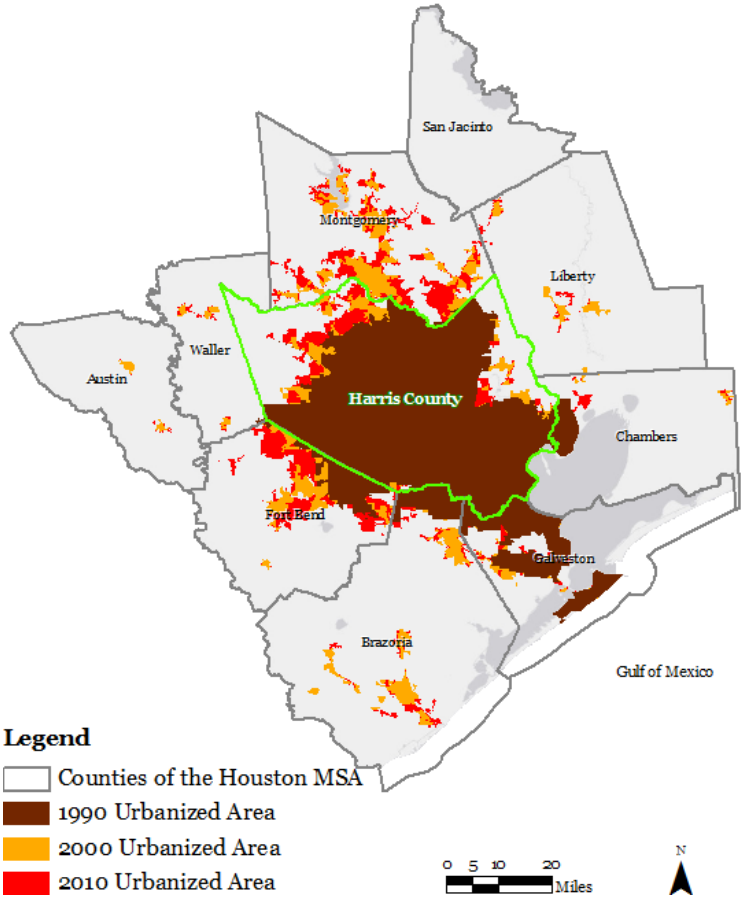
Harris County Community Profile & Housing Market Analysis

Introduction

Harris County, Texas is the third largest county in the United States by population, ranking behind only Los Angeles County (Los Angeles, CA) and Cook County (Chicago, IL). Its county seat is Houston, Texas, also the fourth largest city in the nation. Harris County sits on the Gulf of Mexico in the Houston-Galveston Area Council region of southeastern Texas and it is central to the Houston Metro Area. Harris County maintains relationships with its surrounding counties of Waller, Montgomery, Liberty, Chambers, Galveston, Brazoria and Fort Bend. These join with outlying Austin County and San Jacinto County to form the Houston-Sugar Land-Baytown Standard Metropolitan Statistical Area (SMSA, or MSA, *Map 3.1*). While classified an urban county because of its large population in incorporated (city) and unincorporated areas, about 29 percent of the county is not classified as urban area and portions do retain a rural atmosphere. Approximately 25 percent of Harris County lies within the 100-year flood plain, including low-lying land near flowing water or coastal area. The 2010 Census figures in this document showed that many people have relocated to Harris County/Houston MSA. Half of the growth in population was attributed to movement of immigrants to the area and half to natural increase.

Map 3.1 Harris County, Texas in the Houston MSA



Data Source: *1990, 2000* and *2010 Decennial Census*, United States (U. S.) Census Bureau

Community Profile

According to Dr. Steve Murdock, Rice University Professor and former State Demographer, four key demographic elements are changing the Nation, the State of Texas, and Harris County. They will affect nearly all persons in coming years. These four factors include 1) the rate of population growth, 2) the aging of the population, 3) the growth in racial/ethnic minority populations, and 4) and changes in household composition.

Dr. Murdock notes "the Texas of today is the U. S. of tomorrow," because the state has more than doubled its population within the span of a single human lifetime. California remains the only state with a higher population. 25,145,561 people counted as Texas residents in the 2010 Census. Demographers estimate that by 2040 the state will have somewhere between 35 and 50 million residents. Growth is attracted primarily to urban areas. Many of the more rural areas of the state are actually losing population.

Harris County, Texas at a Glance

2010 Population	4,092,459
Age	
% Under 18 Years	28.05%
% Over 65 Years	8.15%
Ethnicity	
White, not Hispanic	33.0%
Black, not Hispanic	18.4%
Hispanic or Latino	40.8%
Asian, Not Hispanic	6.1%
Households (HH)	1,435,155
Family HH	68.7%
Non-family HH	31.3%
Education	
High School Graduate	23.4%
College Degree	33.4%
With Disability	8.7%
Income & Poverty	
Median Household Income	$ 50,422
Families Below Poverty	15.4%
Housing Units	1,598,698
Owners	56.8%
Renters	43.2%

Source: *2010 Decennial Census, 2010 American Community Survey (1-year averages)*, United States (U. S.) Census Bureau

Rapid growth and diversification were trends common to the demography of Harris County from the 1990s through the national economic collapse of 2008. Harris County continues to experience substantial population growth with a Census estimate of 4,180,894 in 2011, up 2.1 percent from the recent 2010 Census. Much of that growth is due to immigrants from other states and nations, and their descendants. Non-White and Hispanic or Latino persons continue to increase their share of the population, transforming Harris County into a place with no racial or ethnic majority. The larger increase in non-White population is impacting both Harris County and Texas significantly. In 2003 Anglo/White persons became less than half of the population of Texas for the first time. While the United States will not pass that statistic until around 2042, non-White children are projected to become more than half of U. S. persons under the age of 18 by 2033. Growth of Hispanic or Latino population is a national phenomenon according to Dr. Murdock.

This diverse population will also be an aging population. "Baby boomers," as the generation born between 1946 and 1964 is called, make up about 24 percent of the Texas population. As more baby boomers reach retirement age, median age will increase to reflect an older population.

Young minority population in Harris County tempers the boomers' growing age. According to Dr. Murdock, in the next three decades, the aging of the baby boomers will create the largest number and percentage of elderly people that ever existed. In addition, household composition will continue to change as more single persons, single parents, married couples without children, and other non-traditional family types form households alongside child-bearing married households.

These projected demographic changes have far-reaching implications. If demographic changes continue as projected, and relationships between such factors as minority status, educational achievement and income do not change, Harris County will continue to grow but will become poorer. It could then attract less economic development and advantage in the future

Demographic Characteristics of Harris County

General Population

Population size and location are dependent upon a number of factors. These include but are not limited to a community's ability to provide quality infrastructure such as roads and bridges and satisfactory levels of basic public services and facilities, such as police, fire, public health and emergency medical services, schools, and utilities. All of these impact the natural environment and affect quality of life for residents and visitors. Fortunately, Harris County has had a surplus of available land to absorb expanding population, though this surplus is shrinking (Map 3.1) as increasing immigrant and native populations expand into outlying regions of the county and beyond.

The Bureau of the Census counted Harris County's 2010 population as 4,092,459. This population continues to secure Harris County's rank as the third-largest of 3,143 counties or equivalents in the United States. Between 1990 and 2010, Harris County's population grew by over 20 percent. That is the second fastest growth rate among the ten largest counties in the U.S. (table 3.1).

Table 3.1 Population Growth among the Ten Largest U.S. Counties, 1990, 2000, 2010

U.S. County	1990 Population	2000 Population	2010 Population	Change, 1990-2000	Change, 2000-2010
Los Angeles, CA	8,863,164	9,519,338	9,818,605	7.4%	3.1%
Cook, IL	5,105,067	5,376,741	5,194,675	5.3%	-3.4%
Harris, TX	**2,818,199**	**3,400,578**	**4,092,459**	**20.7%**	**20.4%**
Maricopa, AZ	2,122,101	3,072,149	3,817,117	44.8%	24.3%
Orange, CA	2,410,556	2,846,289	3,010,232	18.1%	10.0%
San Diego, CA	2,498,016	2,813,833	3,095,313	12.6%	5.8%
Kings, NY	2,300,664	2,465,326	2,504,700	7.2%	1.6%
Miami-Dade, FL	1,937,094	2,253,362	2,496,435	16.3%	10.8%
Queens, NY	1,951,598	2,229,379	2,230,722	14.2%	0.1%
Dallas, TX	1,852,691	2,218,899	2,368,139	19.8%	6.7%

Source: *2010 Decennial Census*, United States (U. S.) Census Bureau

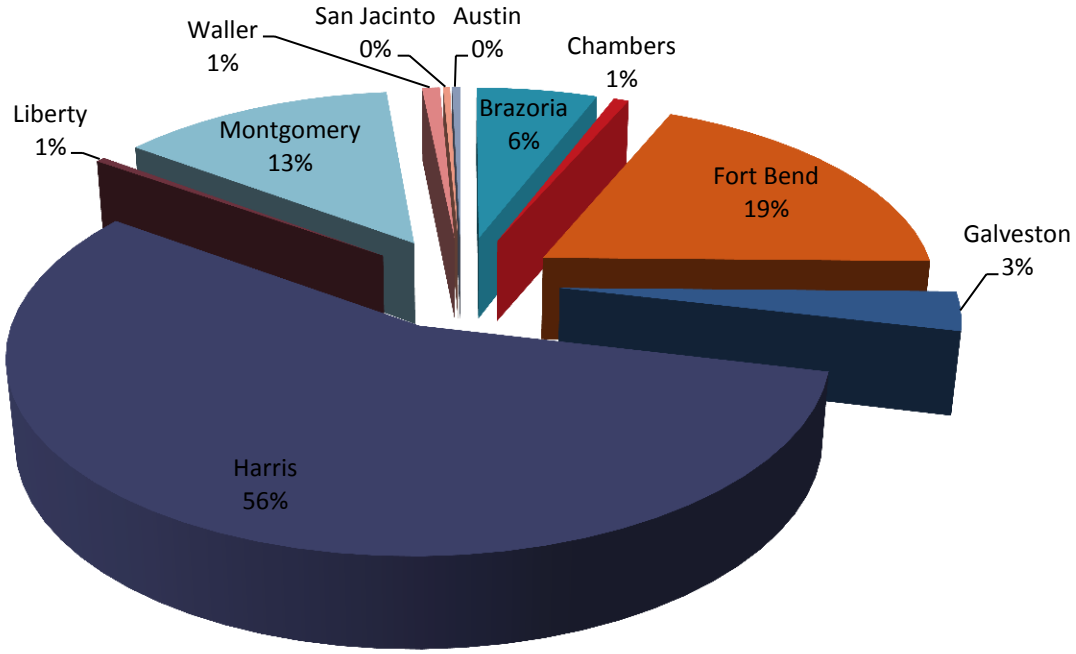
Harris County will continue to be one of the top growing areas during the period of this plan. At a regional level, Harris County accounted for 56.2 percent of the growth (MSA increased by total 1,231,393 persons) in the region between 2000 & 2010 (figure 3.1 & table 3.2).

Table 3.2 Population Growth, Houston Metropolitan Statistical Area, 2000-2010

County	2000	2010	Percent Change, 2000-2010	Number Change, 2000-2010	Percent Share of Growth, 2000-2010
Brazoria	241,767	313,166	29.50%	71,399	5.8%
Chambers	26,031	35,096	34.80%	9,065	0.7%
Fort Bend	354,452	585,375	65.20%	230,923	18.8%
Galveston	250,158	291,309	16.50%	41,151	3.3%
Harris	3,400,578	4,092,459	20.40%	691,881	56.2%
Liberty	70,154	75,643	7.80%	5,489	0.4%
Montgomery	293,768	455,746	55.10%	161,978	13.2%
Waller	32,663	43,205	32.30%	10,542	0.9%
San Jacinto	22,246	26,384	18.60%	4,138	0.3%
Austin	23,590	28,417	20.50%	4,827	0.4%

Source: 2000 and *2010 Decennial Census*, U. S. Census Bureau

Figure 3.1 MSA Population Growth by County Shares, 2000-2010



Data Source: *2000* and *2010 Decennial Census*, U. S. Census Bureau

Between 1990 and 2000 the incorporated areas had experienced a much higher growth rate than the unincorporated area. The incorporated areas accounted for about 62.1 percent of Harris County growth, while the unincorporated areas provided only 37.9 percent. The 2010 Census showed that these growth figures have now flipped with the unincorporated area of Harris County providing 73.1 percent of 2000-2010 growth while incorporated area growth had been only 26.9 percent of the total, as shown in *Table 3.3 Growth in Harris County from 2000-2010*.

Table 3.3 Growth in Harris County from 2000-2010

	2000 Population	2010 Population	Percent Change, 2000-2010	Number Growth, 2000-2010	Percentage of Growth 2000-2010
Harris County	3,400,578	4,092,459	20.4%	691,881	100%
Incorporated Area	2,347,477	2,529,647	7.8%	182,170	26.9%
Unincorporated Area	1,053,101	1,562,812	48.4%	509,711	73.1%
CSD Service Area	1,237,055	1,793,358	45.0%	556,303	80.4%

Source: *2000* and *2010 Decennial Census*, U. S. Census Bureau

Residents of incorporated areas such as the City of Houston, City of Pasadena and City of Baytown continue to comprise the majority of the Harris County population. As shown in *Map 3.2 Population Density, 2010*, most of the population is concentrated within the boundaries of Beltway 8 and the City of Houston. There has been an increase in density to the north and west outside of Beltway 8. This change in density was reflected in redrawn County Commissioner Precinct lines for 2012-2021 with more balanced population counts from the 2010 Census. This document used the new precinct areas for 2010 precinct data tabulations and the older precinct areas that were in force during 2002-2011 for 2000 precinct data tabulations. However, maps throughout this document depict the new precinct areas that were in use during the 2012 elections.

About 62 percent (or 2,530,996) of Harris County residents resided in one of the 34 incorporated areas of Harris County in 2010. Of these city-dwellers, 2,099,451 lived within the municipal boundaries of Houston, the nation's fourth-largest city. Another 220,845 lived in Baytown or Pasadena, each of which has a population greater than 50,000. The remaining 210,700 lived in incorporated cities ranging in size from La Porte, population 33,800, to Morgan's Point, population 339.

Tables 3.4 and 3.5 on page 3-6 illustrated each precinct's population for 2000 and 2010. In 2000, Precinct Three was the most populous precinct in Harris County, followed by Precinct Two, Precinct Four, and Precinct One. In 2010, Precinct Three remained the most populous precinct in Harris County, but followed by Precinct Four, Precinct One, and then Precinct Two.

Table 3.4 Population by Precinct, 2000

	Pct. 1	Pct. 2	Pct. 3	Pct. 4
Population	839,095	860,832	934,717	855,945
Unincorporated	156,545	149,524	280,995	571,542
Incorporated	682,550	711,308	653,722	284,403
Unincorporated %	19%	17%	30%	67%
Incorporated %	81%	83%	70%	33%

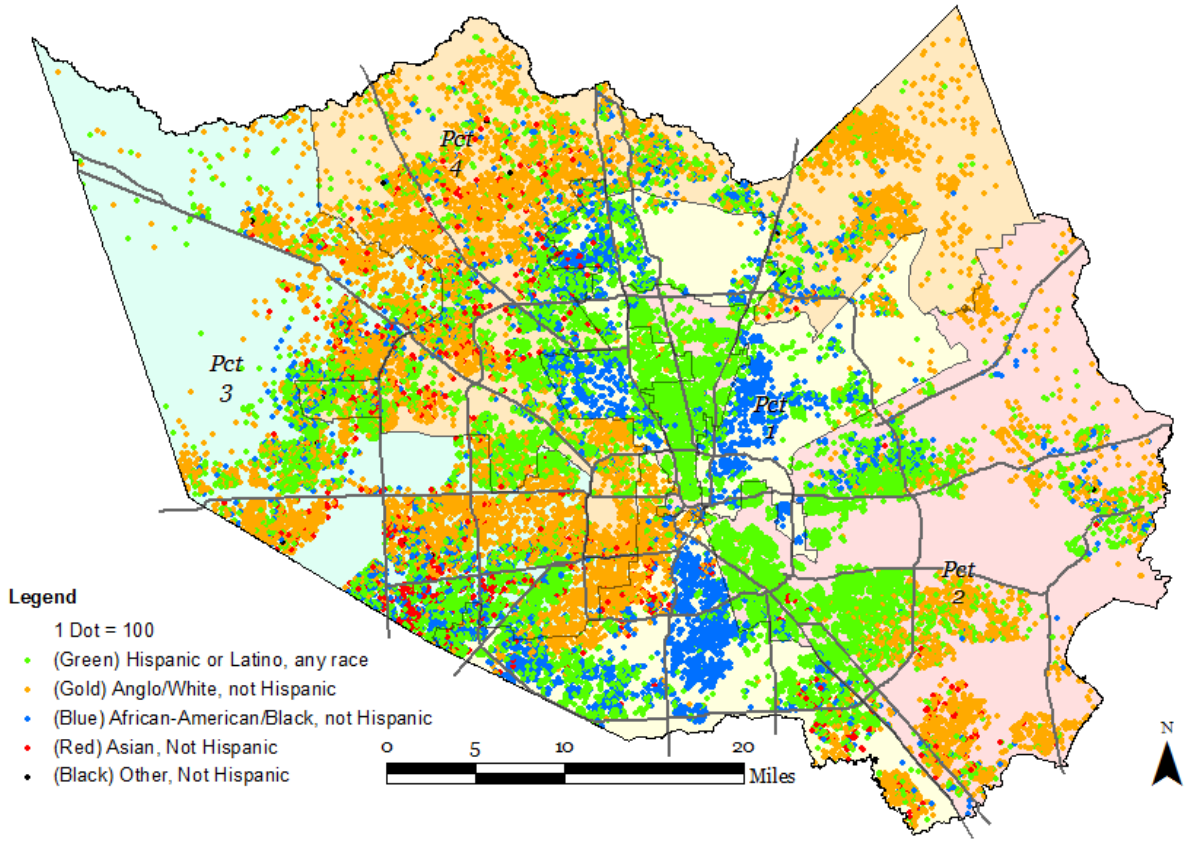
Source: *2000 Decennial Census, U. S. Census Bureau*

Table 3.5 Population by Precinct, 2010

	Pct. 1	Pct. 2	Pct. 3	Pct. 4
Population	996,867	983,333	1,057,042	1,055,217
Unincorporated	212,934	191,702	419,117	739,059
Incorporated	783,933	791,631	637,925	316,158
Unincorporated %	21%	19%	40%	70%
Incorporated %	79%	81%	60%	30%

Source: *2010 Decennial Census*, U. S. Census Bureau

Map 3.2 Population Densities by Race/Ethnicity, 2010, and Interim Precincts, 2012



Data Source: *2010 Decennial Census*, US Census Bureau

Table 3.6 illustrated each precinct's population by urban and rural geographic location. People living in parts of the county classified by the U. S. Census Bureau as rural amounted to only 1.25 percent of the total population. Almost half of those living in rural locations resided in Precinct 4. The majority of about 380 parcels described in 2012 as farms in Harris County Appraisal District records were located in the northwestern tip of Harris County.

Table 3.6 Population by Geographic Classification and Precinct, 2010

	Precinct 1	Precinct 2	Precinct 3	Precinct 4	Harris County
Urban	918,384	867,486	1,053,966	1,000,417	3,840,253
Rural	78,483	115,847	3,076	54,800	252,206
Total	996,867	983,333	1,057,042	1,055,217	4,092,459

Source: *2010 Decennial Census*, U. S. Census Bureau

Table 3.7 showed population projections for Harris County, the city of Houston, and unincorporated Harris County. The projections indicated a 28.6 percent increase in the Harris County population from 2005 to 2025 and an 18.2 percent increase in the city of Houston population. Most notable was the 41.7 percent increase in the unincorporated Harris County population, increasing to 2,267,949 persons in 2025. These projections have since been seen as conservative since the measured population of Harris County in the 2010 Census was larger than the 2010 projection made in April of 2005.

Table 3.7 County Trends and Projections for Houston CMSA, 2010-2025

Year	Harris County	City of Houston	Unincorporated Harris County
2010	3,908,477	2,114,726	1,793,751
2015	4,208,528	2,225,492	1,983,037
2020	4,445,069	2,306,141	2,138,929
2025	4,632,123	2,364,174	2,267,949

Source: *DATABook Houston (April 2005)*, University of Houston Center for Public Policy Institute for Regional Forecasting

A striking characteristic of a growing urban county like Harris are the population densities. By 2010 there were 996,867 people inhabiting Precinct 1, in area over 360 square miles, creating a population density of almost 3,000 people per square mile. Precinct 2 was notable for lessening of population density between 2000 and 2010. The overall population density of Harris County was 2,302 residents per square mile (table 3.8), equivalent to density increase of about 1.7 percent per year over the ten years. Precincts Two and Four are less densely populated than Harris County on average. Precincts One and Three contain higher population densities.

Table 3.8 Population Density

	Precinct 1	Precinct 2	Precinct 3	Precinct 4	Harris Co.
Area (square miles)	363.3	487.4	451.6	475.1	1,777.5
Total Population	996,867	983,333	1,057,042	1,055,217	4,092,459
2010 Density (people/square miles)	2,744	2,017	2,341	2,221	2,302
Density in 2000 (people/square miles)	2,486	2,168	1,955	1,540	1,960
2000-2010 Density Change, percent	10.4%	-7.0%	19.7%	44.2%	17.5%

Source: *2000 and 2010 Decennial Census*, U. S. Census Bureau

In 2010, an estimated 1,793,358 persons resided in the Harris County CSD Service Area (as shown in medium gray on *Map 3.12*, page 3-27). The population of the service area grew by about 45 percent between 2000 and 2010 when the service area population added 556,303 persons. In 2000, only 1,237,055 persons were estimated to reside in the service area (refer to table 3.3 on page 3-5). The population of the county's service area grew over twice as fast as it had during the prior decade when service area population added an estimated 234,086 persons between 1990 and 2000.

