

State of Texas CDBG 2018 South Texas Floods (CDBG-DR) Action Plan Amendment 1: Appendix H

Texas General Land Office

Published: June 30, 2023

Revised:

Approved:

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Appendix H: 2018 South Texas Floods Grant Agreement Specific Conditions

Following the State of Texas 2018 South Texas Floods Action Plan approval on October 15, 2020, HUD issued a grant agreement to the State of Texas, which included several specific conditions. Among other things, the state of Texas is required to "submit a substantial action plan amendment upon the award of CDBG-DR funds through its method of distribution and/or competition process that identifies the entities that have received funds and the amount of each award. The substantial amendment shall also include data to identify protected classes, racially and ethnically concentrated areas, and concentrated areas of poverty, within the HUD-identified and grantee-identified most impacted and distressed areas (MIDs) and provide a meaningful analysis that describes how those identified populations and areas may be impacted by those newly funded activities."⁵⁷

The Affordable Rental Program is comprised of three eligible Texas counties as identified by HUD and the state for DR-4377. The GLO received ten applications for a combined total of \$27,720,585 for approximately \$10.11 million in available funds. As detailed in section 4.5.3 of the action plan, the GLO issued a Notice of Finding Availability (NOFA)/ Request for Proposals (RFP) that established the application process and acceptance period, threshold criteria (including applicable building codes), selection criteria and the award process.

The 2018 South Texas Flood eligible area and state of Texas demographics differ in a few key areas. The eligible area is 91% Hispanic or Latino, compared to the state, which is 39.3%. Because of this significant difference in Hispanic or Latino percentages, other demographics have significant differences including the percentage of Black or African Americans alone (0.42% for the eligible area and 11.8% for the state), White alone (9.0% for the eligible area and 42% for the state), and Asian alone (0.84% for the eligible area and 4.7% for the state). Also of note is the difference in poverty rate, 23.03% for the eligible area and 14.7% for the state. Due to these deviations, the most statistically sound comparison for the purposes of this analysis was to compare the projects awarded to the 2018 South Texas Floods eligible area.

The GLO reviewed the HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) Mapping tool which showed that three of the four cities that will benefit from the projects overlap with a total of thirty R/ECAP census tracts. The GLO designed fully objective project selection criteria to select projects to be funded by the Affordable Rental Program. These criteria were designed to be responsive to the 2018 South Texas Floods requirements in the Federal Register notice, prioritizing High Opportunity Zones as applied to AFFH, extremely low income areas, LMI population, serving persons with disabilities beyond minimum requirements and cost-effectiveness.

The Affordable Rental Program awardees received \$10,110,000 in four awards. This program represents 13.87% of the \$72,913,000 allocated to the State of Texas for the 2018 South Texas Floods.

⁵⁷ CDBG-DR Grant Agreement, State of Texas, Unique Federal Award Identification Numbers B-19-DV-48-0001, and B-19-DV-48-0002, March 19, 2023

In the analysis of the resulting awards, all three of the eligible counties had applicants that were awarded projects. All four of the projects across the three counties will be guaranteed to house exclusively low- and moderate-income renters, meaning the program has an LMI beneficiary rate of 100%. To comply with the HUD Grant Agreement Specific Condition laid out above, the state is providing the following:

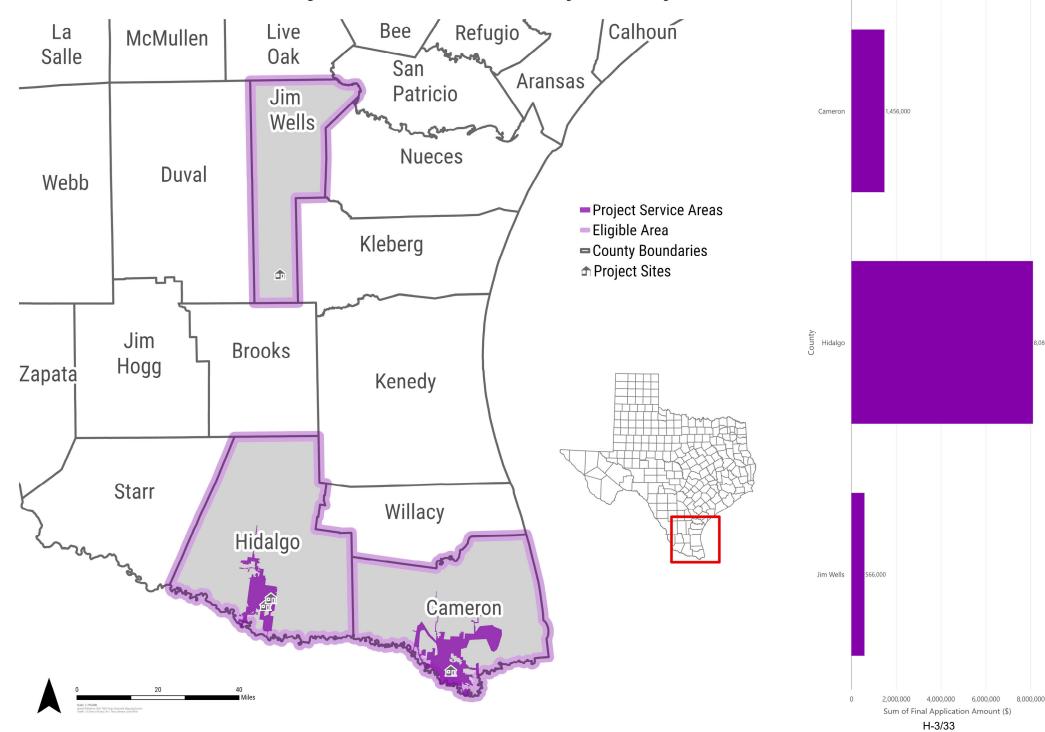
- Awardee project service areas
- R/ECAPs and awarded project service areas in the eligible region
- List of awarded affordable rental program projects
- Protected classes compared by awarded projects and total 2018 South Texas Floods eligible area
- Awarded projects:
 - Meaningful project analysis
 - Table of project protected classes statistics
 - Project service area map by county
 - Racial and ethnic makeup by project service area and county
 - Population and poverty by project service are and county

The table for protected classes statistics for each awarded project and each 2018 South Texas Floods eligible county provided specific data summaries for five of the seven protected classes (see table below). In conducting a data assessment and review for this Specific Condition, no pertinent data is available to identify the protected classes of Color and Religion at a relevant level of analysis.

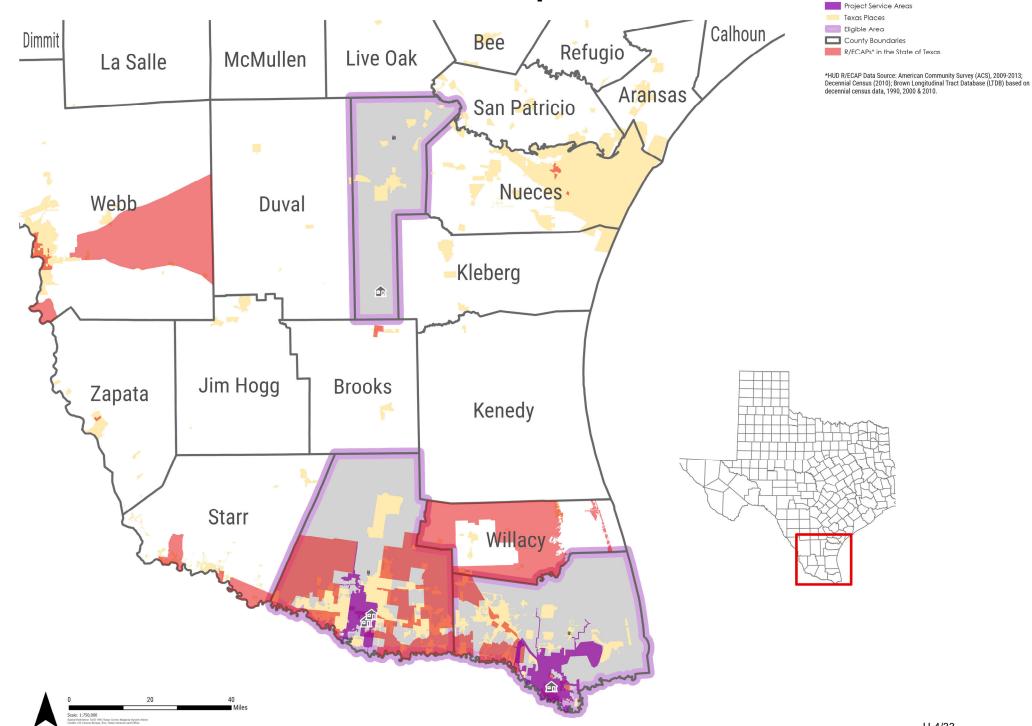
Protected Classes	Source
Race	ACS 5-Year, 2019, Table: DP05, data.census.gov
National Origin	ACS 5-Year, 2019, Table: DP02, data.census.gov
Sex	ACS 5-Year, 2019, Table: DP05, data.census.gov
Familial Status	ACS 5-Year, 2019, Table: DP02, data.census.gov
Disability	ACS 5-Year, 2019, Table: DP02, data.census.gov
Color	No Data Available
Religion	No Date Available

Project Service Areas by County

Funding \$ by Awardee



R/ECAPs in the Impacted Counties



Project Sites

Awarded 2018 South	Texas Floods	Affordable Re	ntal Program Proj	ects

Application ID	Competition	Application Title	County	Units	LMI Units	Amount (\$)	Benefit Area
CDR17-1335-APP	2018 HUD MID	Jackson Street Apartments	Hidalgo	36	36	\$ 5,000,000.00	Cities of McAllen & Pharr
CDR17-1336-APP	2018 HUD MID	Camilla Court	Hidalgo	80	80	\$ 3,088,000.00	City of Pharr
CDR17-1333-APP	2018 State MID	La Villita Apartments	Cameron	68	68	\$ 1,456,000.00	City of Brownsville
CDR17-1334-APP	2018 State MID	Casa Real II	Jim Wells	32	32	\$ 566,000.00	City of Premont

