: Starr, Zapata

San Benito Rural Development Local office

2315 W. Expressway 83
San Benito, TX 78586
(956) 399-1551

Counties Served: Cameron, Kenedy, Willacy

Seguin Rural Development Local office

3251 N Hwy 123 Bypass
Seguin, TX 78155
(830) 372-1043

Counties Served: Atascosa, Bexar, Caldwell, Comal, Gonzales, Guadalupe, Hays, Karnes, Wilson

USDA Rural Development - Alice office

2287 N Texas Blvd #1
Alice, TX 78332
(361) 668-0453

Counties Served: Aransas, Bee, Duval, Goliad, Jim Wells, Kleberg, Live Oak, McMullen, Nueces, Refugio, San Patricio

USDA Rural Development - Bastrop office

PO Box 576
Bastrop, TX 78602
(512) 321-3428

Counties Served: Austin, Bastrop, Colorado, Fayette, Lee

USDA Rural Development - El Paso office

11930 Vista Del Sol
El Paso, TX 79936
(915) 855-1229

Counties Served: Culberson, El Paso, Hudspeth

USDA Rural Development - Georgetown office

PO Box 58
Georgetown, TX 78627
(512) 863-6502

Counties Served: Bell, Burnet, Lampasas, Milam, Travis, Williamson

USDA Rural Development - McKinney office

1406-e N. McDonald Rd.
McKinney, TX 75069
(972) 542-0081

Counties Served: Collin, Dallas, Denton, Fannin, Grayson, Hunt, Rockwall

USDA Rural Development - Ozona office

PO Box 1149
Ozona, TX 76943
(325) 392-2301

Counties Served: Crockett, Glasscock, Irion, Reagan, Schleicher, Sterling, Sutton, Tom Green, Val Verde

USDA Rural Development-Angleton

209 E. Mulberry St., Ste. 500
Angleton, TX 77515
(979) 849-5251

Counties Served: Brazoria, Chambers, Fort Bend, Galveston, Jefferson orange

USDA Rural Development-Uvalde

101 Weeping Willow
Uvalde, TX 78801
(830) 278-9503

Counties Served: Dimmit, Edwards, Kinney, Maverick, Medina, Real, Uvalde, Zavala

F: Local Community Action Agencies

Community action agencies (CAAs) are the delivery system for federal and state antipoverty programs. Many CAAs administer TDHCA's Community Services Block Grant Program (CSBG), Comprehensive Energy Assistance Program (CEAP) and Weatherization Assistance Program (WAP). Contact the CAA that serves your area for more information about available programs.

Aspermont Small Business Development Center, Inc.

PO Box 188 Aspermont, TX 79502
(940) 989-3538

Counties Served: Haskell, Jones, Kent, Knox, Stonewall, Throckmorton

Bee Community Action Agency

PO Box 1540 Beeville, TX 78104
(361) 358-5530

Counties Served: Aransas, Bee, Kenedy, Kleberg, Live Oak, Refugio

Big Bend Community Action Committee, Inc.

PO Box 265 Marfa, TX 79843
(432) 729-4908

Counties Served: Brewster, Culberson, Hudspeth, Jeff Davis, Presidio

Brazos Valley Community Action Agency

504 E. 27th St. Bryan, TX 77803
(409) 846-1100

Counties Served: Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington

Cameron and Willacy Counties Community Projects, Inc.

3302 Boca Chica Ste. 209 Brownsville, TX 78521
(956) 544-6411

Counties Served: Cameron, Willacy

Caprock Community Action Association

224 S. Berkshire Crosbyton, TX 79322
(806) 675-7307

Counties Served: Crosby, Dickens, Floyd, Hale, King, Motley

Central Texas Opportunities, Inc.

PO Box 820 Coleman, TX 76834
(325) 625-4167

Counties Served: Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels

Combined Community Action, Inc.

