



## Texas Department of Housing and Community Affairs

### Texas Neighborhood Stabilization Program 2 (Texas NSP2) Application

#### Summary

The Texas Department of Housing and Community Affairs (TDHCA) and the Office of Rural Community Affairs (ORCA) will jointly submit a statewide application to the US Department of Housing and Urban Development (HUD) for Neighborhood Stabilization Program 2 (NSP2) funding. The purpose of the application will be to secure an amount of NSP2 funding to make funding available to units of general local government and nonprofit organizations that may not otherwise have the threshold-level administrative or organizational capacity required in the NSP2 NOFA or the desire to apply for funds directly to HUD. This document is the first phase of the application from the State of Texas to HUD. It is broken into 3 principal sections that address the amount of funding requested, the uses of those funds and the target geography.

#### Purpose

The purpose of the first phase of the application is to solicit public comment on the proposed elements of the application included in this document. Please submit comment on any aspect of this document to:

[robb.stevenson@tdhca.state.tx.us](mailto:robb.stevenson@tdhca.state.tx.us) via email or via delivery service:

**Texas Department of Housing and Community Affairs  
Attn: Robb Stevenson, Manager  
Texas Neighborhood Stabilization Program  
221 East 11<sup>th</sup> Street  
Austin, TX 78701-2410**

or via the U.S. Postal Service to:

**Texas Department of Housing and Community Affairs  
Attn: Robb Stevenson, Manager  
Texas Neighborhood Stabilization Program  
Post Office Box 13941  
Austin, TX 78711-3941**

## **I. Allocation of Texas NSP2 Funds**

TDHCA will coordinate activities in accordance with NSP2 guidelines including the establishment of financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties, purchase and rehabilitation of homes and residential properties that have been abandoned or foreclosed, removal of blight, and the redevelopment of demolished or vacant properties. Households directly assisted with NSP2 funds must income qualify and be at or below 120% of the Area Median Income (AMI), as defined by HUD.

Texas NSP2 funding will be available to eligible entities operating in targeted census tracts identified by HUD as having a high risk for foreclosures and vacancies. Funds will be awarded on a competitive basis to entities that meet the threshold requirements. The following table summarizes the program distribution of Texas NSP2 funds:

<b>Eligible Use</b>	<b>Amount Budgeted</b>
Financing Mechanisms	\$25,000,000
Purchase and Rehabilitation	\$45,000,000
Clearance	\$10,000,000
Redevelopment	\$20,000,000
Administration	\$10,000,000
<b>Total</b>	<b>\$110,000,000</b>

### **Eligible Applicants**

Eligible applicants are Units of General Local Government and nonprofit organizations. Applicants will be required to demonstrate administrative capacity and significant experience to receive funds.

- To assure maximum impact on communities impacted by foreclosures and vacancies, the minimum award to any applicant will be \$500,000, excluding administrative costs.
- A minimum of 35% of the non-administrative award must be targeted to benefit households with incomes at or below 50% of the Area Median Income.

## **II. Proposed Program Activities**

### **Financing Mechanisms**

*Activity Type: NSP Eligible Use (A) Establish finance mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties.*

*CDBG Eligible Activities: 24 CFR §570.206 Activity delivery costs; Also, the eligible activities listed here to the extent financing mechanisms are used to carry them out; 24 CFR §570.201 (a) Acquisition, (b) Disposition, (n) Homeownership Assistance; 24 CFR §570.202 Rehabilitation.*

TDHCA will make permanent mortgage financing and Homebuyer Assistance available to low-income households purchasing foreclosed homes. Qualifying households will work with local entities to identify appropriate properties and complete all eligibility requirements. Local entities may offer financing for properties they have rehabilitated or constructed with Texas NSP2 funds, or for properties that homebuyers locate.

This activity will provide affordable ownership and rental opportunities by providing financing to a subgrantee, developer or individual homebuyer to purchase or facilitate the purchase of foreclosed homes or residential property.

### **Permanent Ownership Financing for Low-Income Households**

Qualified Households earning 50% or less Area Median Income based on household size may obtain Mortgage Financing from TDHCA to purchase a foreclosed single-family home or residential property.

- Up to 100% of the value of the home may be financed.
- The property must be the homebuyers' primary residence.
- Mortgage loans will be fully-amortized over 30 years at a 3% fixed-interest rate.
- Closing costs may be financed with the loan proceeds up to a loan to value ratio of 100%.
- A down payment of \$1,000 will be required from all homebuyers receiving financing assistance through the Texas NSP2.
- Qualified households participating in an approved self-help housing program may be allowed to substitute "sweat equity" for the \$1,000 down payment requirement.
- Properties must be purchased at a minimum 1% discount from the appraised market value.
- All homebuyers will be required to complete 8-hours of HUD-approved homebuyer counseling.

