I. Welcome, Introductions, Staff Photos & Map of Attendees
   a. Meet THN Team Member, Kyra Henderson (blog post)
   b. Meet THN Team Member, Mary Rychlik Stahlke, LMSW (blog post)

II. Prior General Meeting notes and materials are on THN’s website

III. 2:04-2:08 Data Snapshot: -- Top housing and income-related reasons people became homeless in the TX BoS CoC--data from the 2019 PIT Count

See infographic

IV. 2:08 How we are ending homelessness—with Affordable Housing
   a. Jen Beardsley, TX BoS CoC Coordination and Engagement VISTA
   b. Mary Stahlke, TX BoS CoC Manager
   c. JoAnn DePenning, consultant

See presentation slides and materials


See presentation slides

- Think about how you can use Home, Together in your local planning efforts. How can USICH be a resource for you in implementing the plan?
- USICH is an independent federal agency, with 19 federal agency partners. Current Chair is from U.S. Department of Education. Many working groups to plan for subpopulations.
- USICH “Aligning…” document shows how to align affordable housing efforts with efforts to end homelessness. It intends to link the two.
- Strategies to address rural communities – federal matrix of funding for rural communities
- Plan highlights:
  o Stay focused on the evidence base and on best practices.
  o Help people find career success and economic mobility. Now have a DOL person as Vice Chair of USICH. We’re hoping to see results.
  o Expertise of people with lived experience.
  o Multiple levels of homelessness prevention
Texas Balance of State Continuum of Care

- Confronting and addressing inequities; using a racial equity lens
- Operational definition of "ending homelessness": "Comprehensive response that ensures homelessness is prevented whenever possible, or if it can't be prevented, it is a rare, brief, and one-time experience."

- ’USICH federal agency partners hold themselves accountable to reaching the goals in the plan; report on progress at every meeting

VI. CoC Priority Projects

a. Homeless Management Information System (HMIS)
   i. 2020 Data Standards -- Changes to the way data is collected and reported in HMIS; we're going to create easy ways to understand the changes; most changes effective 10/1/2019. CE changes effective 4/1/2020.

b. Data
   i. Point-in-Time (PIT) Count dates (summer and winter counts) -- Summer: August 29th; 9 communities participating. Winter: January 23rd; THN will send materials in August

c. Systems Change
   i. Coordinated Entry (CE) Unplugged Call August 13 at 10:00: register [here](https://forms.gle/6E4H3i4Mu37MP6jQ6). Topic – Role of Other System Providers—Veterans

d. Independent Review Team (IRT) Recruitment – THN is still looking for people to serve in the IRT for the CoC Program competition. Independent Review Team (IRT) Application is at [https://forms.gle/6E4H3i4Mu37MP6jQ6](https://forms.gle/6E4H3i4Mu37MP6jQ6)

e. CoC Program -- CoC Program Notice of Funding Availability (NOFA) has been released.
   i. There are several changes from the FY 2018 Competition. The TX BoS CoC informational webinar will be hosted on 7/22/19. Register [here](https://forms.gle/6E4H3i4Mu37MP6jQ6).
   ii. Potential applicants that are unable to attend the webinar may complete a Litmos course in lieu of participating on the 22nd.
   iii. There is $7,853,102 in CoC Bonus funding available for
      1. New Permanent Supportive Housing projects
      2. New Rapid Re Housing Projects
      3. New Joint Transitional Housing – Rapid Rehousing Projects
      4. New CE- SSO projects
      For new projects and expansion projects. In 2018, the CoC received all the funding that projects requested.
   iv. And $3,768,296 in DV bonus funding available for
      1. New Rapid Re Housing projects
Texas Balance of State Continuum of Care

2. New Joint TH-RRH projects
3. A new CE SSO Project
v. More information about the CoC Competition can be found on the THN website under “TX BoS CoC” tab, select “Continuum of Care”
vi. The QPSC for this quarter is due at the end of this month, 7-31-19
vii. CoC Board-approved policies for the competition on THN website

f. SSVF Program
i. THN is finalizing a contract for Rapid Resolution trainings in Abilene and San Antonio for SSVF Grantees in the CoC, and the training details will be sent to SSVF Grantees' Points of Contact as soon as details are finalized.

There is a new Regional Coordinator for SSVS. Calls with VISN-16 and VISN-17 are starting.

g. ESG Program
i. State ESG competition applications were due at 12:00 P.M. today. If you have submitted an application, you will receive a “Received” email by 5:00 P.M. July 10, 2019. Please refer to the ESG Timeline on the ESG page on THN’s website for more timeline information.

The State ESG competition for applicants in the TX BoS CoC is now closed. Applications were due at 12:00 PM today.

g. LHCs
i. LHC Chair Conference Call: August 6 at 2 p.m. Our guest speaker will be Bob Pulster, our regional USICH coordinator. He will discuss the federal strategic plan Home, Together and you will have the opportunity to ask him questions and give feedback.

h. CoC Governance
i. CoC Board Elections—nominations in July for odd-numbered seats

i. Subpopulations
i. Youth -- As part of the Safety Nets for Students and Families work, we are working with TNOYS and Texas Appleseed on resources regarding Host Homes for youth experiencing homelessness in Texas.

VII. Next Meeting – Wednesday, August 14th, at 2:00, by webinar
Register here for the meeting.
Topic: Mainstream Resources – resources not specific to people experiencing homelessness but that may help people experiencing homelessness
Poll: What resources do you refer participants to, to help them with housing stability? Which aspects of mainstream resources would you like to know more about?
TX BoS CoC General Meeting

Agenda
July 10, 2019, 2:00 p.m.

Lobby poll: Give an update on what is happening in your community around addressing homelessness

I. **Welcome, Introductions, Staff Photos & Map of Attendees**
   a. Meet THN Team Member, Kyra Henderson ([blog post](#))
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TX BoS CoC General Meeting

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TX BoS CoC General Meeting

Staff will be available on the webinar for 15 minutes after the meeting ends, for an open discussion on topics that attendees want to discuss.