165 W. Austin Giddings, TX 78942
(979) 540-2980

Counties Served: Austin, Bastrop, Colorado, Fayette, Lee

Community Action Committee of Victoria

PO Box 3607 Victoria, TX 77903
(361) 578-2989

Counties Served: Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Victoria

Community Action Corporation of South Texas

204 E. 1st Street Alice, TX 78333
(361) 664-0145

Counties Served: Brooks, Jim Wells, San Patricio

Community Action Inc., of Hays, Caldwell, and Blanco Counties

PO Box 748 San Marcos, TX 78667
(512) 392-1161

Counties Served: Blanco, Caldwell, Hays

Community Action Program, Inc.

PO Box 144 Abilene, TX 79604
(325) 673-5785

Counties Served: Mitchell, Shackelford, Stephens, Taylor

Community Action Social Services & Education, Inc.

PO Box 268 Eagle Pass, TX 78852
(830) 773-1191

Counties Served: Maverick

Community Council of Reeves County

700 Daggett Ste. F. Pecos, TX 79772
(432) 447-4913
Counties Served: Loving, Reeves, Ward Winkler

Community Council of South Central Texas

205-A E. Court St., Seguin, TX 78155
(830) 303-4376
Counties Served: Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson

Community Council of Southwest Texas, Inc.

PO Drawer 1709 Uvalde, TX 78802
(830) 278-6268
Counties Served: Edwards, Kinney, Real, Uvalde, Val Verde, Zavala

Community Services Agency of South Texas, Inc.

PO Box 488 Carrizo Springs, TX 78834
(830) 876-5219
Counties Served: Dimmit, La Salle

Community Services Inc.

PO Box 612 Corsicana, TX 75151
(903) 872-2401
Counties Served: Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt

Community Services of Northeast Texas

PO Box 427 Linden, TX 75563
(903) 756-5596
Counties Served: Bowie, Camp, Cass, Marion, Morris

Concho Valley Community Action Agency

PO Box 671 San Angelo, TX 76902
(325) 653-2411
Counties Served: Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green

Economic Action Committee of the Gulf Coast

PO Box 1685 Bay City, TX 77404
(979) 245-6901
Counties Served: Matagorda

Economic Opportunities Advancement Corp. of Planning Region XI

500 Franklin Avenue Waco, TX 76701
(254) 753-0331
Counties Served: Bosque, Falls, Freestone, Hill, Limestone, McLennan

El Paso Community Action Program, Project Bravo, Inc.

PO Box 3445 El Paso, TX 79923
(915) 562-4100
Counties Served: El Paso

Galveston County Community Action Council, Inc.

PO Box 3206 Galveston, TX 77552
(409) 765-7878
Counties Served: Brazoria, Fort Bend, Galveston, Wharton

Greater East Texas Community Action Program (GETCAP)

PO Box 631938 Nacogdoches, TX 75963
(936) 564-2491
Counties Served: Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood

Gulf Coast Community Services Association

5000 Gulf Freeway Bldg. 1 Houston, TX 77023
(713) 393-4701
Counties Served: Harris

Hidalgo County Community Services Agency

PO Box 204 Edinburg, TX 78540
(956) 383-6250
Counties Served: Hidalgo

Hill Country Community Action Association, Inc.

PO Box 846 San Saba, TX 76877
(325) 372-5167
Counties Served: Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba

Institute for Rural Development

915 South 9th St. Kingsville, TX 78363
(361) 592-1303
Counties Served: Duval

Northeast Texas Opportunities, Inc. (NETO)