Competition									Jac	kson Street Apa	rtments (HUD MID)		Camilla Cour	t (HUD MID)	La Villita Apartm	ents (State MID)	Casa Real II (S	tate MID)
Application ID	2018 South T	outh Texas Floods		Texas Floods			CDR17-1335-APP			CDR17-1336-APP		CDR17-1333-APP		CDR17-133				
Applicant	Eligible		Hidalgo County		Cameron C	County	Jim Wells	County		New Con			New Con		Rehabilitation		Rehabilitation	
Benefit Area	Eligible	Alta							City of I		City of Me	Allon	City of		City of Bro		City of Pre	
	54.52	00/	54.86%	4	55.14%	c	40.90	00/	56.30		44.60		56.3		55.30		55.30%	
	\$40.0		\$40.01		\$38,758		\$41.5		\$39.8		\$46.80		\$39.		\$38.5		\$47.87	
Median Household Incomé	,.	-				-	•):		1).	-	• .,		,				•	
Poverty Rate ³	23.03		31.20%		30.60%		23.00		29.13		23.05		29.1		29.30		20.44%	
Total Population ⁴	1,317,		855,17		421,660		40,9	-	78,07		141,96		78,0		182,2		2,580	
Protected Classes	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
RACE ⁴																		
Hispanic or Latino (of any race)	1,199,256	91.00%	788,282	92.20%	378,081	89.70%	32,893	80.30%	73,630	94.31%	120,437	84.83%	73,630	94.31%	171,027	93.83%	2,324	90.08%
Not Hispanic or Latino	118,558	9.00%	66,894	7.80%	43,585	10.30%	8,079	19.70%	4,443	5.69%	21,531	15.17%	4,443	5.69%	11,244	6.17%	256	9.92%
White alone	97,619	7.41%	52,492	6.10% 0.40%	37,770	9.00% 0.40%	7,357	18.00% 0.60%	4,141	5.30% 0.07%	15,197	10.70% 0.84%	4,141	5.30% 0.07%	9,008	4.94%	241	9.34% 0.31%
Black or African American alon American Indian and Alaska Native alon	5,550 1,187	0.42%	3,612 532	0.40%	1,683 573	0.40%	255	0.60%	51	0.07%	1,196	0.84%	51	0.07%	705 240	0.39%	8	0.31%
American Indian and Alaska Native alon Asian alone	1,187	0.09%	8,043	0.10%	2,792	0.10%	82 210	0.20%	222	0.01%	3,515	2.48%	222	0.01%	1.046	0.13%	0	0.00%
Native Hawaiian and Other Pacific Islander	11,043	0.84%	8,045	0.90%	2,192	0.70%	54	0.30%	222	0.28%	5,515	0.04%	222	0.28%	1,046	0.57%	/	0.27%
alone	1/4	0.0170	75	0.00%	4/	0.00%	54	0.10%	0	0.00%	65	0.04%	0	0.00%	10	0.01%	0	0.00%
Some other race alone	1,177	0.09%	1.115	0.10%	49	0.00%	13	0.00%	0	0.00%	980	0.69%	0	0.00%	30	0.02%	0	0.00%
Two or more races	1,177	0.14%	1,113	0.10%	671	0.00%	108	0.30%	25	0.03%	465	0.33%	25	0.03%	199	0.02%	0	0.00%
NATIONAL ORIGIN ⁵	1,000	0.1470	1,027	0.1070	0/1	0.2070	100	0.5070	23	0.0370	-105	0.5570	23	0.0370	177	0.1170	0	0.0070
National Origin	989,434	75.08%	626,291	73.20%	324,484	77.00%	38,659	94.40%	53,151	68.08%	104,290	73.46%	53,151	68.08%	130,186	71.42%	2,274	88.14%
Born in United States	989,434	73.74%	614.630	73.20%	318,542	75.50%	38,534	94.40%	51,934	66.52%	104,290	71.70%	51,934	66.52%	127,086	69.72%	2,274	87.29%
Born in Puerto Rico, U.S. Island areas, or	17,728	1.35%	11.661	1.40%	5,942	1.40%	125	0.30%	1217	1.56%	2,493	1.76%	1217	1.56%	3,100	1.70%	2,232	0.85%
born abroad to American parent(s)	11,120	1.5570	11,001	1110/0	5,512	111070	120	015070	1217	110070	2,175	1.7070	1217	1.5070	5,100	11/0/0		0.0270
Foreign born	328,380	24.92%	228,885	26.80%	97.182	23.00%	2,313	5.60%	24,922	31.92%	37,678	26.54%	24,922	31.92%	52,085	28.58%	306	11.86%
SEX ⁴							/* *		<i>,</i>				<i>r</i> .					
Male	643,932	48.86%	418,867	49.00%	204,948	48.60%	20,117	49.10%	36,738	47.06%	70,129	49.40%	36,738	47.06%	87,970	48.26%	1,463	56.71%
Female	673.882	51.14%	436,309	51.00%	216,718	51.40%	20.855	50.90%	41,335	52.94%	71.839	50.60%	41,335	52.94%	94,301	51.74%	1,117	43.29%
FAMILIAL STATUS ⁵													,				.,,	
Total households	375,937	28.53%	238,345	100%	124.605	100%	12,987	100%	22,095		45,705		22.095		52,162		822	
Married-couple family	199,559	15.14%	128,126	53.80%	65.112	52.30%	6,321	48,70%	11,407	51.63%	22,592	49.43%	11.407	51.63%	27.358	52.45%	401	48.78%
With own children of the householder under	98,819	7.50%	65,845	27.60%	30,715	24.60%	2,259	17.40%	6,164	27.90%	10,633	23.26%	6,164	27.90%	13,712	26.29%	99	12.04%
18 years	,				/		,		- , -		.,							
Cohabiting couple household	14,748	1.12%	9,728	4.10%	4,265	3.40%	755	5.80%	694	3.14%	1,591	3.48%	694	3.14%	1,469	2.82%	27	3.28%
With own children of the householder under	7,532	0.57%	4,995	2.10%	2,194	1.80%	343	2.60%	424	1.92%	492	1.08%	424	1.92%	913	1.75%	0	0.00%
18 years																		
FAMILIAL STATUS ⁵																		
	49,715	3.77%	30,294	12.70%	17,408	14.00%	2,013	15.50%	2,726	12.34%	7,308	15.99%	2,726	12.34%	6,572	12.60%	104	12.65%
Male householder, no spouse/partner presen	t																	
With own children of the householder under	5,288	0.40%	2,887	1.20%	2,174	1.70%	227	1.70%	147	0.67%	687	1.50%	147	0.67%	865	1.66%	0	0.00%
18 years																		
Householder living alon	29,668	2.25%	18,296	7.70%	10,091	8.10%	1,281	9.90%	1,651	7.47%	4,637	10.15%	1,651	7.47%	3,614	6.93%	52	6.33%
65 years and over	9,885	0.75%	5,497	2.30%	3,953	3.20%	435	3.30%	640	2.90%	1,191	2.61%	640	2.90%	1,253	2.40%	0	0.00%
Female householder, no spouse/partner	111,915	8.49%	70,197	29.50%	37,820	30.40%	3,898	30.00%	7,268	32.89%	14,214	31.10%	7,268	32.89%	16,763	32.14%	290	35.28%
present With some skilderer of the bound skilder reader			26.026		12 222	10 000	0.00		202-	10 / / /	1.50	10.100	2077	10 / / / /				
With own children of the householder under	41,054	3.12%	26,826	11.30%	13,229	10.60%	999	7.70%	3022	13.68%	4,781	10.46%	3022	13.68%	6,325	12.13%	15	1.82%
18 years Howebolder living along	35,920	2 720/	20,409	8.60%	13.688	11.00%	1,823	14.00%	1,709	7.73%	4,917	10.76%	1,709	7.73%	5,197	9.96%	122	14.84%
Householder living alon 65 years and over	35,920	2.73%	20,409	8.60% 4.70%	7,628	6.10%	1,823	6.30%	1,709	5.40%	2,173	4.75%	1,709	5.40%	2,916	9.96% 5.59%	52	6.33%
65 years and over Households with one or more people under	19,651	1.49%	11,199	4.70%	57,083	6.10% 45.80%	4,528	6.30%	1194	5.40%	2,173	4.75%	1194	5.40% 51.38%	2,916	5.59% 49.11%	52 181	6.33%
18 years	1/8,984	15.38%	11/,5/5	49.20%	57,085	40.80%	4,328	34.90%	11,552	21.38%	10,040	41.23%	11,552	31.38%	23,018	49.11%	101	22.02%
18 years Households with one or more people 65	105,546	8.01%	62,834	26.40%	38,630	31.00%	4,082	31.40%	6,500	29.42%	12,475	27.29%	6,500	29.42%	15,277	29.29%	327	39.78%
vears and over	105,540	0.0170	02,034	20.4076	50,050	51.0070	7,062	51.4076	0,500	29.4270	12,775	21.2970	0,500	29.4270	13,277	29.2970	527	57.1070
DISABILITY ⁵																		
DISABILITY Total Civilian Noninstitutionalized	1,307,108	99.19%	846,855	100%	419,669	100%	40,584	100%	70 072	100%	140,988	100%	78,073	100%	181.230	100%	2,544	100%
Population	1,307,108	99.19%	840,800	100%	419,009	100%	40,584	100%	78,073	100%	140,988	100%	/8,0/3	100%	181,230	100%	2,544	100%
With a disability	168,184	12.76%	109.673	13.00%	52.089	12.40%	6,422	15.80%	9,771	12.52%	18.421	13.07%	9,771	12.52%	20,223	11.16%	618	24.29%
HUD LMISD, FY 2021 ACS 5-Year 2011-2015	100,184	12./070	109,075	13.00%	52,089	12.40%	0,422	15.80%	9,//1	12.3270	10,421	15.07%	9,//1	12.32%	20,223	11.10%	018	24.29%
ACS 5-Year, 2019, Table: S1903, data.census.gov																		
³ ACS 5-Year, 2018, Table: S1701, data.census.gov																		
⁴ ACS 5-Year, 2019, Table: DP05, data.census.gov																		
ACS 5-Vear 2019 Table: DP02 data census gov																		