### **Down payment Assistance for Low and Moderate Income Households**

Households with income levels less than 120% of the Area Median Income based on household size will be eligible to access Texas NSP2 funds for down payment assistance, reasonable closing costs, principal reductions, and gap financing.

- Assistance of up to \$30,000 will be available to assist in qualifying for private mortgage financing.
- The property must be the homebuyers' primary residence.
- Homebuyers' must qualify for private mortgage financing of the balance of the purchase price. All private mortgage financing must meet TDHCA criteria.
- Households earning 50% or less of the Area Median Income will be eligible to combine the Homebuyer Assistance with permanent mortgage financing from TDHCA.
- Homebuyer Assistance will be in the form of a 0% interest, deferred-payment forgivable loan, with the principal reducing every year that the homebuyers' live there.
- Properties must be purchased at a minimum 1% discount from the appraised market value
- All homebuyers will be required to complete 8-hours of HUD-approved homebuyer counseling.

### **Affordability Period of Texas NSP2 Funds**

<b>Homeownership Assistance Amount Per-Unit</b>	<b>Minimum Period of Affordability in Years</b>
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

**Rental (Single-family and Multifamily) Residential Property Financing:**

The acquisition of foreclosed single-family and multifamily residential properties by subgrantees and developers to create affordable rental opportunities may be funded through a loan with the Department.

- The loan to the subgrantee or developer may be converted to a 30-year amortizing loan at 3% through the Department for eligible units.
- Units leased to households at or below 50% of the Area Median Income will be eligible for permanent financing.
- At least 20% of the units in an assisted development must be leased to households at or below 120% of the Area Median Income.
- For mixed-income multi-family properties, units leased to households over 50% of the Area Median Income may not be permanently financed with Texas NSP2 funds.
- Affordability period requirements will apply to all assisted units.

**Figure 2. Continuing Affordability of Texas NSP Funds**

<b>Rental Housing Activity</b>	<b>Minimum Period of Affordability in Years</b>
Rehabilitation or acquisition of existing housing per unit amount of HOME funds: Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000 or rehabilitation involving refinancing	15
New construction or acquisition of newly constructed housing	20

**Eligible and Ineligible Property**

- Eligible property types are limited to single-family homes and residential property including condominium units, cooperative units in mutual housing projects and multifamily residential property.

- All properties must be purchased at a 1% discount from the appraised market value.

### **Purchase and Rehabilitation of Foreclosed Properties**

*Activity Type: NSP Eligible Use (B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent or redevelop such homes and properties.*

*CDBG Eligible Activities: 24 CFR §570.201(a) Acquisition, (b) Disposition; 24 CFR §570.202 Rehabilitation.*

The acquisition and rehabilitation of foreclosed and abandoned single-family and multifamily residential properties by subgrantees will be funded through a loan with the Department. Properties must be sold or leased to eligible Low-to-Medium Income households within 12 months of completion of rehabilitation.

These loans will not be considered permanent financing, but may be transferred to a qualifying household as homebuyer assistance or permanent mortgage financing in accordance with the description above. Properties leased to households at or below 50% AMI will be eligible for permanent financing as described above.

- Residential properties that have been abandoned or foreclosed must be purchased at a discount of at least 1% from the appraised market value
- The purchase and rehabilitation of abandoned property may be funded if foreclosure proceedings have been initiated, the property has been vacant for at least 90 days, and no payments have been made on the mortgage or taxes have been made for 90 days.
- Homes must be sold to eligible households at a price no higher than the cost to acquire and rehabilitate the property.
- Rehabilitation of homes must include energy-efficiency improvements and/or Energy Star rated appliances to the greatest extent practical.
- Rehabilitation may include the improvement or modification of an existing residential property through an alteration, addition, or enhancement; or the demolition and reconstruction of a residential property.
- Rehabilitated residential property must result in permanent housing.
- Eligible property types for rehabilitation are limited to single family dwellings, condominium units, cooperative units in mutual housing projects, and multifamily residential properties.