PO Box 478 Mount Vernon, TX 75457
(903) 537-2256

Counties Served: Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus

Nueces County Community Action Agency

101 South Padre Island Drive Corpus Christi, TX 78405
(361) 883-7201

Counties Served: Nueces

Panhandle Community Services

PO Box 32150 Amarillo, TX 79120
(806) 372-2531

Counties Served: 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

Pecos County Community Action Agency

PO Box 940 Fort Stockton, TX 79735
(432) 336-7528

Counties Served: Crane, Pecos, Terrell

Rolling Plains Management Corporation

PO Box 490 Crowell, TX 79227
(940) 684-1571

Counties Served: Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Young

South Plains Community Action Association

PO Box 610 Levelland, TX 79336
(806) 894-6104

Counties Served: Bailey, Cochran, Garza, Hockley, Lamb, Lynn, Terry, Yoakum

South Texas Development Council

PO Box 2187 Laredo, TX 78043
(956) 722-3995

Counties Served: Jim Hogg, Starr, Zapata

Southeast Texas Regional Planning Commission (SETRPC)

2210 EastTex Freeway Beaumont, TX 77703
(409) 899-8444

Counties Served: Hardin, Jefferson, Orange

Texas Neighborhood Services

522 Palo Pinto St. Weatherford, TX 76086
(817) 598-5700

Counties Served: Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise

Texoma Council of Governments

1117 Gallagher Rd., Ste. 300 Sherman, TX 75090
(903) 893-2161

Counties Served: Cooke, Fannin, Grayson

Tri-County Community Action, Inc.

PO Drawer 1748 Center, TX 75935
(936) 598-6315

Counties Served: Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur

Urban League of Greater Dallas

4315 S Lancaster Dallas, TX 75216
(214) 915-4600

Counties Served: Dallas

Webb County Community Action Agency

1110 Washington St. Ste 203 Laredo, TX 78040
(956) 523-4182

Counties Served: Webb

West Texas Opportunities, Inc

PO Box 1308 Lamesa, TX 79331
(806) 872-8354

Counties Served: Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Nolan, Scurry, Upton

Williamson-Burnet County Opportunities, Inc

PO Box 740 Georgetown, TX 78627
(512) 463-1400

Counties Served: Burnet, Williamson

Note: At the time of publication, McMullen County does not have a designated provider of the CSBG, CEAP and WAP programs. Consult the TDHCA Community Affairs webpage at www.tdhca.state.tx.us/cs.htm for updated information.

G: Local Area Agencies on Aging

Local area agencies on aging (AAAs) are affiliated with the Texas Department on Aging and offer a variety of services for seniors including case management, transportation services, meal services, senior activity centers and home modification assistance. Contact the AAA serving your area for information on programs. Automatically connect to the AAA in your area by calling: 1-800-252-9240.

Alamo AAA

8700 Tesoro, Suite 700
San Antonio, TX 78217
(210) 362-5561
1-866-231-4922

Counties served: Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson

Ark-Tex AAA

4808 Elizabeth St.
Texarkana, TX 75503
(903) 832-8636
1-800-372-4464

Counties served: Bowie, Cass, Delta, Franklin, Hopkins, Lamar, Morris, Red River, Titus

Bexar County AAA

8700 Tesoro, Suite 700
San Antonio, TX 78217
(210) 362-5254
1-800-960-5201

Counties served: Bexar

Brazos Valley AAA

PO Drawer 4128
Bryan, TX 77803
(979) 595-2800
1-800-994-4000

Counties served: Brazos, Burleson, Grimes, Leon, Madison, Robertson, Washington

Capital Area AAA

PO Box 17848
Austin, TX 78760
(512) 916-6000
1-888-622-9111

Counties served: Bastrop, Blanco, Burnet, Caldwell, Fayette, Hays, Lee, Llano, Travis, Williamson

Central Texas AAA

PO Box 729
Belton, TX 76513-0729
(254) 939-1886
1-800-447-7169

Counties served: Bell, Coryell, Hamilton, Lampasas, Milam, Mills, San Saba

Coastal Bend AAA

PO Box 9909
Corpus Christi, TX 78469-9909
(361) 883-5743
1-800-817-5743

Counties served: Aransas, Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, Live Oak, McMullen, Nueces, Refugio, San Patricio