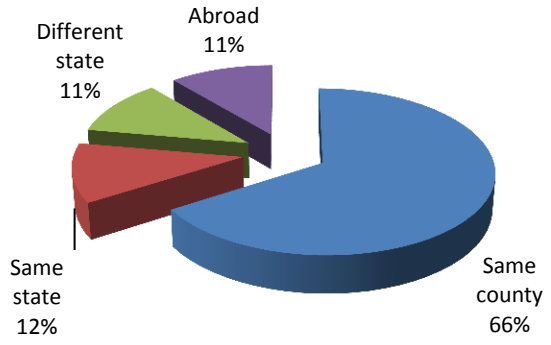
Comparisons with State of Texas and the United States of America

2010 Census data indicated that Texas added 4,293,741 residents in the last decade, a 20.6 percent increase to a total population of 25,145,561 on April 1, 2010. Texas ranked second nationally in population, behind only California, which grew by ten percent to 37,253,956. The nation's regional population in the South, which includes Texas, grew more than any other region, by 14.3 percent. Texas population growth rate from 2000 to 2010 was double that of the United States as a whole. U. S. population grew only 9.7 percent to 308,745,538 residents at the time of the 2010 Census, its slowest growth rate in decades.

Movement within Harris County

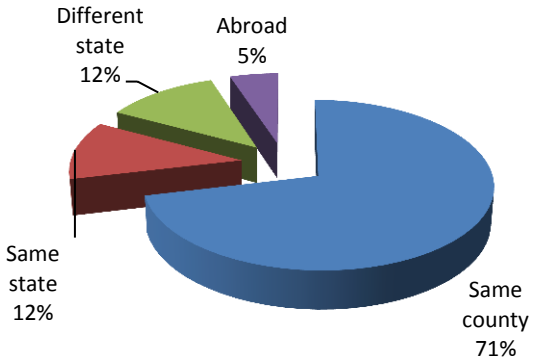
Geographic mobility is an indicator of population change through movement both within and from outside of the county. Harris County residents were more mobile than the state or national averages, which for householders who have moved within the most recent five years stood at 41.3 percent for Texas and 34.8 percent for the United States. According to the American Community Survey, in 2010 an average of 44 percent of people living in Harris County had moved within the past five years, and 18 percent had moved within the past year. Among Harris County residents who had moved during the past five years, 71 percent had moved from another house in the same county, 12 percent from elsewhere in Texas, 12 percent from another state, and 5.4 percent had moved from abroad. The biggest change evident from the 2000 Census was in the smaller percentage of international movers, perhaps reflective of the more difficult economic climate of 2010. Figures 3.2 and 3.3 illustrate change in the proportions of persons who moved residences in Harris County.

Figure 3.2 Mobility of persons who moved residences, 1996-2000



Data Source: *2000 Census SF-3*, U. S. Census Bureau

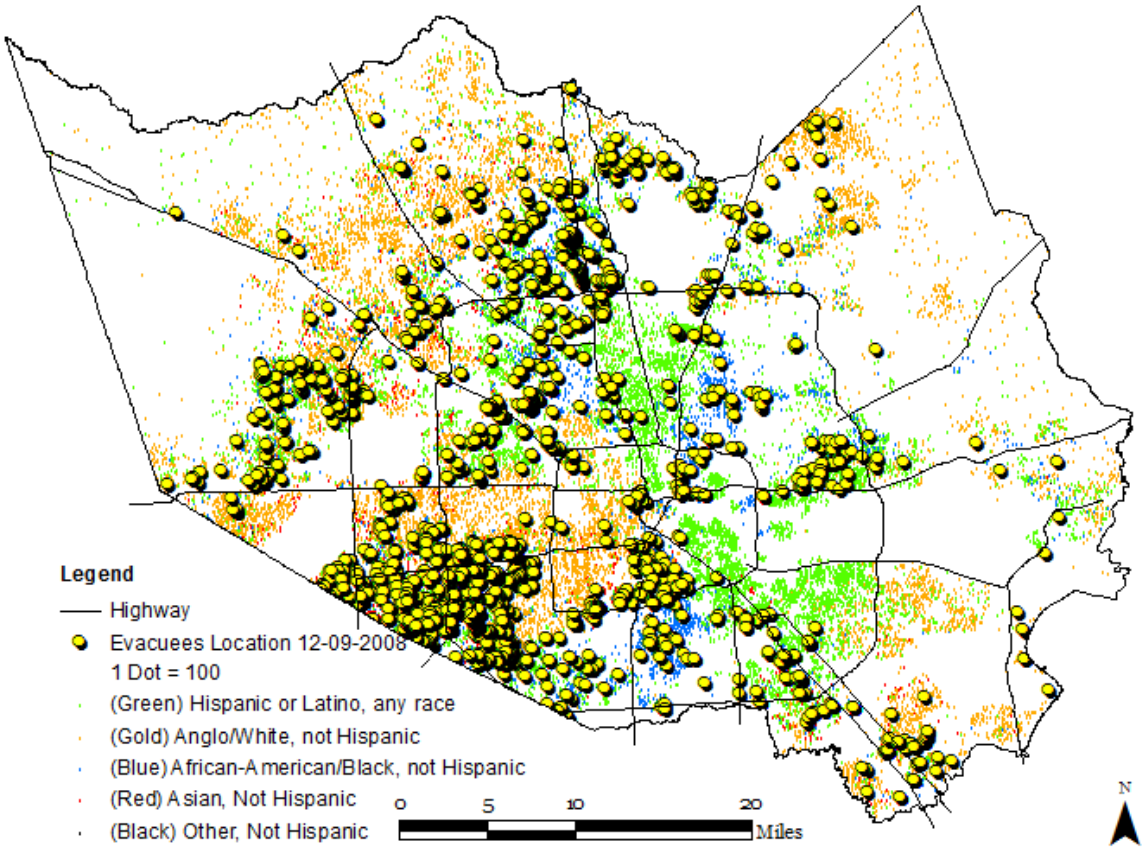
Figure 3.3 Mobility of persons who moved residences in 2006-2010



Data Source: *2010 (1-Year) American Community Survey*, U. S. Census Bureau

According to Dr. Steve Murdock, an influx of people entering Texas in the wake of Hurricane Katrina (September 2005) made Texas the fastest-growing state in the nation from 2005 to 2006. From April 1, 2000 to July 1, 2006, Texas' population grew from 20.9 million to 23.5 million, an increase of 12.7 percent. Although it is impossible to determine exactly how many people migrated to Texas from Louisiana as a result of Hurricane Katrina, Texas' average annual population increase of approximately 400,000 per year from 2000 to 2005 increased to 579,000 from 2005 to 2006. The number of domestic migrants (people coming to Texas from other states) grew from roughly 60,000 from 2004 to 2005 to nearly 218,000 from 2005 to 2006. When Hurricane Ike struck Harris County in September 2008, approximately 4,000 households still received housing assistance in the aftermath of the Hurricane Katrina mass migration.

Map 3.3 Katrina-Rita Evacuees Locations Compared to Population Distribution in 2008



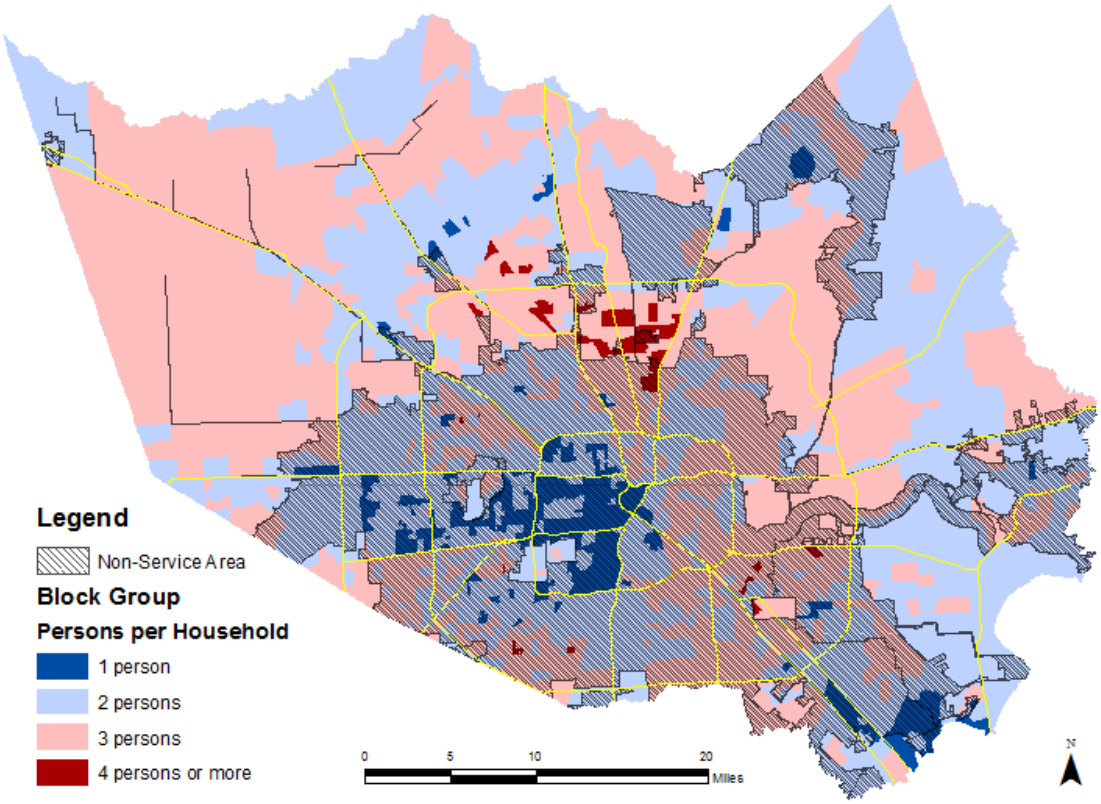
Data Source: Harris County Disaster Housing Assistance Program (DHAP)*; 2010 Decennial Census*, U. S. Census Bureau

Households and Families

In 2010, the Census Bureau counted 1,435,155 households in Harris County. According to this number, households in Harris County increased by 19 percent between 2000 and 2010, a slightly lower rate of growth than the county's 20.3 percent increase in population. In 2010, approximately 2.82 persons lived in the average Harris County household, a slightly larger size than the 2.81 persons in 2000. This was likely an early indicator of the growing number of Hispanic or Latino households, which trended larger than the average Harris County household.

Map 3.4, Persons per Household in 2010, shows concentrations of larger households in light red and red located throughout, but especially in north-central Harris County. Concentrations of smaller households are seen in light blue and dark blue throughout, but especially in downtown and midtown Houston and around other major employment centers like the Medical Center, NASA Johnson Space Center and the Galleria area. The concentrations of smaller households tended to correspond to areas with high densities of White or Anglo population, while the concentrations of larger households tend to correspond with high densities of Hispanic or Latino population found on *Map 3.2* on page 3-6 above, and as discussed on pages 3-18 to 3-21.

Map 3.4 Persons per Household in 2010, According to Block Group



Data Source: *2010 Decennial Census*, U. S. Census Bureau

The 2010 Census reported married couple families as less than half of all households by type. The presence of married couple households, especially those with children, has traditionally supported community stability. In 2010, this category of household made up 47.4 percent of all households in Harris County though 70,548 additional husband-wife families were formed in Harris County between 2000 and 2010. Traditional husband-wife households were found to have been reduced by 2.9 percent from the 50.3 percent share they represented in 2000.

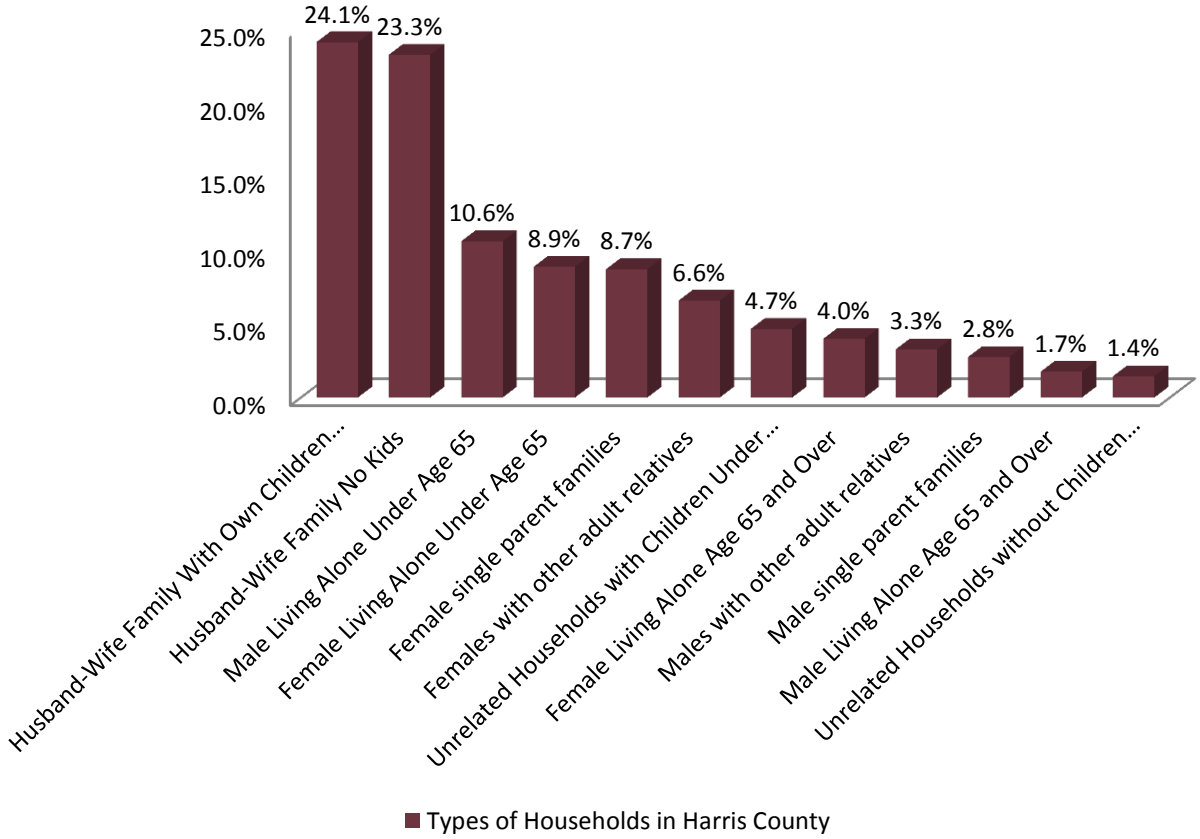
According to table 3.9, other family households and non-family households - single persons living alone or groups of unrelated individuals living together - grew at a faster rate than total family households.

Table 3.9 Household Growth According to Household Type, 2000-2010

Household Type	2000	2010	Percent Change, 2000-2010	Number Change, 2000-2010
Married Couple Families	609,446	679,994	11.6%	70,548
Other Family, Male Householder	59,347	86,367	45.5%	27,020
Other Family, Female Householder	165,497	219,291	32.5%	53,794
Non-Family	371,226	449,503	21.1%	78,277
Total Family Households	834,290	985,652	18.1%	151,362
Total Households	1,205,516	1,435,155	19.1%	229,639

Source: 2000 and 2010 Decennial Census, U. S. Census Bureau

Figure 3.4 Types of Households in Harris County, Texas in 2010



Data Source: *2010 Decennial Census*, U. S. Census Bureau

Households according to table 3.10 on page 3-12 were differently distributed across the four precincts of Harris County. In 2000, precinct 3 held the greatest number of the female headed householders (62,858) followed by Precinct 1 (46,409). By 2010, Precinct 1 contained nearly one hundred thousand (99,297) single parent female households, forming about ten percent of the total precinct population.

Table 3.10 Household Type by Relationship, 2010

Persons	Precinct 1	Percent	Precinct 2	Percent	Precinct 3	Percent	Precinct 4	Percent
In households	977,611	98.1%	967,809	98.4%	1,052,626	99.6%	1,049,889	99.5%
In family households	811,556	81.4%	861,389	87.6%	892,062	84.4%	920,142	87.2%
Householder	227,812	22.9%	229,183	23.3%	260,902	24.7%	267,755	25.4%
Male Head of Household	128,515	12.9%	154,628	15.7%	180,393	17.1%	189,867	18.0%
Female Head of Household	99,297	10.0%	74,555	7.6%	80,509	7.6%	77,888	7.4%
Spouse	133,627	13.4%	156,488	15.9%	189,078	17.9%	200,801	19.0%
Child	312,727	31.4%	339,854	34.6%	334,766	32.6%	344,109	32.6%
Grandchild	40,025	4.0%	39,051	4.0%	17,999	1.7%	200,801	19.0%
Brother or sister	20,406	2.0%	16,996	1.7%	18,163	1.7%	23,459	2.2%
Parent	12,294	1.2%	11,821	1.2%	13,994	1.3%	12,777	1.2%
Other relatives	31,294	3.1%	30,553	2.8%	27,483	2.6%	26,060	2.5%
Nonrelatives	27,596	2.8%	28,655	2.9%	25,080	2.4%	25,094	2.4%
In nonfamily households	166,055	16.7%	106,420	10.8%	160,564	15.2%	129,747	12.3%
Male householder	68,325	6.9%	11,821	1.2%	13,994	1.3%	12,777	1.2%
Female householder	65,064	6.5%	4,378	0.5%	4,576	0.4%	4,692	0.4%
Nonrelatives	32,666	3.3%	90,221	9.2%	141,994	13.4%	112,278	10.6%
In group quarters	19,256	1.9%	15,524	1.6%	4,416	0.4%	5,328	0.5%
Total	**996,867**	**100%**	**983,333**	**100%**	**1,057,042**	**100%**	**1,055,217**	**100%**

Source: *2010 Decennial Census*, U. S. Census Bureau

Age and Gender

While not as marked as changes in the populations of Europe and Japan, the United States' population has experienced changes in age structure/median age. This trend can be attributed to the baby boomer population's steady maturation along with increased life expectancy, offset to varying extents by continuing primary and secondary movements of immigrants who are typically younger and, especially in the case of Latino immigrants, who assemble larger families. Harris County's continuing growth is enhanced by both trends. The rapid increases in elderly population will be tempered by large immigration influxes and the natural increase of recently immigrated families currently being experienced in Harris County.

While 13 percent of the U.S. population and 10.3 percent of Texas' state population was 65 years of age or older in 2010, Harris County persons 65 years and over comprised only 8.15 percent of the population. Similarly in 2010, 24 percent of the U.S. population was below 18 years of age, compared to 28 percent in Harris County. In fact, Harris County's population could be described as the youngest among the 10 most populous counties in the country. Harris County had the highest percentage of persons below 18 years and the lowest percentage of persons 65 years or older in these ten counties (table 3.11).

Table 3.11 Age Among the Ten Largest U.S. Counties, 2010

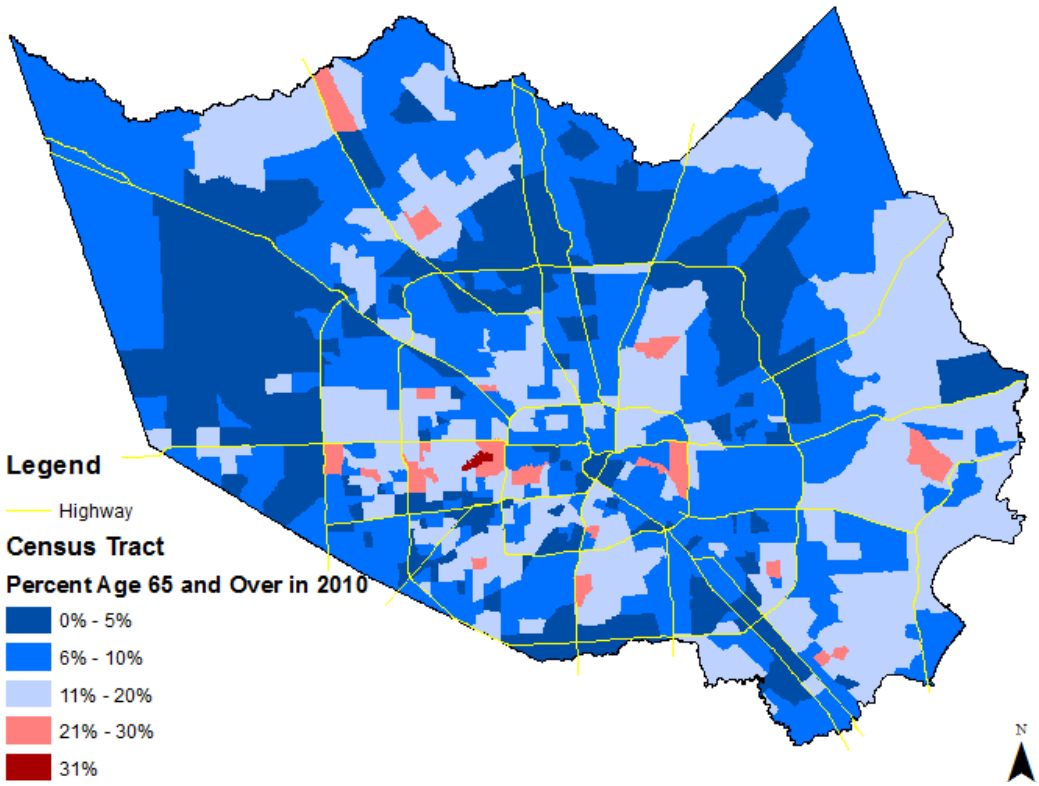
U.S. Counties	0-4	5-17	% Under 18	18-24	25-44	45-64	% 18-64	65+	% 65+
Los Angeles Co	645,793	1,756,415	24.5%	1,062,538	2,906,057	2,382,103	64.7%	1,065,699	10.9%
Cook Co	342,493	889,787	23.7%	514,319	1,541,358	1,286,389	64.3%	620,329	11.9%
Harris Co	**336,314**	**811,521**	**28.1%**	**413,549**	**1,249,872**	**947,716**	**63.8%**	**333,487**	**8.2%**
Maricopa Co	282,770	725,091	26.4%	378,617	1,065,724	902,274	61.5%	462,641	12.1%
San Diego Co	203,423	520,745	23.4%	367,845	891,485	760,390	65.3%	351,425	11.4%
Orange Co	191,691	544,968	24.5%	305,286	852,571	766,039	63.9%	349,677	11.6%
Kings Co	177,198	417,180	23.7%	265,255	767,245	590,189	64.8%	287,633	11.5%
Miami-Dade Co	149,937	395,791	21.9%	247,340	712,864	638,490	64.0%	352,013	14.1%
Dallas Co	192,838	461,425	27.6%	236,263	728,028	541,613	63.6%	207,972	8.8%
Queens Co	132,464	329,437	20.7%	217,706	688,409	576,560	66.5%	286,146	12.8%

Source: *2010 Decennial Census*, U. S. Census Bureau

Despite Harris County's relative youth in comparison with other large counties, the population was clearly aging. The baby boom generation born between 1946 and 1964 and aged between 46 and 64 years in 2010 reached 21.7 percent of total population in the recent Census. It was this group that was primarily responsible for increased median age over the last ten years. The median age for Harris County was 32.2 in 2010, up from 30.5 in 2000. Median age will likely continue to move upward until half of baby boomers have expired during the next twenty or thirty years.