Give your feedback!
Please complete the anonymous survey you will receive after the meeting ends, to let us know what was helpful and what would could be better for the next meeting.

Become a CoC Member!
Anyone who works or lives in the CoC’s geographic area, and all housing and homeless services projects in the CoC’s geographic area, are considered to be members of the CoC. The CoC has an open invitation process, so members may join at any time.

THN invites members to participate in the CoC’s activities. Learn more on the email list, the website, and social media.

CoC General Meetings include presentations by and conversations between CoC members and staff on topics that are important to preventing and ending homelessness. See the schedule for dates, topics, and registration links. Meeting notes and recordings are posted on THN’s website at https://www.thn.org/texas-balance-state-continuum-care/get-involved/.
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<td>Adrienne Arthur</td>
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<td>Alaina Marcum</td>
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<td>Alanna Richardson</td>
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<td>Loaves &amp; Fishes</td>
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<td>Organization</td>
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<td>Michelle Yates</td>
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<td>Milidtza Guerrero</td>
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<td>Naomi L. Reynolds</td>
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<td>Nathaniel Dears</td>
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<td>Noritza Figueroa</td>
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<td>Roberta Gradel</td>
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<td>Shelly Braziel</td>
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<td>Lamar County homelessness Coalition</td>
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<td>Sherry Murphy</td>
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<td>Stephanie Graves</td>
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<td>Women's Center of East Texas, Inc.</td>
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<td>Taylor Cameron</td>
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<td>Tiffany Ross</td>
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<td>Tommy Lee Martinez</td>
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<td>Vicki Smith</td>
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</tbody>
</table>
Proposal

Create a new use category “Cooperative Housing” that will be allowed by right in all Multi Family, Single Family, Commercial Services, Mixed Use, and Limited Industrial Services zoning categories.

The Cooperative Housing use can only be used by an entity incorporated as a cooperative (under section 251.002 of the Texas Business Organizations Code), or other entity in which residents share expenses, share ownership i.e, are entitled to equal shares and/or voting rights in the organization, and in which all profits or surpluses are allocated to purposes which benefit current or future residents. Such an other entity must be determined to be Cooperative Housing by an Expert Housing Cooperative Organization. Expert Cooperative Housing Organization means an organization recognized by the city manager as having experience and expertise in the formation, operation and organization of cooperative housing units.

The Cooperative Housing use

- is exempt from occupancy limits on unrelated persons,
- Reduce compatibility standards for height and setbacks by 50%, but maintain the side setbacks as required by the base zoning district, and maintain requirements for any health and safety or environmental protection related setbacks;
- Allow building height to be 1.15 times the base zoning district's height entitlements;
- Reduce parking requirements by 50% |
- Reduce front yard and rear setbacks by 50%
- Allow density (i.e., site area requirements and units per acre) to be 1.25 times the base zoning district's density limits or allow six units, whichever is greater;
- Waive maximum floor to area ratio.

A cooperative housing use may operate without being determined to be such in any zoning category without the above benefits in which it follows occupancy limits, parking minimums, compatibility standards and all other relevant zoning requirements.

NOTES
● What is a co-op
  ○ Hannah did some research on different definitions for co-ops
  ○ Possible definition
    ■ A housing use operated by a cooperative (under section 251.002 of the Texas Business Organizations Code), or other entity in which residents share expenses, share ownership i.e, are entitled to equal shares and/or voting rights in the organization, and in which all profits or surpluses are allocated to purposes which benefit current or future residents

● Who and How determines whether something is a co-op
  ○ The City
  ○ A co-op expert
    ■ Boulder Rule: Expert Cooperative Housing Organization means an organization recognized by the city manager as having experience and expertise in the formation, operation and organization of cooperative housing units.
      ○ Coop Domain eligibility and verification may be a good hows.

● What Benefits do Co-ops get
  ○ Safety Occupancy Limit 2 unrelated adults per bedroom.

● Where do these benefits apply
  ○ Everywhere!

We have a lot of resources from zoning and code issues in our CodeNEXT files on google drive. Feel free to explore.
Presenters

• Jen Beardsley, TX BoS CoC Coordination and Engagement VISTA

• Mary Stahlke, TX BoS CoC Manager
Objective

• Become familiar with affordable housing

• Programs
• Funding and financing
• Access
• Data
• Planning
• Advocacy
• Related issues
What is Affordable Housing?
Affordability

Families who pay more than 30 percent of their income for housing are considered cost-burdened.

An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing.

A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

Source: HUD
“...significant gap between renters’ wages and the cost of rental housing across the U.S.”

“...lack of affordable housing is perhaps the greatest challenge to successfully ending homelessness...”

“...shortage of over 7 million affordable homes for America’s 11 million lowest income families.”
“The Housing Wage is an estimate of the hourly wage a full-time worker must earn to afford a rental home at HUD’s fair market rent (FMR) without spending more than 30% of his or her income on housing costs.”
FACTS ABOUT TEXAS:

- Two bedroom FMR: $1,055
- One bedroom FMR: $858
- Rent affordable at area median income (AMI): $1,820
- Rent affordable with full-time job paying mean renter wage: $985
- Rent affordable at 30% of AMI: $546
- Rent affordable with full-time job paying minimum wage: $377
- Rent affordable to SSI recipient: $231
Housing Stock, Income, and Assistance

• “The number of low-cost rental homes with monthly rents below $800, making them affordable to families earning less than $32,000 (in real dollars), declined by more than 2.5 million between 1990 and 2016, while the number of homes with monthly rents of more than $2,000 increased by 2.6 million (Joint Center for Housing Studies, 2018).”

• “Between 1995 and 2015, the number of very low-income renter households increased by more than 40%, while the number of very low-income households receiving housing assistance, including state and local assistance, increased by only 12% (Joint Center for Housing Studies, 2018).”
Accessing Affordable Housing
Affordable Housing and Ending Homelessness

USICH

“Aligning Affordable Housing Efforts with Actions to End Homelessness” – strategies and resources to align conversations and improve progress on preventing and ending homelessness
Strategies for Aligning Action

1. **Align Efforts**: Develop and strengthen partnerships needed to align efforts.
2. **Set Goals**: Analyze local data, project needs, and set ambitious goals.
3. **Message Effectively**: Develop effective public messaging to mobilize awareness and support.
4. **Encourage Development**: Implement housing policies that temper rising costs and allow for affordable housing development.
5. **Engage Federal Programs**: Involve a broad range of federally funded housing programs.