⁵ACS 5-Year, 2019, Table: DP02, data.census.gov

Competition					Jackson Street Apartments (HUD MID)					
Application ID	2018 South Te	exas Floods	Hidalgo C	ounty	CDR17-1335-APP New Construction					
Applicant	Eligible	Area	muaigo C	Jounty						
Benefit Area	Ĭ				City of F	Pharr	City of McAllen			
Low- and Moderate-Income ¹	54.529	%	54.86%	/0	56.30	%	44.60	%		
Median Household Income ²	\$40,09	02	\$40,01	4	\$39,8	84	\$46,8	04		
Poverty Rate ³	23.039	%	31.20%	6	29.13	%	23.05	%		
Total Population ⁴	1.317.8	14	855,17	6	78.07	73	141.9	68		
Protected Classes	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent		
RACE ⁴										
Hispanic or Latino (of any race)	1,199,256	91.00%	788,282	92.20%	73,630	94.31%	120,437	84.83%		
Not Hispanic or Latino	118,558	9.00%	66,894	7.80%	4,443	5.69%	21,531	15.17%		
White alone	97,619	7.41%	52,492	6.10%	4,141	5.30%	15,197	10.70%		
Black or African American alone	5,550	0.42%	3,612	0.40%	51	0.07%	1,196	0.84%		
American Indian and Alaska Native alone	1,187	0.09%	532	0.10%	4	0.01%	115	0.08%		
Asian alone	11,045	0.84%	8,043	0.90%	222	0.28%	3,515	2.48%		
Native Hawaiian and Other Pacific Islander	174	0.01%	73	0.00%	0	0.00%	63	0.04%		
alone Some other race alone	1,177	0.09%	1,115	0.10%	0	0.00%	980	0.69%		
Two or more races	1,177	0.14%	1,115	0.10%	25	0.00%	465	0.33%		
NATIONAL ORIGIN ⁵	1,000	0.1170	1,027	0.1070	25	0.0570	105	0.5570		
Native	989,434	75.08%	626,291	73.20%	53,151	68.08%	104,290	73.46%		
Born in United States	971,706	73.74%	614,630	71.90%	51,934	66.52%	104,290	71.70%		
Born in Puerto Rico, U.S. Island areas, or	17,728	1.35%	11,661	1.40%	1217	1.56%	2,493	1.76%		
born abroad to American parent(s)			,				,			
Foreign born	328,380	24.92%	228,885	26.80%	24,922	31.92%	37,678	26.54%		
SEX ⁴										
Male	643,932	48.86%	418,867	49.00%	36,738	47.06%	70,129	49.40%		
Female	673,882	51.14%	436,309	51.00%	41,335	52.94%	71,839	50.60%		
FAMILIAL STATUS ⁵										
Total households	375,937	28.53%	238,345	100%	22,095		45,705			
Married-couple family	199,559	15.14%	128,126	53.80%	11,407	51.63%	22,592	49.43%		
With own children of the householder under	98,819	7.50%	65,845	27.60%	6,164	27.90%	10,633	23.26%		
18 years										
Cohabiting couple household	14,748	1.12%	9,728	4.10%	694	3.14%	1,591	3.48%		
With own children of the householder under	7,532	0.57%	4,995	2.10%	424	1.92%	492	1.08%		
18 years										
FAMILIAL STATUS ⁵	40.71.5	2.779/	20.204	12 700/	2.724	10.240/	7.200	15.000/		
Male householder, no spouse/partner present	49,715	3.77%	30,294	12.70%	2,726	12.34%	7,308	15.99%		
With own children of the householder under	5,288	0.40%	2,887	1.20%	147	0.67%	687	1.50%		
18 years	5,200	0.4078	2,007	1.2070	14/	0.0770	007	1.5076		
Householder living alone	29,668	2,25%	18,296	7.70%	1.651	7.47%	4.637	10.15%		
65 years and over	9,885	0.75%	5,497	2.30%	640	2.90%	1,191	2.61%		
Female householder, no spouse/partner	111,915	8.49%	70,197	29.50%	7,268	32.89%	14,214	31.10%		
present										
With own children of the householder under	41,054	3.12%	26,826	11.30%	3022	13.68%	4,781	10.46%		
18 years										
Householder living alone	35,920	2.73%	20,409	8.60%	1,709	7.73%	4,917	10.76%		
65 years and over	19,651	1.49%	11,199	4.70%	1194	5.40%	2,173	4.75%		
Households with one or more people under	178,984	13.58%	117,373	49.20%	11,352	51.38%	18,845	41.23%		
18 years Households with one or more people 65	105,546	8.01%	62,834	26.40%	6,500	29.42%	12,475	27.29%		
vears and over	105,540	0.01%	02,034	20.40%	0,500	29.42%	12,475	21.29%		
DISABILITY ⁵										
Total Civilian Noninstitutionalized	1,307,108	99.19%	846,855	100%	78,073	100%	140,988	100%		
Population	1,507,100	77.1970	0-0,000	10070	/0,0/5	10070	140,700	10070		
With a disability	168,184	12.76%	109,673	13.00%	9,771	12.52%	18,421	13.07%		
¹ HUD LMISD, FY 2021 ACS 5-Year 2011-2015					. ,. , =					
ACS 5-Year, 2019, Table: S1903, data.census.gov										

³ACS 5-Year, 2018, Table: S1701, data.census.gov
 ⁴ACS 5-Year, 2019, Table: DP05, data.census.gov
 ⁵ACS 5-Year, 2019, Table: DP02, data.census.gov

Tx Jackson Apartments, LP - Jackson Street Apartments: Hidalgo County - \$5,000,000.00

The Jackson Street Apartments development located at 220 West Jackson Road in McAllen is a new construction with two residential buildings with a maximum of three stories each for 36 total garden style units. Because the development is on the border of both city of McAllen and the city of Pharr, the analysis below will include information on both cities. There will be one-, two- and three-bedroom units that range in size between 720 and 1,280 square feet. All 36 units will be guaranteed to house low- and moderate-income (LMI) renters, meaning it has a LMI beneficiary percentage of 100%.

The construction will be concrete slab with thirty percent of the siding being stone and the remainder fiber cement siding. The development will have 36 covered parking spaces available and 75 uncovered spaces. The units will have covered entries and patios and balconies, nine-foot ceilings, and storage rooms. The flooring will be 100% resilient covering and there will be ceiling fans in all rooms. Appliances will include microwave ovens, self-cleaning ovens, refrigerators with ice makers, and laundry equipment in each unit. The development will have full perimeter fencing, controlled gate access, barbeque grills and picnic tables along with a covered gazebo. Green building will include R-15 walls and R-30 ceilings, 14 SEER HVAC air systems, and an irrigation system with landscaping (many natural trees are present). The units will all be energy efficient.

The development site is in an urban style setting with available retail and amenities located nearby. The surrounding community has mixed housing with a manufactured home unit (MHU) facility across Jackson Street, brick single family construction scattered nearby, well developed condominiums and townhomes, and large estate style homes on Moore Street. The area has public transportation and is reasonably close to the major Lower Rio Grande Highway, but not so close as to hear significant traffic noise. Medical facilities, restaurants, shopping, food sources and drugstores are all within the immediate area.

McAllen Demographics

McAllen is a community of 141,968 residents in Hidalgo County (855,176), while the population of the 2018 South Texas Floods eligible area is 1,317,814. The median household income of McAllen is \$46,804, greater than Hidalgo County's median income of \$44,818, and greater than the 2018 South Texas Floods eligible area's median income of \$40,092. The poverty rate in the city of McAllen is at 23.05%, less than Hidalgo County's rate of 31.2%, and greater than the eligible area's poverty rate (23.03%). McAllen's LMI beneficiary percentage of 44.6% is less than Hidalgo County's percentage of 54.86% and less than the 2018 South Texas Floods eligible area's LMI percentage of 54.52%.

The city of McAllen's population is 84.83% Hispanic or Latino origin, less than Hidalgo County's 92.2% and less than the percentage for the 2018 South Texas Floods eligible area (91.03%). The population of McAllen is 10.7% white alone, greater than Hidalgo County's white alone percentage of 6.1% and greater than the 2018 South Texas Floods eligible area (7.4%). The city of McAllen is 0.84% Black or African American alone, greater than Hidalgo County (0.4%) and greater than the 2018 South Texas Floods eligible area for McAllen is 0.84% Black or African American alone, greater than Hidalgo County (0.4%) and greater than the 2018 South Texas Floods eligible area for McAllen is 0.84% Black or African American alone, greater than Hidalgo County (0.4%) and greater than the 2018 South Texas Floods eligible area's percentage of 0.4%. The American Indian

and Alaska Native alone percentage for McAllen is 0.0%, which is less than Hidalgo County and less than the 2018 South Texas Floods eligible area, who are at 0.1% and 0.1% respectively. The city of McAllen is 2.48% Asian alone, greater than Hidalgo County's percentage of 0.9% and greater than the 2018 South Texas Floods eligible area's rate of 0.8%. The Native Hawaiian and Other Pacific Islander percentage for McAllen is 0.04%, which is greater than Hidalgo County (0.00%) and greater than the 2018 South Texas Floods eligible area at 0.0%. In the city of McAllen, 0.33% of the population is two or more races, greater than Hidalgo County, which is at 0.1%, and greater than the 2018 South Texas Floods eligible area that is at 0.1%.

Native born national origin residents from within the United States is 71.7% in the city of McAllen, less than Hidalgo County at 73.2%, and less than the eligible area, which is at 75.1%

The city of McAllen is 49.40% male, greater than Hidalgo County (49.0%) and greater than the 2018 South Texas Floods eligible area's percentage of 48.9%. McAllen is 50.6% female, less than the 51.0% of Hidalgo County and less than the area's female percentage of 51.1%.

The households in McAllen are comprised of 49.43% married couple families, which is less than Hidalgo County's 53.8% and less than the 2018 South Texas Floods eligible area's percentage of 53.2%. The percentage of households in McAllen that are occupied by married couples who have their own children in the household under 18 is 23.26%. This is less than Hidalgo County's percentage of 27.6% and less than the 2018 South Texas Floods eligible area's percentage of 26.3%. The city of McAllen's households are 3.48% cohabitating households, less than Hidalgo County's percentage of 4.1% and less than the 2018 South Texas Floods eligible area's 3.9%. Households with cohabitating couples who have their own children in the household under 18 comprise 1.08% of households in McAllen, which is less than Hidalgo County's 2.1% and less than the 2018 South Texas Floods eligible area's 2.1% and less than the 2018 South Texas Floods eligible area's 2.1% and less than the 2018 South Texas Floods eligible area's 2.1% and less than the 2018 South Texas Floods eligible area's 2.1% and less than the 2018 South Texas Floods eligible area's 2.1% and less than the 2018 South Texas Floods eligible area at 2.0%

In the city of McAllen, 31.1% of households are occupied by a female householder with no spouse or partner present, greater than Hidalgo County at 29.5% and greater than the 2018 South Texas Floods eligible area's 29.8%. McAllen's households are 10.46% occupied by female householders with no spouse or partner present and their own children in the household under 18, less than Hidalgo County's percentage of 11.3% and less than the 2018 South Texas Floods eligible area (11.0%). The city of McAllen's households are 10.76% occupied by female householders living alone, greater than Hidalgo County at 8.6%, and greater than the 2018 South Texas Floods eligible area at 9.5%. The households in McAllen are 4.75% occupied by female householders with no partner present that are over the age of 65, making it greater than Hidalgo County and less than the 2018 South Texas Floods eligible area, which are at 4.7% and 5.2% respectively.

The city of McAllen is comprised of 15.99% households that are occupied by a male with no spouse or partner present, greater than Hidalgo County (12.7%) and greater than the 2018 South Texas Floods eligible area of 13.2%. The city of McAllen's households are 1.5% occupied by a male householder with no spouse or partner present who have their own children in the household under 18, greater than Hidalgo County, which is at 1.2% and greater than the 2018 South Texas Floods eligible area's 1.4%. Within McAllen, 15.99% of households are occupied by a male living

alone, which is greater than Hidalgo County's 7.7% and greater than the 2018 South Texas Floods eligible area's percentage of 7.9%. The city of McAllen's households are 2.6% occupied by a male householder over the age of 65 with no partner or spouse, which is greater than Hidalgo County at 2.3% and equal to the 2018 South Texas Floods eligible area at 2.6%.

In McAllen, 41.23% of households have one or more people under the age of 18, this is less than Hidalgo County, which is at 49.2% and less than the 2018 South Texas Floods eligible area at 47.7%. The percentage of households within McAllen that have one or more people of 65 or older is 41.23%, which is greater than Hidalgo County's 26.40% and greater than the 2018 South Texas Floods eligible area's 28.0%.

The percentage of persons with a disability in the city of McAllen is 13.07%, greater than Hidalgo County's 13.0%, and greater than the 2018 South Texas Floods eligible area's percentage of 12.9%.