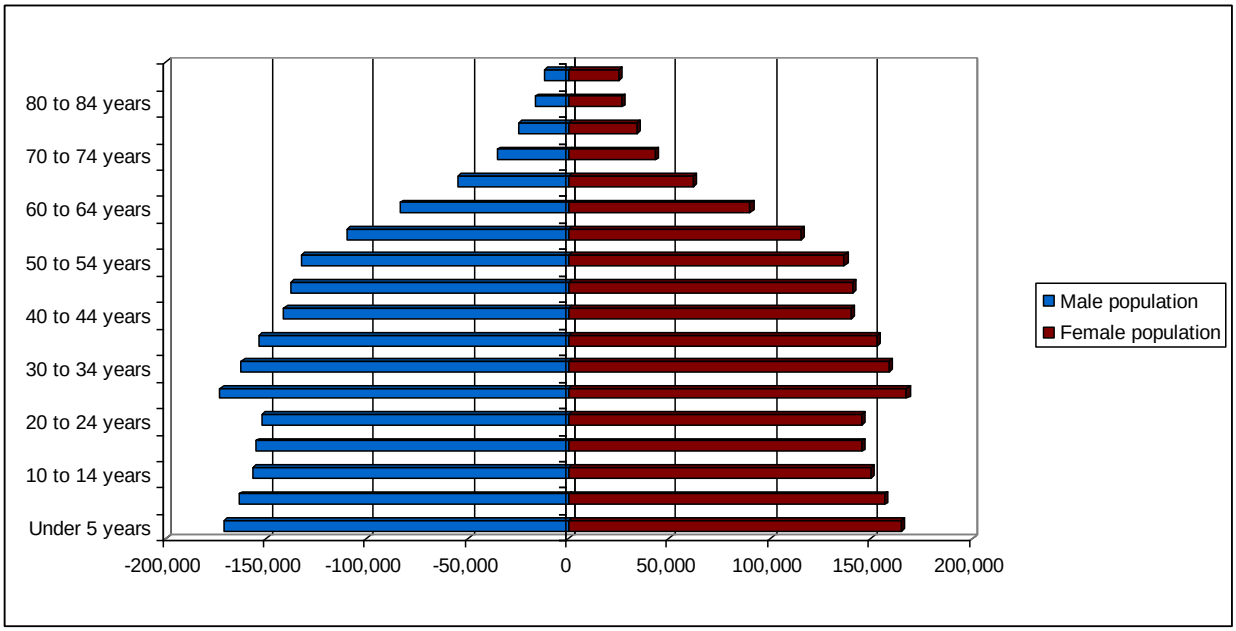
As of 2013, only the earliest "boomers" born between 1946 and 1948 will have reached age 65. By 2030 one out of six Texas residents (16.8 percent) will be aged over 65 compared to 10.4 percent in 2010. In Harris County 8.2 percent of the population were over 65 in 2010. *Map 3.4, Age, Percentage 65 Years & Older in 2010* on page 3-14 showed that densely populated elderly concentrations occurred inside Beltway 8 in incorporated areas, with the highest concentration at 31 percent of the Census tract population occurring south of the I-10 Katy Freeway west of the South Loop 610 Freeway.

Map 3.5 Age, Percentage 65 Years & Older in 2010, According to Census Tract



Data Source: *2010 Decennial Census*, U. S. Census Bureau

Figure 3.5 Age Structure Diagram for Harris County, 2010



Data Source: *2010 Decennial Census*, U. S. Census Bureau

The age structure diagram for Harris County revealed a "youth bulge" that is of unusual shape (figure 3.5). When looking across the county by Precinct, the composition of that youth bulge

can be seen to be driven primarily by a classic but maturing youth bulge present in Precincts 1 and 3 and currently centered in the lower portion of the 25-34 age group. This age group in Precinct 1 and 3 is poised to provide a "demographic dividend" enhancing economic development during the term of this Consolidated Plan. Other precincts each contributed their different demographic character, such as the youthful population configuration of Precinct 2, and a contracting future population in Precinct 4. All Precincts combined to form the composite age structure diagram, also referred to as a "population pyramid," seen in *Figure 3.5* on page 3-14.

Table 3.12 Population by Age by Precinct, 2010

Age Group	Pct 1	%	Pct 2	%	Pct 3	%	Pct 4	%	Harris County	%
0-4 Years	84,292	8.5%	85,486	8.7%	83,524	7.9%	83,012	7.9%	336,314	8.2%
5-9 Years	75,576	7.6%	81,532	8.3%	81,171	7.7%	82,060	7.8%	320,339	7.8%
10-14 Years	69,193	7.0%	78,347	8.0%	77,667	7.4%	81,353	7.7%	306,560	7.5%
15-24 Years	154,974	15.6%	155,938	15.9%	144,475	13.7%	142,784	13.5%	598,171	14.6%
25-34 Years	173,395	17.4%	151,147	15.4%	173,049	16.4%	163,999	15.5%	661,590	16.2%
35-44 Years	136,640	13.7%	133,025	13.5%	159,541	15.1%	159,076	15.1%	588,282	14.4%
45-54 Years	125,355	12.6%	127,274	12.9%	146,574	13.9%	149,347	14.2%	548,550	13.4%
55-64 Years	93,927	9.4%	90,874	9.2%	103,916	9.8%	110,449	10.5%	399,166	9.8%
65-74 Years	49,222	4.9%	46,137	4.7%	49,198	4.7%	50,945	4.8%	195,502	4.8%
75 years and older	34,293	3.4%	33,573	3.4%	37,927	3.6%	32,192	3.1%	137,985	3.4%
Total	989,733	100%	986,900	100%	1,057,296	100%	1,058,530	100%	4,092,459	100%

Source: *2010 Decennial Census*, U. S. Census Bureau

Gender

The 2010 Census affirmed that female population accounts for 50.2 percent and males 49.8 percent of the total Harris County population. The close balance between the male and female population was another indicator of a relatively youthful Harris County population. While the proportion of men to women approaching midlife tended toward relative equivalence, there were more males in Harris County ages 44 and younger. Women began to outnumber men in the cohort aged 45-54 years (table 3.13 on page 3-16). This was a normal pattern as males are generally the majority sex from birth to early/middle adulthood, but suffer from factors that tend to shorten their longevity in comparison with women. Populations with increasing numbers of persons aged 45 and older tend to exhibit a greater imbalance with more females and fewer males, as could already be seen in state (50.4: 49.6 in Texas) and national (50.8: 49.2 in United States) statistics from the 2010 Census.

Table 3.13 Population Age Group by Gender, 2010

Age Group	Male	Male%	Female	Female%
0-4 Years	171,219	8.4%	165,095	8.0%
5-9 Years	163,674	8.0%	156,665	7.6%
10-14 Years	156,729	7.7%	149,831	7.3%
15-24 Years	307,585	15.1%	290,586	14.1%
25-34 Years	335,037	16.4%	326,553	15.9%
35-44 Years	294,916	14.5%	293,366	14.3%
45-54 Years	270,763	13.3%	277,787	13.5%
55-64 Years	193,632	9.5%	205,534	10.0%
65-74 Years	90,466	4.4%	105,036	5.1%
75 years and older	53,384	2.6%	84,601	4.1%
Total	2,037,405	100.0%	2,055,054	100.0%

Source: *2010 Decennial Census*, U. S. Census Bureau

Race/Ethnicity

The Texas State Data Center (TSDC) projected in 2008 that the population of the State of Texas would become increasingly ethnically diverse in coming years, with projections varying widely depending on migration patterns. Using migration data from the 2010 Census along with the TSDC projections, Harris County can tentatively project that Asian and Hispanic populations will continue to experience rapid growth, respectively to 8 and 49 percent of county population, by 2040. At the same time other racial groups, particularly Anglos at 24 percent by 2040, will decline as a percentage of county population. Projections linked to long-term old-age dependency ratios involve demographic assumptions about future birth rates, life expectancy, and migration flows—all assumptions that can greatly vary long-term demographic results.

Table 3.14 Race and Ethnicity in Harris County, 2000-2010

	1990 Population	Percent	2000 Population	Percent	2010 Population	Percent
Hispanic, of any race	644,935	22.9%	1,119,751	32.9%	1,671,540	40.8%
White	1,528,113	54.2%	1,432,264	42.1%	1,349,646	33.0%
Black	527,964	18.7%	619,694	18.2%	754,258	18.4%
Asian	104426	3.7%	173,026	5.1%	249,853	6.1%
Other	12,761	0.5%	12,994	0.4%	18,324	0.2%
Two or More Races ***	***	***	42,849	1.3%	48,838	1.2%
Total	2,818,199	100%	3,400,578	100%	4,092,459	100%

Source: *1990, 2000 and 2010 Decennial Census*, U. S. Census Bureau

*** Category was not available for 1990 Census. Note: Racial classes exclude Hispanic or Latino of any race.

As shown in table 3.14, the Hispanic cohort experienced substantial growth between the years 2000 and 2010. The Hispanic or Latino population experienced a 49.3 percent change, increasing by 551,789 to 1,671,540 persons, representing 40.8 percent of the total county population in 2010. Likewise, the Asian population experienced a 44.4 percent change, adding 76,827 persons between the 2000 and 2010 Census, and becoming 6.1 percent of the total county population.

The African-American/Black cohort also increased, experiencing 21.7 percent change from 619,694 to 774,258, representing 18.4 percent of 2010 county population. However, against the gains made by Hispanic or Latino and Asian pluralities, Harris County African Americans are expected to remain a stable, not expanding, proportion of the population. White or Anglo population in 2010 stood at 1,349,646 having decreased by 82,618 persons, a loss of 5.8 percent from 2000. This loss of White population in Harris County is expected to continue and deepen both during the term of this Consolidated Plan and long beyond.

Table 3.15 Race and Ethnicity in Harris County by Precinct, 2010

	Pct 1	**%**	**Pct 2**	**%**	**Pct 3**	**%**	**Pct 4**	**%**	**Harris County**
Hispanic or Latino	359,081	36.0%	599,867	61.0%	363,246	34.7%	349,346	33.1%	1,671,540
White	183,575	18.4%	264,294	26.9%	421,933	39.9%	479,844	45.5%	1,349,646
Black	387,578	38.9%	85,524	8.7%	143,723	13.6%	137,433	13.0%	754,258
Asian	51,734	5.2%	22,747	2.3%	106,940	10.1%	68,432	6.5%	249,853
Other	4,073	0.4%	3,549	0.4%	5,002	0.5%	5,700	0.5%	18,324
Two or More Races	10,826	1.1%	7,352	0.8%	16,198	1.5%	14,462	1.4%	48,838

Source: *2010 Decennial Census*, U. S. Census Bureau. Note: Racial classes exclude Hispanic or Latino of any race.

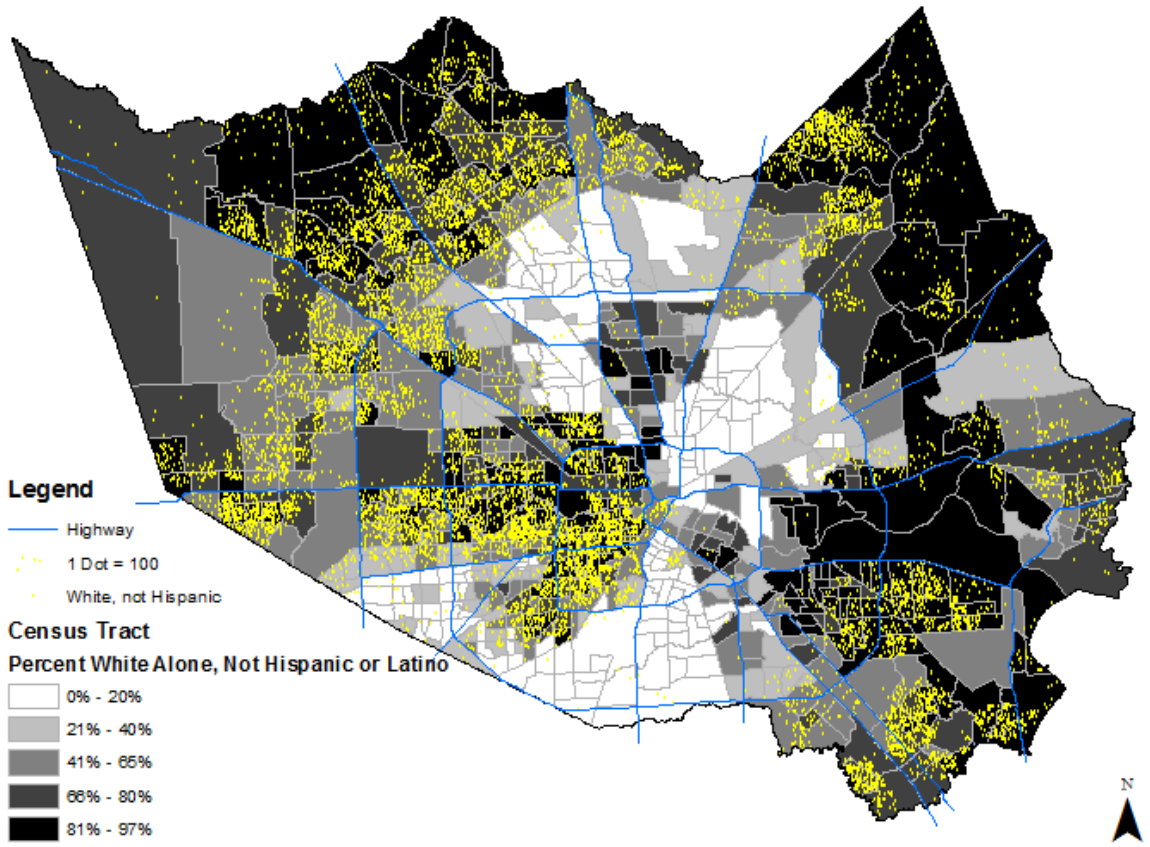
According to table 3.15, Precinct Two had the highest Hispanic or Latino population, followed by Precinct Three, Precinct Four, and Precinct One. The White or Anglo population held the highest numbers in Precincts Three and Four. The Asian cohort reached its highest plurality in Precinct Three.

The map showing the county's population densities by race or ethnicity such as found in *Map 3.2* on page 3-6 was interesting, but quite complex. On the next four pages, each one of the four main groups shown in that map appears separately. This may help to understand the distribution of each of the four main groups of population whose people shared common outward appearances and cultural experiences. Each of the four maps on pages 3-18 to 3-21 depicted the 2010 distribution of one of these four main groups of racial or ethnic origins in two ways. First, small dots of a contrasting color were used, with each dot representing the approximate location of one hundred individual persons who reside in Harris County. Second, a background theme ranging from light to dark showed all Census Tracts in Harris County by percentage of the population group listed. Each person appeared only once in these four maps to clearly show where each of the main racial-ethnic population groups concentrate.

The most unique racial-ethnic types of Harris County population, including persons with Native American backgrounds and those who combined multiple races and ethnicities, were too thinly scattered in 2010 to display a distinct pattern. These smallest racial-ethnic groups were not shown in *Maps 3.6* to *3.9* depicting one or another race and ethnicity, but do appear in the overall population distribution *Map 3.2* found earlier on page 3-6 and are likewise included in *Map 3.10, Minorities Concentration by Census Tract, 2010* that follows on page 3-22.

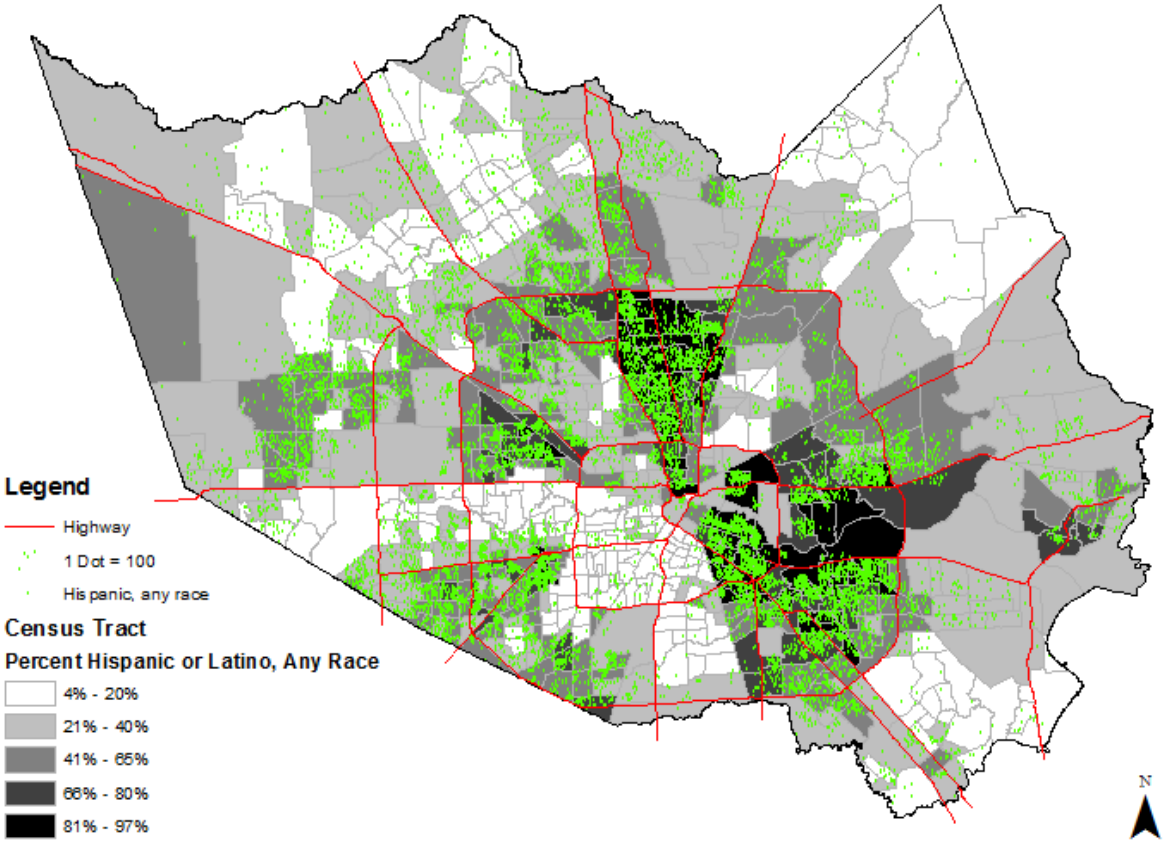
Map 3.6, Race and Ethnicity, Percentage White in 2010, showed that a significant majority of census tracts in which Whites comprised more than 50 percent of the population were located in the unincorporated area.