6. **Target and Scale State and Local Funding**: Ensure that state and local financing and incentives support adequate development activity.
7. **Align Funding**: Synchronize financing by aligning capital, service, and operating funding.
8. **Link Health and Housing**: Align health and housing strategies and resources.
9. **Ensure Access**: Ensure access for people with histories of homelessness, low incomes, and other housing barriers.
Advocates’ Guide

“, will give you the overview of housing programs and advocacy tools you need to be a leader in the affordable housing movement and to advocate effectively for socially-just housing policy for low-income people in America.”
Chapters in the Guide

• Advocacy resources
• National Housing Trust Fund
• Rental housing programs for the lowest income households
• Additional housing programs
• Special housing issues

• Housing tools
• Community Development resources
• Income programs and laws
• Housing laws
• Glossary
Public Housing and Voucher Programs

• “Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.

• There are approximately 1.2 million households living in public housing units, managed by 3,300 Housing Authorities (HAs).

• HUD administers Federal aid to local [housing agencies (HAs)] that manage the housing...HUD furnishes technical and professional assistance in planning, developing and managing these developments.”
FY 2019 CoC-PHA Crosswalk Report

5 largest in the TX BoS CoC

<table>
<thead>
<tr>
<th>PHA Name</th>
<th>PHA Code</th>
<th>HCV Units</th>
<th>% HCV</th>
<th>PH Units</th>
<th>% PH</th>
<th>Total ACC Units</th>
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<td>Housing Authority of the City of Brownsville</td>
<td>TX007</td>
<td>2,513</td>
<td>87.32%</td>
<td>365</td>
<td>12.68%</td>
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<td>Housing Authority of Port Arthur</td>
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<td>Central Texas Council of Governments</td>
<td>TX482</td>
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<td>100.00%</td>
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<td>63.89%</td>
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- HCV Units = # of vouchers a PHA is authorized to provide
- PH Units = # of Public Housing units the PHA operates
- ACC Units - # of HCV Units + # of PH Units
Partnering with PHAs

• Notice PIH 2013-15 – Housing Individuals and Families Experiencing Homelessness through the Public Housing and Housing Choice Voucher Programs (slides)
  • Homeless Preference
  • Project-Based Vouchers
  • “Move up” Preference – for people “moving up” from Permanent Supportive Housing (PSH) who no longer need the level of supportive services that PSH offers but still need a housing subsidy
• Mainstream Voucher Program – for non-elderly persons with disabilities; additional points for having homeless preferences; funding available; applications due 9/5/2019
PHA Plans, CoC and LHC Input

• PHA Plans inform HUD, residents, and the public of the PHA's mission for serving the needs of low-income and very low-income families and the PHA's strategy for addressing those needs.
  • Opportunities for input when plans are drafted
  • Plans must include Resident Council input
  • Qualified PHAs (less than 550 PH units and HCVs)
  • Non-Qualified PHAs

• The Business Case for Partnering with PHAs (USICH)
• CoC and PHA Collaboration: Strategies to Start the Partnership (USICH)
PHA Challenges

• Public Housing waiting lists
  • “Housing Agency Waiting Lists and the Demand for Housing Assistance” by PAHRC -- waiting list description, closing and re-opening waiting lists, waiting times, PHA preferences, demand for rental assistance, county-level data

• “Source of income discrimination”
  • Landlords may refuse to accept vouchers as rent payment
HUD Multifamily Housing

• Notice H 2013-21 -- Implementation and approval of owner-adopted admissions preferences for people experiencing homelessness

• Opening Doors through Multifamily Housing: Toolkit for Implementing a Homeless Preference
  • “HUD's Federal Housing Administration (FHA) Office of Multifamily Housing Programs is responsible for the overall development and administration of HUD's privately-owned multifamily housing programs. HUD's multifamily regional centers and satellite offices are responsible for the day-to-day monitoring of these programs.”

• Homelessness Assistance Resources for Multifamily Housing Owners and Managers
The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the CPD formula block grant programs.

- “The Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions.

- The Consolidated Plan is carried out through Annual Action Plans -- actions, activities, and resources that will be used each year to address needs and goals identified by the Con Plan.

- Grantees report on accomplishments and progress toward Con Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).”
Con Plan Jurisdictions

• 40 in the TX BoS CoC  
  • State plus 39 counties and cities

• The Texas Department of Housing and Community Affairs (TDHCA) writes the plans and reports for the State
  • TDHCA administers ESG, HOME, and NHTF
  • TX Department of Agriculture (TDA) administers CDBG
  • TX Health & Human Services Commission (HHSC) administers HOPWA

• Find jurisdictions and their formula grants using CPD Maps
Community Development Block Grant (CDBG) Program

• CDBG funds may be used
  • for emergency rental assistance
  • to rehab buildings into housing for people exiting homelessness
  • to rehab buildings for use as homeless shelters and housing for people with special needs
  • CDBG training videos

• HUD Notice CPD 03-14 -- Using CDBG Funds in Addressing the Challenges of Homelessness
HOME Investment Partnerships (HOME) Program

- HOME funds may be used for
  - building, buying, and/or rehabilitating affordable housing for rent or homeownership
  - providing direct rental assistance to low-income people (tenant-based rental assistance, or TBRA)
- HUD Notice CPD 03-08 -- Using HOME Funds in Addressing the Challenges of Homelessness
- Using HOME funds to support rapid re-housing (RRH) (blog post from the National Alliance to End Homelessness, NAEH)
Emergency Solutions Grants (ESG) Program

• ESG Program funds may be used for homelessness prevention, street outreach, emergency shelter, rapid re-housing, and data collection (Homeless Management Information System, or HMIS)

• ESG Recipients receive ESG Program funds directly from HUD. Seven ESG Recipients are in the TX BoS CoC:
  • Brazoria County, Brownsville, Corpus Christi, Hidalgo County, Laredo, Lubbock – apply for funds through local processes
  • State of Texas – the Texas Department of Housing and Community Affairs (TDHCA) is the recipient; apply for funds through THN’s process
Housing Opportunities for Persons With AIDS (HOPWA) Program

• HOPWA provides housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

• State HOPWA funds are administered by the Texas Health and Human Services Commission (HHSC)
National Housing Trust Fund

• HTF is an affordable housing production program that complements existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families.

• HTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities.
Con Plans -- CoC and LHC Input

• CoCs are required to consult with Con Plan jurisdictions, per the CoC Interim Rule (24 CFR 578.39); the TX BoS CoC also encourages LHCs and jurisdictions to consult with each other

• Find jurisdictions’ Consolidated Plans, Action Plans, and CAPERs by using HUD’s search tool and on jurisdictions’ websites

• Give input during public comment and citizen participation processes and consultations with stakeholders

• HUD’s guide for Con Plan consultations
  • Homeless needs, homeless facilities, addressing outreach-emergency shelter-transitional housing-exiting to permanent housing, homelessness prevention, service delivery structure, resources, goals

• HUD’s guide for Action Plan consultations
U.S. Department of Agriculture (USDA)

• “Offers loans, grants and loan guarantees to help create jobs and support economic development and essential services such as housing...[and] helps rural residents buy or rent safe, affordable housing and make health and safety repairs to their homes.”

• USDA Rural Development Programs
• Housing Assistance
Federal Home Loan Bank (FHLB)

- FHLB Dallas is a part of the Federal Home Loan Bank System -- 11 banks around the United States serving as an affordable, flexible source of funding for 7,000 financial institutions

- Affordable Housing Program – funds “assist FHLB Dallas members in financing the purchase, construction and/or rehabilitation of owner-occupied, rental or transitional housing, as well as housing for homeless individuals in their community.”

- In 2018, 4 Texas agencies received $2,302,000 for 556 units
Landlord Engagement

- Work to increase landlords' willingness to rent to people exiting homelessness
- How will your agency support the program participant who is also the landlord's tenant? Win-win-win situations
- Using existing housing stock does not depend on developing new housing
- Landlord Engagement Toolkit (Community Solutions)
Supportive Housing

• Work with housing developers to set aside a certain number of units for affordable housing or supportive housing
• Supportive housing “combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy and dignity.” (CSH)
  • Supportive Housing 101 (CSH)
• Veteran Affairs Supportive Housing (VASH) Program
  • "collaborative program between HUD and VA that combines HUD housing vouchers with VA supportive services to help Veterans who are homeless and their families find and sustain permanent housing."
Texas Resources

• Texas Housers/ Texas Low-Income Housing Information Svc.
  • Texas Housing Counselor, www.Texashousingcounselor.org --
    website that provides detailed information on how to qualify and
    apply for low-income rental housing [currently off-line for updates]

• State Housing Trust Fund at TDHCA
  • Provides loans and grants to finance, acquire, rehabilitate, and
    develop decent and safe affordable housing.

• Texas State Affordable Housing Corporation (TSAHC)
  • Statewide affordable housing provider
Popular Financing Mechanisms for Affordable Housing
In 2017, Texas assisted 430,385 low-income households in 2018, or 24.3% of income eligible low-income households in the state.
Tax-Exempt Bond Financing

• Below-market loans you can get from the state

• Single largest source of below-market financing for affordable housing
Tax-Exempt Bond Financing

• Texas Department of Housing & Community Affairs Bond Finance: https://www.tdhca.state.tx.us/bond-finance/

• TDHCA Multifamily Bond Program: https://www.tdhca.state.tx.us/multifamily/bond/index.htm

• Texas State Affordable Housing Corporation's Texas Housing Impact Fund https://www.tsahc.org/public/upload/files/general/Texas_Housing_Impact_Fund_Brochure.pdf
Tax-Exempt Bond Financing Benefits

• Reduces mortgage rate as compared to conventional mortgage loans (.5-1 percent)
• Can be used by rental housing developers & income-qualified individuals buying homes
• Widest use is permanent financing, but can be used for construction financing of rental projects
• Flexible use – acquiring existing housing, finance new housing, certain types of renovations
• Can be combined with deeper subsidies (CDBG funds, HOME funds, LIHTC)
Tax-Exempt Bond Financing

Drawbacks

• Critics say tax-exempt bonds are an inefficient subsidy that cost the U.S. government billions of dollars a year.

• Only part of the tax loss ends up benefitting public purposes; the rest pays middleman costs and benefits wealthier taxpayers.
Low-Income Housing Tax Credits (LIHTC)

• The program gives private investors a federal income tax credit (4% or 9%) as an incentive to make equity investments in affordable rental housing.
• Equity investment: money invested in anticipation of future earnings.
• Equity raised is used to construct new properties, acquire/renovate existing buildings, refinance/renovate existing affordable rental housing properties
• Key funding sources: HOME, CDBG, state & national HTF, FHLB, bond programs
LIHTC Benefits

• Longest-running national affordable housing program producing new units (110,000 new units/year).
• Bipartisan, home-building industry support.
• Minimizes cost & involvement of federal government
• Financially performs well for investors
• Essential for preserving affordable rural housing: USDA Section 538 loans for new construction/preservation have relied on LIHTC to provide equity.
LIHTC Drawbacks

• Units not permanently affordable.
• Lowest-income households not served well by this program.
• Economically inefficient model for producing affordable rental housing. Complexity adds to costs. (HCVs have been found to be cheaper per unit over time than LIHTC).
• Vulnerable to NIMBYism
• Can exacerbate racial and economic segregation

TDHCA considers public comment on how to score applications during Qualified Allocation Plan (QAP) Roundtables: https://www.tdhca.state.tx.us/public-comment.htm
Getting creative to keep costs down

- Partnering with tax-exempt entities (churches, PHAs)
- Haggling over insurance rates, tax assessments, and utility rates can also keep costs down.
- Buying foreclosed land & vacant properties
State Land Bank: Affordable Communities of Texas (ACT) Program

- Statewide land bank and land trust program.