### **Clearance (Removal of Blight or Demolition)**

*Activity Type: NSP Eligible Use (D) Demolish Blighted Structures*

*CDBG Eligible Activity: 24 CFR 570.201(d) Clearance of blighted structures only.*

Clearance is intended to address areas of greatest need, where blighted structures are affecting property values in the area and pose a threat to human health, safety, and public welfare.

- This activity cannot be utilized to target the 35% requirement for 50% AMI, but may be used in conjunction with other eligible activities.
- Blighted structures to be removed must be located in eligible census tracts, in which 51% or more of the households are at or below 120% of the Area Median Income.
- No more than 10% of Texas NSP2 funding to an entity may be used for clearance, and funds may not be used for demolition of public housing.

## **Redevelopment**

*Activity Type: NSP eligible use (E) Redevelop Demolished or Vacant Properties*

*CDBG Eligible Activities: 24 CFR §570.201(a) Acquisition, (b) Disposition, (c) Public Facilities, (e) Public Services, (i) Relocation, (n) Homeownership Assistance (restricted)*

Redevelopment of demolished or vacant properties will address areas of greatest need throughout the state, wherever there are large amounts of demolished or vacant properties that are contributing to declining land values. Eligible redevelopment activities include the new construction of housing and building infrastructure and the redevelopment of property to be used as rental housing.

These loans will not be considered permanent financing, but may be transferred to a qualifying household as homebuyer assistance or permanent mortgage financing in accordance with the description above. Properties leased to households at or below 50% AMI will be eligible for permanent financing as described above.

- New construction of residential properties must result in permanent housing
- Construction of new homes and residential properties must include green building and energy-efficiency features to the greatest extent practical.
- Properties must be sold to eligible households at a price no higher than the cost to acquire and construct the home.

## **III. Target Geography**

The Texas Department of Housing and Community Affairs (TDHCA) and the Office of Rural Community Affairs (ORCA) will jointly submit a statewide application to HUD for NSP2 funding. The target geography will consist of census tracts identified by HUD as having a high risk for foreclosures and vacancies according to two different scales. Due to the large size of the target geography, the application will utilize a combined index score based on the higher score for each census tract rather than limiting the focus to either the number and percentage of foreclosures or the estimated foreclosure rate combined with the vacancy rate. This tact will allow for flexibility in program design that will be necessary to serve the diversity of needs for assistance and the underlying causes of excessive foreclosures and abandonment of residential property experienced across the State.

A significant demand for funding to address the various factors that have led to declining residential property values brought about by excessive foreclosures exists in the State as evidenced by the oversubscription of Texas NSP1. For this reason the State is thankful for

the opportunity of additional funding. The NSP2 is a fully competitive program with states, units of general local government, nonprofit organizations and even for-profit entities (as partners with an eligible applicant) all competing on equal footing for limited funds. NSP2 also contains substantial administrative and technical capacity requirements relevant to the NSP Eligible Uses for which an applicant is seeking funding. Successful applicants will need to demonstrate the highest order of organizational capacity on a relatively large scale. Due to demand and NSP2 application thresholds designed to ensure success, the State of Texas will apply for NSP2 funding in order to assist our communities and organizations that may not be able to meet the administrative and technical capacity requirements without the assistance of the State. However, the State will endeavor to design the Texas NSP2 application so that we do not compete with local and regional applicants that meet the application threshold requirements as set by HUD.

The State of Texas is proposing a “balance of state” model to establish a statewide target geography without forcing direct competition with local and regional applicants who can otherwise compete successfully on a national scale. The State will apply for a statewide target geography that contains all census tracts identified by HUD to have a combined index score of 17 or greater which will result in a pool of Texas census tracts that have an average index score of 18 or greater. This will result in some census tracts for which more than one application is submitted to serve; however, the State will defer the right to serve those census tracts to any local or regional Texas-based applicant who would otherwise be awarded funding by HUD to serve those tracts.

The balance of state model will ensure that the stabilization of neighborhoods in Texas is not left up to the chance represented by the lack of opportunity for coordination among Texas applicants to serve eligible census tracts. If awarded the balance of census tracts in the State, the Texas NSP2 will be designed to include an expedited NOFA (made possible by the experiences of the Texas NSP1) that will fund units of general local government and nonprofit organizations to carry out NSP2 Eligible Uses with the assistance of the administrative and technical capacity of the State.