Concho Valley AAA

2801 W. Loop 306, Suite A
San Angelo, Texas 76904
San Angelo, TX 76906
(325) 223-5704

Counties served: Coke, Concho, Crockett, Irion, Kimble, Mason, McCulloch, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green

Dallas County AAA

1349 Empire Central, Suite 400
Dallas, TX 75247
(214) 871-5065

Counties served: Dallas

Appendix G

Local Area Agencies on Aging

Deep East Texas AAA

210 Premier Dr.
Jasper, TX 75951
(409) 384-5704
1-800-435-3377

Counties served: Angelina, Houston, Jasper, Nacogdoches, Newton, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity, Tyler

East Texas AAA

3800 Stone Road
Kilgore, TX 75662
(903) 984-8641
1-800-442-8845

Counties served: Anderson, Camp, Cherokee, Gregg, Harrison, Henderson, Marion, Panola, Rains, Rusk, Smith, Upshur, Van Zandt, Wood

Golden Crescent AAA

568 Big Bend Dr.
Victoria, TX 77904
(361) 578-1587
1-800-574-9745

Counties served: Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Victoria

Harris County AAA

8000 North Stadium Drive, 3rd Floor
Houston, TX 77054
(713) 794-9001
1-800-213-8471

Counties served: Harris

Heart of Texas AAA

300 Franklin Avenue
Waco, TX 76701
(254) 756-7822

Counties served: Bosque, Falls, Freestone, Hill, Limestone, McLennan

Houston-Galveston AAA

PO Box 22777
Houston, TX 77227-2777
(713) 627-3200

Counties served: Austin, Brazoria, Chambers, Colorado, Fort Bend, Galveston, Liberty, Matagorda, Montgomery, Walker, Waller, Wharton

Lower Rio Grande Valley AAA

311 North 15th Street
McAllen, TX 78501-4705
(956) 682-3481

Counties served: Cameron, Hidalgo, Willacy

Middle Rio Grande AAA

PO Box 1199
Carrizo Springs, TX 78834
(830) 876-3533
1-800-224-4262

Counties served: Dimmit, Edwards, Kinney, La Salle, Maverick, Real, Uvalde, Val Verde, Zavala

North Central Texas AAA

PO Box 5888
Arlington, TX 76005-5888
(817) 640-3300
1-800-272-3921

Counties served: Collin, Denton, Ellis, Erath, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Somervell, Wise

North Texas AAA

PO Box 5144
Wichita Falls, TX 76307-5144
(940) 322-5281
1-800-460-2226

Counties served: Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Young

Panhandle AAA

PO Box 9257
Amarillo, TX 79105
(806) 372-3381
1-800-642-6008

Counties served: 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

Permian Basin AAA

PO Box 60660
Midland, TX 79711
(432) 563-1061
1-800-491-4636

Counties served: Andrews, Borden, Crane, Dawson, Ector, Gaines, Glasscock, Howard, Loving, Martin, Midland, Pecos, Reeves, Terrell, Upton, Ward, Winkler

Rio Grande AAA

1100 North Stanton, Suite 610
El Paso, TX 79902
(915) 533-0998
1-800-333-7082

*Counties served: Brewster, Culberson, El Paso, Hudspeth,
Jeff Davis, Presidio*

South East Texas AAA

2210 EastTex Freeway
Beaumont, TX 77703
(409) 899-8444
1-800-395-5465

Counties served: Hardin, Jefferson orange

South Plains AAA

PO Box 3730
Lubbock, TX 79452-3730
(806) 687-0940
1-888-418-6564

*Counties served: Bailey, Cochran, Crosby, Dickens, Floyd,
Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn,
Motley, Terry, Yoakum*