- TSAHC acquires foreclosed & vacant properties from financial institutions, then partners with local housing developers to create affordable housing

- https://www.tsahc.org/developers/act
Changing Policy to Expand Affordable Housing
Legal Barriers to Creating Affordable Housing

• Texas state law forbids rent controls, mandatory inclusionary zoning/housing, linkage fees, and income discrimination protection.

• City housing trust funds are available to Texas communities looking to create more affordable housing:

Planning ordinances that can foster affordable housing

- Density bonuses
- Easing accessory dwelling unit (ADU) restrictions
- Rezoning vacant commercial space to residential/MF
- Reviewing local codes that limit RVs and modular/manufactured homes, establish minimum dimensions for SFRs, or limit how many unrelated people can live in a unit.
- Taxing, fining, or donating vacant properties to nonprofits
Building a local case for ordinance changes

- Local real estate data & comprehensive market reports from HUD:

- If you’re in a Con-Plan Jurisdiction, look up your local impediments to fair housing choice or affordable housing report for region-specific data

Analysis of Impediments to Fair Housing Choice for The City of San Angelo, Texas
Building a local case for ordinance changes

• Local poverty rates and median household income
  • US Census data (by county):
    • https://www.census.gov/data-tools/demo/saipe/#/expandedMap?map_geoSelector=aa_c

• In addition to PHA crosswalk report, research other local public housing stock:
  • USDA MF Housing Rentals:
    https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp?home=NO
  • Look up your regional ADRC Housing Navigator’s housing database or contact them for that information:
Building a local case for ordinance changes

• Since 1960, wages have gone up 20%, but rent has increased by 60% (HUD)

• Use NLIHC's tool to see what the two-bedroom rental wage is in your zip code:
  • https://reports.nlihc.org/oor
**US growth after the Great Recession**

Between 2008 and 2017, the lion’s share of population growth and non-farm job growth occurred in metropolitan areas, primarily in the south and west.

<table>
<thead>
<tr>
<th>County type</th>
<th>Share of all job growth</th>
<th>Share of all population growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metropolitan</td>
<td>98.5%</td>
<td>98.7%</td>
</tr>
<tr>
<td>Micropolitan</td>
<td>0.7%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Rural</td>
<td>0.8%</td>
<td>0.1%</td>
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</table>

<table>
<thead>
<tr>
<th>County region</th>
<th>Share of all job growth</th>
<th>Share of all population growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>South</td>
<td>42.0%</td>
<td>51.7%</td>
</tr>
<tr>
<td>West</td>
<td>30.0%</td>
<td>31.9%</td>
</tr>
<tr>
<td>Midwest</td>
<td>11.0%</td>
<td>7.7%</td>
</tr>
<tr>
<td>Northeast</td>
<td>16.0%</td>
<td>7.4%</td>
</tr>
</tbody>
</table>

Chart: The Conversation, CC-BY-ND
- Source: Bureau of Economic Analysis. Analyzed by David Swenson at Iowa State University. [Get the data](#)
Employment after the Great Recession

Between 2008 and 2017, non-farm jobs grew in most U.S. counties, but a few, mostly rural places were left behind.

Map: The Conversation, CC-BY-ND • Source: Bureau of Economic Analysis, analyzed by David Swenson at Iowa State University • Get the data
Population after the Great Recession

Nearly 99 percent of all population growth between 2008 and 2017 occurred in metropolitan counties or in counties directly adjacent to them.
58% of current housing stock built before 1970.

Median home age: 37 years.
• Though most of the demand for new housing is at the entry-level, most new construction caters to the “move-up” or luxury level.

• 52% of U.S. 50 largest housing markets were considered overvalued in April 2018.

• Overvalued: “when home prices are at least 10 percent higher than the long-term, sustainable level.”

• 34% of markets considered at value

• 14% considered undervalued
Significant growth in the number and share of households renting their home since 2006

Number of household heads, in millions

- Homeowners
- Renters

% of household heads that rent their home

Source: Pew Research Center analysis of U.S. Census Bureau estimates of housing inventory.
Additional Talking Points

• Median-priced homes not affordable for average wage earners in 71% of U.S. housing markets

• In Texas, the average salary needed to afford a home is $49,840, or $4,153.33 per month. The average monthly mortgage payment in Texas is $1,246.

• Affordability heat map:
  • https://tabsoft.co/2Wjwia1
Q1 2019 U.S. Home Affordability Heat Map

Q1 2019 Affordability Index* (Under 100 is Less Affordable Than Historic Average)

Q1 2019 Median Sales Price

- $65,000
- $500,000
- $1,500,000
- $1,862,500
- $1,000,000

ATTOM DATA SOLUTIONS
Other Affordable Housing Options
Manufactured Housing

• Largest source of unsubsidized affordable housing in the US

• Median income of manufactured housing residents: $28,400

• Half the cost of site-built homes ($48 cost per SF vs. $101 cost per SF)
Resident Owned Communities (ROC)

- Resident Owned Communities (ROC USA):
  - [https://rocusa.org/](https://rocusa.org/)

- ROC USA Capital provides affordable loans to mobile home communities so that they can purchase the property from their landlords.

- ROC is in the process of recruiting a Texas partner as the Certified Technical Assistance Providers (CTAPs) to facilitate the communities' transition to being resident owned (most have democratic governance structures).
Tiny Homes

• Growing in popularity
• Easier to use volunteers to build, get donated materials
• HUD habitability requirements
• ADA accessible
Advocating for Affordable Housing
Advocating for Affordable Housing

• Sample land development code revision guidance & zoning proposal in meeting materials pod

• National Housing Law Project
  • Advocacy Planning and Reference Guide – includes descriptions of advocacy concepts, steps to plan and conduct advocacy, and tools and templates
THN’s Legislative Priorities

2019 Legislative Priorities
Help Texans End Homelessness

Expand Affordable, Accessible Housing Opportunities
Ending homelessness requires housing. Texas must support the development and rehabilitation of more affordable housing to end homelessness.