Any of the following individual census tracts may be viewed at: <http://www.huduser.org/nspgis/map.aspx> The State of Texas will apply to serve the following census tracts:

Census Tract	County	Score
48027023102	Bell County	20
48029111000	Bexar County	20
48029130600	Bexar County	20
48029191805	Bexar County	20
48037010500	Bowie County	20
48039660600	Brazoria County	20
48039660700	Brazoria County	20
48039664400	Brazoria County	20
48061010500	Cameron County	20
48061010900	Cameron County	20
48085030200	Collin County	20
48085030502	Collin County	20

Census Tract	County	Score
48085030503	Collin County	20
48085031401	Collin County	20
48107950100	Crosby County	20
48113002702	Dallas County	20
48113003700	Dallas County	20
48113003800	Dallas County	20
48113003902	Dallas County	20
48113005500	Dallas County	20
48113005700	Dallas County	20
48113008703	Dallas County	20
48113011900	Dallas County	20
48113016612	Dallas County	20

Census Tract	County	Score
48113016613	Dallas County	20
48113016614	Dallas County	20
48113018116	Dallas County	20
48113018117	Dallas County	20
48113018124	Dallas County	20
48113018125	Dallas County	20
48121020101	Denton County	20
48121020102	Denton County	20
48121021402	Denton County	20
48121021508	Denton County	20
48121021703	Denton County	20
48133950100	Eastland County	20
48135001900	Ector County	20
48141010209	El Paso County	20
48141010313	El Paso County	20
48141010314	El Paso County	20
48141010315	El Paso County	20
48141010320	El Paso County	20
48141010321	El Paso County	20
48145990400	Falls County	20
48157670100	Fort Bend County	20
48157670200	Fort Bend County	20
48157670600	Fort Bend County	20
48157670800	Fort Bend County	20
48157670900	Fort Bend County	20
48157671000	Fort Bend County	20
48157672600	Fort Bend County	20
48157672700	Fort Bend County	20
48157672900	Fort Bend County	20
48157673100	Fort Bend County	20
48157674600	Fort Bend County	20
48167720500	Galveston County	20
48167721600	Galveston County	20
48167722200	Galveston County	20
48167724700	Galveston County	20
48179950700	Gray County	20
48181000502	Grayson County	20
48185180302	Grimes County	20
48189950100	Hale County	20
48191950200	Hall County	20
48191950400	Hall County	20
48201210800	Harris County	20
48201211000	Harris County	20
48201211700	Harris County	20
48201230200	Harris County	20
48201230300	Harris County	20
48201230400	Harris County	20

Census Tract	County	Score
48201230600	Harris County	20
48201232100	Harris County	20
48201232300	Harris County	20
48201232400	Harris County	20
48201233600	Harris County	20
48201240700	Harris County	20
48201240900	Harris County	20
48201241100	Harris County	20
48201250400	Harris County	20
48201252300	Harris County	20
48201311400	Harris County	20
48201312200	Harris County	20
48201312400	Harris County	20
48201312700	Harris County	20
48201313500	Harris County	20
48201321200	Harris County	20
48201321500	Harris County	20
48201330300	Harris County	20
48201422200	Harris County	20
48201423600	Harris County	20
48201454300	Harris County	20
48201530300	Harris County	20
48201532500	Harris County	20
48201541000	Harris County	20
48201541200	Harris County	20
48201542100	Harris County	20
48201542200	Harris County	20
48201542300	Harris County	20
48201543000	Harris County	20
48201550400	Harris County	20
48201550600	Harris County	20
48201551700	Harris County	20
48201552100	Harris County	20
48201554400	Harris County	20
48201554800	Harris County	20
48201554900	Harris County	20
48207950300	Haskell County	20
48209010904	Hays County	20
48215020300	Hidalgo County	20
48215023505	Hidalgo County	20
48217961000	Hill County	20
48227950500	Howard County	20
48231960100	Hunt County	20
48231960800	Hunt County	20
48231961700	Hunt County	20
48245000700	Jefferson County	20
48245001200	Jefferson County	20