Pharr Demographics

Pharr is a community of 78,073 residents in Hidalgo County (855,176), while the population of the 2018 South Texas Floods eligible area is 1,317,814. The median household income of Pharr is \$39,884, less than Hidalgo County's median income of \$44,818, and less than the 2018 South Texas Floods eligible area's median income of \$40,092. The poverty rate in the city of Pharr is at 29.13%, less than Hidalgo County's rate of 31.2%, and greater than the eligible area's poverty rate (23.03%). Pharr's LMI beneficiary percentage is 56.3%, greater Hidalgo County's percentage of 54.86% and greater the 2018 South Texas Floods eligible area's LMI percentage of 54.52%.

The city of Pharr's population is 94.31% Hispanic or Latino origin, greater than Hidalgo County's 92.2% and greater than the percentage for the 2018 South Texas Floods eligible area (91.03%). The population of Pharr is 5.3% white alone, less than Hidalgo County's white alone percentage of 6.1% and less than the 2018 South Texas Floods eligible area (7.4%). The city of Pharr is 0.07% Black or African alone, less than Hidalgo County (0.4%) and less than the 2018 South Texas Floods eligible area's percentage of 0.4%. The American Indian and Alaska Native alone percentage for Pharr is 0.0%, which is less than Hidalgo County and less than the 2018 South Texas Floods eligible area, who are at 0.1% and 0.1% respectively. The city of Pharr is 0.28% Asian alone, less than Hidalgo County's percentage of 0.9% and less than the 2018 South Texas Floods eligible area's rate of 0.8%. The Native Hawaiian and Other Pacific Islander percentage for Pharr is 0.0%, which is equal to Hidalgo County (0.0%) and equal to the 2018 South Texas Floods eligible area at 0.0%. In the city of Pharr, 0.03% of the population is two or more races, less than Hidalgo County, which is at 0.10%, and less than the 2018 South Texas Floods eligible area at 0.1%.

Native born national origin residents from within the United States is 66.52% in the city of Pharr, less than Hidalgo County at 73.2%, and less than the eligible area, which is at 75.1%

The city of Pharr is 47.06% male, less than Hidalgo County (49.00%) and less than the 2018 South Texas Floods eligible area's percentage of 48.9%. Pharr is 52.94% female, greater than the 51.00% of Hidalgo County and greater than the area's female percentage of 51.1%.

The households in Pharr are comprised of 51.63% married couple families, which is less than Hidalgo County's 53.8% and less than the 2018 South Texas Floods eligible area's percentage of 53.2%. The percentage of households in Pharr that are occupied by married couples who have their own children in the household under 18 is 27.9%. This is greater than Hidalgo County's percentage of 27.6% and greater than the 2018 South Texas Floods eligible area's percentage of 26.3%. The city of Pharr's households are 3.14% cohabitating households, less than Hidalgo County's percentage of 4.1% and less than the 2018 South Texas Floods eligible area's 3.9%. Households with cohabitating couples who have their own children in the household under 18 comprise 1.92% of households in Pharr, which is less than Hidalgo County's 2.1% and less than the 2018 South Texas Floods eligible area at 2.0%

In the city of Pharr, 32.89% of households are occupied by a female householder with no spouse or partner present, greater than Hidalgo County at 29.5% and greater than the 2018 South Texas Floods eligible area's 29.8%. Pharr's households are 13.68% occupied by female householders with no spouse or partner present and their own children in the household under 18, greater than Hidalgo County's percentage of 11.3% and greater than the 2018 South Texas Floods eligible area (11.0%). The city of Pharr's households are 7.73% occupied by female householders living alone, less than Hidalgo County at 8.6%, and less than the 2018 South Texas Floods eligible area at 9.5%. The households in Pharr are 5.4% occupied by female householders with no partner present that are over the age of 65, making it greater than Hidalgo County and greater than the 2018 South Texas Floods eligible area, which are at 4.7% and 5.2% respectively.

The city of Pharr is comprised of 12.34% households that are occupied by a male with no spouse or partner present, less than Hidalgo County (12.7%) and less than the 2018 South Texas Floods eligible area of 13.2%. The city of Pharr's households are 0.67% occupied by a male householder with no spouse or partner present who have their own children in the household under 18, less than Hidalgo County, which is at 1.2% and less than the 2018 South Texas Floods eligible area's 1.4%. Within Pharr, 12.34% of households are occupied by a male living alone, which is greater than Hidalgo County's 7.7% and greater than the 2018 South Texas Floods eligible area's percentage of 7.9%. The city of Pharr's households are 2.9% occupied by a male householder over the age of 65 with no partner or spouse, which is greater than Hidalgo County at 2.3% and greater than the 2018 South Texas Floods eligible area at 2.6%.

In Pharr, 51.38% of households have one or more people under the age of 18. This is greater than Hidalgo County, which is at 49.2%, and greater than the 2018 South Texas Floods eligible area, which is at 47.7%. The percentage of households within Pharr that have one or more people of 65 or older is 51.38%, which is greater than Hidalgo County's 26.4% and greater than the 2018 South Texas Floods eligible area's 28.0%.

The percentage of persons with a disability in the city of Pharr is 12.52%, less than Hidalgo County's 13.0%, and less than the 2018 South Texas Floods eligible area's percentage of 12.9%.

McAllen and Pharr have a combined eight census tracks that are designated as a R/ECAP area. Hidalgo County has a total of 41 R/ECAP areas.

Competition Application ID	2018 South Te	evas Floods			Camilla Court (HUD MID) CDR17-1336-APP New Construction City of Pharr		
			Hidalgo (County			
Applicant	Eligible	Area					
Benefit Area	54.52	D/	54.00	D/			
Low- and Moderate-Income ¹			54.86		56.30%		
Median Household Income ²	\$40,09		\$40,0		\$39,88		
Poverty Rate ³	23.03		31.20		29.13%		
Total Population ⁴	1,317,8	314	855,17		78,073	3	
Protected Classes	Estimate	Percent	Estimate	Percent	Estimate	Percent	
RACE ⁴					1		
Hispanic or Latino (of any race)	1,199,256	91.00%	788,282	92.20%	73,630	94.31%	
Not Hispanic or Latino	118,558	9.00%	66,894	7.80%	4,443	5.69%	
White alone Black or African American alone	97,619	7.41%	52,492	6.10%	4,141	5.30%	
American Indian and Alaska Native alone	5,550 1,187	0.42%	3,612 532	0.40%	51	0.07%	
Asian alone	1,187	0.09%	8,043	0.10%	222	0.01%	
Native Hawaiian and Other Pacific Islander	11,043	0.01%	73	0.90%	0	0.28%	
alone	1/4	0.0170	15	0.0070	0	0.0076	
Some other race alone	1,177	0.09%	1,115	0.10%	0	0.00%	
Two or more races	1,806	0.14%	1,027	0.10%	25	0.03%	
NATIONAL ORIGIN ⁵	-,0		-,/				
Native	989,434	75.08%	626,291	73.20%	53,151	68.08%	
Born in United States	971,706	73.74%	614,630	71.90%	51,934	66.52%	
Born in Puerto Rico, U.S. Island areas, or	17,728	1.35%	11,661	1.40%	1217	1.56%	
born abroad to American parent(s)			,				
Foreign born	328,380	24.92%	228,885	26.80%	24,922	31.92%	
SEX ⁴			· · · ·		· · ·		
Male	643,932	48.86%	418,867	49.00%	36,738	47.06%	
Female	673,882	51.14%	436,309	51.00%	41,335	52.94%	
FAMILIAL STATUS ⁵							
Total households	375,937	28.53%	238,345	100%	22,095		
Married-couple family	199,559	15.14%	128,126	53.80%	11,407	51.63%	
With own children of the householder under	98,819	7.50%	65,845	27.60%	6,164	27.90%	
18 years							
Cohabiting couple household	14,748	1.12%	9,728	4.10%	694	3.14%	
With own children of the householder under	7,532	0.57%	4,995	2.10%	424	1.92%	
18 years							
FAMILIAL STATUS ⁵							
Male householder, no spouse/partner	49,715	3.77%	30,294	12.70%	2,726	12.34%	
present							
With own children of the householder under	5,288	0.40%	2,887	1.20%	147	0.67%	
18 years			10.000				
Householder living alone	29,668	2.25%	18,296	7.70%	1,651	7.47%	
65 years and over	9,885	0.75%	5,497	2.30%	640	2.90%	
Female householder, no spouse/partner	111,915	8.49%	70,197	29.50%	7,268	32.89%	
present With own children of the householder under	41,054	3.12%	26,826	11.30%	3022	13.68%	
18 years	41,034	3.12%	20,820	11.50%	5022	15.08%	
Householder living alone	35,920	2.73%	20,409	8.60%	1,709	7.73%	
65 years and over	19,651	1.49%	11,199	4.70%	1,709	5.40%	
Households with one or more people under	178,984	13.58%	117,373	49.20%	11,352	51.38%	
18 years	170,204	15.5670	117,575	47.2070	11,002	51.5070	
Households with one or more people 65	105,546	8.01%	62,834	26.40%	6,500	29.42%	
vears and over			,		-,		
DISABILITY ⁵							
Total Civilian Noninstitutionalized	1,307,108	99.19%	846,855	100%	78,073	100%	
Population	-,007,100	///////////////////////////////////////	5.0,000	10070	, 0,0,0	10070	
With a disability	168,184	12.76%	109,673	13.00%	9,771	12.52%	
¹ HUD LMISD, FY 2021 ACS 5-Year 2011-2015					· .		

²ACS 5-Year, 2019, Table: S1903, data.census.gov

³ACS 5-Year, 2018, Table: S1701, data.census.gov

⁴ACS 5-Year, 2019, Table: DP05, data.census.gov

⁵ACS 5-Year, 2019, Table: DP02, data.census.gov

Pharr Housing Development Corporation – Camilla Court: Hidalgo County - \$3,088,000.00

Camilla Court is a new construction multifamily development totaling of eighty units on two sites, including eight residential buildings and one nonresidential building. All 80 units will house lowand moderate-income (LMI) renters, meaning it has a LMI beneficiary percentage of 100%.

The units will be constructed on concrete slabs with a stucco and masonry veneer. The complex will include two hundred uncovered parking spaces. The construction will include covered entries and balconies, nine-foot ceilings, and fire sprinklers in all units. The interiors will include ceramic tile, microwave ovens, self-cleaning ovens, a refrigerator with ice maker, and laundry equipment in each unit. The overall development will include full perimeter fencing, an accessible walking and jogging path, an equipped functioning business and computer learning center, a children's play scape, a sport court, and a furnished community room. The units will be constructed using energy efficient alternative construction materials, R-15 walls and R-30 ceilings, 14 SEER HVAC units, and thermally and draft efficient doors. The exteriors will include landscaping and irrigation.

The current development at Audrey appears from the outside to be well maintained. The housing around the prospective developments appears to be smaller single-family housing that has a variety of maintenance standards. There is larger housing in the neighborhood not far from the site. There is also some office, retail, and commercial development close by. The most prominent feature is the large City of Pharr public park across the street. There are three parks within a few blocks of the development.

