

## SURVEY QUESTIONS

- (1) From your agency's point of view, what regulations can be reduced to improve communication and cooperation between federal, state, and local governments within the Texas-Mexico border region? **N/A**
- (2) What are the main trade issues between the United States and Mexico that you have identified as having an impact (both positive and negative) on your agency or your area of work? **N/A**
- (3) Having studied the flow of commerce at ports of entry between this state and Mexico, including the movement of commercial vehicles across the border, what actions would you establish to aid that commerce and improve the movement of those vehicles? **N/A**
- (4) How do you work with federal officials to resolve transportation issues involving infrastructure, including roads and bridges, to allow for the efficient movement of goods and people across the border between Texas and Mexico? **N/A**
- (5) How does your agency work with federal officials to create a unified federal agency process to streamline border crossing needs? **N/A**
- (6) Has your agency identified problems involved with border truck inspections and related trade and transportation infrastructure? What are those? What solutions/recommendations does your agency propose? **N/A**
- (7) How do you work to increase funding for the North American Development Bank to assist in the financing of water and wastewater facilities? **N/A**
- (8) Has your agency explored the sale of excess electric power from Texas to Mexico? What are your findings? **N/A**
- (9) Has your agency identified any areas of environmental protection that need to be addressed cooperatively between Texas and the Mexican states? If so, which are those areas and what type of protective measures need to be taken? **N/A**
- (10) Has your agency identified common challenges to health care on which all border states can collaborate? If so, what are those challenges and how can all border states collaborate to overcome them? **N/A**
- (11) Has your agency developed any recommendations to address border challenges in general? If so, what are they? **N/A**
- (12) What programs and services does your agency offer to border communities?

**TDHCA's services address a broad spectrum of housing and community affairs issues that include homebuyer assistance, the rehabilitation of single family and multifamily units,**

rental assistance, the new construction of single family and multifamily housing, special needs housing, transitional housing and emergency shelters. Community services include energy assistance, weatherization assistance, health and human services, child car, nutrition, job training and employment services, substance abuse counseling, medical services and emergency assistance. The attached 2007 State of Texas Low Income Housing Plan and Annual Report provide detailed program information for all programs administered along the Texas/Mexico border region.

TDHCA's Office of Colonia Initiatives (OCI) Division administers and coordinates several of the Department's programs and efforts to improve the housing conditions and quality of life of those living in the colonias along the Texas/Mexico border region. To facilitate this mission the OCI maintains three border field offices located in El Paso, Laredo and Edinburg which provide on-site administration of programs and technical assistance to nonprofits, for profits, units of local government, other community organizations and colonia residents. Below are the two principal programs which the OCI manages:

#### **Colonia Self-Help Center Program**

The purpose of the Colonia Self-Help Center (SHC) Program is to improve the general living conditions of colonia residents living in the service area of a Colonia SHC and to directly benefit low-income colonia residents through services and activities including housing rehabilitation, surveying and platting, water and wastewater hook-ups, construction skills training, tool lending library access, technology access and homeowner education. The Colonia SHC Program is funded through a 2.5% set-aside of the annual allocation of Community Development Block Grant funds from the US Department of Housing and Urban Development to the state of Texas.

There are currently seven Colonia SHCs located in El Paso, Val Verde, Maverick, Webb, Starr and Hidalgo Counties and in Cameron County to serve both Cameron and Willacy Counties. Five colonias are selected from each county to receive concentrated attention from the Colonia SHC and a Colonia Resident Advisory Committee has been established to recommend needed services and activities for each Colonia SHC contract to the TDHCA Governing Board.

#### **Texas Bootstrap Loan Program**

The Texas Bootstrap Loan Program is a state-wide program with a legislatively required two-thirds set-aside for Economically Distressed Areas (EDA) as identified by Subchapter K, Chapter 17, of the Water Code. The Texas Water Development Board has determined that eligible areas are EDAs which have a median household income that is not greater than 75% of the median state household income. For the purposes of the Texas Bootstrap Loan Program EDAs are identified by census tracts. As a result of this designation, the entire border region is eligible for the set-aside.

The program promotes homeownership for low-income Texans by providing funds to purchase or refinance real property on which to build or improve existing residential housing. Participating owner-builders must provide a minimum of 60% of the labor

required to build or rehabilitate the home. The Bootstrap Program is funded through the TDHCA Housing Trust Fund.

TDHCA's HOME Division also manages some programs that are specific to the border which are funded through the HOME Investment Partnerships Program of HUD. The principal program of this type is the Contract for Deed Conversion Program.

#### **Contract for Deed Conversion Program**

The purpose of the Contract for Deed Conversion Program (CFDC) is to assist colonia residents to become property owners and capitalize upon their own investments and sweat equity through converting their contracts for deed into warranty deeds. A contract for deed has historically been a common method of obtaining real property by those who are shut out of mainstream financing institutions due to lack of credit, irregular income or the inability to save for a down payment; however, they have historically contained few purchaser protection provisions and colonia residents have been vulnerable to losing their investment, improvements and land or face increased interest rates or steep penalties for failure to make all scheduled payments.

As this is a HOME program, the conversion to a traditional mortgage includes a TDHCA lien to enforce an affordability period and the housing activity of rehabilitating or reconstructing the unit to, at a minimum, Colonia Housing Standards.

(13) What are some regulatory and/or legislative recommendations to eliminate duplication and combine programs and services? N/A

(14) Please share any considerations from your agency regarding the effect of policies instituted by the federal government impacting the border region. N/A

(15) Please give a brief summary of all your agency's activities related to the Border and/or Mexico.

#### **Colonia SHC Program**

2.5% of the annual allocation of CDBG funds from HUD to the state of Texas. This amount was \$1.8 million in FY 2008.

#### **Texas Bootstrap Loan Program**

A NOFA was recently released for \$6.5 million for FY 2008

#### **Contract for Deed Conversion Program**

The Department is legislatively required to set aside \$4 million per biennium for this purpose.