Census Tract	County	Score
48245001700	Jefferson County	20
48245005300	Jefferson County	20
48245005400	Jefferson County	20
48245005500	Jefferson County	20
48245006100	Jefferson County	20
48245006200	Jefferson County	20
48245006300	Jefferson County	20
48253020200	Jones County	20
48253020300	Jones County	20
48253020400	Jones County	20
48257050202	Kaufman County	20
48257050500	Kaufman County	20
48279950500	Lamb County	20
48283950100	La Salle County	20
48321730400	Matagorda County	20
48339690400	Montgomery County	20
48339690600	Montgomery County	20
48339692000	Montgomery County	20
48339694100	Montgomery County	20
48339694300	Montgomery County	20
48345950100	Motley County	20
48347950900	Nacogdoches County	20
48353950300	Nolan County	20
48361020200	Orange County	20
48373210300	Polk County	20
48375013000	Potter County	20
48375014800	Potter County	20
48389950300	Reeves County	20
48397040400	Rockwall County	20
48399950200	Runnels County	20
48407200101	San Jacinto County	20
48439100700	Tarrant County	20
48439102500	Tarrant County	20
48439103300	Tarrant County	20
48439103702	Tarrant County	20
48439103800	Tarrant County	20
48439103900	Tarrant County	20
48439104601	Tarrant County	20
48439106102	Tarrant County	20
48439106300	Tarrant County	20
48439106502	Tarrant County	20
48439111303	Tarrant County	20
48439111518	Tarrant County	20
48439111519	Tarrant County	20

Census Tract	County	Score
48439113913	Tarrant County	20
48439113914	Tarrant County	20
48439114001	Tarrant County	20
48439114101	Tarrant County	20
48453001836	Travis County	20
48479001702	Webb County	20
48479001801	Webb County	20
48481740300	Wharton County	20
48485013700	Wichita County	20
48487950700	Wilbarger County	20
48489950300	Willacy County	20
48489950400	Willacy County	20
48491020801	Williamson County	20
48491021501	Williamson County	20
48001950700	Anderson County	19
48005000700	Angelina County	19
48023950200	Baylor County	19
48025950400	Bee County	19
48027020702	Bell County	19
48027022300	Bell County	19
48027022600	Bell County	19
48027022801	Bell County	19
48029121506	Bexar County	19
48029121508	Bexar County	19
48029121901	Bexar County	19
48029130100	Bexar County	19
48029130200	Bexar County	19
48029130300	Bexar County	19
48029130800	Bexar County	19
48029131400	Bexar County	19
48029131501	Bexar County	19
48029131605	Bexar County	19
48029140100	Bexar County	19
48029140200	Bexar County	19
48029141300	Bexar County	19
48029150300	Bexar County	19
48029170101	Bexar County	19
48029171700	Bexar County	19
48029171911	Bexar County	19
48029172001	Bexar County	19
48029181701	Bexar County	19
48029181714	Bexar County	19
48029181716	Bexar County	19
48029181717	Bexar County	19
48039660800	Brazoria County	19
48039661300	Brazoria County	19
48039661900	Brazoria County	19

Census Tract	County	Score
48039663000	Brazoria County	19
48039664300	Brazoria County	19
48049950800	Brown County	19
48061011000	Cameron County	19
48061011100	Cameron County	19
48061011700	Cameron County	19
48061012304	Cameron County	19
48061013203	Cameron County	19
48061013204	Cameron County	19
48061013307	Cameron County	19
48061013401	Cameron County	19
48061013700	Cameron County	19
48061014001	Cameron County	19
48061014002	Cameron County	19
48067950600	Cass County	19
48083950300	Coleman County	19
48085030300	Collin County	19
48085030501	Collin County	19
48085030602	Collin County	19
48085031002	Collin County	19
48085031303	Collin County	19
48085031304	Collin County	19
48113002400	Dallas County	19
48113002500	Dallas County	19
48113002701	Dallas County	19
48113003901	Dallas County	19
48113004300	Dallas County	19
48113004900	Dallas County	19
48113005902	Dallas County	19
48113006800	Dallas County	19
48113008604	Dallas County	19
48113008701	Dallas County	19
48113008705	Dallas County	19
48113008802	Dallas County	19
48113008900	Dallas County	19
48113010500	Dallas County	19
48113011001	Dallas County	19
48113011105	Dallas County	19
48113011402	Dallas County	19
48113013711	Dallas County	19
48113015303	Dallas County	19
48113016404	Dallas County	19
48113016408	Dallas County	19
48113016510	Dallas County	19
48113016514	Dallas County	19
48113016515	Dallas County	19
48113016606	Dallas County	19