- Secure dedicated sources of revenue for the Housing Trust Fund that is adequate to Texas’ affordable housing needs. Potential sources of revenue may be doc stamp taxes such as those generated in Florida in which the tax on documents such as real estate titles is used to build affordable housing.
- Allocate general revenue funding for a pilot program designed to provide renovation funds for affordable units that do not meet habitability standards as determined by HUD. **Bill#: SB 1019** (relating to the establishment funding source to rehab units for federal housing subsidy use) Author: Senator Alvarado (District 6, Harris County)
Federal Focus on Affordable Housing

• Current Legislators
  • “The American Housing and Economic Mobility Act”
  • “Ending Homelessness Act of 2019”
  • “Rent Relief Act”
  • "Housing, Opportunity, Mobility, and Equity Act“ (Out of Reach, p. 7)

• Presidential Candidates
  • Our Homes, Our Votes 2020: Track the Candidates
  • Democratic Presidential Candidates Discussing Affordable Housing (NPR)
  • Will Housing Issues be a Focus of 2020 Race? (National Mortgage News)
Organizations and Reports

• National Low Income Housing Coalition (NLIHC)
  • 2019 Advocates’ Guide: A Primer on Federal Affordable Housing & Community Development Programs
  • The Gap: A Shortage of Affordable Rental Homes
  • Housing Needs by State

• Joint Center for Housing Studies of Harvard University
  • The State of the Nation’s Housing 2019

• Public and Affordable Housing Research Corporation (PAHRC)
  • 2019 Housing Impact Report; Expand the Stock of Affordable Housing
Contact Information

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  - 512-861-2180

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  - 512-861-2154
Affordable Housing Resources

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Aligning Affordable Housing Efforts with Actions to End Homelessness (U.S. Interagency Council on Homelessness)

Housing Agency Waiting Lists and the Demand for Housing Assistance (Public Affordable Housing Research Corporation)

Landlord Engagement Toolkit (Community Solutions)

Supportive Housing 101 (CSH)

Resources from HUD

Public Housing Authorities:
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Two Bedroom Housing Wage by Zip Code (NLIHC)
Affordability Heat Map Q1 2019 – Select Housing Markets (ATTOM Data Solutions)
Population after the Great Recession by County (City Lab)
Employment after the Great Recession by County (City Lab)
Housing Statistics and Sales Data by County (National Association of Realtors)
2019 PIT Count Data

Where were you staying before you became homeless this time?

- Stayed with friends/family: 45%
- Hotel/Motel (paid with own funds): 35%
- Rented: 9%
- Other: 6%
- Owned: 5%

Which of the following reasons do you feel caused your homelessness?

- Unemployment: 18%
- Unable to pay rent/mortgage: 16%
- Evicted: 5%
- Lack of funds: 4%
- Lack of assistance: 34%
- Didn't know what resources to access: 14%
- Poor housing conditions: 10%

What has kept you from obtaining housing?

- Lack of funds: 34%
- Lack of assistance: 14%
- Didn't know what resources to access: 10%
- Poor housing conditions: 2%

For more information please contact data@thn.org
Home, Together

The Federal Strategic Plan to Prevent and End Homelessness

General Meeting of Texas Balance of State CoC
July 10, 2019
Together we are ending homelessness

• USICH leads the national effort to prevent and end homelessness

• USICH drives action among its 19 federal member agencies and fosters the efficient use of resources in support of best practices at every level of government.

• USICH Council is made up of heads of our members agencies and meets quarterly to advance federal collaboration and support state and local activities.

• USICH leads interagency working groups to design and implement federal strategies and provides expert guidance to state and local leaders.
#HomeTogether
Read the Plan.

www.usich.gov/home-together
Home.
Because we know that the only true end to homelessness is a safe and stable place to call home.

Together.
Because the solutions are going to take all of us working together, doing our parts, strengthening our communities.
Strengthening the Plan

• Build upon the strengths and lessons from *Opening Doors*

• Stay focused on evidence base and best practices

• Reflect the priorities we’ve seen and heard in communities

• Focus on what success means

• Incorporate a full array of strategies
Our Shared National Goals

• Ending homelessness among Veterans
• Ending **chronic homelessness** among people with disabilities
• Ending homelessness among **families with children**
• Ending homelessness among **unaccompanied youth**
• Ending homelessness among **all other individuals**
Areas of Increased Focus

• Increasing affordable housing opportunities
• Strengthening prevention and diversion practices
• Creating solutions for unsheltered homelessness
• Tailoring strategies for rural communities
• Helping people who exit homelessness to find career success and economic mobility
• Learning from the expertise of people with lived experiences of homelessness
Multiple Levels of Prevention

• Activities that **reduce the prevalence of risk** of housing crises within communities

• Activities that reduce the risk of homelessness **while households are engaged with or are transitioning from systems**

• Activities that target assistance to **prevent housing crises that do occur from escalating further** and resulting in homelessness
Confronting and Addressing Inequities

• Developing our own and communities’ skills and capacity to **apply a racial equity lens within our organizations and across our efforts** to prevent and end homelessness

• Analyzing **data regarding representation, access, and outcomes and identifying disparities and inequities**

• Moving conversations **forward without shortchanging need for internal work** within ourselves and our organizations

• Connecting to and **collaborating with other equity-focused efforts in communities**
Structure for Plan

**Operational definition:** Comprehensive response that ensures homelessness is prevented whenever possible, or if it can’t be prevented, it is a rare, brief, and one-time experience.