South Texas AAA

PO Box 2187
Laredo, TX 78044-2187
(956) 722-3995
1-800-292-5426

Counties served: Jim Hogg, Starr, Webb, Zapata

Tarrant County AAA

210 East Ninth Street
Fort Worth, TX 76102
(817) 258-8081

Counties served: Tarrant

Texoma AAA

1117 Gallagher Road, Suite 100
Sherman, TX 75090
(903) 893-2161
1-800-677-8264

Counties served: Cooke, Fannin, Grayson

West Central Texas AAA

PO Box 3195
Abilene, TX 79604
(325) 672-8544
1-800-928-2262

*Counties served: Brown, Callahan, Coleman, Comanche,
Eastland, Fisher, Haskell, Jones, Kent, Knox, Mitchell,
Nolan, Runnels, Scurry, Shackelford, Stephens, Stonewall,
Taylor, Throckmorton*

H: Local Councils of Governments

Regional councils of governments (COGs) are voluntary associations of local governments formed under Texas law. These associations address problems and planning needs that require regional attention or that cross the boundaries of individual local governments. COGs coordinate planning and provide a regional approach to problem-solving through cooperative action and may provide direct services at the local level.

Alamo Area Council of Governments (AACOG)

8700 Tesoro, Suite 700
San Antonio, TX 78217
(210) 362-5200

www.aacog.com

*Member Counties: Atascosa, Bandera, Bexar, Comal,
Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr,
Medina, Wilson*

Ark-Tex Council of Governments (ARK-TEX COG)

4808 Elizabeth St.
Texarkana, TX 75503
(903) 832-8636

www.atcog.org

*Member Counties: Bowie, Cass, Delta, Franklin,
Hopkins, Lamar, Morris, Red River, Titus*

Brazos Valley Council of Governments (BVDC)

PO Drawer 4128
Bryan, TX 77803
(979) 595-2800

www.bvcog.org

*Member Counties: Brazos, Burlason, Grimes, Leon,
Madison, Robertson, Washington*

Capital Area Council of Governments (CAPCOG)

PO Box 17848
Austin, TX 78760
(512) 916-6000

www.capcog.org

*Member Counties: Bastrop, Blanco, Burnet, Caldwell,
Fayette, Hays, Lee, Llano, Travis, Williamson*

Central Texas Council of Governments (CTCOG)

PO Box 729
Belton, TX 76513
(254) 933-6036

www.ctcog.org

*Member Counties: Bell, Coryell, Hamilton, Lampasas,
Milam, Mills, San Saba*

Coastal Bend Council of Governments (CBCOG)

2910 Leopard St
Corpus Christi, TX 78408
(361) 883-5743

www.cbcog98.org

*Member Counties: Aransas, Bee, Brooks, Duval, Jim
Wells, Kenedy, Kleberg, Live Oak, McMullen, Nueces,
Refugio, San Patricio*

Concho Valley Council of Governments (CVCOG)

2801 West Loop 306, Suite A
San Angelo, TX 76904
(325) 944-9666

www.cvcog.org

*Member Counties: Coke, Concho, Crockett, Irion, Kimble,
Mason, McCulloch, Menard, Reagan, Schleicher, Sterling,
Sutton, Tom Green*

Deep East Texas Council of Governments (DETCOG)

210 Premier Dr.
Jasper, TX 75951
(409) 384-5704

www.detcog.org

*Member Counties: Angelina, Houston, Jasper,
Nacogdoches, Newton, Polk, Sabine, San Augustine, San
Jacinto, Shelby, Trinity, Tyler*

**East Texas Council of Governments
(ETCOG)**

3800 Stone Road
Kilgore, TX 75662
(903) 984-8641

www.etcog.org

*Member Counties: Anderson, Camp, Cherokee, Gregg,
Harrison, Henderson, Marion, Panola, Rains, Rusk,
Smith, Upshur, Van Zandt, Wood*