Pharr is a community of 78,073 residents in Hidalgo County (855,176), while the population of the 2018 South Texas Floods eligible area is 1,317,814. The median household income of Pharr is \$39,884, less than Hidalgo County's median income of \$44,818, and less than the 2018 South Texas Floods eligible area's median income of \$40,092. The poverty rate in the city of Pharr is at 29.13%, less than Hidalgo County's rate of 31.2%, and greater than the eligible area's poverty rate (23.03%). Pharr's LMI beneficiary percentage is 56.3%, greater than Hidalgo County's percentage of 54.86% and greater than the 2018 South Texas Floods eligible area's LMI percentage of 54.52%.

The city of Pharr's population is 94.31% Hispanic or Latino origin, greater than Hidalgo County's 92.2% and greater than the percentage for the 2018 South Texas Floods eligible area (91.03%). The population of Pharr is 5.3% white alone, less than Hidalgo County's white alone percentage of 6.1% and less than the 2018 South Texas Floods eligible area (7.4%). The city of Pharr is 0.07% Black or African American alone, less than Hidalgo County (0.4%) and less than the 2018 South Texas Floods eligible area's percentage of 0.4%. The American Indian and Alaska Native alone percentage for Pharr is 0.0%, which is less than Hidalgo County and less than the 2018 South Texas Floods eligible area, who are at 0.1% and 0.1% respectively. The city of Pharr is 0.28% Asian alone, less than Hidalgo County's percentage of 0.9% and less than the 2018 South Texas Floods eligible area's rate of 0.8%. The Native Hawaiian and Other Pacific Islander percentage for Pharr is 0.0%, which is equal to Hidalgo County (0.0%) and equal to the 2018 South Texas Floods eligible area at 0.0%. In the city of Pharr, 0.03% of the population is two or more races,

less than Hidalgo County, which is at 0.10%, and less than the 2018 South Texas Floods eligible area that is at 0.1%.

Native born national origin residents from within the United States is 66.52% in the city of Pharr, less than Hidalgo County at 73.2%, and less than the eligible area, which is at 75.1%

The city of Pharr is 47.06% male, less than Hidalgo County (49.00%) and less than the 2018 South Texas Floods eligible area's percentage of 48.9%. Pharr is 52.94% female, greater than the 51.00% of Hidalgo County and greater than the area's female percentage of 51.1%.

The households in Pharr are comprised of 51.63% married couple families, which is less than Hidalgo County's 53.8% and less than the 2018 South Texas Floods eligible area's percentage of 53.2%. The percentage of households in Pharr that are occupied by married couples who have their own children in the household under 18 is 27.9%. This is greater than Hidalgo County's percentage of 27.6% and greater than the 2018 South Texas Floods eligible area's percentage of 26.3%. The city of Pharr's households are 3.14% cohabitating households, less than Hidalgo County's percentage of 4.1% and less than the 2018 South Texas Floods eligible area's 3.9%. Households with cohabitating couples who have their own children in the household under 18 comprise 1.92% of households in Pharr, which is less than Hidalgo County's 2.1% and less than the 2018 South Texas Floods eligible area at 2.0%

In the city of Pharr, 32.89% of households are occupied by a female householder with no spouse or partner present, greater than the Hidalgo County at 29.5% and greater than the 2018 South Texas Floods eligible area's 29.8%. Pharr's households are 13.68% occupied by female householders with no spouse or partner present and their own children in the household under 18, greater than Hidalgo County's percentage of 11.3% and greater than the 2018 South Texas Floods eligible area (11.0%). The city of Pharr's households are 7.73% occupied by female householders living alone, less than Hidalgo County at 8.6%, and less than the 2018 South Texas Floods eligible area at 9.5%. The households in Pharr are 5.4% occupied by female householders with no partner present that are over the age of 65, making it greater than Hidalgo County and greater than the 2018 South Texas Floods eligible area, which are at 4.7% and 5.2% respectively.

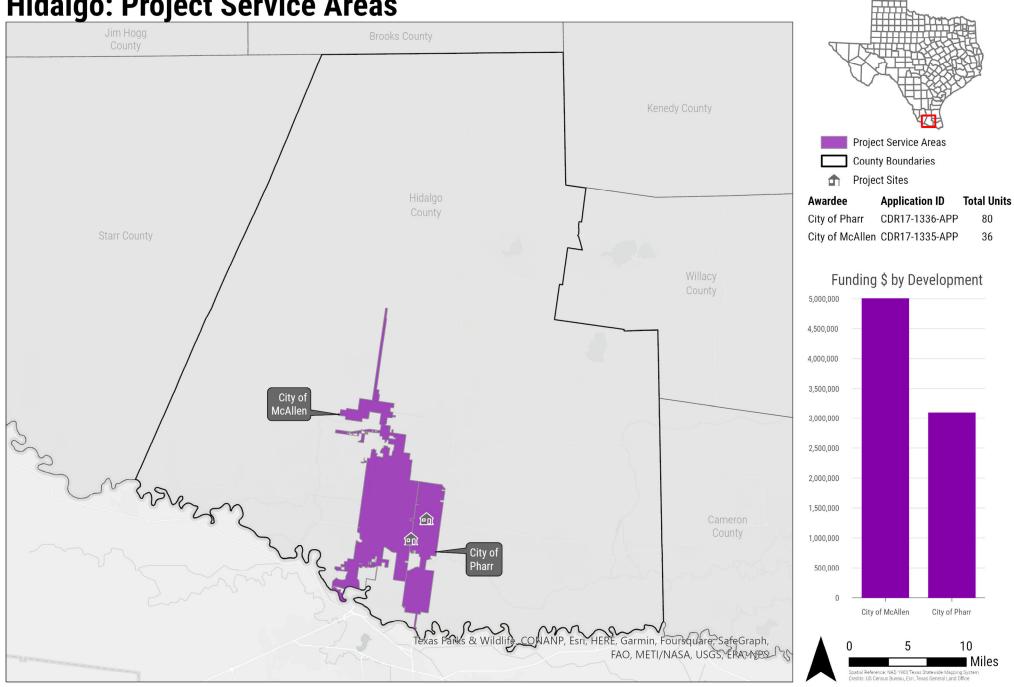
The city of Pharr is comprised of 12.34% households that are occupied by a male with no spouse or partner present, less than Hidalgo County (12.7%) and less than the 2018 South Texas Floods eligible area of 13.2%. The city of Pharr's households are 0.67% occupied by a male householder with no spouse or partner present who have their own children in the household under 18, less than Hidalgo County, which is at 1.2% and less than the 2018 South Texas Floods eligible area's 1.4%. Within Pharr, 12.34% of households that are occupied by a male living alone, which is greater than Hidalgo County's 7.7% and greater than the 2018 South Texas Floods eligible area's percentage of 7.9%. The city of Pharr's households are 2.9% occupied by a male householder over the age of 65 with no partner or spouse, which is greater than Hidalgo County at 2.3% and greater than the 2018 South Texas Floods eligible area at 2.6%.

In Pharr, 51.38% of households have one or more people under the age of 18. This is greater than Hidalgo County, which is at 49.2%, and greater than the 2018 South Texas Floods eligible area, which is at 47.7%. The percentage of households within Pharr that have one or more people of 65 or older is 51.38%, which is greater than Hidalgo County's 26.4% and greater than the 2018 South Texas Floods eligible area's 28.0%.

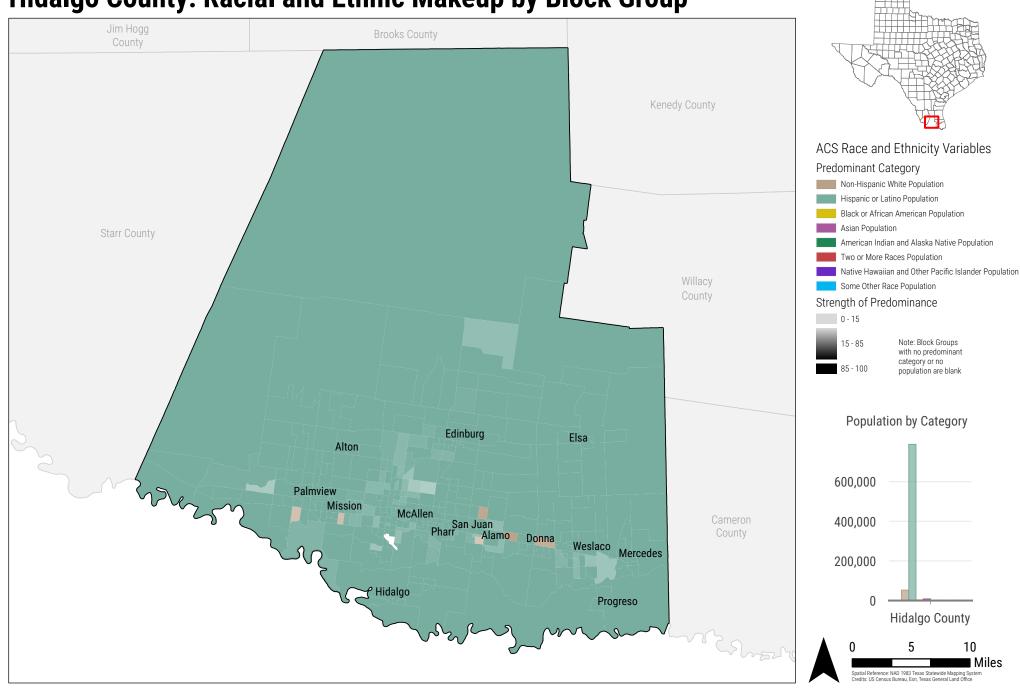
The percentage of persons with a disability in the city of Pharr is 12.52%, less than Hidalgo County's 13.0%, and less than the 2018 South Texas Floods eligible area's percentage of 12.9%.

Pharr has three census tracks that are designated as a R/ECAP area. Hidalgo County has a total of 41 R/ECAP areas.