Map 3.6 Race and Ethnicity, Percentage White in 2010, According to Census Tract



Data Source: *2010 Decennial Census*, U. S. Census Bureau

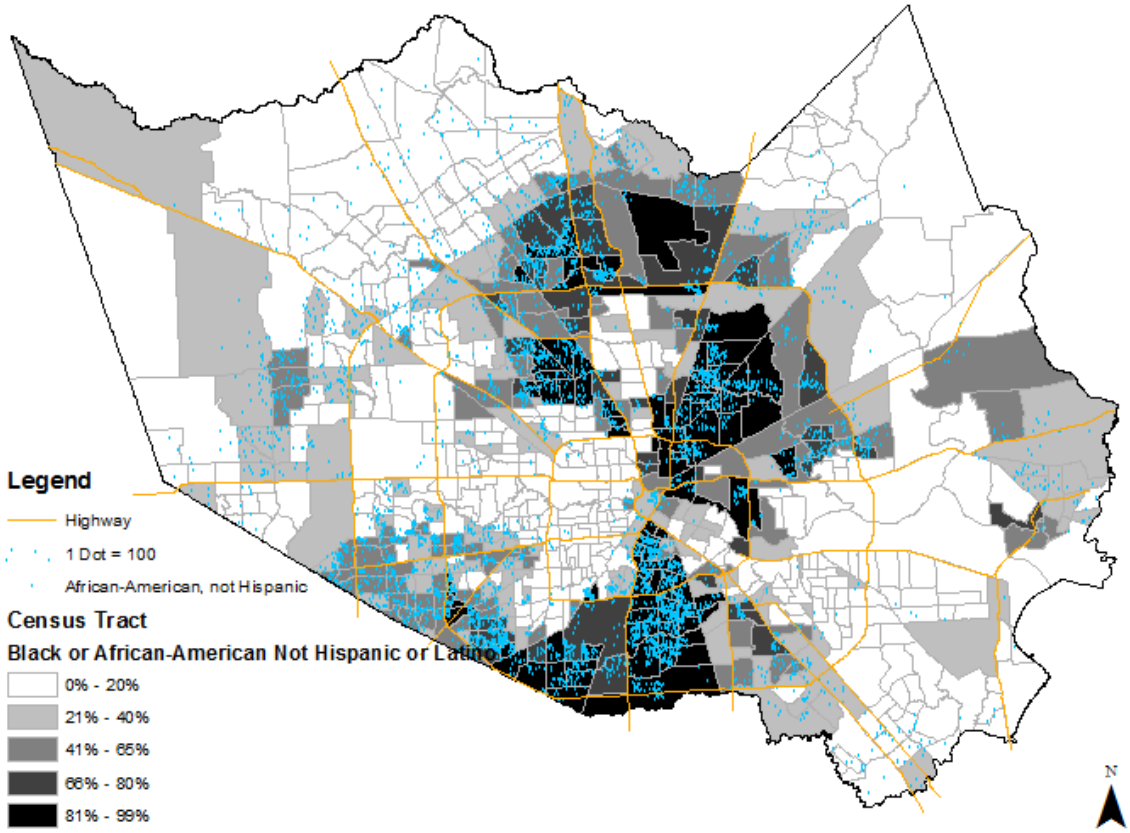
Map 3.7 Race and Ethnicity, Percentage Hispanic in 2010, According to Census Tract



Data Source: *2010 Decennial Census*, U. S. Census Bureau

Map 3.8, Race and Ethnicity, Percentage Black in 2010, showed that areas of concentration are generally located within incorporated northeast-central and south-central Harris County.

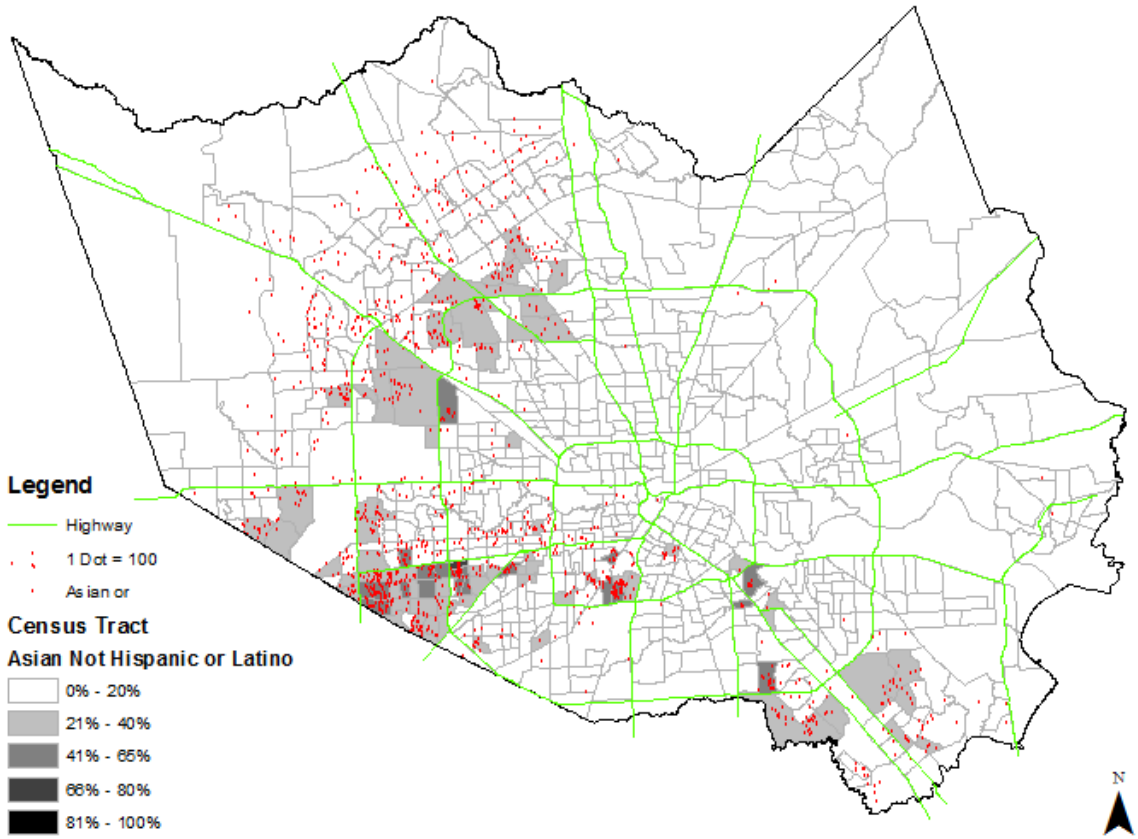
Map 3.8 Race and Ethnicity, Percentage Black in 2010, According to Census Tract



Data Source: *2010 Decennial Census*, U. S. Census Bureau

Smaller minorities such as Asians (6.1 percent of total county population), along with Native Americans, Alaska Natives, Native Hawaiians or other Pacific Islanders and all who identified themselves as a combination of more than one race in 2010 totaled 6.2 percent of the Harris County population. It appeared from the map below that the Asian community was slightly more likely to locate in the unincorporated area. *Map 3.9, Race and Ethnicity, Percentage Asian in 2010*, showed that Asian population concentrations occur at the southwestern edge of Harris County, extending at similar densities into neighboring Fort Bend County, and also near the Houston Medical Center. The Asian population is also present but more dispersed among the population at the western edge of the City of Houston and surrounding the NASA employment center.

Map 3.9 Race and Ethnicity, Percentage Asian in 2010, According to Census Tract

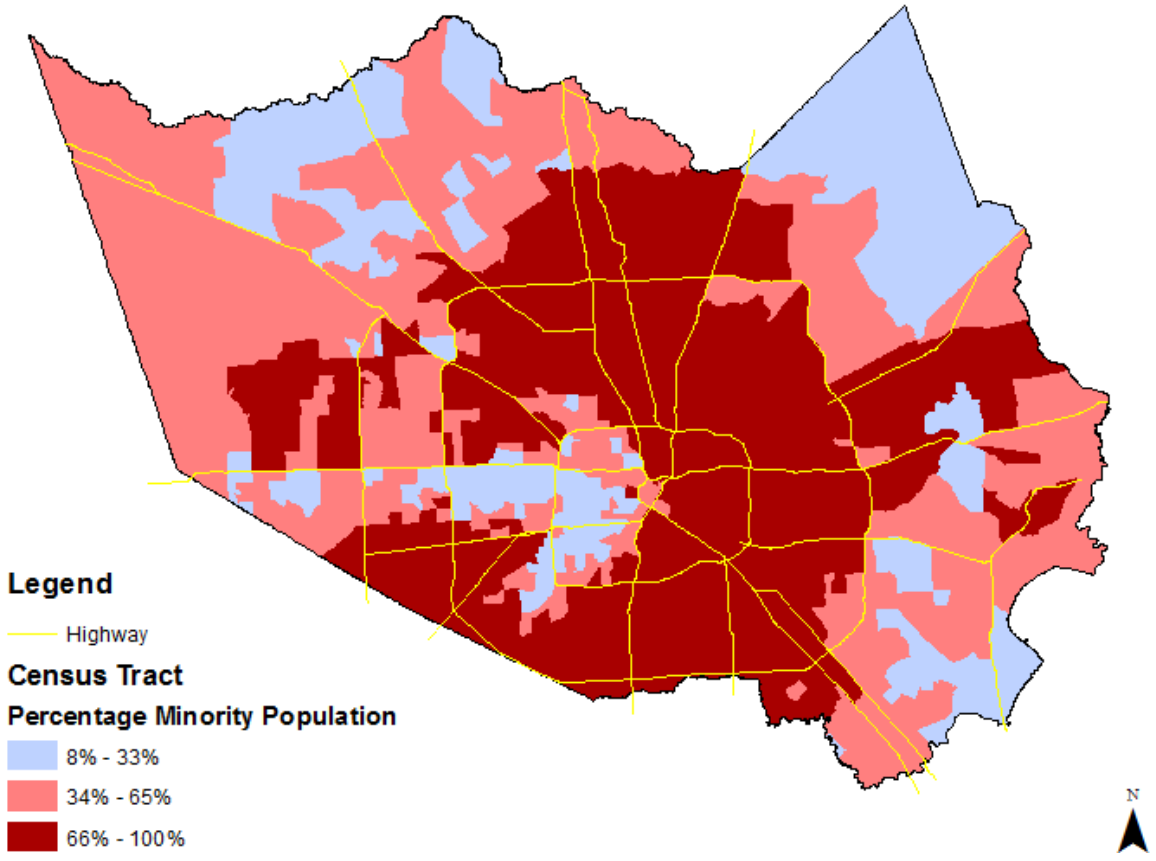


Data Source: *2010 Decennial Census*, U. S. Census Bureau

Growth in minority groups was a key factor in overall population growth of Harris County. According to 2010 Census numbers, the minority population (that is, everyone except persons who identified themselves as "White, Not Hispanic or Latino") represented about 2/3 of Harris County population. Between 2000 and 2010 what has historically been called minority population increased to 67.3 percent. However, African-American population is not growing as quickly as other minority groups, and no single race or ethnicity currently dominates in number.

Map 3.10, Minorities Concentration by Census Tract, 2010 shows that areas of minority concentration occurred throughout the county. Rather than identify the areas that had a concentration of minorities, it was easier in Harris County to identify those areas that had lesser concentrations. Those areas appear in blue below, in the unincorporated northwest, most of the unincorporated northeast, the far southeast, and the inner central-west and southwest cluster where more privileged and powerful members of Houston society tended to reside (*Map 3.10*).

Map 3.10 Minorities Concentration by Census Tract, 2010



Data Source: *2010 Decennial Census*, U. S. Census Bureau

Income

In 2010, the median household income in Harris County was $50,422 according to the 2010 (1-Year) American Community Survey, down $2,894 from its 2008 peak. Although some financial strength had been lost to the national economic crisis since 2008, between 2000 and 2010 households earning more than $50,000 did increase by 17.7 percent (table 3.16). The table below allowed a fascinating glance into income distribution of Harris County households while they weathered the national housing and economic crisis, often called the "Great Recession." From 2008 to 2010 the number of households receiving $50,000 and above shrank 2.5 percentage points, while households receiving below $50,000 grew by 2.6 percentage points.

Table 3.16 Harris County Household Income

	2000	2006	2007	2008	2009	2010
Total households	**1,206,423**	**1,331,175**	**1,347,638**	**1,395,428**	**1,414,814**	**1,395,382**
Less than $10,000	9.2%	7.3%	6.7%	6.3%	6.9%	7.3%
$10,000 to $14,999	5.7%	4.9%	5.1%	4.8%	5.4%	5.6%
$15,000 to $24,999	12.6%	11.1%	11.0%	11.2%	11.6%	11.0%
$25,000 to $34,999	13.2%	11.5%	11.4%	10.8%	10.5%	11.5%
$35,000 to $49,999	16.1%	14.6%	14.0%	13.7%	14.1%	14.0%
$50,000 to $74,999	18.4%	17.4%	17.2%	18.4%	17.9%	17.5%
$75,000 to $99,999	10.3%	11.7%	11.4%	11.8%	11.1%	11.6%
$100,000 to $149,999	8.8%	12.3%	12.4%	12.4%	12.2%	11.7%
$150,000 to $199,999	2.7%	4.4%	5.2%	5.1%	4.9%	4.8%
$200,000 or more	2.8%	4.8%	5.6%	5.4%	5.3%	5.0%
Median household income (dollars)	42,598	50,824	52,522	53,316	51,514	50,422

Source: *Census 2000 SF-3, 2006, 2007, 2008. 2009, 2010 (1-Year) American Community Surveys (2010 INCOME AND BENEFITS IN 2010 INFLATION-ADJUSTED DOLLARS), U. S. Census Bureau*

Growth of Consumer Price Index (CPI) or cost of living outpaced the growth of median household income between 1990 and 2010 indicating household income in Harris County failed to surpass increases in the price of goods and services. *Table 3.17, Growth of Median Household Income & Consumer Price Index, 1990-2010* compared the percent change between 2000 and 2010.

Table 3.17 Growth of Median Household Income & Consumer Price Index,1990-2010

	1990	2000	2010	Percent Change, 2000-2010
Consumer Price Index	130.7	172.2	218.1	26.7%
Median Household Income	$30,970	$42,598	$50,422	18.4%

Sources: *CPI All Urban Consumers, unadjusted U.S. city annual average, 1982-84 =100*, U. S. Bureau of Labor Statistics; *1990 Census STF-3, Census 2000 SF-3, 2010 (1-Year) American Community Survey*, U.S. Census Bureau

Figure 3.7 Low-Income Persons, 2000

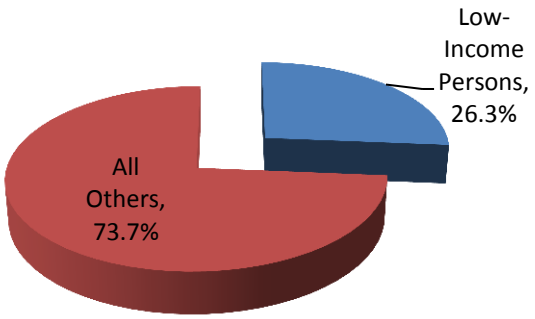
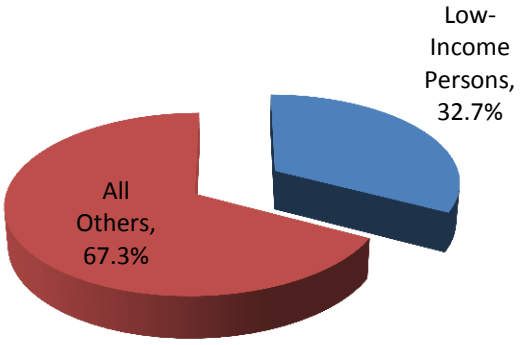


Figure 3.8 Low-Income Persons, 2010

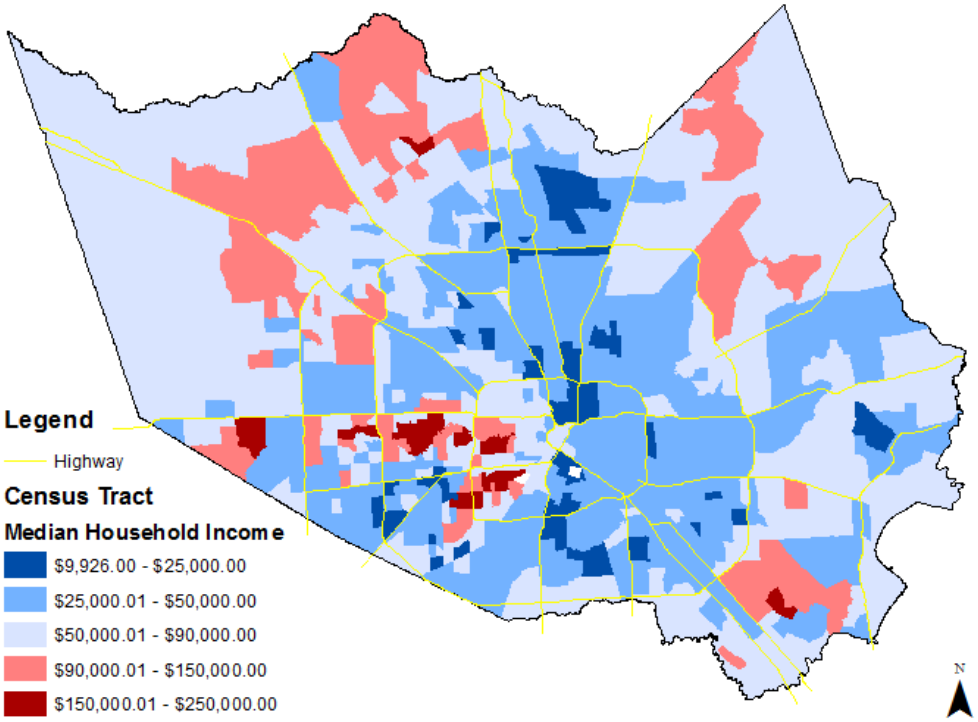


Data Source: *2000, 2010 Low and Moderate Income Summary (LMIS) Data*, CDBG Entitlement Program, U. S. Department of Housing and Urban Development

As seen in Figs. 3.7 and 3.8, in 2010 low-income persons represented 32.7 percent of total Harris County population compared to 26.3 percent in 2000. This was a significant expansion.

Map 3.10, Median Household Income in 2010 on page 3-25 showed a geographic distribution of household income in Harris County. Concentrations of higher income households tended to be located "Inside-the-Loop" to the west and southwest. Higher income households occurred in lower concentrations in the far west and northwest, far northeast and far southeast reaches of the county. Generally, lower income households could be seen to coincide with higher minority concentration (*Map 3.10*) and lower educational attainment (*Maps 3.13* and *3.14*) portions of the county.

Map 3.11, Median Household Income, 5-Year Moving Average 2006-2010



Data Source: *2006-2010 (5-Year) American Community Survey*, U. S. Census Bureau

Averaging the most recent five years of Census Bureau survey samples, in table 3.18 median household income was highest in Precinct Three ($63,401), followed by Precincts Four ($55,477), Two ($37,554), and One ($34,213). With the exception of the cohort aged 75 years and over, Precinct One, which is predominately within the city of Houston, had the lowest median household income across all age groups. Precinct Three contained the highest median household income across all age groups.

Table 3.18 Median Household Income by Age of Householder by Precinct, 2010

	Median Household Income	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 years and over
Precinct 1	$34,213	$18,482	$33,413	$38,895	$43,197	$39,787	$30,617	$24,337
Precinct 2	$37,554	$23,793	$37,258	$41,776	$47,378	$43,586	$31,213	$24,179
Precinct 3	$63,401	$24,478	$56,445	$68,562	$75,389	$69,237	$48,288	$39,157
Precinct 4	$55,477	$27,391	$50,096	$59,119	$67,733	$61,468	$43,065	$29,287
Harris County	$42,598	$24,210	$38,053	$47,930	$57,455	$50,695	$33,431	$25,375

Source: *2006-2010 (5-Year) American Community Survey*, U. S. Census Bureau

Figure 3.9 Harris County Income Measures

Harris County FY 2011 Income Limits

FY 2010 Median Family* Income	$66,000
Extremely Low-Income (30% MFI)	$19,800
Very Low-Income (50% of MFI)	$33,000
Low-Income(80% of MFI)	$52,800

*Based on a family of four
Source: *FY 2011 Income Limits*, U.S. Department of Housing and Urban Development

Harris County FY 2012 Income Limits

FY 2012 Median Family* Income	$66,900
Extremely Low-Income (30% MFI)	$20,050
Very Low-Income (50% of MFI)	$33,450
Low-Income(80% of MFI)	$53,500

*Based on a family of four
Source: *FY 2012 Income Limits*, U.S. Department of Housing and Urban Development

Contrasting with household income increases and coupled with racial income disparities are the increase and projected growth of low-income persons and households. Low-income persons are defined as persons residing in households earning less than 80 percent of the area Median Family Income (MFI). For the purpose of determining the number of low-income persons, the U.S. Department of Housing and Urban Development (HUD) divides the lower half by household income into four income groups:

- **Extremely Low-income** (0 to 29.9 percent of the area MFI);
- **Very Low Income** (30 to 49.9 percent of area MFI);
- **Low Income** (50 to 79.9 percent of area MFI)
- **Moderate Income** (80 to 100 percent of area MFI)

Low-to-Moderate-income households are projected to experience significant increases in Harris County, including the area serviced exclusively by the County which excludes the big cities of Houston, Baytown and Pasadena among others. By 2012, HUD projected that 43.4 percent of all Harris County households will qualify as low income according to *2012 Consolidated Housing Affordability Strategy (CHAS) Table 1*. This represented 590,260 total Low-Income Households, of which 22 percent contained members over the age of 65.

Table 3.19 Harris County Households and Low-Income Households, 2002-2012

	2000 Harris County		2010 Harris County		2000-10 Percent Change	
	Total	Elderly	Total	Elderly	Total	Elderly
0 to 30% MFI	155,455	33,405	180,900	43,395	16.4%	30.0%
31 to 50% MFI	138,040	25,035	179,160	40,725	29.8%	62.7%
51 to 80% MFI	209,385	30,035	230,200	47,600	10.0%	58.5%
Low-Income HH	*502,880*	*88,475*	*590,260*	*131,720*	*17.4%*	*48.9%*
Total Households	**1,205,516**	**167,505**	**1,358,382**	**272,645**	**12.7%**	**62.8%**

Source: *2002, 2012 Consolidated Housing Affordability Strategy (CHAS) Tables A1C and A1D for Harris County, Texas*, U. S. Department of Housing and Urban Development

Low-income households increased in Harris County by 17.4 percent, growing from 41.7 percent to 43.4 percent of all county households between 2000 and 2010. The total number of households increased 12.7 percent from 1,202,516 to 1,358,382 occupied housing units. Recall that 80 percent of population growth occurred in the Harris County CSD Service Area (*Table 3.3*

Growth in Harris County from 2000-2010, page 3-5). Subject to that new growth the service area percentage of low-income households decreased by 4 percent to 29 percent.