**Golden Crescent Regional Planning
Commission**

(GCRPC)
568 Big Bend Dr.
Victoria, TX 77904
(361) 587-1587

www.gcrpc.org

*Member Counties: Calhoun, DeWitt, Goliad, Gonzales,
Jackson, Lavaca, Victoria*

**Heart of Texas Council of Governments
(HOTCOG)**

1514 S. New Road
Waco, TX 76711
(254) 292-1800

www.hotcog.org

*Member Counties: Bosque, Falls, Freestone, Hill,
Limestone, McLennan*

**Houston-Galveston Area Council of
Governments**

(H-GAC)
PO Box 22777
Houston, TX 77227
(713) 627-3200

www.h-gac.com

*Member Counties: Austin, Brazoria, Chambers,
Colorado, Fort Bend, Galveston, Harris, Liberty,
Matagorda, Montgomery, Walker, Waller, Wharton*

**Lower Rio Grande Valley Development
Council**

(LRGVDC)
311 North 15th Street
McAllen, TX 78501
(956) 682-3481

www.lrgvdc.org

Member Counties: Cameron, Hidalgo, Willacy

**Middle Rio Grande Development Council
(MRGDC)**

PO Box 1199
Carrizo Springs, TX 78834-1199
(830) 876-3533

www.mrgdc.org

*Member Counties: Dimmit, Edwards, Kinney, La Salle,
Maverick, Real, Uvalde, Val Verde, Zavala*

**Nortex Regional Planning Commission
(NORTEX)**

PO Box 5144
Wichita Falls, TX 76307-5144
(940) 322-5281

www.nortexprc.org

*Member Counties: Archer, Baylor, Clay, Cottle, Foard,
Hardeman, Jack, Montague, Wichita, Wilbarger, Young*

**North Central Texas Council of Governments
(NCTCOG)**

PO Box 5888
Arlington, TX 76005-5888
(817) 640-3300

www.nctcog.dst.tx.us

*Member Counties: Collin, Dallas, Denton, Ellis, Erath,
Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto,
Parker, Rockwall, Somervell, Tarrant, Wise*

**Panhandle Regional Planning Commission
(PRPC)**

PO Box 9257
Amarillo, TX 79105-9257
(806) 372-3381

www.prpc.cog.tx.us

*Member Counties: 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*

**Permian Basin Regional Planning
Commission (PBRPC)**

PO Box 60660
Midland, TX 79711-0660
(432) 563-1061

*Member Counties: Andrews, Borden, Crane, Dawson,
Ector, Gaines, Glasscock, Howard, Loving, Martin,
Midland, Pecos, Reeves, Terrell, Upton, Ward, Winkler,*

**Rio Grande Council of Governments
(RGCOG)**

1100 North Stanton, Suite 610
El Paso, TX 79902
(915) 533-0998

www.riocog.org

*Member Counties: Brewster, Culberson, El Paso,
Hudspeth, Jeff Davis, Presidio*

**South East Texas Regional Planning
Commission (SETRPC)**

2210 Eastex Freeway
Beaumont, TX 77703
(409) 899-8444

www.setrpc.org

Member Counties: Hardin, Jefferson orange

**South Plains Association of Governments
(SPAG)**

PO Box 3730
Lubbock, TX 79452-3730
(806) 762-8721
1-800-858-1809

www.spag.org

*Member Counties: Bailey, Cochran, Crosby, Dickens,
Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock,
Lynn, Motley, Terry, Yoakum*

South Texas Development Council (STDC)

PO Box 2187
Laredo, TX 78044-2187
(956) 722-3995

www.stdc.cog.tx.us

Member Counties: Jim Hogg, Starr, Webb, Zapata

Texoma Council of Governments (TEXOMA)

1117 Gallagher Drive, Suite 100
Sherman, TX 75090
(903) 893-2161

www.texoma.cog.tx.us

Member Counties: Cooke, Fannin, Grayson

**West Central Texas Council of Governments
(WCTCOG)**

PO Box 3195
Abilene, TX 79601
(325) 672-8544

*Member Counties: Brown, Callahan, Coleman,
Comanche, Eastland, Fisher, Haskell, Jones, Kent, Knox,
Mitchell, Nolan, Runnels, Scurry, Shackelford, Stephens,
Stonewall, Taylor, Throckmorton*

I: Local Legal Aid Services

Local legal aid organizations provide civil legal representation and advice at little or no cost to low-income individuals who cannot afford a lawyer. Legal aid focuses on legal issues relating to basic needs, self-sufficiency, children and families, the elderly and disabilities and housing and homelessness prevention.