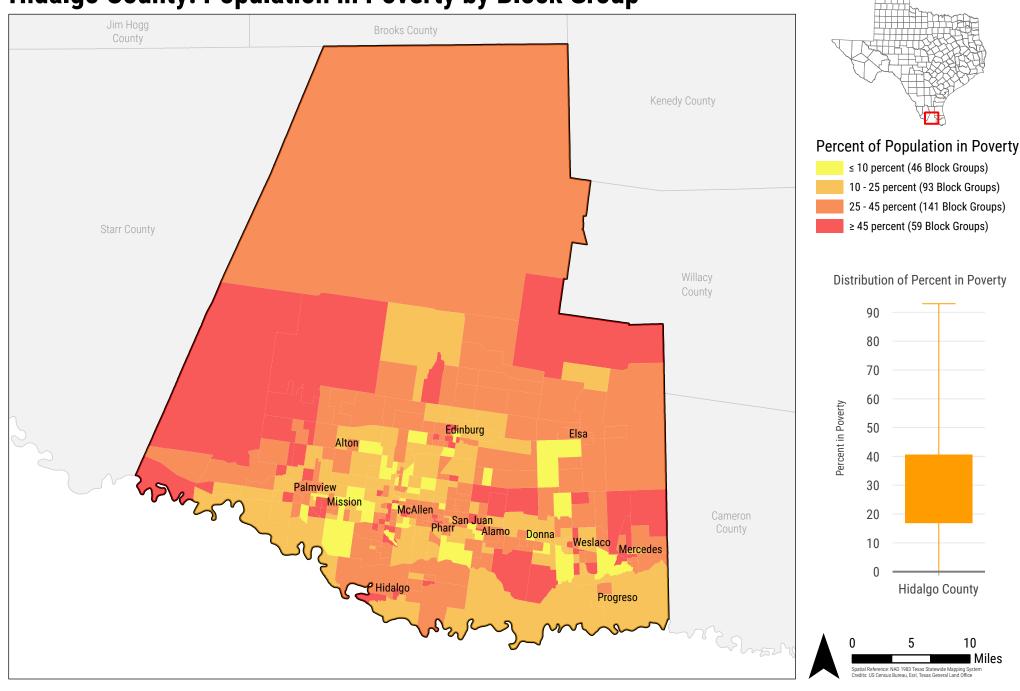
Hidalgo: Project Service Areas



Hidalgo County: Racial and Ethnic Makeup by Block Group



Hidalgo County: Population in Poverty by Block Group



Competition					La Villita Apartmen	ts (State MID)		
Application ID	2018 South Te	exas Floods	ā	a .	CDR17-1333-APP Rehabilitation			
Applicant	Eligible		Cameron	County				
Benefit Area	English				City of Brownsville			
Low- and Moderate-Income ¹	54.52	%	55.14	%	55.30%			
Median Household Income ²	\$40,0		\$38,7					
	23.03		30.60		\$38,588 29.30%			
Poverty Rate ³								
Total Population ⁴	1,317,8		421,6		182,27			
Protected Classes	Estimate	Percent	Estimate	Percent	Estimate	Percent		
RACE ⁴	1.100.054	01.000/	250.001	00.500/	151.005	00.000/		
Hispanic or Latino (of any race) Not Hispanic or Latino	1,199,256	91.00%	378,081	89.70%	171,027	93.83%		
Not Hispanic or Latino White alone	118,558 97,619	9.00% 7.41%	43,585 37,770	10.30% 9.00%	11,244 9,008	6.17% 4.94%		
Black or African American alone	5,550	0.42%	1,683	9.00%	9,008	0.39%		
American Indian and Alaska Native alone	1,187	0.4278	573	0.40%	240	0.13%		
Asian alone	11,045	0.84%	2,792	0.70%	1.046	0.13%		
Native Hawaiian and Other Pacific Islander	174	0.01%	47	0.00%	1,040	0.01%		
alone	1, 1	0.0170	.,	0.0070	10	0.0170		
Some other race alone	1,177	0.09%	49	0.00%	30	0.02%		
Two or more races	1,806	0.14%	671	0.20%	199	0.11%		
NATIONAL ORIGIN ⁵			.					
Native	989,434	75.08%	324,484	77.00%	130,186	71.42%		
Born in United States	971,706	73.74%	318,542	75.50%	127,086	69.72%		
Born in Puerto Rico, U.S. Island areas, or	17,728	1.35%	5,942	1.40%	3,100	1.70%		
born abroad to American parent(s)			-).	-	- ,			
Foreign born	328,380	24.92%	97,182	23.00%	52,085	28.58%		
SEX ⁴					· · · · ·			
Male	643,932	48.86%	204,948	48.60%	87,970	48.26%		
Female	673,882	51.14%	216,718	51.40%	94,301	51.74%		
FAMILIAL STATUS ⁵								
Total households	375,937	28.53%	124,605	100%	52,162			
Married-couple family	199,559	15.14%	65,112	52.30%	27,358	52.45%		
With own children of the householder under	98,819	7.50%	30,715	24.60%	13,712	26.29%		
18 years								
Cohabiting couple household	14,748	1.12%	4,265	3.40%	1,469	2.82%		
With own children of the householder under	7,532	0.57%	2,194	1.80%	913	1.75%		
18 years								
FAMILIAL STATUS ⁵								
Male householder, no spouse/partner	49,715	3.77%	17,408	14.00%	6,572	12.60%		
present								
With own children of the householder under	5,288	0.40%	2,174	1.70%	865	1.66%		
18 years								
Householder living alone	29,668	2.25%	10,091	8.10%	3,614	6.93%		
65 years and over	9,885	0.75%	3,953	3.20%	1,253	2.40%		
Female householder, no spouse/partner	111,915	8.49%	37,820	30.40%	16,763	32.14%		
present With own children of the householder under	41.054	3.12%	12 220	10.600/	(225	12 120/		
18 years	41,054	5.12%	13,229	10.60%	6,325	12.13%		
Householder living alone	35,920	2.73%	13,688	11.00%	5,197	9.96%		
65 years and over	19,651	1.49%	7,628	6.10%	2,916	5.59%		
Households with one or more people under	178,984	13.58%	57,083	45.80%	25,618	49.11%		
18 years	1,0,201	10.0070	27,005	1010070		.,		
Households with one or more people 65	105,546	8.01%	38,630	31.00%	15,277	29.29%		
years and over			, •		- , - ,			
DISABILITY ⁵								
Total Civilian Noninstitutionalized	1,307,108	99.19%	419,669	100%	181,230	100%		
Population								
With a disability	168,184	12.76%	52,089	12.40%	20,223	11.16%		
¹ HUD LMISD, FY 2021 ACS 5-Year 2011-2015								

²ACS 5-Year, 2019, Table: S1903, data.census.gov

³ACS 5-Year, 2018, Table: S1701, data.census.gov

⁴ACS 5-Year, 2019, Table: DP05, data.census.gov

⁵ACS 5-Year, 2019, Table: DP02, data.census.gov

Housing Associates of Brownsville, Ltd. - La Villita Apartments: Cameron County -\$1,456,000.00

La Villita is an existing Brownsville Public Housing Authority Complex that is located at 529 Old Port Isabel Road, Brownsville, Texas, 78521 that will be rehabilitated. The apartment complex has 12.24 units per acre with green space present within the development. All 68 units will be guaranteed to house low- and moderate-income (LMI) renters, meaning it has a LMI beneficiary percentage of 100%.

The apartment units are constructed from masonry and have covered entries and patios/balconies. Also on the complex are a community laundry room and a pool near the office. There is ample parking present. Individual units have a microwave oven, a self-cleaning oven, a refrigerator with icemaker, ceiling fans in all rooms, and laundry connections.

La Villita will replace windows and associated drywall and to remove mold and mildew in areas where water damage has occurred and repair stucco repair water has penetrated. Additionally, they will modify 29 units in order to satisfy minimum accessibility standards as well as requirements found in the current Low Income Housing Tax Credit Land Use Restriction Agreement. The scope of work also indicates that the funds will be used to upgrade all units to meet HUD Community Planning and Development Green requirements, to replace HVAC systems, appliances, plumbing features, flooring, and for unit upgrades in select units. The overall community will have new roofing, paint, and general carpentry throughout. Repair will be made to the security lighting, existing pavement and irrigation system.

This area has amenities available nearby, a Head Start program on site, and public schools with assessment ratings of a "B." There are amenities and high-performing schools present, the development is located within a single-family housing neighborhood, and most importantly, the development already exists. The funds will enhance the development for the people living in the community.

Browsville is a community of 182,271 residents in Cameron County (421,666), while the population of the 2018 South Texas Floods eligible area is 1,317,814. The median household income of Browsville is \$38,588, less than Cameron County's median income of \$48,115, and less than the 2018 South Texas Floods eligible area's median income of \$40,092. The poverty rate in the city of Brownsville is at 29.30%, less than Cameron County's rate of 30.60%, and greater than the eligible area's poverty rate (23.03%). Brownsville's LMI beneficiary percentage of 55.3% is greater than Cameron County's percentage of 55.14% and greater than the 2018 South Texas Floods eligible area's LMI percentage of 54.52%.

The city of Brownsville's population is 93.83% Hispanic or Latino origin, greater than Cameron County's 89.70% and greater than the percentage for the 2018 South Texas Floods eligible area (91.03%). The population of Browsville is 4.94% white alone, less than Cameron County's white alone percentage of 9.00% and less than the 2018 South Texas Floods eligible area (7.4%). The city of Brownsville is 0.39% Black or African American alone, less than Cameron County (0.40%) and less than the 2018 South Texas Floods eligible area's percentage of 0.4%. The American Indian and Alaska Native alone percentage for Browsville is 0.03%, which is greater than Cameron

County and greater than the 2018 South Texas Floods eligible area, who are at 0.1% and 0.1% respectively. The city of Brownsville is 0.57% Asian alone, less than Cameron County's percentage of 0.7% and less than the 2018 South Texas Floods eligible area's rate of 0.8%. The Native Hawaiian and Other Pacific Islander percentage for Browsville is 0.01%, which is greater than Cameron County (0.0%) and greater than the 2018 South Texas Floods eligible area at 0.0%. In the city of Brownsville, 0.11% of the population is two or more races, less than Cameron County, which is at 0.20%, and less than the 2018 South Texas Floods eligible area that is at 0.14%.

Native born national origin residents from within the United States is 69.72% in the city of Brownsville, less than Cameron County at 77.00\%, and less than the eligible area, which is at 75.1%

The city of Brownsville is 48.26% male, less than Cameron County (48.60%) and less than the 2018 South Texas Floods eligible area's percentage of 48.9%. Browsville is 51.74% female, greater than the 51.40% of Cameron County and greater than the area's female percentage of 51.1%.

The households in Browsville are comprised of 52.45% married couple families, which is greater than Cameron County's 52.30% and less than the 2018 South Texas Floods eligible area's percentage of 53.2%. The percentage of households in Browsville that are occupied by married couples who have their own children in the household under 18 is 26.29%. This is greater than Cameron County's percentage of 24.60% and less than the 2018 South Texas Floods eligible area's percentage of 26.3%. The city of Brownsville's households are 2.82% cohabitating households, less than Cameron County's percentage of 3.40% and less than the 2018 South Texas Floods eligible area's eligible area's 3.9%. Households with cohabitating couples who have their own children in the household under 18 comprise 1.75% of households in Browsville, which is less than Cameron County's 1.80% and less than the 2018 South Texas Floods eligible area at 2.0%

In the city of Brownsville, 32.14% of households are occupied by a female householder with no spouse or partner present, greater than Cameron County at 30.40% and greater than the 2018 South Texas Floods eligible area's 29.8%. Browsville's households are 12.13% occupied by female householders with no spouse or partner present and their own children in the household under 18, greater than Cameron County's percentage of 10.60% and greater than the 2018 South Texas Floods eligible area (11.0%). The city of Brownsville's households are 9.96% occupied by female householders living alone, less than Cameron County at 11.00%, and greater than the 2018 South Texas Floods eligible area at 9.5%. The households in Browsville are 5.59% occupied by female householders with no partner present that are over the age of 65, making it less than Cameron County and greater than the 2018 South Texas Floods eligible area to 2018 South Texas Floods eligible area to 2018 South Texas Floods eligible area at 9.5%. The households in Browsville are 5.59% occupied by female householders with no partner present that are over the age of 65, making it less than Cameron County and greater than the 2018 South Texas Floods eligible area, which are at 6.10% and 5.2% respectively.