Census Tract	County	Score
48113017303	Dallas County	19
48113017304	Dallas County	19
48113017305	Dallas County	19
48113017603	Dallas County	19
48113017702	Dallas County	19
48113018123	Dallas County	19
48113018126	Dallas County	19
48113019030	Dallas County	19
48121020301	Denton County	19
48121021506	Denton County	19
48121021509	Denton County	19
48121021510	Denton County	19
48121021511	Denton County	19
48121021709	Denton County	19
48121021710	Denton County	19
48121021714	Denton County	19
48127950300	Dimmit County	19
48135001800	Ector County	19
48139060203	Ellis County	19
48139060205	Ellis County	19
48139060400	Ellis County	19
48139060800	Ellis County	19
48141002800	El Paso County	19
48141004315	El Paso County	19
48145990300	Falls County	19
48147950600	Fannin County	19
48151950400	Fisher County	19
48157670300	Fort Bend County	19
48157672300	Fort Bend County	19
48157672400	Fort Bend County	19
48157672500	Fort Bend County	19
48157673000	Fort Bend County	19
48157673600	Fort Bend County	19
48157674500	Fort Bend County	19
48167721200	Galveston County	19
48167721800	Galveston County	19
48167723000	Galveston County	19
48167724800	Galveston County	19
48167725100	Galveston County	19
48167725200	Galveston County	19
48167725800	Galveston County	19
48177990500	Gonzales County	19
48181000700	Grayson County	19
48197950100	Hardeman County	19
48201211200	Harris County	19
48201211300	Harris County	19
48201212100	Harris County	19

Census Tract	County	Score
48201220100	Harris County	19
48201222500	Harris County	19
48201222900	Harris County	19
48201230100	Harris County	19
48201230500	Harris County	19
48201230900	Harris County	19
48201231100	Harris County	19
48201231400	Harris County	19
48201231500	Harris County	19
48201231700	Harris County	19
48201231800	Harris County	19
48201231900	Harris County	19
48201232000	Harris County	19
48201233000	Harris County	19
48201233700	Harris County	19
48201240300	Harris County	19
48201240500	Harris County	19
48201240800	Harris County	19
48201241000	Harris County	19
48201241300	Harris County	19
48201250300	Harris County	19
48201250700	Harris County	19
48201251400	Harris County	19
48201251500	Harris County	19
48201251900	Harris County	19
48201252500	Harris County	19
48201310300	Harris County	19
48201311100	Harris County	19
48201313000	Harris County	19
48201322300	Harris County	19
48201330100	Harris County	19
48201330800	Harris County	19
48201331200	Harris County	19
48201331300	Harris County	19
48201331600	Harris County	19
48201331800	Harris County	19
48201331900	Harris County	19
48201332000	Harris County	19
48201332100	Harris County	19
48201332200	Harris County	19
48201332300	Harris County	19
48201332400	Harris County	19
48201333900	Harris County	19
48201343300	Harris County	19
48201350200	Harris County	19
48201350600	Harris County	19
48201423400	Harris County	19

Census Tract	County	Score
48201453400	Harris County	19
48201453500	Harris County	19
48201455100	Harris County	19
48201530400	Harris County	19
48201530500	Harris County	19
48201531800	Harris County	19
48201532000	Harris County	19
48201533100	Harris County	19
48201533900	Harris County	19
48201540500	Harris County	19
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48241950300	Jasper County	19
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48247950400	Jim Hogg County	19
48251130900	Johnson County	19
48273020200	Kleberg County	19
48277000500	Lamar County	19

Census Tract	County	Score
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48291700400	Liberty County	19
48303001000	Lubbock County	19
48303001300	Lubbock County	19
48339690200	Montgomery County	19
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48339694200	Montgomery County	19
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48355005602	Nueces County	19
48361021600	Orange County	19
48361021700	Orange County	19
48361021900	Orange County	19
48361022400	Orange County	19
48375010600	Potter County	19
48375014100	Potter County	19
48387950100	Red River County	19
48389950200	Reeves County	19
48397040501	Rockwall County	19
48397040502	Rockwall County	19
48407200102	San Jacinto County	19
48409010200	San Patricio County	19
48419950200	Shelby County	19
48423000202	Smith County	19
48427950201	Starr County	19
48427950600	Starr County	19
48429950200	Stephens County	19
48429950300	Stephens County	19
48439100300	Tarrant County	19
48439100400	Tarrant County	19
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48439102301	Tarrant County	19
48439103500	Tarrant County	19
48439103601	Tarrant County	19
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48439104603	Tarrant County	19
48439104604	Tarrant County	19
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48439105201	Tarrant County	19
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48439105704	Tarrant County	19