Legal Aid of Northwest Texas - Abilene office

100 Chestnut Ste 100a
Abilene, TX 79602
(325) 677-8591

Counties Served: Brown, Callahan, Coleman, Comanche, Eastland, Fisher, Haskell, Jones, Mills, Mitchell, Nolan, Scurry, Shackelford, Stephens, Stonewall, Taylor, Throckmorton

Legal Aid of Northwest Texas - Amarillo office

203 W 8th St, Ste 600
Amarillo, TX 79101
(806) 373-6808

Counties Served: Armstrong, Carson, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Potter, Randall, Roberts, Sherman, Wheeler

Legal Aid of Northwest Texas - Dallas office

1515 Main St.
Dallas, TX 75201
(214) 748-1234

Counties Served: Dallas

Legal Aid of Northwest Texas - Denton office

625 Dallas Dr, Ste 350
Denton, TX 76205
(940) 383-1406

Counties Served: Cooke, Denton, Jack, Montague, Wise

Legal Aid of Northwest Texas - Fort Worth office

400 N Beach St 2nd Floor
Fort Worth, TX 76111
(817) 336-3943

Counties Served: Erath, Hood, Johnson, Palo Pinto, Somervell, Tarrant

Legal Aid of Northwest Texas - Lubbock office

1220 Broadway Ste. 1601
Lubbock, TX 79401
(806) 763-4557

Counties Served: Borden, Cochran, Crosby, Dawson, Dickens, Gaines, Garza, Hockley, Kent, Lubbock, Lynn, Terry, Yoakum

Legal Aid of Northwest Texas - McKinney office

114 W. Louisiana
McKinney, TX 75069
(972) 542-9405

Counties Served: Collin, Fannin, Grayson, Hunt, Rockwall

Legal Aid of Northwest Texas - Midland office

212 N Main St., Ste 101
Midland, TX 79701
(432) 686-0647

Counties Served: Glasscock, Howard, Martin, Midland, Reagan, Upton

Legal Aid of Northwest Texas - Odessa office

620 N Grant, Ste 410
Odessa, TX 79761
(432) 332-1207

Counties Served: Andrews, Crane, Ector, Loving, Ward, Winkler

Legal Aid of Northwest Texas - Plainview office

305 W 7th St
Plainview, TX 79072
(806) 293-8491

Counties Served: Bailey, Briscoe, Castro, Floyd, Hale, Hall, Lamb, Motley, Parmer, Swisher

Legal Aid of N.W. Texas - San Angelo office

17 S Chadbourne, Ste 504
San Angelo, TX 76903
(325) 653-6982

*Counties Served: Coke, Concho, Irion, McCulloch,
Menard, Runnels, San Saba, Schleicher, Sterling, Tom
Green*

Legal Aid of Northwest Texas - Waxahachie office

310 W Jefferson St
Waxahachie, TX 75165
(972) 923-3344

Counties Served: Ellis, Kaufman

Legal Aid of Northwest Texas - Weatherford office

100 Austin Place Ste 208
Weatherford, TX 76086
(817) 594-6332

*Counties Served: Erath, Hood, Johnson, Palo Pinto,
Parker, Somervell*

Legal Aid of Northwest Texas - Wichita Falls office

703 Scott Ave
Wichita Falls, TX 76301
(940) 723-5542

*Counties Served: Archer, Baylor, Childress, Clay, Cottle,
Foard, Hardeman, King, Knox, Wichita, Wilbarger,
Young*