The city of Brownsville is comprised of 12.6% households that are occupied by a male with no spouse or partner present, less than Cameron County (14.0%) and less than the 2018 South Texas Floods eligible area of 13.2%. The city of Brownsville's households are 1.66% occupied by a male

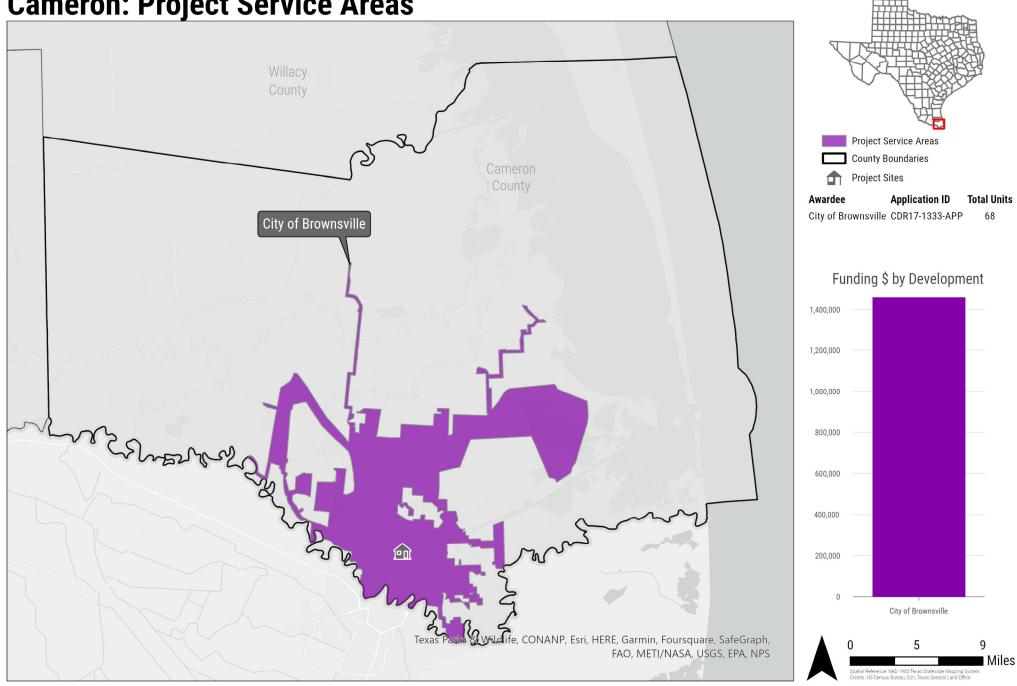
householder with no spouse or partner present who have their own children in the household under 18, less than Cameron County, which is at 1.7% and greater than the 2018 South Texas Floods eligible area's 1.4%. Within Browsville, 12.6% of households that are occupied by a male living alone, which is greater than Cameron County's 8.1% and greater than the 2018 South Texas Floods eligible area's percentage of 7.9%. The city of Brownsville's households are 2.4% occupied by a male householder over the age of 65 with no partner or spouse, which is less than Cameron County at 3.20% and less than the 2018 South Texas Floods eligible area at 2.6%.

In Browsville, 49.11% of households have one or more people under the age of 18, this is greater than Cameron County, which is at 45.8% and greater than the 2018 South Texas Floods eligible area at 47.7%. The percentage of households within Browsville that have one or more people of 65 or older is 49.11%, which is greater than Cameron County's 31.0% and greater than the 2018 South Texas Floods eligible area's 28.0%.

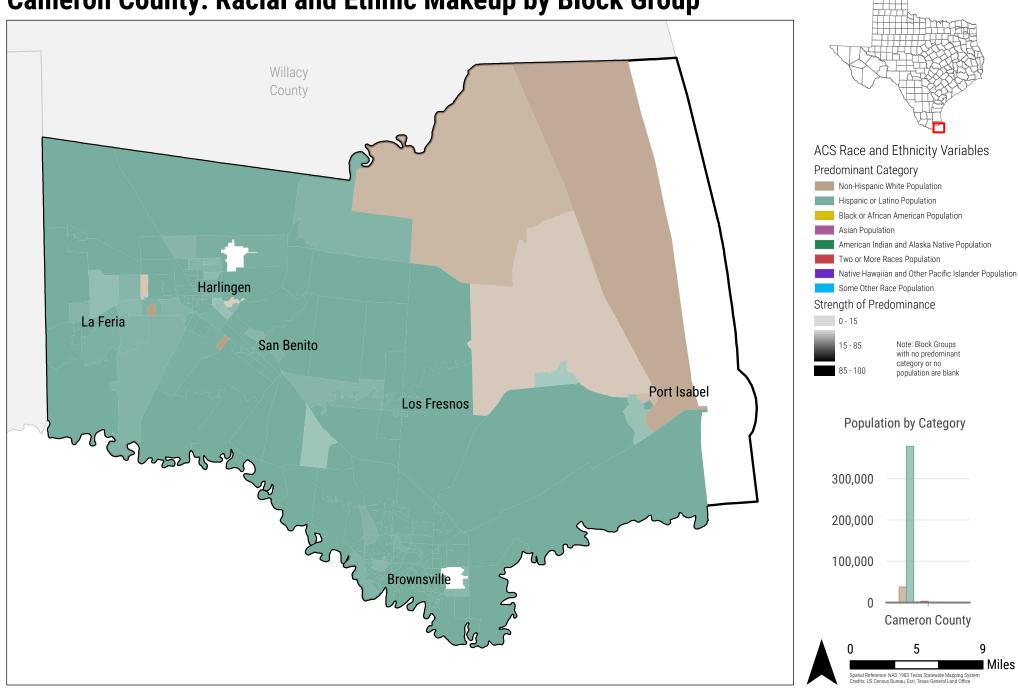
The percentage of persons with a disability in the city of Brownsville is 11.16%, less than Cameron County's 12.4%, and less than the 2018 South Texas Floods eligible area's percentage of 12.9%.

Brownsville has 22 census tracks that are designated as a R/ECAP area. Cameron County has a total of 33 R/ECAP areas.