**Criteria and benchmarks:** Essential elements of comprehensive systems and the outcomes those systems must be able to achieve.
Ensure Homelessness is a Rare Experience

**Objective 1.1:** Collaboratively Build Lasting Systems that End

**Objective 1.2:** Increase Capacity and Strengthen Practices to Prevent Housing Crises and Homelessness
Ensure Homelessness is a **Brief** Experience

**Objective 2.1:** Identify and Engage All People Experiencing Homelessness as Quickly as Possible

**Objective 2.2:** Provide Immediate Access to Low-Barrier Emergency Shelter or other Temporary Accommodations to All Who Need It

**Objective 2.3:** Implement Coordinated Entry to Standardize Assessment and Prioritization Processes and Streamline Connections to Housing and Services

**Objective 2.4:** Assist People to Move Swiftly into Permanent Housing with Appropriate and Person-Centered Services
Ensure Homelessness is a One-Time Experience

• **Objective 3.1**: Prevent Returns to Homelessness through Connections to Adequate Services and Opportunities
Sustain an End to Homelessness

• **Objective 4.1:** Sustain Practices and Systems at a Scale Necessary to Respond to Future Needs
Opportunities for Dialogue & Action

The plan:

• Offers the opportunity to engage with USICH and Regional Coordinators

• Provides a framework and platform for community conversation

• Includes strategies for how leaders from all levels of government and the private, non-profit, and faith sectors can come together

• Sets goals for federal agency partners
Supplemental Materials

- **Homelessness in America** data- and research-focused reports on Veteran, chronic, family, youth, and single adult homelessness

- New briefs:
  - **Aligning Affordable Housing Efforts** with Actions to End Homelessness
  - **Navigating Homelessness and Housing Needs** Data: Tailoring and Driving Local Solutions

- Other tools focused on **sustainability, rural homelessness**, and other issues
Subscribe to our newsletter at www.usich.gov

Robert Pulster
robert.pulster@usich.gov
www.usich.gov
Addition 2. Affordable Housing

1. **Objective:** The Land Development Code should support the city’s 10-year Affordable Housing Goals and align resources and ensure a unified strategic direction to achieve a shared vision of housing affordability for all Austinites in all parts of the city. The City Manager should identify and propose for Council approval amendments to the Land Development Code that will (1) address the housing goals established on page 16 of the Austin Strategic Housing Blueprint (ASHB) and (2) implement recommendations for achieving these goals included in the Austin Strategic Housing Blueprint (ASHB) and the ASHB Implementation Plan (once adopted by Council).

2. **Code Text:** Code revisions for Council approval should include provisions to achieve the following (in addition to those already included in response to City Managers question 1 to 5):

   a. **Increase Supply of Multi-Bedroom Housing for Families with Children:** Ensure the code is providing an adequate supply of multi-bedroom housing throughout the community, creating diverse housing types and unit mix to meet the goal of 25% of affordable housing units that are created or preserved having two or more bedrooms. Set minimum bedroom requirements that encourage dwellings for families with children and multi-generational households. Propose mechanisms to prioritize areas close to high performing schools. *Housing Blueprint, p. 21.*

   b. **Update Affordable Housing Bonus Programs:** Provide options to update, streamline and/or expand, and evaluate going forward our catalogue of Affordable Housing Bonus Programs. Require owners to partner with the city and Housing Authority or other affordable housing provider to manage and make units created more affordable; to accept housing vouchers; and to accept funding from the city or other sources to buy down rents in these units in order to target affordable housing goals in the Blueprint. Require any development that receives city funds or additional entitlements through a variance or other voluntary exchange to accept housing vouchers.

   c. **Implement a Consistent Density Bonus Program for Centers and Corridors:** Tie any increase in development capacity to an affordability requirement. Incent and provide additional opportunities for housing units with two bedrooms or more, particularly in high opportunity areas. *Housing Blueprint, p. 29.*

   d. **Bring Options for Implementing a Density Bonus Program for Missing Middle:** Provide options for a density bonus program at the edges of centers and corridors or on collector streets. In this type of bonus program, the “density” could take the form of units (rather than height or bulk), allowing more units within the same size building; such decisions should be made with consideration for neighborhood context and the amount of current and projected multimodal transportation options. Any increase in development capacity will be tied to an affordability requirement. *Housing Blueprint, p. 32.*

   e. **Revise Smart Housing Program:** Revise the SMART Housing Program to lengthen the affordability period and to better balance developer benefits with unit construction. *Housing Blueprint, p. 32.*

   f. **Better utilize land for affordable housing:** Continue to offer density bonuses as well as reduced parking and lot width and setback requirements for developments that include a significant number or percentage of units that are required to be affordable to very low-, low- or moderate-income
households for at minimum 40 years. Explore options for tax abatements for multifamily affordable housing. *Housing Blueprint, p. 32.*

g. **Allow the Development of Smaller Houses on Smaller Lots:** Propose revisions to small lot regulations using a context sensitive approach to require a higher level of design and improved compatibility with neighboring properties. *Housing Blueprint, p. 32.*

h. **Relax Regulations on Housing Cooperatives (Co-ops):** Relax zoning barriers, density restrictions and mandatory parking requirements to shared housing communities, and cooperatives. *Housing Blueprint, p. 34.*

i. **Utilize Planned Unit Developments (PUDs) to Provide a Range of Affordability:** Provide options to leverage or require PUD zoning to produce more affordable housing. PUDs present a unique opportunity to provide a range of affordability through increased housing diversity and improved transportation choices. *Housing Blueprint, p. 34.*

j. **Increase Housing Diversity in New Subdivisions:** Propose options for new subdivision regulations to incent the development of a range of housing types, including missing middle housing and co-housing formats. The regulations should also incent a connected street grid and promote a range of more affordable transportation choices. Once Council has approved options, work with the county to revise the subdivision ordinance applicable to the ETJ. *Housing Blueprint, p. 35.*

k. **Minimize the Displacement of Core Transit Riders:** Provide options that encourage the preservation of affordable housing near transit corridors, while ensuring that this housing remains affordable to current residents. Redevelopment and major rehabilitation threaten the stock of market rate affordable rental housing, where many residents may depend on transit. *Housing Blueprint, p. 37.*

l. **Link Housing Choices with Transportation Choices:** Propose amendments to regulations and entitlements to ensure density is supported around transit stations. Utilize tools such as density bonuses and parking reductions when income-restricted affordable housing is provided in and around transit stops. *Housing Blueprint, p. 37.*

m. **Tie and Target increased Entitlements to Affordable Housing:** Provide options to prioritize and tie incentives and target mapping to achieve development of the 60,000 housing units (20,000 at 30% MFI and below/ 25,000 at 31-60% MFI/ and 15,000 61-80% MFI). These categories of affordability are the most challenging for the market to address. Focus on centers and corridors targeted for growth under Imagine Austin.

n. **Preserve existing affordable housing:** Target and preserve 10,000 existing affordable housing units over 10 years. Incorporate into the permitting process mechanisms that will facilitate achieving these goals and create a dashboard for DSD to track and report to Council on progress.

o. **Produce Permanent Supportive Housing (PSH):** Produce 100 PSH units each year with half of those (50) being Housing First. Incorporate into the permitting process mechanisms that will facilitate achieving these goals and create a dashboard for DSD to track and report to Council on progress.