Lone Star Legal Aid - Angleton

212 E. Magnolia
Angleton, TX 77515
(979) 849-6464

Counties Served: Brazoria, Matagorda, Wharton

Lone Star Legal Aid - Beaumont

2345 Ih-10 E Ste 3
Beaumont, TX 77704
(409) 835-4971

Counties Served: Hardin, Jefferson, Liberty orange

Lone Star Legal Aid - Bellville

22 N. Bell
Bellville, TX 77418
(979) 865-9133

*Counties Served: Austin, Colorado, Fayette, Waller,
Washington*

Lone Star Legal Aid - Belton

512 S. Main
Belton, TX 76513
(254) 939-5773

*Counties Served: Bell, Coryell, Hamilton, Lampasas,
Milam*

Lone Star Legal Aid - Bryan

200 E 24th St., Ste A
Bryan, TX 77803
(979) 775-5050

*Counties Served: Brazos, Burleson, Grimes, Leon,
Madison, Robertson, Walker*

Lone Star Legal Aid - Galveston

306 22nd St Ste 202
Galveston, TX 77550
(409) 763-0381

Counties Served: Chambers, Galveston

Lone Star Legal Aid - Houston

1415 Fannin
Houston, TX 77002
(713) 652-0077

Counties Served: Fort Bend, Harris, Montgomery

Lone Star Legal Aid - Longview

140 E. Tyler Ste. 300
Longview, TX 75601
(903) 758-9123

*Counties Served: Camp, Gregg, Harrison, Marion,
Panola, Rusk, Upshur*

Lone Star Legal Aid - Nacogdoches

414 E. Pillar St.
Nacogdoches, TX 75963
(936) 560-1455

*Counties Served: Anderson, Angelina, Cherokee,
Houston, Jasper, Nacogdoches, Newton, Polk, Sabine,
San Augustine, San Jacinto, Shelby, Trinity, Tyler*

Lone Star Legal Aid - Paris

115 S.w. First St. 5th Floor
Paris, TX 75460
(903) 785-8711

*Counties Served: Delta, Franklin, Hopkins, Lamar,
Morris, Red River, Titus*

Lone Star Legal Aid - Texarkana

1425 College Dr. Ste. 100
Texarkana, TX 75503
(903) 793-7661

Counties Served: Bowie, Cass

Lone Star Legal Aid - Tyler

320 N. Glenwood
Tyler, TX 75702
(903) 595-4781

*Counties Served: Henderson, Rains, Smith, Van Zandt,
Wood*

Lone Star Legal Aid - Waco

900 Austin Ave. 7th Fl.
Waco, TX 76703
(254) 756-7700

*Counties Served: Bosque, Falls, Freestone, Hill,
Limestone, McLennan, Navarro*

Texas Rio Grande Legal Aid

300 S Texas
Weslaco, TX 78596
(956) 968-6574

*Counties Served: Aransas, Atascosa, Bandera, Bastrop,
Bee, Bexar, Blanco, Brewster, Brooks, Burnet, Caldwell,
Calhoun, Cameron, Comal, Crockett, Culberson, DeWitt,
Dimmit, Duval, Edwards, El Paso, Frio, Gillespie,
Goliad, Gonzales, Guadalupe, Hays, Hidalgo, Hudspeth,
Jackson, Jeff Davis, Jim Hogg, Jim Wells, Karnes,
Kendall, Kenedy, Kerr, Kimble, Kinney, Kleberg, La Salle,
Lavaca, Live Oak, Llano, Mason, Maverick, McMullen,
Medina, Nueces, Pecos, Presidio, Real, Reeves, Refugio,
San Patricio, Starr, Sutton, Terrell, Travis, Uvalde, Val
Verde, Victoria, Webb, Willacy, Williamson, Wilson,
Zapata, Zavala*