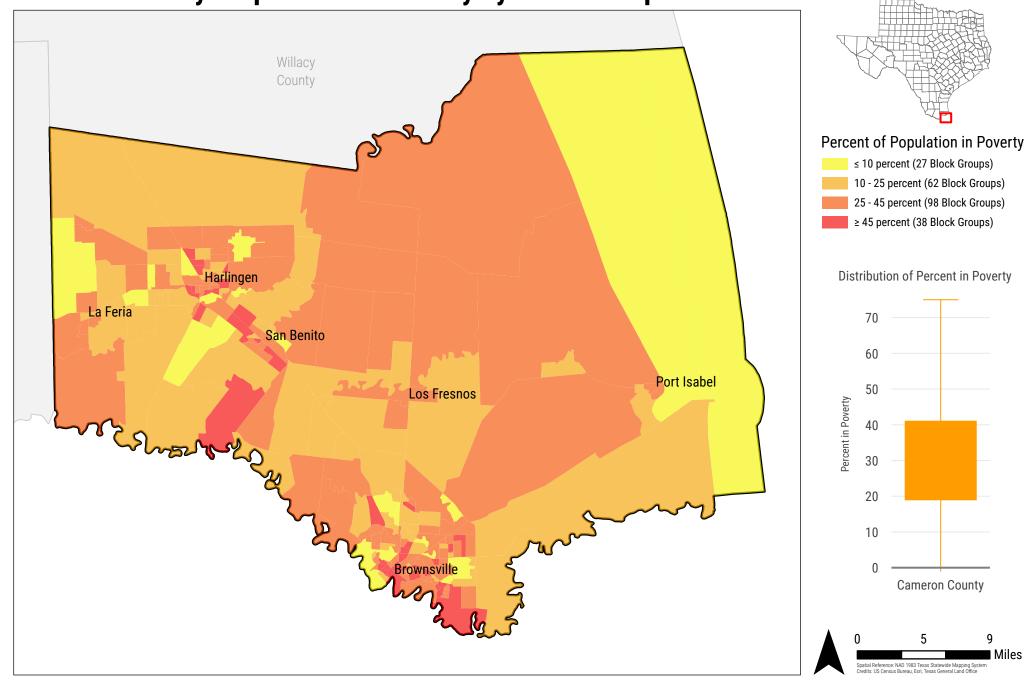
Cameron: Project Service Areas



Cameron County: Racial and Ethnic Makeup by Block Group



Cameron County: Population in Poverty by Block Group



q Miles

Competition					Casa Real II (S	tate MID)		
Application ID	2018 South T	exas Floods	T* XX/-11-	Country	CDR17-1334-APP			
Applicant	Eligible	Area	Jim Wells	County	Rehabilitation			
Benefit Area					City of Premont			
Low- and Moderate-Income ¹	54.52	%	40.90)%	55.30%			
Median Household Income ²	\$40,0	92	\$41,5	05	\$47,87	9		
Poverty Rate ³	23.03	%	23.00)%	20.44%	0		
Total Population ⁴	1,317,	314	40,9	72	2,580			
Protected Classes	Estimate	Percent	Estimate	Percent	Estimate	Percent		
RACE ⁴			F					
Hispanic or Latino (of any race)	1,199,256	91.00%	32,893	80.30%	2,324	90.08%		
Not Hispanic or Latino White alone	118,558 97,619	9.00% 7.41%	8,079 7,357	19.70% 18.00%	256 241	9.92% 9.34%		
Black or African American alone	5,550	0.42%	255	0.60%	8	0.31%		
American Indian and Alaska Native alone	1,187	0.09%	82	0.20%	0	0.00%		
Asian alone	11,045	0.84%	210	0.50%	7	0.27%		
Native Hawaiian and Other Pacific Islander alone	174	0.01%	54	0.10%	0	0.00%		
Some other race alone	1,177	0.09%	13	0.00%	0	0.00%		
Two or more races	1,806	0.14%	108	0.30%	0	0.00%		
NATIONAL ORIGIN ⁵								
Native	989,434	75.08%	38,659	94.40%	2,274	88.14%		
Born in United States	971,706	73.74%	38,534	94.00%	2,252	87.29%		
Born in Puerto Rico, U.S. Island areas, or	17,728	1.35%	125	0.30%	22	0.85%		
born abroad to American parent(s) Foreign born	328,380	24.92%	2,313	5.60%	306	11.86%		
SEX ⁴	528,580	24.9270	2,313	5.0078	500	11.0070		
Male	643,932	48.86%	20,117	49.10%	1,463	56.71%		
Female	673,882	51.14%	20,855	50.90%	1,117	43.29%		
FAMILIAL STATUS ⁵					-,,			
Total households	375,937	28.53%	12,987	100%	822			
Married-couple family	199,559	15.14%	6,321	48.70%	401	48.78%		
With own children of the householder under 18 years	98,819	7.50%	2,259	17.40%	99	12.04%		
Cohabiting couple household	14,748	1.12%	755	5.80%	27	3.28%		
With own children of the householder under	7,532	0.57%	343	2.60%	0	0.00%		
18 years								
FAMILIAL STATUS ⁵								
Male householder, no spouse/partner present	49,715	3.77%	2,013	15.50%	104	12.65%		
With own children of the householder under	5,288	0.40%	227	1.70%	0	0.00%		
18 years Householder living alone	20 660	2 250/	1 201	0.000/	50	6 220/		
65 years and over	29,668 9,885	2.25% 0.75%	1,281 435	9.90% 3.30%	52	6.33% 0.00%		
Female householder, no spouse/partner	111,915	8.49%	3,898	30.00%	290	35.28%		
present With own children of the householder under	41,054	3.12%	999	7.70%	15	1.82%		
18 years	41,034	5.1270	779	/./0/0	1.3	1.0270		
Householder living alone	35,920	2.73%	1,823	14.00%	122	14.84%		
65 years and over	19,651	1.49%	824	6.30%	52	6.33%		
Households with one or more people under	178,984	13.58%	4,528	34.90%	181	22.02%		
18 years Households with one or more people 65	105 546	0.010/	4 000	21 400/	227	20 700/		
Households with one or more people 65 vears and over	105,546	8.01%	4,082	31.40%	327	39.78%		
DISABILITY ⁵								
Total Civilian Noninstitutionalized	1,307,108	99.19%	40,584	100%	2,544	100%		
Population	-,,	·····		10070	_,	10070		
With a disability	168,184	12.76%	6,422	15.80%	618	24.29%		
¹ HUD LMISD, FY 2021 ACS 5-Year 2011-2015								
² ACS 5-Year, 2019, Table: S1903, data.census.gov								
³ ACS 5-Year, 2018, Table: S1701, data.census.gov								
⁴ ACS 5-Year, 2019, Table: DP05, data.census.gov								
⁵ ACS 5-Year, 2019, Table: DP02, data.census.gov								

Rural Economic Assistance League, Inc. - Casa Real II: Jim Wells County - \$566,000.00

Casa Real II is an existing apartment complex located at 325 NW Second Street, Premont, TX, 78375 that will be rehabilitated. There are 32 total units, all low income, in the complex. Four of the units are two bedrooms, 22 are one bedroom and six are studio style apartments. The structures have several connected units in each building with a front patio and a small yard in front of the buildings. As all 32 units are already for low- and moderate-income (LMI) housing, this project has a LMI beneficiary percentage of 100%.

The units are made of masonry veneer built on concrete slabs. The units are a garden style walkup layout. All of the units have ceiling fixtures, storage rooms, and warmed and cooled air in the units. Each unit has a storage unit and a sub metered utility meter. All have one bathroom in the unit.

The project includes the rerouting water during weather events throughout the property, replacement of walkways and parking areas, improved safety issues like additional lighting, relocation/rehabilitation of electrical concerns, air handlers, and improvements to the administration building and the signage.

Premont has many smaller houses that are brick and wood sided structures. There are several vacant structures that are within one mile of the property, but most of the town is within one mile. The development fits within the surrounding area as most of the properties are smaller structures.

Premont is a community of 2,580 residents in Jim Wells County (40,972), while the population of the 2018 South Texas Floods eligible area is 1,317,814. The median household income of Premont is \$47,879, greater than Jim Wells County's median income of \$47,629, and greater than the 2018 South Texas Floods eligible area's median income of \$40,092. The poverty rate in the city of Premont is at 20.44%, less than Jim Wells County's rate of 23.0%, and less than the eligible area's poverty rate (23.03%). Premont's LMI percentage of 55.3% is greater than Jim Wells County's percentage of 40.9% and greater than the 2018 South Texas Floods eligible area's LMI percentage of 54.52%.

The city of Premont's population is 90.08% Hispanic or Latino origin, greater than Jim Wells County's 80.3% and less than the percentage for the 2018 South Texas Floods eligible area (91.03%). The population of Premont is 9.34% white alone, less than Jim Wells County's white alone percentage of 18.0% and greater than the 2018 South Texas Floods eligible area (7.4%). The city of Premont is 0.31% Black or African American alone, less than Jim Wells County (0.6%) and less than the 2018 South Texas Floods eligible area's percentage of 0.4%. The American Indian and Alaska Native alone percentage for Premont is 0.0%, which is less than Jim Wells County and less than the 2018 South Texas Floods eligible area, who are at 0.2% and 0.1% respectively. The city of Premont is 0.27% Asian alone, less than Jim Wells County's percentage of 0.5% and less than the 2018 South Texas Floods eligible area's rate of 0.8%. The Native Hawaiian and Other Pacific Islander percentage for Premont is 0.0%, which is less than Jim Wells County (0.1%) and equal to the 2018 South Texas Floods eligible area at 0.0%. In the city of Premont, 0.0% of the population is two or more races, less than Jim Wells County, which is at 0.3%, and less than the 2018 South Texas Floods eligible area that is at 0.1%.

Native born national origin residents from within the United States is 87.29% in the city of Premont, less than Jim Wells County at 94.4% and greater than the eligible area, which is at 75.1%

The city of Premont is 56.71% male, greater than Jim Wells County (49.1%) and greater than the 2018 South Texas Floods eligible area's percentage of 48.9%. Premont is 43.29% female, less than the 50.9% of Jim Wells County and less than the area's female percentage of 51.1%.

The households in Premont are comprised of 48.78% married couple families, which is greater than Jim Wells County's 48.7% and less than the 2018 South Texas Floods eligible area's percentage of 53.2%. The percentage of households in Premont that are occupied by married couples who have their own children in the household under 18 is 12.04%. This is less than Jim Wells County's percentage of 17.4% and less than the 2018 South Texas Floods eligible area's percentage of 26.3%. The city of Premont's households are 3.28% cohabitating households, less than Jim Wells County's percentage of 5.8% and less than the 2018 South Texas Floods eligible area's 3.9%. Households with cohabitating couples who have their own children in the household under 18 county's 2.6% and less than the 2018 South Texas Floods eligible area's 3.9%. Households in Premont, which is less than Jim Wells County's 2.6% and less than the 2018 South Texas Floods eligible area at 2.0%

In the city of Premont, 35.28% of households are occupied by a female householder with no spouse or partner present, greater than the Jim Wells County at 30.0% and greater than the 2018 South Texas Floods eligible area's 29.8%. Premont's households are 1.82% occupied by female householders with no spouse or partner present and their own children in the household under 18, less than Jim Wells County's percentage of 7.7% and less than the 2018 South Texas Floods eligible area (11.0%). The city of Premont's households are 14.84% occupied by female householders living alone, greater than Jim Wells County at 14.00%, and greater than the 2018 South Texas Floods eligible area at 9.5%. The households in Premont are 6.33% occupied by female householders with no partner present that are over the age of 65, making it greater than Jim Wells County and greater than the 2018 South Texas Floods eligible area at 6.30% and 5.2% respectively.

The city of Premont is comprised of 12.65% households that are occupied by a male with no spouse or partner present, less than Jim Wells County (15.5%) and less than the 2018 South Texas Floods eligible area of 13.2%. The city of Premont's households are 0.0% occupied by a male householder with no spouse or partner present who have their own children in the household under 18, less than Jim Wells County, which is at 1.7% and less than the 2018 South Texas Floods eligible area's 1.4%. Within Premont, 12.65% of households are occupied by a male living alone, which is greater than Jim Wells County's 9.9% and greater than the 2018 South Texas Floods eligible area's percentage of 7.9%. The city of Premont's households are 0.0% occupied by a male householder over the age of 65 with no partner or spouse, which is less than Jim Wells County at 3.3% and less than the 2018 South Texas Floods eligible area at 2.6%.

In Premont, 22.02% of households have one or more people under the age of 18, this is less than Jim Wells County, which is at 34.90% and less than the 2018 South Texas Floods eligible area at 47.7%. The percentage of households within Premont that have one or more people of 65 or older

is 22.02%, which is less than Jim Wells County's 31.4% and less than the 2018 South Texas Floods eligible area's 28.0%.

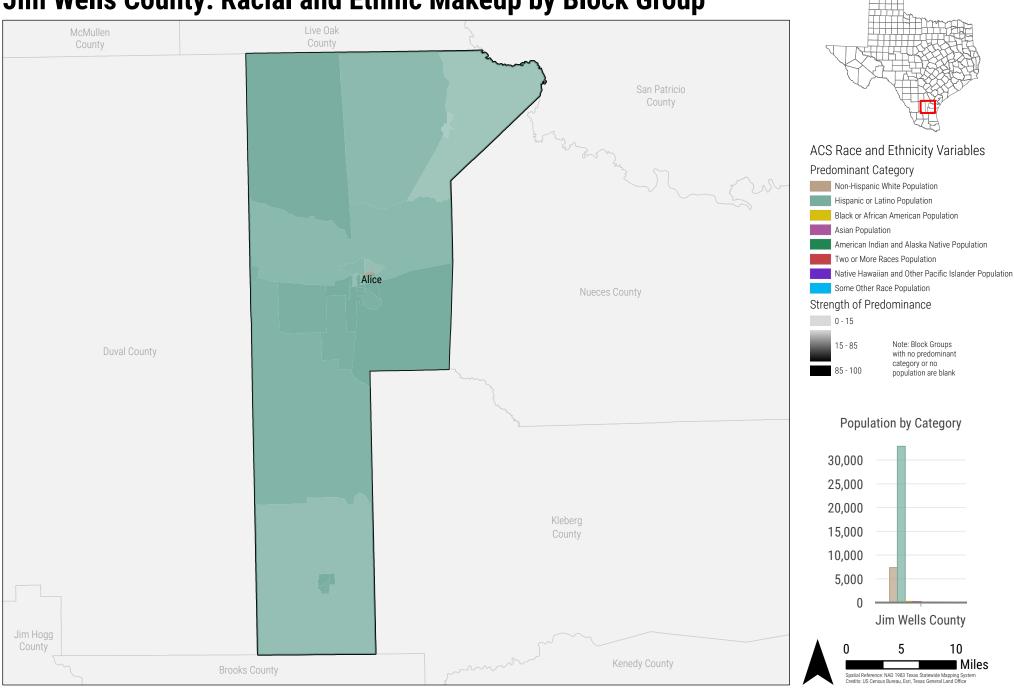
The percentage of persons with a disability in the city of Premont is 24.29%, greater than Jim Wells County's 15.80%, and greater than the 2018 South Texas Floods eligible area's percentage of 12.9%.

Premont has zero census tracks that are designated as a R/ECAP area. Jim Wells County also has zero R/ECAP areas.

Jim Wells: Project Service Areas



Jim Wells County: Racial and Ethnic Makeup by Block Group



Jim Wells County: Population in Poverty by Block Group