Figures 3.10 and 3.11 illustrate the proportion of low-income households present in the Harris County CSD Service Area in 2000 and 2010.

Figure 3.10
HCSA Low-Income Households, 2000

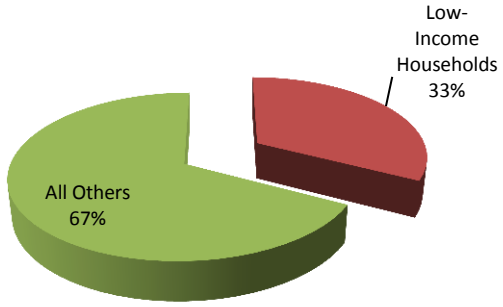
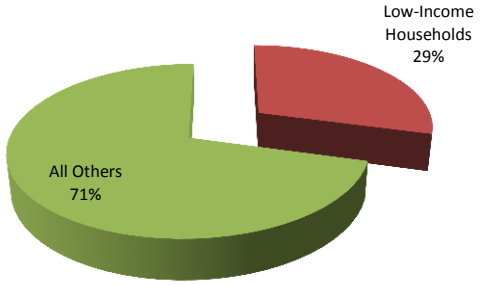


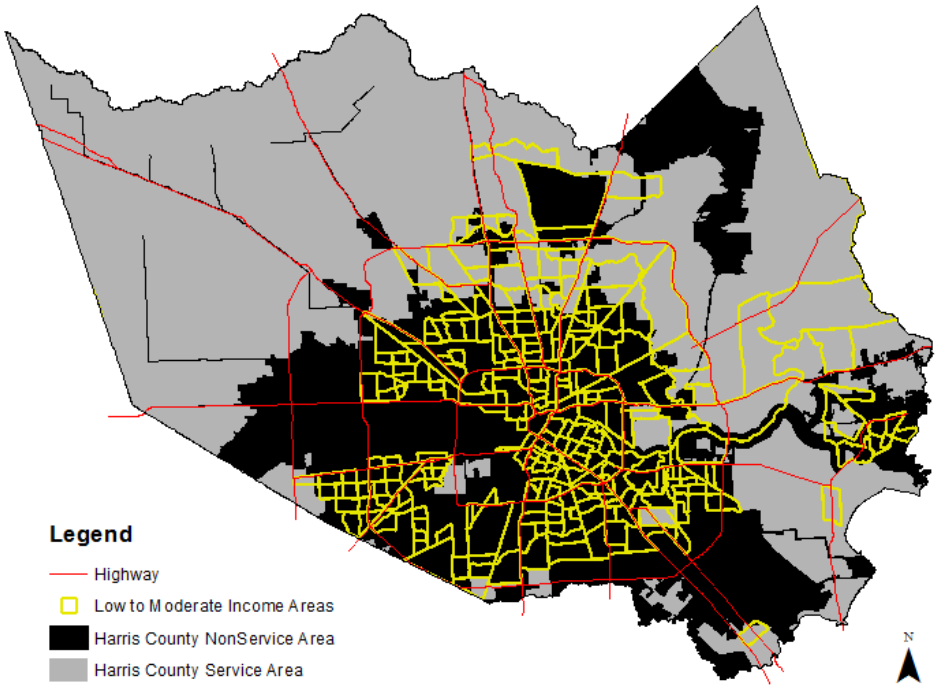
Figure 3.11
HCSA Low-Income Households, 2010



Data Source: *2002, 2012 Consolidated Housing Affordability (CHAS) Tables 1C & 1D*, U. S. Department of Housing and Urban Development

Geographic analysis of low-income areas indicated that low-income persons were most likely to reside in the eastern portion of the service area. *Map 3.12, Low-to-Moderate Income Areas in 2012, According to Tract, and Service Area* outlined in yellow Census Tracts where 51 percent or more of population earned 80 percent of the Median Family Income or less. Smaller pockets of low income remain submerged by new development and do not appear on this map, however.

Map 3.12 Low-to-Moderate Income Areas in 2012, According to Tract, and Service Area



Data Sources: *2012 Low and Moderate Income Summary Data (LMISD)*, CDBG Entitlement Program, U.S. Department of Housing and Urban Development; *HCAD Public Data*, Harris County Appraisal District (Aug. 2012)

Poverty

According to the U. S. Census Bureau's series of 1-Year ACS, at some point during 2011, 20 percent of- or one in five- persons in Harris County fell below the poverty level. In 2010, 18.7 percent of Harris County residents experienced poverty status compared to 15.4 percent in 2008 and 16.4 percent in 2006. In 2010, Harris County had 758,916 residents in poverty. Only two U.S. counties, Cook County in Illinois and Los Angeles County in California, ranked higher than Harris County in impoverished population, just as they did for total population.

The Harris County group with the greatest percentage below the poverty level was single female headed households with children under the age of 5. This grew to 46.9 percent in 2010 compared to 43.4 percent in 2008 and 43.6 percent in 2006. The group in 2010 with the lowest poverty level proportion was married couple families at 9.3 percent in poverty compared to 6.8 percent in 2008 and 7.5 percent in 2006.

Grouped by age, retirees 65 years and older experienced increasing numbers but a declining percentage of residents living below the poverty level, 11.6 percent in 2010 compared with 12.3 percent in 2008 and 15.1 percent in 2000. Larger numbers and proportions of children became impoverished in 2010, reaching 27.1% of persons under the age of 18, up from 20% in 2000 (*Table 3.20*). High child poverty percentages can be attributed to the scarcity of employment opportunities for female head of household families, declining value and availability of public assistance, and the lack of affordable housing, health and child care.

Table 3.20 Poverty Status by Age, 2000 and 2010

2000 Age Group	Total	Number Below Poverty Level*	Percentage	Number At or Above Poverty Level	Percentage
Under 18 years	994,366	198,571	20.0%	795,795	80.0%
18 to 64 years	2,201,542	290,898	13.2%	1,910,644	86.8%
65 years and older	248,594	31,008	12.5%	217,586	87.5%
Total	3,444,502	520,477	15.1%	2,924,025	84.9%
2010 Age Group	**Total**	**Number Below Poverty Level***	**Percentage**	**Number At or Above Poverty Level**	**Percentage**
Under 18 years	1,147,835	315,655	27.5%	832,180	72.5%
18 to 64 years	2,611,137	412,560	15.8%	2,198,577	84.2%
65 years and older	333,487	38,684	11.6%	294,803	88.4%
Total	4,092,459	765,290	18.7%	3,327,169	81.3%

Source: *Census 2000 SF3* and *2010 (1-Year) American Community Survey*, U. S. Census Bureau

*Status below poverty level occurred at any time during prior year

Language Proficiency

English language proficiency is an important determinant of the wage and educational disparities between immigrants and citizens. Non-English speakers and individuals with little English language skills are commonly employed in occupations that require little education and have diminished earning power. Specialized occupations generally require excellent oral and written communication skills in the dominant language. While a significant number of employers tend not to hire workers who lack fluent speech in English, bilingual or trilingual speakers can receive preferential consideration.

According to table 3.21, by 2010 the figure tracking percentage of all children ages 5 to 17 years who spoke English "very well" had improved from 84.9 percent in 2000 to 86.3 percent. Adult language-proficiency trends varied significantly by culture. The percentage of Spanish speakers who also spoke English "very well" slowly increased while the percentage of Asian language speakers that also spoke English "very well" slowly decreased from year 2000. Age of the speaker also mattered a great deal. Child foreign-language speakers tended to speak English better than foreign-speaker working-age adults, who themselves tended to speak English better than foreign-language senior speakers aged 65 years and over.

Table 3.21 English Proficiency of Harris County Children and Adults, 2010

	Total	Speak English 'very well"	Percent	Speak English less than "very well"	Percent
Children Ages 5 to 17:	**823,147**	**710,040**	**86.3%**	**113,107**	**13.7%**
Speak only English	455,003	N/A	N/A	N/A	N/A
Speak language other than English	368,144	255,037	69.3%	113,107	30.7%
Speak Spanish	319,793	217,139	67.9%	102,654	32.1%
Speak other Indo-European languages	16,823	14,283	84.9%	2,540	15.1%
Speak Asian and Pacific Island languages	24,721	18,442	74.6%	6,279	25.4%
Speak other languages	6,807	5,173	76.0%	1,634	24.0%
Adults Age 18 and Older:	**2,950,681**	**1,690,899**	**57.3%**	**1,259,782**	**42.7%**
Speak only English	1,322,755	N/A	N/A	N/A	N/A
Speak language other than English	1,627,926	682,949	42.0%	944,977	58.1%
Speak Spanish	979,426	419,409	42.8%	560,017	57.2%
Speak other Indo-European languages	98,821	70,582	71.4%	28,239	28.6%
Speak Asian and Pacific Island languages	142,850	60,281	42.2%	82,569	57.8%
Speak other languages	38,685	26,898	69.5%	11,787	30.5%

Source: *2010 (1-Year) American Community Survey*, U. S. Census Bureau

Employment and Education

Employment and education are key indicators in the status of a local economy. Changes in employment and education are telling characteristics in how the economy is diversifying to meet the labor force needs of its business community. These indicators also show the capacity of a population to earn more income and thus overcome such conditions as poverty and homelessness. The Texas State Data Center forecast that over the next two years the Houston Metro Area will gain over 160,000 jobs, with that trend likely to continue as population and the economy continue to grow. The Greater Houston Partnership Employment Forecast and The Perryman Group together project that from 2010 to 2035, the Houston area will be leading the state in population growth, adding 3.37 million residents and 1.43 million jobs and accounting for almost one-fourth of Texas' job growth. At the state level, the Texas State Data Center suggested that "the labor force could become less well educated and more poorly paid," if current conditions between minority status, education and employment do not change. Harris County, being the most populous county of the state, is projected to follow this trend at the local level over the next thirty years. An analysis of 2010-2011 ACS figures revealed that despite the projected long-term trend Harris County has recently experienced increases both in the number of persons obtaining high school diplomas and college degrees, and in the number of skilled professional and managerial jobs. Low-paying job growth has accompanied this in the service sector, resulting in widening economic inequality that mirrors national and global trends.

General Employment

The most recent civilian labor force (CLF) estimate from Texas Workforce Commission for Texas in June 2012 was 12,723,500, representing an increase in the labor force of 1,080,476 persons since July 2007. This amounted to a 9.3 percent change in Texas during the five-year period. These estimates are not seasonally adjusted. Harris County had a CLF of 1,903,488 in 2010, which had increased by 251,187 since 2000. The decade had resulted in a CLF increase of 15.2 percent for Harris County.

The income of a population can be measured in various ways. One useful way to measure the income of a large population is to find the "median" income. "Median" means middle; half of the population gets more income than the median, and half receives less.

Median income for households in Harris County was $50,422 in 2010 and improved to $50,928 in 2011 according to the American Community Survey (ACS). Married couple households in 2010 had a median income of $73,555, but declined to $75,288 in 2011. Nonfamily households, representing many single individuals, each had median income of $36,493 in 2010, and increased to $36,515 in 2011.

Eighty-seven percent of all households gained earnings in 2010, but not all income was earned by working. 10 percent received retirement income other than Social Security, averaging $20,695 per household. Nineteen percent of households received Social Security checks, supplying income of $15,663 on average. Sixteen percent gathered income from investments, averaging $19,520 per household. These income sources were not mutually exclusive; that is, some households received income from more than one source according to the 2010 (1-year) ACS.

Table 3.22 Employment by Occupation in Harris County for 2000-2010

Occupation	Harris County			Texas
	2000	2006	2010	2010
Management, professional, and related occupations	538,143	593,419	641,462	3,862,509
Service occupations	214,052	297,368	324,191	2,005,054
Sales and office occupations	428,185	466,462	462,453	2,833,081
Natural resources, construction, and maintenance occupations	168,840	235,768	231,031	1,257,302
Production, transportation, and material moving occupations	194,754	243,882	244,351	1,313,905

Source: Census 2000 SF3 and *2006, 2010 (1-Year) American Community Surveys*, U. S. Census Bureau

In 2010, there were 3,085,290 persons 16 years and older in Harris County, with 68 percent in the labor force (2,099,203). Of those 2,099,203 people in the labor force, 61.7 percent were employed and 6.3 percent were unemployed. The most common occupations in Harris County were (*Table 3.22*): Management, professional and related occupations; Sales and office occupations; Service occupations; Production, transportation, and material moving occupations; Natural resources, construction, and maintenance occupations.

Labor Force

An increasingly sophisticated labor market requires a skilled workforce, and educational attainment is an important indicator of potential economic growth. The Texas Workforce Commission projected that professional and technical occupations will continue to grow and will account for a larger portion of all jobs in the state. The number of workers available, along with their education, skills and training, highly influence what types of business will locate in an area. To achieve greater economic diversity and maintain prominence in domestic and international petrochemicals, engineering, health care, and space/bio/nanotech sectors, Harris County must continue to cultivate and attract professionals for these industries and subsequent occupations.

Table 3.23 illustrated the industries and their concentration of workers by sex and percentage of the total Harris County labor force. Female workers were concentrated mainly in sales and office occupations. Male workers dominated the natural resources, construction, and maintenance occupations, as well as production, transportation, and material moving occupations. The labor force consisted of 44.4 percent women and 56.6 percent men in 2010.

Table 3.23 Occupational Distribution for Males and Females, 2010

Occupation	Male	Female
Management, professional, and related occupations	50.7%	49.3%
Service occupations	40.4%	59.6%
Sales and office occupations	38.5%	61.5%
Natural resources, construction, and maintenance occupations	96.7%	3.3%
Production, transportation, and material moving occupations	82.4%	17.6%

Source: 2010 (1-Year) American Community Survey, U. S. Census Bureau

Table 3.24 Percentage of Employment by Industry, 2000-2010

Industry	2000	2010
Agriculture, forestry, fishing and hunting, and mining	2.2%	2.7%
Construction	8.7%	9.9%
Manufacturing	11.8%	10.5%
Wholesale trade	4.9%	3.5%
Retail trade	11.1%	11.1%
Transportation and warehousing, and utilities	6.8%	6.4%
Information	2.3%	1.3%
Finance, insurance, real estate and rental and leasing	7.0%	5.6%
Professional, scientific, management, administrative, and waste management services	12.5%	12.8%
Educational, health and social services	17.0%	18.8%
Arts, entertainment, and recreation	7.2%	8.4%
Other Services (except public administration)	5.5%	5.9%
Public administration	2.9%	3.1%

Source: *Census 2000 SF-3* and *2010 (1-Year) American Community Survey*, U. S. Census Bureau

Texas Industry Profiles represent industries with prominent international exposure, such as oil and gas, petroleum and plastics, and engineering and construction services. These industries, especially oil and gas, by 2012 had rebounded from the recession and were continuing to build and grow. Many businesses anticipated benefits on the horizon from the expansions of the Panama Canal which will allow larger ships to transit through the Houston Ship Channel, increasing Houston shipping by about 15 percent. Listed in *Table 3.25* below were the top manufacturers for Harris County in 2012.

Table 3.25 Top 11 Manufacturers in Harris County

BP America Inc.	Fmc Technologies Inc.
Bredero Shaw	Lyondell Basell Industries
Broadcom Corp.	Marathon Oil Corp.
Corporate Brand Foods America	Shell Oil Co.
Fmc Material Handling System	Smith International Inc.
Fmc Measurement Solutions	

Source: *County Narrative Profile*, Texas Workforce Commission

The Greater Houston Partnership (GHP) believed jobs in the private sector will increase substantially in the foreseeable future. While public sector jobs will continue to decline in government and school districts, the GHP has forecast that over 84,000 new jobs in the private sector will be added in 2013. The greatest gains are expected in manufacturing; professional, scientific and technical services; administrative support services; and in health care.

The Texas Workforce Commission also forecast that jobs in the health care industry will grow significantly over the next few years, leading to growth in the accommodation, food, and professional services industries. Increases in these industry sectors ensure job growth in low-skill, low-pay and high-skill, high-pay employment. Harris County has a large service sector, including health services employment at large hospitals, medical schools and research centers.

Travel Time to Work and Means of Transportation to Work

The American Community Survey revealed that by 2010 travel time to work had decreased to 26.9 minutes mean travel time versus 28.1 minutes in 2000. The percentage of workers with a travel time less than 29 minutes increased in 2010 and those with travel times 30 minutes and greater decreased (table 3.26).

Table 3.26 Travel Time to Work, 2000 and 2010

Travel Time (minutes)	Number of Workers, 2000	Percent	Number of Workers, 2010	Percent	Percent Change (2000-2010)
Less than 14	304,430	20.6%	352,057	19.4%	15.6%
15 to 29	523,016	35.4%	691,412	38.1%	32.2%
30 to 44	379,741	25.7%	464,571	25.6%	22.3%
45 to 59	151,282	10.2%	170,585	9.4%	12.8%
60 or more	120,929	8.2%	137,919	7.6%	14.0%

Source: *Census 2000 SF-3* and *2010 (1-year) American Community Survey*, U. S. Census Bureau

The 2010 American Community Survey indicated that most residents, 78.3 percent, drove their own vehicle to work (table 3.27). A fair number of residents, 12 percent, continued to use carpooling to get to work. The actual number of workers and percentage of workers that used public transportation has decreased since 2000. While more workers walked to work in 2010, the percentage of workers who walked actually decreased compared to 2000. More workers were taking advantage of telecommuting and are working from home.

Table 3.27 Means of Transportation to Work, 2000 and 2010

Method of Transportation	Number of Workers, 2000	Percent of Total	Number of Workers, 2010	Percent of Total	Percent Change (2000-2010)
Drove alone	1,147,906	75.7%	1,465,894	78.3%	27.7%
Carpooled	221,853	14.6%	224,793	12.0%	1.3%
Public Transportation	62,052	4.1%	55,184	2.9%	-11.1%
Walk	26,747	1.8%	28,885	1.5%	8.0%
Other	20,840	1.4%	39,973	2.1%	91.8%
Worked at home	36,195	2.4%	56,892	3.0%	57.2%

Source: *Census 2000 SF-3* and *2010 (1-year) American Community Survey*, U. S. Census Bureau

Female: Presence of Own Children by Employment Status

In efforts to increase their socio-economic status, females must overcome significant obstacles, primarily poverty, affordable housing, childcare, and access to high-wage specialized occupations. During the period from 2000 to 2010, female participation in the labor force had increased very slightly, nearing 70 percent. Females in married-coupled relationships and female

heads of households may have difficulty entering the labor force because they lack the necessary job skills or educational attainment needed for competitive Harris County occupations.

Females with their own children under six years of age have increasingly become employable. In 2000, only 55 percent of females with their own children less than six years old participated in the workforce, and only 49 percent gained employment. By 2010, over 60 percent of females with their own children under six years old participated in the labor force, and 54.1 percent secured employment. As seen in *Table 3.28 Females-Presence of Own Children by Employment Status, 2010*, unemployment rates for women are greater for females with their own children under the age of six than those with no children under six years. Overall unemployment rates for women were comparable with those for men in 2010, both experiencing about 8.7 percent of the labor force seeking work according to the 2010 (1-Year) American Community Survey.

Table 3.28 Females-Presence of Own Children by Employment Status, 2010

Employment Status for Females Ages 20 to 64 Years	With Children Under 6 Years	No Children Under 6 Years	Total
Total	241,947	1,012,589	1,254,536
In labor force	145,894	722,245	868,139
% in labor force	60.3%	71.3%	69.2%
Employed or in Armed Forces	130,893	661,973	792,867
% Employment or in Armed Forces	54.10%	65.37%	63.20%
Unemployed	15,001	60,271	75,272
% Unemployed in Labor Force	10.3%	8.4%	8.6%
Not in labor force	96,053	290,344	386,397
% Not in labor force	39.70%	28.67%	30.80%

Source: 2010 (1-Year) American Community Survey, U. S. Census Bureau
Note: The Census Bureau introduced an improved sequence of labor force questions in the 2008 ACS questionnaire. Accordingly, we recommend using caution when making labor force data comparisons from 2008 or later with data from prior years. For more information on these questions and their evaluation in the 2006 ACS Content Test, see the "Evaluation Report Covering Employment Status" at *http://www.census.gov/acs/www/Downloads/methodology/content_test/P6a_Employment_Status.pdf*, and the *"Evaluation Report Covering Weeks Worked"* at *http://www.census.gov/acs/www/Downloads/methodology/content_test/P6b_Weeks_Worked_Final_Report.pdf*. Additional information can also be found at *http://www.census.gov/hhes/www/laborfor/laborforce.html*.

Education

Educational attainment is an important determinant of the earning potential of individuals. Communities with higher concentrations of educated workers tend to exhibit higher levels of income and are better able to contribute to the socio-economic well-being for all residents. Further, a population with highly skilled, specialized employees is a critical factor influencing opportunities for attracting and creating new business development in Harris County while also achieving greater economic diversification and resilience.

Enrollment

Total school enrollment in Harris County of those aged 3 years and over was 1,105,964 million in 2010. Nursery school and kindergarten enrollment was 138,144 and elementary and high school enrollment was 728,201 children. College and graduate school enrollment was 239,619.