Census Tract	County	Score
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48439106400	Tarrant County	19
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48439110701	Tarrant County	19
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48445950300	Terry County	19
48447950300	Throckmorton County	19
48451000400	Tom Green County	19
48451000500	Tom Green County	19
48451000900	Tom Green County	19
48453001837	Travis County	19
48453001849	Travis County	19
48453002206	Travis County	19
48453002416	Travis County	19
48455950100	Trinity County	19
48455950300	Trinity County	19
48469000302	Victoria County	19
48471790600	Walker County	19
48473680200	Waller County	19
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48479001708	Webb County	19
48479001803	Webb County	19
48479001805	Webb County	19
48481740600	Wharton County	19
48485010400	Wichita County	19
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48491020309	Williamson County	19
48491021000	Williamson County	19
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48499950500	Wood County	19
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48507950302	Zavala County	19
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48003950400	Andrews County	18
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Census Tract	County	Score
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48029181812	Bexar County	18
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Census Tract	County	Score
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48061013902	Cameron County	18
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48091310601	Comal County	18
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48113011800	Dallas County	18
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Census Tract	County	Score
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48127950200	Dimmit County	18
48135000700	Ector County	18
48135001200	Ector County	18
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48139060204	Ellis County	18
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48141000107	El Paso County	18
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48147950300	Fannin County	18
48157670400	Fort Bend County	18

Census Tract	County	Score
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48157673400	Fort Bend County	18
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48167725000	Galveston County	18
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48181000501	Grayson County	18
48181001601	Grayson County	18
48187210701	Guadalupe County	18
48199030700	Hardin County	18
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48201231300	Harris County	18
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Census Tract	County	Score
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Census Tract	County	Score
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48215020600	Hidalgo County	18
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48215024000	Hidalgo County	18
48215024102	Hidalgo County	18
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48215024104	Hidalgo County	18
48215024202	Hidalgo County	18
48215024401	Hidalgo County	18
48215024402	Hidalgo County	18
48215024600	Hidalgo County	18
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48231960200	Hunt County	18
48231960900	Hunt County	18
48231961000	Hunt County	18
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48245000103	Jefferson County	18
48245000600	Jefferson County	18
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48245002600	Jefferson County	18
48245006800	Jefferson County	18
48245010200	Jefferson County	18

Census Tract	County	Score
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48257050800	Kaufman County	18
48257051000	Kaufman County	18
48257051300	Kaufman County	18
48267950200	Kimble County	18
48277000300	Lamar County	18
48291700100	Liberty County	18
48291700200	Liberty County	18
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48291701100	Liberty County	18
48291701200	Liberty County	18
48291701400	Liberty County	18
48293970500	Limestone County	18
48303000202	Lubbock County	18
48307950300	McCulloch County	18
48309001200	McLennan County	18
48309001500	McLennan County	18
48309003601	McLennan County	18
48315950400	Marion County	18
48321730200	Matagorda County	18
48325990100	Medina County	18
48339691300	Montgomery County	18
48339691900	Montgomery County	18
48339692900	Montgomery County	18
48339693000	Montgomery County	18
48339693900	Montgomery County	18
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48339694600	Montgomery County	18
48355000900	Nueces County	18
48355001000	Nueces County	18
48355001500	Nueces County	18
48355001601	Nueces County	18
48361020500	Orange County	18
48361021500	Orange County	18
48361022000	Orange County	18
48363980800	Palo Pinto County	18
48371950300	Pecos County	18
48373210101	Polk County	18
48373210102	Polk County	18
48373210201	Polk County	18
48373210400	Polk County	18

Census Tract	County	Score
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48375015100	Potter County	18
48375015200	Potter County	18
48383950100	Reagan County	18
48387950300	Red River County	18
48387950600	Red River County	18
48397040100	Rockwall County	18
48397040301	Rockwall County	18
48405950200	San Augustine County	18
48409010800	San Patricio County	18
48409011300	San Patricio County	18
48415950600	Scurry County	18
48419950100	Shelby County	18
48419950400	Shelby County	18
48423000201	Smith County	18
48423000400	Smith County	18
48423000600	Smith County	18
48423001904	Smith County	18
48427950102	Starr County	18
48427950103	Starr County	18
48427950400	Starr County	18
48427950500	Starr County	18
48437950300	Swisher County	18
48439100202	Tarrant County	18
48439100502	Tarrant County	18
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48439111012	Tarrant County	18
48439111014	Tarrant County	18
48439111102	Tarrant County	18