3. **Zoning Map.** Propose options for mapping the provisions above to achieve affordable housing goals over the next ten years (60,000 affordable units, 10,000 preserved units, 100 PSH, 25% of new income restricted housing in high opportunity areas). Consider mechanisms such as upzoning, use of Future Land Use Maps (FLUM), zoning changes upon sale of a property, and/or other mechanisms.
Meet Team Member Mary Rychlik Stahlke, LMSW

Posted on June 6 2019 by THN

Mary serves as the Continuum of Care Manager. She conducts CoC planning and operations activities to strategically prevent and end homelessness. Mary ensures the CoC is operating according to its governance structure, policies, and procedures; supports the CoC Board; and coordinates the CoC efforts with other programs, funding streams, and community planning efforts.

Mary has expertise in HUD’s Continuum of Care (CoC) and Emergency Solutions Grant (ESG) programs, facilitating Continuum of Care processes on a CoC-level and with local homeless coalitions and ESG recipients. She has 22 years’ experience in homeless services, including direct practice, program administration, performance evaluation, and grant applications in a school district, city and state governments, and non-profit organizations.

Mary is a Licensed Master Social Worker who earned Bachelor’s and Master’s degrees in social work from The University of Texas at Austin.

How did you get started in homeless services?
I came into homeless services when I was looking for a new social work position. The school district in the city where I was living had received a grant to assist students experiencing homelessness and was seeking a program manager to develop the project. I didn’t know much about homelessness, but I was hired, and I quickly discovered my passion. I believe it’s unjust and unethical to allow people to struggle to have decent housing and end up living in harmful, unstable situations that they cannot afford. So, my career has focused on ensuring that every person has a safe, affordable, and supportive place to live and thrive.

What did you do before working in homeless services?
Before homeless services, I attended the University of Texas at Austin and earned bachelor’s and master’s degrees in social work. After graduating, I briefly worked at a residential treatment center and at a hospital. I found my calling when I was hired as a Homeless Education Liaison for Bryan ISD and worked with students and their families who were living in homeless situations yet still striving to attend and succeed in school. After that, I worked for the City of Austin, supporting the homeless coalition and overseeing city-funded social service contracts and the Emergency Shelter Grant (ESG) Program. Next, I spent
a few years operating Trinity Center, a day resource center for people experiencing homelessness, in downtown Austin, where I felt the power of loving community every day. Then, I worked for the Texas Department of Housing and Community Affairs (TDHCA) on the Homelessness Prevention and Rapid Re-Housing (HPRP) Program and the Emergency Solutions Grant (ESG) Program. Finally, I arrived at THN in 2013, and I’m thrilled to be working with our THN team and communities around the Texas Balance of State Continuum of Care to develop systems and plans to strategically and effectively address homelessness.

*Complete the sentence:* In a parallel life, I would be traveling to different countries (to meet people from around the world) on an airplane/train/car/rickshaw/camel with my husband and pets and lots of curiosity.

*What was your first job?*
My first informal job was babysitting for children who were family friends and church friends. My first formal job was working as a server at Pizza Hut. I like caring for children, and I like cooking (and eating), so those were great jobs for me! Both of them taught me some valuable relationship and customer service skills.

*Dog or cat?*
Definitely cat, but I'm warming up to dogs. I had two cats, Chloe and Rainey, and my now-husband, had two dogs, Barney and Patches. After getting married in 2018, we now have four pets in our home. They get along pretty well but aren’t snuggle-buddies. I love petting them and talking to them in my “cat voice,”

[https://www.thn.org/2019/06/06/meet-team-member-mary-rychlik-stahlke-lmsw/](https://www.thn.org/2019/06/06/meet-team-member-mary-rychlik-stahlke-lmsw/)
Meet THN Team Member Kyra Henderson

Kyra Henderson is the Data Coordinator for the Texas Balance of State CoC. She is charged with organizing and executing the Annual Point-in-Time Count and Housing Inventory Count along with responding to data requests and creating data visualizations.

Kyra is originally from Littleton, Colorado and holds a Bachelor’s degree in Social Work from Colorado State University. After working as a case manager for several years she realized that she wanted to join the fight to end homelessness in a new capacity. She is eager for the opportunity to work in a position where her passion for advocacy and data-informed practice work seamlessly together.

How did you get started in homeless services?

I happened upon this work when I moved from Colorado to Austin Texas. I had some background working with individuals experiencing homelessness in my previous position and I was looking for the opportunity to move into the non-profit sector in a more data-driven role. I feel lucky to have found a job that not only checked off both of those boxes, but that also came with such a passionate and strong team.

What did you do before working at THN?

I interned and then worked at Child Protective Services before moving into homeless services. I also have experience working in a domestic violence shelter and working with individuals diagnosed with Multiple Sclerosis (MS).

Complete the sentence:
In a parallel life, I would be living in an apartment, above the coffee shop I own with my children (biological and/or fostered) and lots of rescue animals.

What was your first job?

My very first job was working at my University ticket office. I sold concert tickets, took ID photos, and even helped process passport applications.
Dog or cat?

Dog! Her name is Sadie and she is the light of my life. This is what Sadie does when she comes to work with me.

https://www.thn.org/2019/06/06/meet-thn-team-member-kyra-henderson/