Table 3.29 School Enrollment, 2000 - 2010

School Enrollment	2000	2010	% Change
Nursery/preschool	59,191	72,623	22.7
Kindergarten	54,191	65,521	20.9
Elementary grade 1-8	449,554	487,864	8.5
High School (grades 9-12)	203,374	240,337	18.2
College or graduate school	177,875	239,619	34.7
Total Enrollment	944,185	1,105,964	17.1

Source: *Census 2000 SF3* and *2006-2010 American Community Survey* 5-Year Estimates, U. S. Census Bureau

Attainment

Between 2000 and 2010, Harris County population age 25 years and older slightly increased its overall educational attainment. According to Table 3.30, people 25 years and older with an associate degree increased 61.8 percent, the largest percent change in attainment from 2000 to 2010. As seen in *Figures 3.13* and *3.14*, 27 percent of Harris County residents had a bachelor's degree or higher educational attainment in 2000 with an increase to 28 percent in 2010. From 2000 to 2010, residents with no high school diploma decreased from 25.4 percent to only 21.5 percent. The number of persons who had obtained a high school diploma increased from 22 percent in 2000 to 24 percent in 2010. Such healthy growth in higher education reflected well both on local educational institutions and on educational attainment of immigrants who chose to relocate to Harris County.

Table 3.30 Educational Attainment for Residents 25 Years and Older, 2000-2010

Educational Attainment	2000	2010	% Change
No High School Diploma	524,422	545,335	6.6
High School Diploma Only	447,295	586,560	37.8
Some College	440,747	494,254	22.1
Associate degree	98,048	134,086	61.8
Bachelor's degree	370,465	442,731	29.2
Graduate or Professional degree	186,422	231,640	35.3

Source: Census 2000 SF3 and 2006-2010 American Community Survey 5-Year Estimates, U. S. Census Bureau

Figure 3.13 Educational Attainment 2000

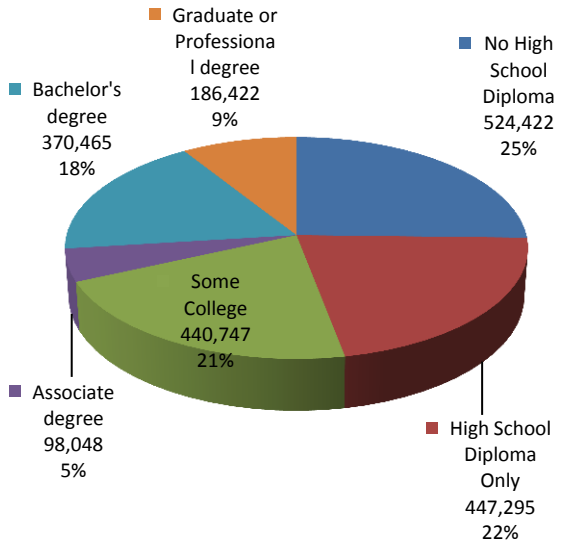
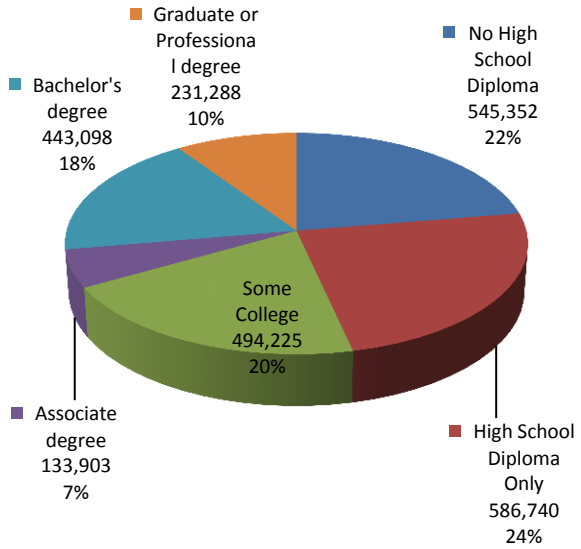


Figure 3.14 Educational Attainment 2010



American Community Survey 5-Year Estimates, U. S. Census Bureau

Table 3.31 Educational Attainment for Residents 25 Years and Older, 2010

	Precinct 1	Percent	Precinct 2	Percent	Precinct 3	Percent	Precinct 4	Percent
Not a high school grad	153,997	32.9%	170,725	36.7%	93,201	16.1%	106,394	19.3%
High school graduate	111,513	23.8%	114,639	24.6%	96,471	16.6%	124,336	22.5%
Some College	88,800	19.0%	92,074	19.8%	125,376	21.6%	134,113	24.3%
Associate degree	17,119	3.7%	19,949	4.3%	30,316	5.2%	30,578	5.5%
Bachelor's degree	58,252	12.4%	44,788	9.6%	154,731	26.7%	112,460	20.4%
Master's degree	22,183	4.7%	16,073	3.5%	48,933	8.4%	31,670	5.7%
Professional school degree	10,857	2.3%	5,078	1.1%	21,170	3.7%	9,013	1.6%
Doctorate degree	5,804	1.2%	2,412	0.5%	9,309	1.6%	3,830	0.7%

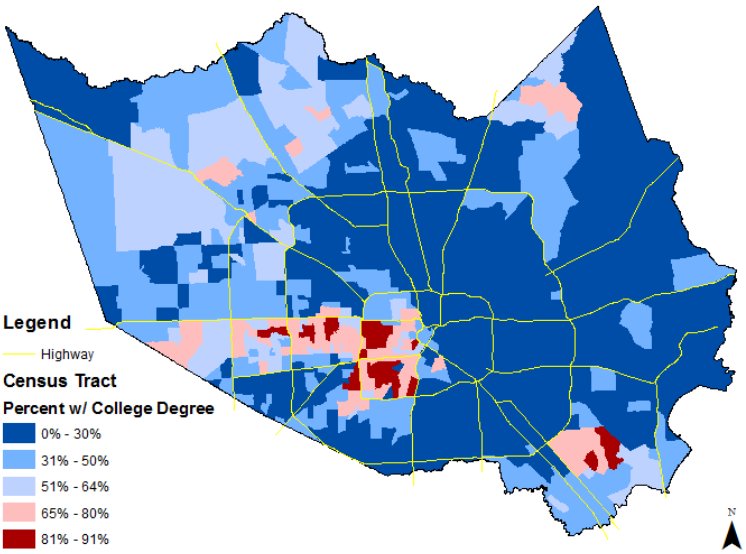
Source: *2006-2010 American Community Survey* 5-Year Estimates, U. S. Census Bureau

Table 3.31 illustrated the educational differences among Harris County's precincts. Precincts 1 and 2 had the greatest number of residents who have not obtained a high school diploma. These residents comprised 32.9 percent and 36.7 percent of their respective precinct populations. While Precincts Two and Four had the largest percentage of high school graduates, the most highly educated residents lived in Precincts Three and Four. Precinct Four had the greatest number of residents with some college experience or an associate's degree, and Precinct Three

had the greatest number of residents with a bachelor's degree, master's degree, professional school degree, or a doctorate.

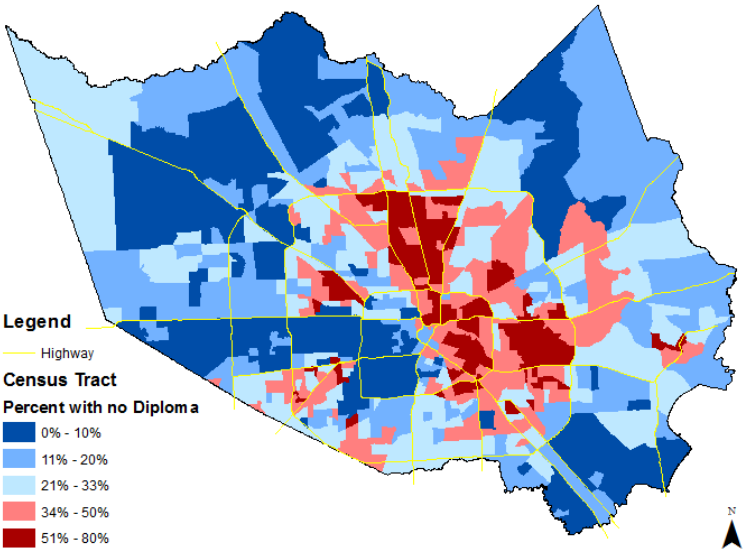
Geographic analysis of educational attainment illustrated concentrations in Harris County of highly educated and under educated communities. *Map 3.13, Percentages of Persons with College Degree in 2010* displayed areas with high education mainly in the western portion of the county. Low educational attainment occurred in *Map 3.14, Percentages of Persons with No Diploma in 2010.*

Map 3.13 Percentages of Persons with a College Degree by Tract in 2010



Data Source: *2006-2010 American Community Survey* 5 Year Estimates, U. S. Census Bureau

Map 3.14 Percentages of Persons with no Diploma by Tract in 2010



Data Source: *2006-2010 American Community Survey* 5 Year Estimates, U. S. Census Bureau

Dropout and Attrition Rates

Information from the Texas Education Agency on student dropouts from public schools for 2009-2010 showed that 6,681 students, grades 7-12, dropped out of school in Harris County. This represented a dropout rate of 2 percent, higher than the Texas statewide percentage of 1.7 percent during this period.

Attrition rates are often viewed as measures of the percentage of students that begin high school but do not graduate with a diploma. The lower the rate a county achieves the more of its high school population that gains a high school diploma. Total attrition rate for Harris County during the period of 2010-2011 was 30 percent. When categorized by race and ethnicity, it was 35 percent for African Americans, 7 percent for Whites, and 40 percent for Hispanics.

Persons with Disabilities

The U.S. Census Bureau's 2008-2010 American Community Survey 3-Year Estimates indicated there were 2,804,621 persons in Texas with some kind of disability in the total civilian non-institutionalized population. The largest portion of those with a disability fell within the age-18-to-64-years segment at 1,517,304 persons or 54 percent of all those with a disability.

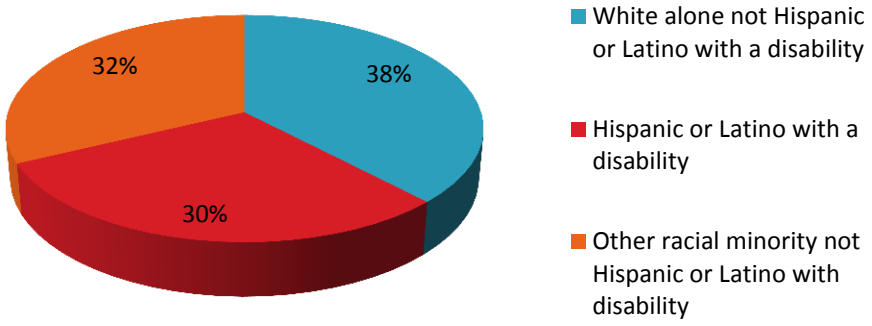
Within Harris County 349,781 residents or 8.7 percent of the total population in 2010 reported a disability. Of those with a disability, 0.6 percent were under 5 years old, 9.5 percent were age 5 to 17 years, 55.9 percent were age 18 to 64 years and 34 percent were age 65 years and over. For Harris County persons under 18 years of age the most prevalent type of disability was cognitive impairment. For those 18 and over ambulatory difficulty was the most prevalent disability followed by independent living difficulty.

Table 3.32 Disability Status of Non-Institutionalized Civilian Population

Harris County, Texas	2008 Estimate	Percent of Category	2009 Estimate	Percent of Category	2010 Estimate	Percent of Category
Civilian Non-institutionalized Population not Disabled	3,611,393	91.1%	3,689,933	91.3%	3,731,648	91.3%
Civilian Non-institutionalized Population With a Disability	**350,687**	**8.9%**	**353,250**	**8.7%**	**356,445**	**8.7%**
Under 18 Years Not Disabled	1,110,939	97.1%	1,134,232	96.6%	1,116,080	97.0%
Under 18 Years With a Disability	**33,179**	**2.9%**	**39,921**	**3.4%**	**34,518**	**3.0%**
18 to 64 Years Not Disabled	2,309,746	92.1%	2,359,456	92.4%	2,407,637	92.3%
18 to 64 Years With a Disability	**198,122**	**7.9%**	**194,068**	**7.6%**	**200,854**	**7.7%**
65 Years and Over Not Disabled	190,708	61.5%	196,245	62.2%	207,931	63.2%
65 Years and Over With a Disability	**119,386**	**38.5%**	**119,261**	**37.8%**	**121,073**	**36.8%**

Source: *2008, 2009* and *2010 (1-Year) American Community Surveys*, U. S. Census Bureau

Figure 3.15 Percent of Persons with Disability Age 16 and over by Race/Ethnicity in Harris County



Data Source: *2011 (1-Year) American Community Survey*, U. S. Census Bureau

Disability knows no borders. As seen in Figure 3.15, no one characteristic defined the disabled in Harris County. The Association of Insurance Commissioners (NAIC) *Commissioner's Disability Tables A and C* (1985) estimated that 1 in 8 of all workers would suffer a period of disability lasting at least five months duration. According to a Social Security Fact Sheet, a little over 1 in 4 of today's 20 year-olds can expect to become disabled before retirement. As the population ages, efforts and strategies to prevent and ease burdens of disability will become increasingly important to all of us.

Housing Market Analysis

Housing Availability

Harris County has fared better than most U.S. counties in regards to successfully navigating the recent housing market crash and national recession. According to the U.S. Bureau of Labor Statistics, the Greater Houston area had the highest job growth rate among the country's twelve largest metropolitan areas. This combination of job growth and rising population has contributed to the area's ability to address housing supply and demand fluctuations.

The housing market in Harris County continues to experience growth in the development and construction of both single-family and multi-family housing units despite the nationally felt housing market collapse. However, the local market has not gone unaffected. Housing starts peaked in 2006 at 33,023 single-family permits, slowly declined in 2007, and then dropped sharply by 59 percent in 2008 to 14,823 building permits. They continued to decline through 2010 before increasing from 11,057 to 11,107 permits in 2011. In the Houston/Harris County region, the price of single-family homes remain below the national average.

Locally, the slowdown in the housing market is predominately a result of the tightening of credit and underwriting standards due to the crash of the sub-prime mortgage industry. However, according to the Texas A&M Real Estate Center, the Houston market has a lower share of subprime loans than the average market and also a lower share of subprime foreclosures. Harris County had a September 2012 foreclosure rate of .09 percent, or one in every 1,011 housing units, compared to the national average of .14 percent, or one in every 730 housing units. While the region's foreclosure rate is lower than the national average, foreclosed properties have a strong impact on housing inventories. A higher foreclosure rate causes housing starts to remain lower than usual, as well as place downward pressure on median home prices.

Even though median home prices remain relatively low in Harris County, the more restrictive lending practices have disproportionately impacted persons with marginal credit. This situation is optimal for the apartment industry as more households will opt for renting over buying. However, when analyzing housing in terms of the availability of a variety of housing products to meet a diverse population, there are significant shortfalls. Large families, lower-income families, and disabled persons may encounter obstacles when searching for affordable housing units that meet their space, accessibility, and income needs. The following narrative will focus on these issues, describe the current conditions of the availability of housing, and identify major deficits in housing needs, as well as future trends for Harris County.

<u>Total Units</u>

In 2010, Harris County was the third-largest county in the United States in population with 4,092,459 people and an estimated 1,598,698 total housing units. Between 2000 and 2010, total housing units in Harris County grew by 23.2 percent, increasing by an estimated total of 300,568 units. Occupied housing units, however, grew at a lower rate of 19.0 percent, increasing by over 230,000 units, see Table 3.1 Population, Household, and Housing Unit Growth 2000-2010.

Table 3.1 Population, Household, and Housing Unit Growth 2000-2010

	2000	2010	% Change
Population	3,400,578	4,092,442	**20.3**
Total households	1,205,516	1,435,155	**19.0**
Family households (families)	834,290	985,652	**18.1**
With own children under 18 years	454,928	510,643	**12.2**
Average household size	2.79	2.82	**1.1**
Average family size	3.38	3.43	**1.5**
Total housing units	1,298,130	1,598,698	**23.2**
Occupied housing units	1,205,516	1,435,155	**19.0**

Over that same time period, population growth occurred at a slightly higher rate of 20.3 percent, which indicated a slight increase in the size of households or the number of persons living in each housing unit. This housing unit density upsurge can be seen in the increase in the average household and family size in the county. Referring to Table 3.2 Household Size 2000-2010, the largest increase in occupied housing units occurred for households made up of 5 or more people with a 28 percent increase from 2000, demonstrating a need for housing with a larger number of bedrooms.

Table 3.2 Household Size 2000-2010

	2000	2010	% Change
Occupied Housing Units	1,205,516	1,435,155	**19.0**
1 person HH	302,192	361,888	**19.8**
2 person HH	338,089	395,160	**16.9**
3 person HH	204,898	237,540	**15.9**
4 person HH	183,635	213,248	**16.1**
5+ person HH	176,702	227,319	**28.6**

Housing construction in Harris County has been dynamic over the last 20 years. A growing population along with a growing income has led to an increased demand for new housing units. However, while Houston/Harris County has been able to meet the growing demand for housing units at affordable prices better than the national average, the sharp growth in population coupled with the downturn in the housing market has led to a deficit in affordable housing units, even though there is a surplus in total housing units.

In response to the economic crisis, the number of single-family and multi-family building permits decreased sharply beginning in 2007 and continued to decline through 2009. Harris County issued 39,574 residential building permits (single- and multi-family) in 2007 which showed a 14.0 percent decrease from 2006. In 2008, 16,100 permits were issued with 59.3 percent decrease from 2007, and in 2009 13,934 permits were issued with a 13.5 percent decrease from 2008.

However, in 2010 total permits (single- and multi-family) rose 6.7 percent and then increased by 16.1 percent in 2011. This turnaround could indicate the stabilization of the housing market in

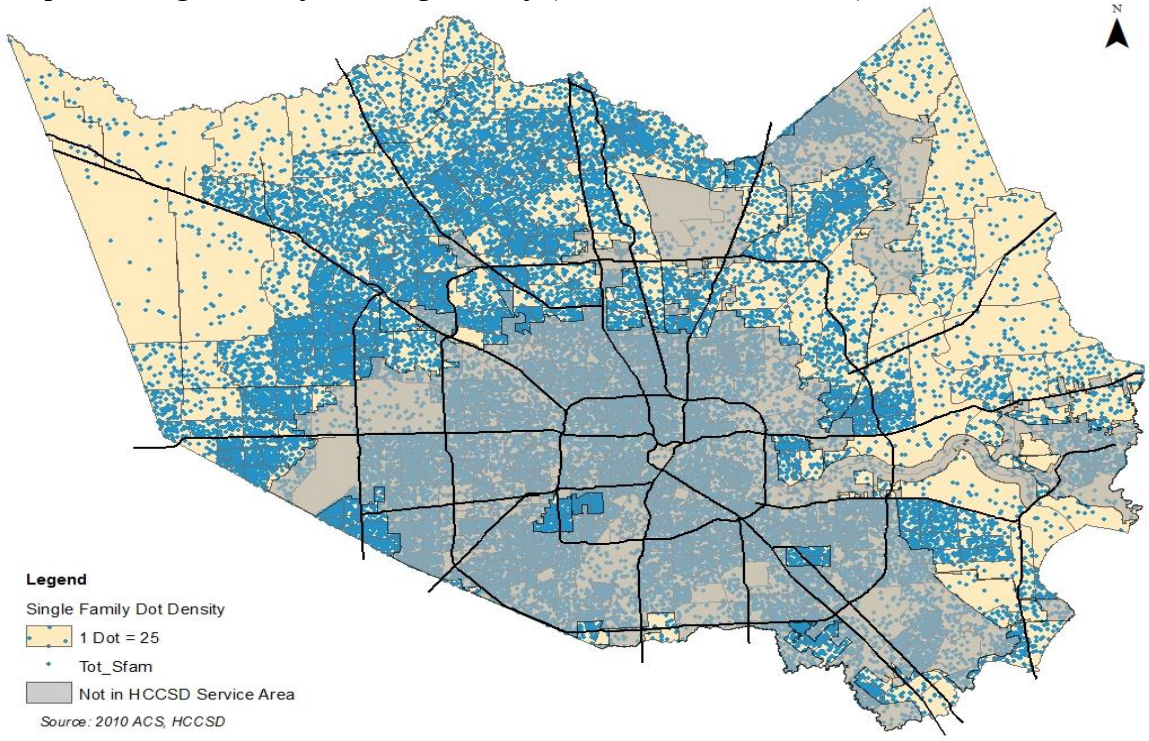
the Harris County area. Overall building permit totals are much lower than historical numbers, which can be explained by both the economic impacts of the recession and the surplus of foreclosed homes pushing down demand for new units.

Single-Family Units

According to the 2010 American Community Survey (ACS), single-family housing units represented 61.1 percent of the total housing stock in Harris County with an estimated 976,805 units. This number represents a 7.5 percent increase in single-family units since 2006.

Geographically, single-family housing is prevalent throughout the County, with density increasing in the suburbs of central and west-central Harris County. Concentration decreases towards the county periphery, as single lots become larger and population density decreases. Map 3.14 Single-Family Housing Density (Attached and Detached) in 2010, illustrates these concentrations. According to the 2010 U.S. Census, the number of single-family detached homes in Harris County increased by over 84,000 in the five years between 2005 and 2010. Single-family home development in the unincorporated areas of Harris County has accounted for a major portion of that growth.