Census Tract	County	Score
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48439111522	Tarrant County	18
48439111532	Tarrant County	18
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48439111546	Tarrant County	18
48439113803	Tarrant County	18
48439113806	Tarrant County	18
48439113808	Tarrant County	18
48439122100	Tarrant County	18
48441011200	Taylor County	18
48441011700	Taylor County	18
48451000700	Tom Green County	18
48453001732	Travis County	18
48453002205	Travis County	18
48453002420	Travis County	18
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48465950602	Val Verde County	18
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48467950500	Van Zandt County	18
48467950600	Van Zandt County	18
48469000301	Victoria County	18
48471790100	Walker County	18
48473680300	Waller County	18
48473680500	Waller County	18
48473680600	Waller County	18
48479000104	Webb County	18
48479000200	Webb County	18
48479000800	Webb County	18
48479001200	Webb County	18
48479001300	Webb County	18
48485010700	Wichita County	18
48485010800	Wichita County	18
48485011000	Wichita County	18
48485011100	Wichita County	18
48485013000	Wichita County	18
48487950600	Wilbarger County	18
48491020306	Williamson County	18
48491020307	Williamson County	18
48495950200	Winkler County	18
48497150300	Wise County	18
48499950600	Wood County	18
48503950500	Young County	18
48001950400	Anderson County	17
48001950600	Anderson County	17
48001950900	Anderson County	17

Census Tract	County	Score
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48027020800	Bell County	17
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48029190602	Bexar County	17
48033950100	Borden County	17
48035950100	Bosque County	17
48037011500	Bowie County	17
48039661000	Brazoria County	17
48039661500	Brazoria County	17
48039661800	Brazoria County	17
48039662700	Brazoria County	17
48039663300	Brazoria County	17
48047950100	Brooks County	17
48047950200	Brooks County	17
48049950700	Brown County	17
48053960100	Burnet County	17
48055960400	Caldwell County	17

Census Tract	County	Score
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48061010300	Cameron County	17
48061010700	Cameron County	17
48061011200	Cameron County	17
48061011500	Cameron County	17
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48085030402	Collin County	17
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48091310602	Comal County	17
48097990500	Cooke County	17
48099010602	Coryell County	17
48109950100	Culberson County	17
48109950200	Culberson County	17
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Census Tract	County	Score
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Census Tract	County	Score
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48113019014	Dallas County	17
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48121021712	Denton County	17
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48133950400	Eastland County	17
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48135000800	Ector County	17
48135001000	Ector County	17
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48135002802	Ector County	17
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48139060500	Ellis County	17
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48141004307	El Paso County	17
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48141010504	El Paso County	17
48145990500	Falls County	17
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48153950600	Floyd County	17
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48157674100	Fort Bend County	17
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Census Tract	County	Score
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48183001200	Gregg County	17
48185180101	Grimes County	17
48187210200	Guadalupe County	17
48199030300	Hardin County	17
48201210200	Harris County	17
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Census Tract	County	Score
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48201420500	Harris County	17
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Census Tract	County	Score
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48215022001	Hidalgo County	17
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Census Tract	County	Score
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48215022201	Hidalgo County	17
48215022202	Hidalgo County	17
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48215024105	Hidalgo County	17
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48229950100	Hudspeth County	17
48231960600	Hunt County	17
48231960700	Hunt County	17
48231961400	Hunt County	17
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48249950600	Jim Wells County	17
48251130800	Johnson County	17
48255970200	Karnes County	17
48257050300	Kaufman County	17
48257051100	Kaufman County	17
48257051200	Kaufman County	17
48261950100	Kenedy County	17
48275950200	Knox County	17
48277000400	Lamar County	17
48277000800	Lamar County	17
48277001000	Lamar County	17
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48291700800	Liberty County	17

Census Tract	County	Score
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48293970400	Limestone County	17
48299970500	Llano County	17
48309000100	McLennan County	17
48309000700	McLennan County	17
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48321730100	Matagorda County	17
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48339692600	Montgomery County	17
48339694000	Montgomery County	17
48343950100	Morris County	17
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48349970800	Navarro County	17
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48357950300	Ochiltree County	17

Census Tract	County	Score
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48365950600	Panola County	17
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48375012000	Potter County	17
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48395960200	Robertson County	17
48403950200	Sabine County	17
48411950100	San Saba County	17
48419950600	Shelby County	17
48423000500	Smith County	17
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48427950701	Starr County	17
48433950300	Stonewall County	17
48439100101	Tarrant County	17
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48439111202	Tarrant County	17
48439111305	Tarrant County	17

Census Tract	County	Score
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48453001767	Travis County	17
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48479000300	Webb County	17
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48491020502	Williamson County	17
48491020705	Williamson County	17
48491021600	Williamson County	17
48499950200	Wood County	17
48499950800	Wood County	17
48507950100	Zavala County	17
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