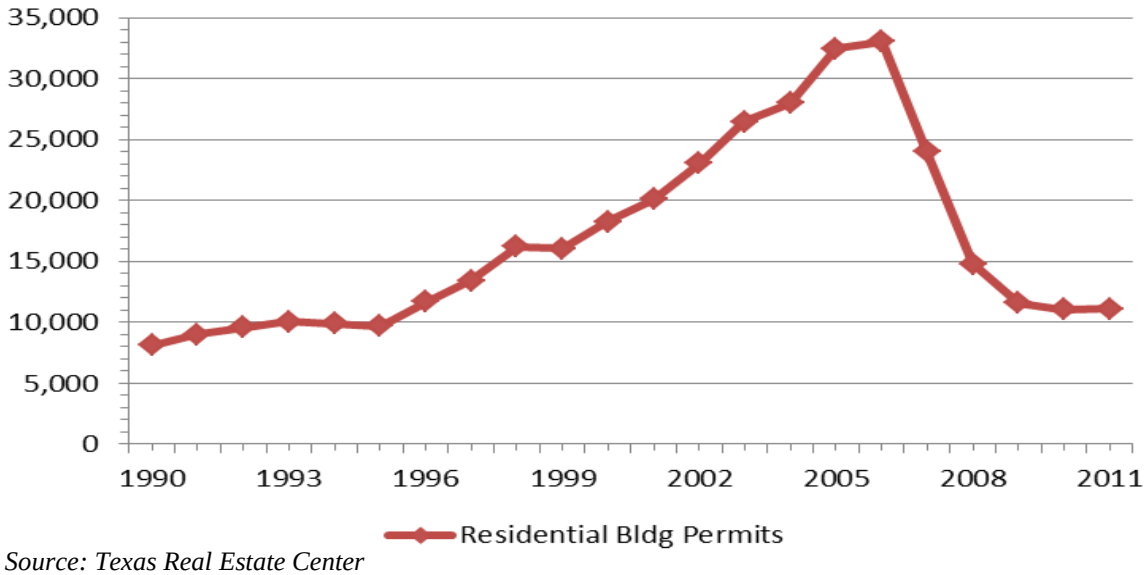
Map 3.14 Single-Family Housing Density (Attached and Detached), 2010



As indicated by the increase in total residential building permits, construction of single-family housing experienced steady growth between 2000 and 2006. However, in the midst of a housing market collapse, 2007 showed a 27.4 percent decrease in single-family building permits followed by a 38.2 percent decrease in 2008, a 21.8 percent decrease in 2009, and a 4.6 percent decrease in 2010 (see Figure 3.16). According to the 2012 Texas Metro Market Overview

Report (TMMO), increases in 2011 (0.5 percent) and 2012 (1.9 percent) could be suggesting that local inventories have stabilized.

Figure 3.16 Single-family Building Permit Activity, 1990-2010



Source: Texas Real Estate Center

According to the Houston-Galveston Area Council (HGAC) population is projected to grow to over 5.7 million people in Harris County by 2035. This growth will lead to continued demand for single-family and multi-family housing units. However, the demand for new starts is expected to be lower than pre-recession rates because of the current surplus of housing units, but the demand for affordable units will continue to grow.

The Houston/Harris County area's current median home price is $155,900 which is only 4 percent less than the national median price of $162,333 according to statistics released by the National Association of Realtors (2012). In 2007, Houston's median home price was $157,000, 30.4 percent lower than the national average of $228,600. These changes show minor fluctuations in the Houston/Harris County housing market in comparison to national declines. This stability can be partly attributed to Houston's lower unemployment rate and higher than national average Job Growth Rate - 3.0 percent vs 1.0 percent (2012 TMMO Report). The minor fluctuations show that the area's housing values were not as inflated and reflect a lower number of foreclosures.

The Texas A&M Real Estate Center reports existing home statistics for single-family, townhome and condominium home segments of the real estate market. For the month of May 2012, existing home sales totaled 6,717, which was a 22.8 percent increase from May 2011 (5,470). The median sales price for existing homes in the Houston/Harris County area in May 2012 was $167,900, an 8.7 percent increase compared to the same period last year ($154,400). The average sales price for May 2012 was $232,300, which is an 8.3 percent increase compared to the same period last year ($214,500). This discrepancy between median and average home price shows that, on average, more expensive homes are being sold .

Table 3.32 Residential MLS Activity – Median Sales Price of a Single-Family Home

MLS Area	May 2008	May 2009	May 2010	May 2011	May 2012	% Change (2011-2012)
Houston/Harris County	$155,800	$155,800	$152,500	$154,400	$167,900	8.7%
Texas	$150,600	$149,300	$148,100	$150,300	$161,900	7.7%

Source: Texas Real Estate Center

Low interest rates pushed single-family starts in Harris County to 20,122 units in 2001, ultimately peaking at 33,023 in 2006 as mortgage rates continued to decline. Single-family home starts in 2006 set a record, which exceeded most forecasts because of continued low mortgage rates, job growth at more than twice the national pace and aggressive subprime lending. However, in 2007 housing starts rapidly declined as subprime mortgage delinquencies and foreclosures increased. As the mortgage and financial crisis grew, Harris County housing starts continued to decline until 2011.

According to the Joint Center for Housing Studies of Harvard University's *State of the Nation's Housing* 2012 report (SNH), the housing market will continue to stabilize and build in 2012. However, many issues may continue to suppress recovery efforts, specifically in owner-occupied markets. Due to a national accumulation of over 2 million loans in foreclosure, distressed sales will stay high, which maintains pressure on current prices. Also, with over 10 million homeowners owing more than their homes are worth, home sales will continue to suffer. Harris County has a lower owner-occupied housing rate than the state average and has experienced increasing vacancy rates in total housing units. In regards to new construction, building permit numbers will remain subdued as the number of vacant homes remains high. Occupancy and vacancy rate information will be outlined in more detail in the Occupancy section.

Multi-Family Units

Multi-family housing represented 36.2 percent of the total housing in Harris County in 2010. There are an estimated 569,200 multi-family housing units in Harris County. Similar to the recent rise of single-family residential, the construction of multi-family housing developments in Harris County peaked in 2007, but then experienced an 18.0 percent decrease in building starts in 2008 and then a drastic decrease of 81.7 percent in 2009 (2,343). However, 2010 and 2011 indicated some stability in the multi-family market as building starts increased in consecutive years.

The Texas A&M Real Estate Center Market Research Report puts the 2011 multi-family starts at 6,161, up from 3,817 in 2010, which is the highest level in three years (according to Table 3.33). CB Richard Ellis reports that only 828 units were completed in the 2nd Quarter of 2012, however,3,000 units per quarter are expected to be completed in 2013. Even with the higher projections, the per-quarter unit total is significantly lower than the 2009 average of over 5,000 per quarter.

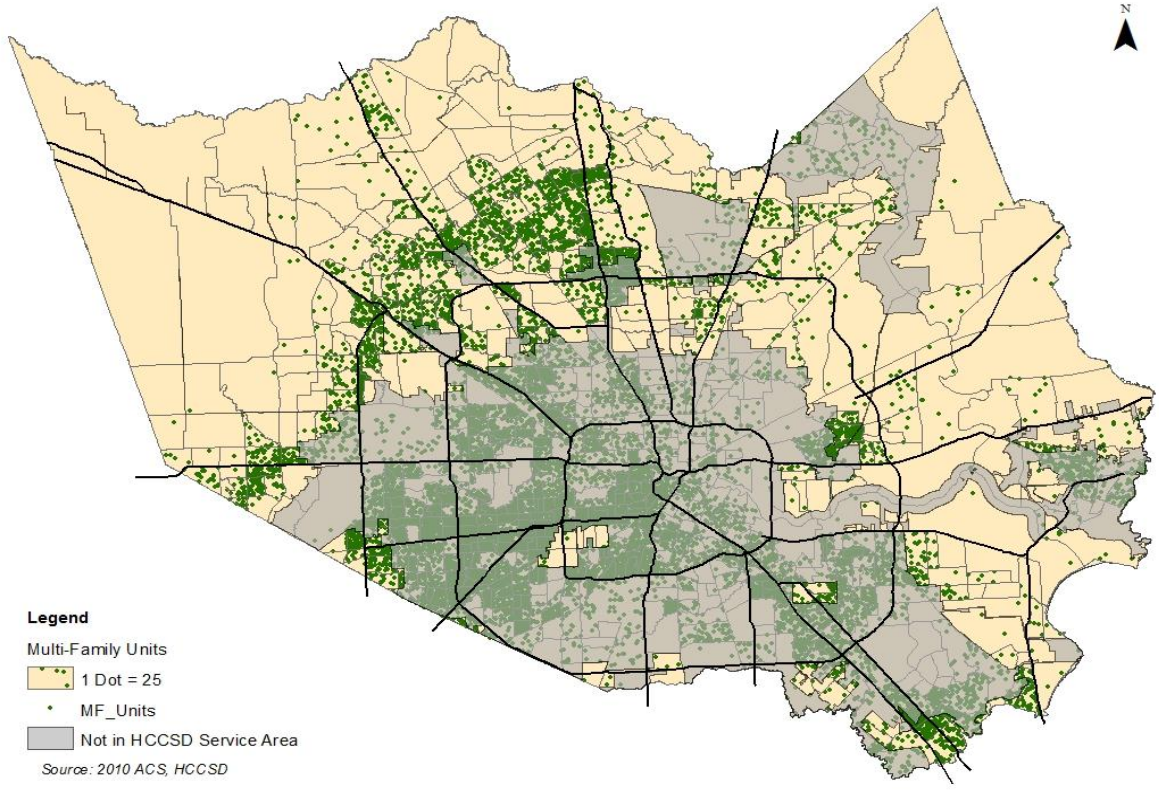
Table 3.33 Harris County Housing Starts

Year	Single-Family Units	2-4 Family Units	5+ Family Units	Total
2006	33,023	415	13,017	46,455
2007	23,985	664	15,589	40,238
2008	14,823	277	1,277	16,377
2009	11,591	208	2,343	14,142
2010	11,057	165	3,817	15,039
2011	11,107	70	6,161	17,338

Source: TAMU Real Estate Center

According to the 2012 TMMO Report, area occupancy rate improved from 87.4 percent to 88.8 percent in greater Houston. The effective 2011 rental rate was $768.00/month with an annual total of 13,811 units being absorbed. In 2012, there are a total of 2,664 multi-family projects projected. Of these units, 50.8 percent will be one-bedroom, 40.4 percent two-bedroom, and only 7.0 percent three or more bedrooms. These apartment size projections support the household and housing unit growth rates that indicate major shortages in larger units for larger households.

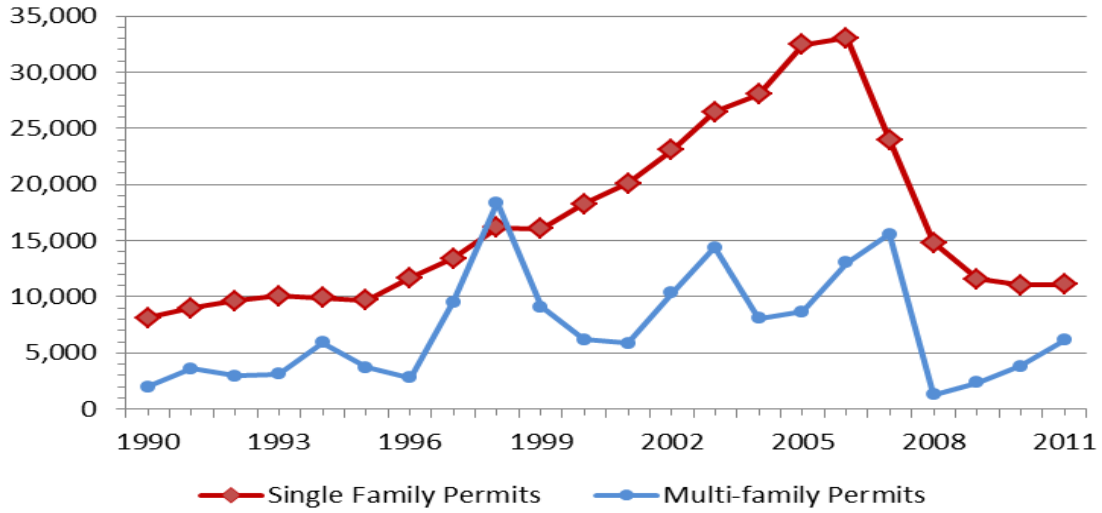
Map 3.15 Housing Density, Multi-Family Housing Units, 2010



Fluctuations in multi-family housing are illustrated through the repeated peaks and valleys of multi-family permits, see Figure 3.17. In 2006, 13,017 building permits were issued for multi-family residential units. In 2008, multi-family permits bottomed out, reaching only 1,277

permits issued. However, the County has seen an increase every year since then, signifying a stability and potential recovery in the multi-family housing market.

Figure 3.17 Residential Building Permit Activity According to Housing Type, 1990-2010



Source: Texas A&M Real Estate Center

Occupancy rate also signifies an upsurge of movement in multi-family units being built in Houston/Harris County. According to the Texas A&M Real Estate Center Multi-family Market Overview 2012 report, the overall average occupancy rate for multi-family, apartment units in 2011 was 91.3 percent. The occupancy rate increased to 95.2 percent when only considering housing units built after the year 2000 (refer to table 3.34).

Table 3.34 Texas Metro Market Overview 2012 - Multifamily (MSA)*

MSA – Houston-Sugar Land-Baytown, TX	MSA	Texas Metro
Average Rent per square foot	$0.89	$0.88
Average rent per square foot for units built since 2000	$1.03	$0.98
Average occupancy	91.3%	93.7%
Average occupancy for units built since 2000	95.2%	95.8%

Source: Real Estate Center Market Overview, 2012

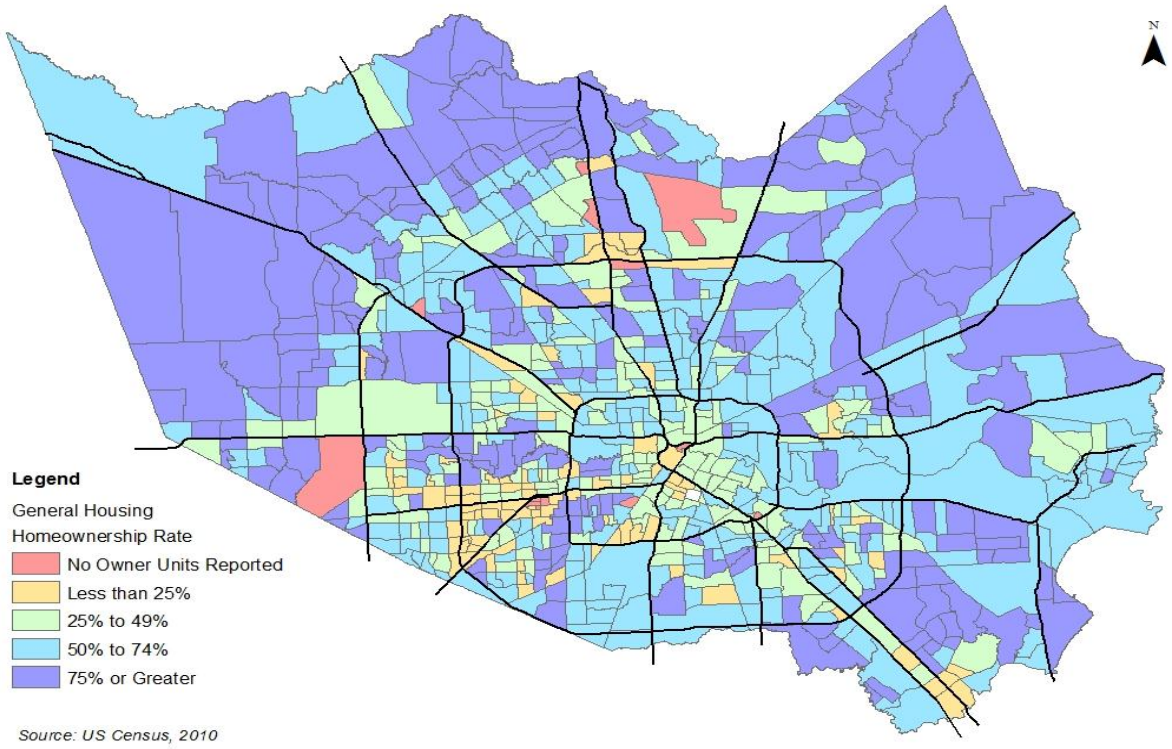
Occupancy

Homeownership is generally a significant indicator of the stability of a community. It lends itself to pride, security and community involvement in an area. The percentage of Harris County households that have achieved homeownership is significantly less than the state average. In 2010, approximately 64.8 percent of all occupied units in Texas are owner-occupied. In Harris County, 56.8 percent of all occupied units are owner-occupied, which shows a slight increase from 55.3 percent in 2000.

While the economic recession caused new construction to slow over the course of the last five years, increased demand is leading to stabilization in the housing market as development and construction of both single-family and multi-family housing units increase. Geographically,

owner occupancy rates are higher in the suburban areas of the county, particularly within the

Map 3.16 Housing, Percent Owner Occupied in 2010



periphery. While renter occupied units are concentrated inside Beltway 8 and along major thoroughfares. As shown in Map 3.16, Housing, Percent Owner Occupied in 2010, owner-occupied homes represented 50 percent or more of the housing stock in unincorporated Harris County. Renter-occupied units comprised a major portion of the housing stock in several incorporated areas, particularly within the I-610 loop along the Gulf Freeway (I-45 South), Southwest Freeway (I-59 South) and west of Houston intercontinental Airport (see Map 3.17).

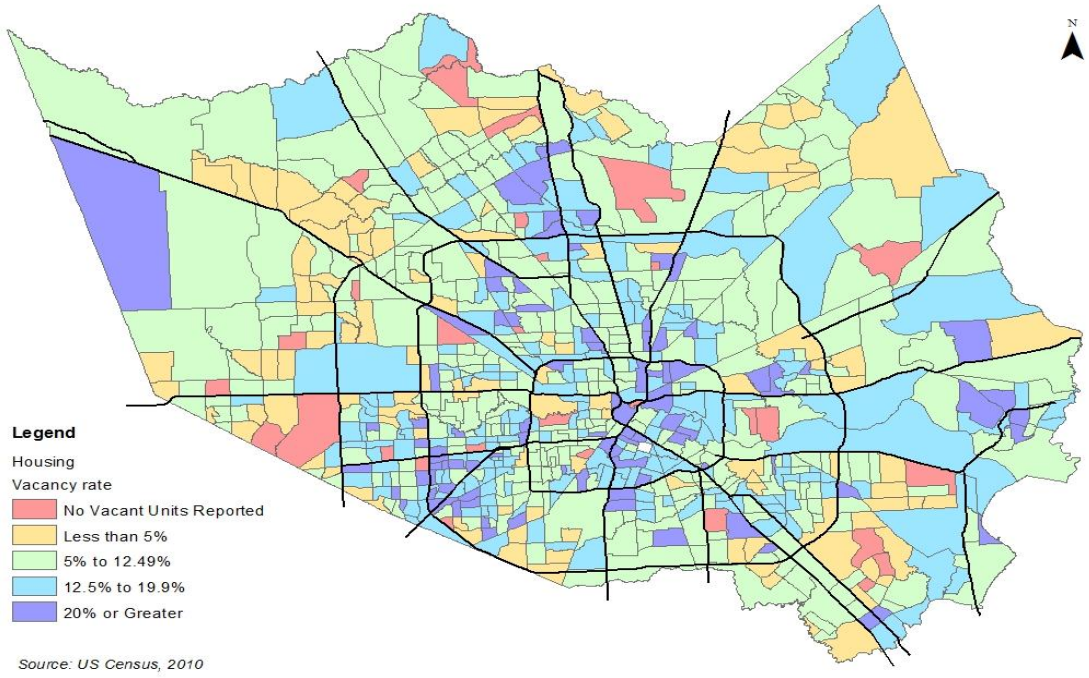
Vacancy

Vacancy rates in housing are often an indicator of the saturation of the total housing stock. High vacancy rates, especially in concentrated areas, often lend itself to vandalism and vagrancy in a community. It may also mean that the demand for housing in a particular community is low and can cause depressed housing values for all housing in that area. On the other hand, low vacancy rates may indicate a strong housing market but at the same time may mean that not all housing needs are being met when other indicators such as increased housing cost are present. For example, if vacancy is low and housing cost is increasing, low-income households may be moving into substandard housing or creating overcrowded housing situations.

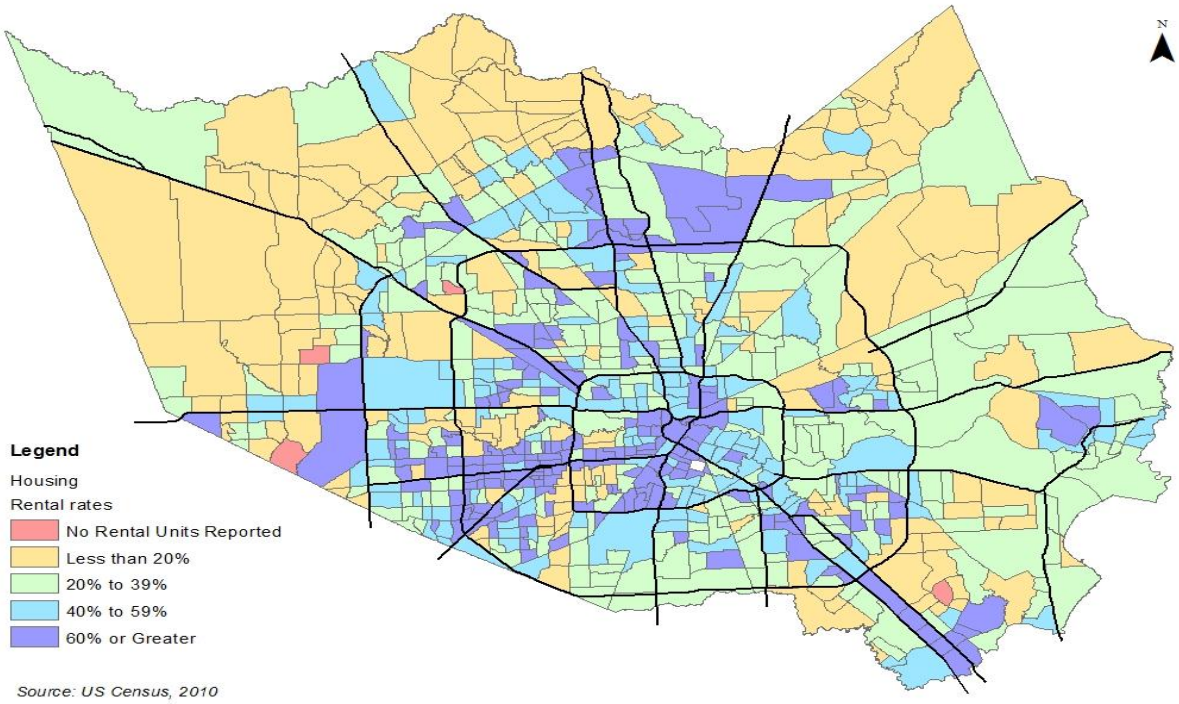
The 2010 US Census reports that there are 184,211 vacant housing units in Harris County, which represents a 12.4 percent increase in the number of vacant units since 2006. Of the number of vacant units in 2010, 60.6 percent are for rent, 11.7 percent for purchase, and 4.3 percent for seasonal, recreational, or occasional use. Map 3.18, Housing, Percent Vacant in

2010, indicates that vacancy rates are much higher in older sections of incorporated Harris County, especially within Beltway 8.

Map 3.18 Percent Vacant in 2010



Map 3.17 Housing, Percent Renter Occupied in 2010



Demand

Demand for housing is affected by many market and demographic conditions. Analysis of demographic trends reveal that population growth, change in household composition, income, and the overall local economy will affect the demand for housing in the Harris County area. Specifically, the following trends will be the guiding force behind the demand for housing in Harris County:

- Rates of population growth are expected to continue in Harris County, indicating that population will likely increase by approximately 42 percent through 2035 (from 4.1 million to 5.85 million people);
- Household growth rate is projected to outpace population growth through this era (42 percent population growth versus 58 percent household growth), maintaining a trend toward smaller household composition;
- The demand of the growing population consisting of an increased number of smaller households and more nontraditional household types will affect the need for more and varied housing;
- As the number of lower-income households increases and diversifies, the demand for a variation in affordable housing will also increase; and
- While a major trend indicates smaller household composition, a major deficit continues to exist for larger households seeking affordable options with at least three bedrooms.

In summary, the demand for housing will likely continue to support a rising housing market. However, the collapse of the sub-prime lending market has forced many potential homebuyers with marginal credit to opt to remain renters as they rebuild credit and save for downpayments.

Nationwide data continues to show the tremendous value and lower cost of living afforded by Houstonians. In addition, total sales for single-family homes in May 2012 reached 6,717 which was 22.8 percent higher than May 2011(5,470) and continued an increasing per-month sales total.

The demand for multi-family housing units has increased in Harris County. The multi-family housing market determines housing trends by its absorption rate and occupancy status. These trends are reported through occupancy, rent, and absorption (change of occupied units) data based on operating, under-construction, and under-renovation projects for Classes A,B,C, and D (excluding Class U).

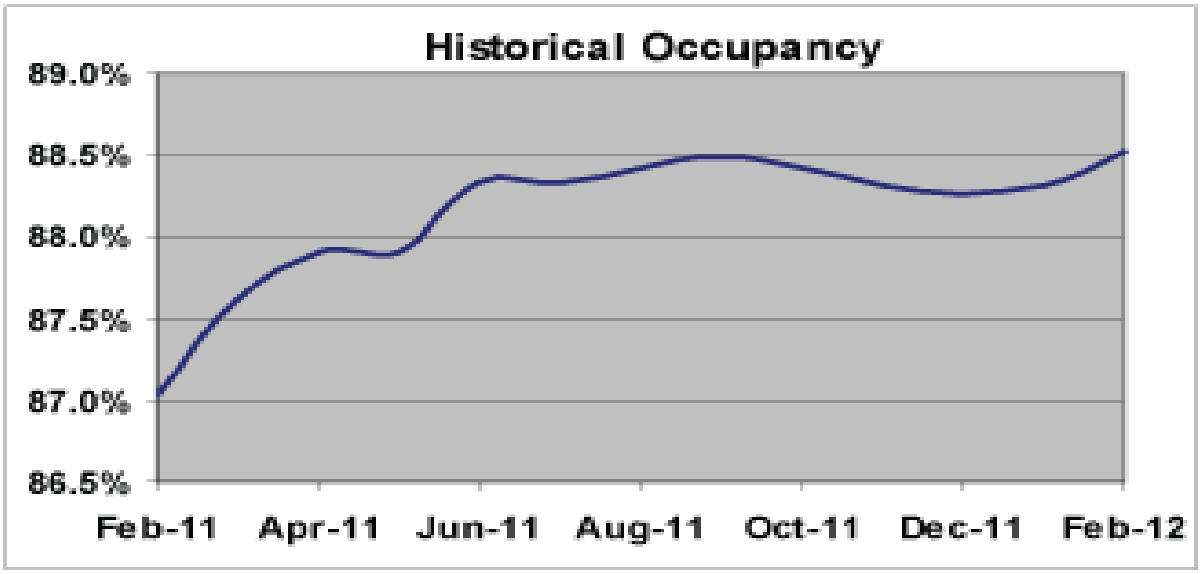
Table 3.35 Classifications of Properties

Class	Age	Status
Class A	Less than 10 years	Excellent amenities, prime location, highest rents.
Class B	10 to 20 years	Good locations, good amenities, overall good condition, affordable projects are classified in class B
Class C	20 to 30 years	Few amenities, in poor locations, not well maintained
Class D	Older than 30 years	Poor condition, no or limited amenities, poor locations, lowest rents per unit
Class U		Senior housing, student housing, special housing with unusual lease terms. Often include meals or other services.

Source: Houston Apartment Market Update, 2011

Amidst positive absorption in all four classes, overall Houston/Harris County occupancy increased 1.5 percent from February 2011 to February 2012. According to the Houston Apartment Market Update, February 2012, monthly absorption was consistently positive, and the annual absorption (rolling twelve months) totaled positive 11,037 units. In January and February of 2012, 2,202 units consisting of Class A and tax-credit units have been delivered to market, while another 11,307 units are currently in the construction pipeline. Graph 1.1 illustrates the increasing and eventually stabilizing occupancy rates in the Houston MSA over the course of one year. According to Arizona State University's *Job Growth USA*,
Houston created more jobs than any other American city between May 2011 and May 2012. Increased job growth, especially in lower-paying service sector employment will continue to benefit housing markets, most notably Class B and C markets. Also, Class B and C markets will benefit from tightening in lending practices in response to the subprime collapse, as a number of individuals pay rent rather than going through subprime lenders to obtain a home mortgage. Additionally, home foreclosures in the area will likely generate additional demand for Class B and C apartments.

Graph 1.1 Historical Occupancy Rates in the Houston MSA



Source: O'Connor Data – Monthly Apartment Market Update, February 2012

The August 2012 Houston Apartment Market Statistical Overview Report, illustrates a total of 2,702 operating projects in the Houston/Harris County market area with a total of 570,943 multi-family units (see tables 3.36 and 3.37). Approximately 30 percent of the total units are Class A units, 41 percent are Class B units, 25 percent are Class C units, and 4 percent are Class D units. This breakdown represents a focus on higher-end units that are often less affordable.

Table 3.36 Houston Apartment Market at a Glance, 2011 Annual Totals

Houston Apartment Market					
	Class A	**Class B**	**Class C**	**Class D**	**Overall**
Occupancy	92.99%	88.02%	82.96%	84.61%	88.10%
Rent/Unit	$1,129	$689	$590	$555	$775.70
Rent/SF	$1.189	$0.839	$0.731	$0.642	$0.897
Absorption	3,791	3,524	2,418	335	10,067

Source: Houston Apartment Market Update, Year of 2011

Table 3.37 Apartment Inventory by Class

Operating	Projects	Units
Class A	639	171,867
Class B	1,115	235,113
Class C	796	143,905
Class D	152	20,058
TOTAL	**2,702**	**570,943**
Under cons.	Proposed	Units
Class A	5,076	10,932
Class B	440	1,094
TOTAL **	**5,516**	**12,026**

**Class B projects are primarily Tax Credit developments*
***There are additional Unclassified (Class U) projects*
Source: Houston Apartment Statistical Overview, August 2012

Housing Affordability

Overall, housing in Harris County is becoming increasingly affordable. However, low-income individuals and families are likely finding it harder to obtain affordable housing. The ability to pay for an adequate housing unit in Harris County depends mainly on income and number of persons in the household. Housing is generally more available and affordable for individuals and small families than for large families, but income also plays an important role. To be considered affordable, the monthly rent or mortgage payment on an apartment or house must be less than or equal to 30 percent of the monthly household income. So, for a person who makes a net income of $15,000 per year ($1,250 per month), an affordable home is one that costs $375 or less per month.

The cost of housing is generally easier to bear for people of a small household size (such as an individual or a family with 2 to 4 members). The difference in housing affordability for persons of small and large household sizes can be explained by two factors:

- As more children are born in a family, the parent or parents remain the only source of income for the family. So while the family size increases, the size of the housing unit must also increase. However, while housing needs increase, family income generally remains the same. Therefore, with every new child, family expenses rise and less money is available per family member.

- As the family size increases, the need for more bedroom space increases. The resulting increase in rent or mortgage payments can easily end up costing more than the family can afford. Limited availability of housing units with 3 or more bedrooms also becomes a major challenge for large families.

Affordability is measured using two factors: income and price of housing. The Texas Housing Affordability Index (THAI) gives a general picture of how affordable housing is for a person of *median* income. The THAI is the ratio of median household income to the income required to buy a median-priced home using currently available mortgage financing. For example, a ratio of 1.00 indicates that the median household income is just enough to qualify for a loan sufficiently large enough to purchase a median-priced home. According to the Real Estate Center, the Houston area's THAI has increased from 1.5 to 2.63 from 2006 to 2011, showing an increase in housing affordability.

Table 3.38 indicates that Texas has been a highly affordable housing state for some time. The trend of increasing affordability has been steadily increasing since 2006. The lower affordability index measures generally reflect slower income growth throughout the area over the past couple of years.

Table 3.38 Texas Housing Affordability Index (THAI) Estimates for Houston, TX

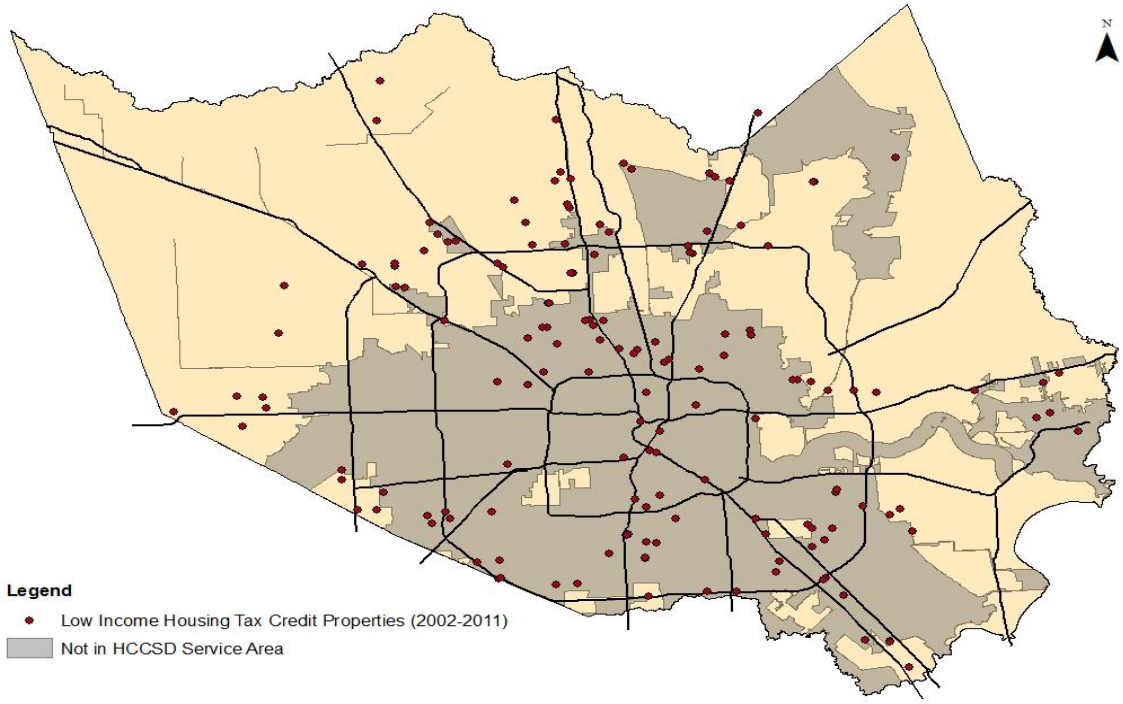
Year	Texas Housing Affordability Index
2011	2.63
2010	2.53
2009	2.00
2008	1.72
2007	1.54
2006	1.65

Source: Texas Real Estate Center, 2012

Family Income and Housing

The ability to which the housing market is responding to household income needs is another factor affecting housing availability. To adequately meet the housing needs of all households, housing products must be available at a wide variety of prices. Due to current market conditions and strong higher-end housing demands, housing development in Harris County primarily meets the needs of higher income households. For reasons, such as perception, low profit margins, and lack of financing products, the development and availability of low-income housing is not adequate to meet the needs of the low-income population. In total, approximately 39 percent of the Low Income Housing Tax Credit (LIHTC) properties are in the Harris County service area. Map 3.19 Multi-Family Low Income Housing Tax Credit, 2002-2011 denotes the locations of affordable multi-family and senior housing projects according to service area.

Map 3.19 Multi-Family Low-Income Housing Tax Credit, 2002-2011



In 2011, 276 households received subsidized multi-family, low-income rental housing in Harris County that was supported by HUD's Section 8 Project Based Housing and the Texas Department of Housing and Community Affairs Low-Income Housing Tax Credit Program (LIHTC). The LIHTC was originated in conjunction with the Tax Reform Act of 1986 to direct private capital towards the creation of affordable rental housing. The credits provide a mechanism for funding a wide range of developments including new construction, substantial rehabilitation, moderate rehabilitation, acquisition and repair by existing owners. Tax credits allow developments to be leased to qualified families at or below market rents.

The Harris County Housing Authority (HCHA) has built eight low-income housing tax credit properties. Also, HCHA administers the Housing Choice Voucher Program providing affordable housing for more than 4,100 families, and through a HUD Veteran's Affairs Supportive Housing Program (VASH) they have provided 525 additional housing vouchers to homeless veterans. In addition, they continue to develop senior-housing tax-credit communities through public/private partnerships. Upon the last waiting list enrollment in October 2012, over 21,000 individuals and families applied for the Section 8 voucher program.

A study of rents done by the National Low Income Housing Coalition, for extremely-, low- and moderate-income families found that families are commonly paying rents far above their means. According to Table 3.39 many of these families receiving modest hourly wages are virtually priced out of the housing market. In Harris County, there are over 595,000 renter households and families with an income below the poverty level do not have enough income to rent a place of moderate cost and quality.

Table 3.39 Fair Market Rent Values

Rents	2000	2003	2007	2010	2012	% Increase (07-12)
Efficiency fair market rent	$426	$514	$569	$661	$694	21.97%
1 bedroom fair market rent	$479	$578	$633	$735	$772	21.96%
2 bedroom fair market rent	$620	$747	$768	$892	$937	22.01%
3 bedroom fair market rent	$864	$1,042	$1,024	$1,189	$1,249	21.97%
4 bedroom fair market rent	$1,018	$1,227	$1,287	$1,495	$1,570	21.99%

Source: U.S. Department of Housing & Urban Development: www.hud.org

Table 3.40 Income Needed To Pay Rent Houston/Harris County

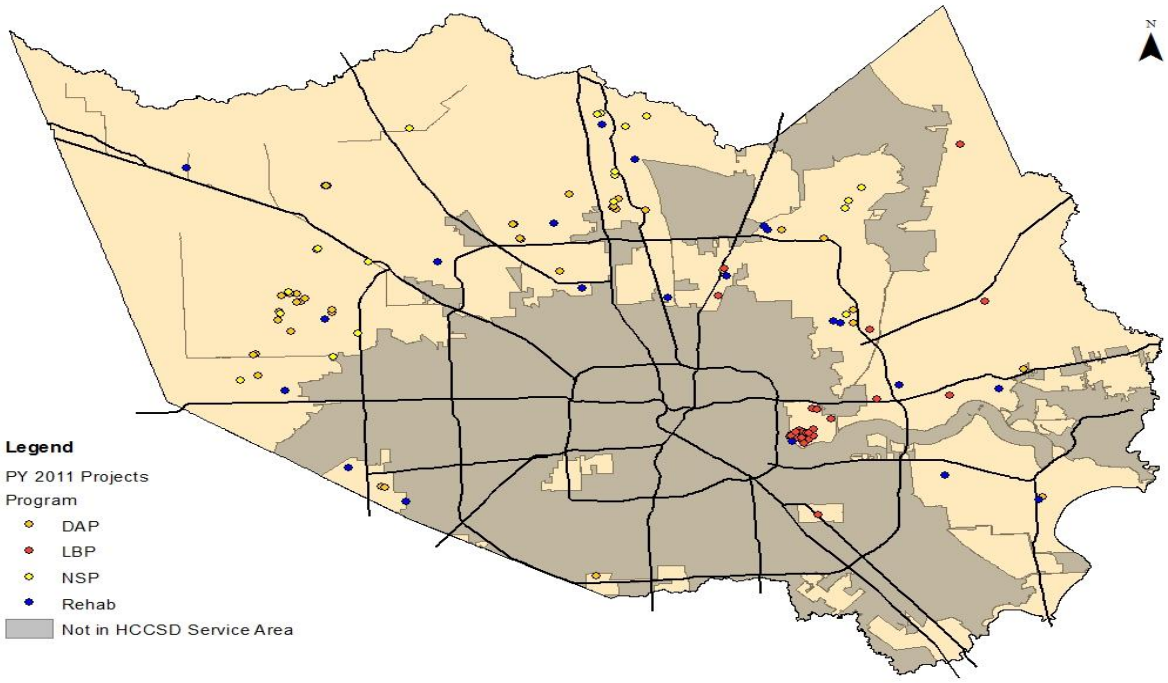
Area Median Income	$66,000
Hourly wage necessary to afford 2 bedroom FMR	$18.02
Yearly income needed to afford 2 bedroom FMR unit	$37,480
Percent of area median income to afford 2 bedroom	56.0%

Source: U.S. Department of Housing & Urban Development, 2011

Despite the large and growing demand for more affordable units, the housing market is not responding to the acute needs of the lowest income renters. With an increasing lower income population, the affordable housing market is not keeping up with demand, especially the demand for affordable accessible and larger units.

Map 3.20, 2011 Low-Income Housing Assistance, denotes the locations of affordable housing projects in the Harris County service area carried out by the Harris County Community Services Department's Downpayment Assistance Program (DAP), Neighborhood Stabilization Program (NSP), and Minor Rehabilitation Programs. Under the DAP program, owners purchasing homes in the service area receive downpayment and closing cost assistance through the program. The NSP stabilizes communities that have suffered from foreclosures and abandonment through the purchase and redevelopment of foreclosed and abandoned homes and residential properties. The Harris County Home Repair Program provides grants to low-income and elderly households for minor home repairs or septic system and/or water well repairs.

Map 3.20 2011 Low-Income/Affordable Housing Assistance



Source: HCCSD, Downpayment Assistance Program (DAP)

5-Year History of Affordability

From years 2007 through 2012, there was fluctuation in both median household income and average median price of a single-family home (refer to Table 3.41). According to this analysis, housing affordability for the general population has not significantly changed over the last five years. However, an affordability gap is developing as the median household income is being outpaced by rebounding home prices. This increasing affordability gap disproportionately impacts individuals and families making less than the median income for Harris County (see Table 3.44).

Table 3.41 Average Median Home Price (06-12) and Median Household Income (06-10)

	2006	2007	2008	2009	2010	2011	2012
Average Median Home Price	$147,842	$151,225	$150,600	$150,558	$152,117	$152,858	$159,743
Median Household Income	$47,129	$49,936	$52,377	$50,567	$50,046	NA	NA

Cost of Single-Family Homes

The average median cost of a single-family home has fluctuated over the last seven years, showing a rapid increase since 2009. However, the modest increases in income have not been able to match this most recent increase in housing cost. Single-family homes have become less

affordable for families making less than the median income.

According to the Real Estate Center, the average median price of a home is $156,900 (August 2010). The median monthly mortgage payment for a home in Harris County is approximately $1,569 (1 percent of the cost of the home). According to HUD, the median family income (MFI) for Harris County in 2006 was $60,900, 2009 was $63,800 and 2010 was $65,100. Housing experts at HUD have determined that no more than 30 percent of a household's income should be used for housing costs. As seen in Table 3.44, for those making 80 percent or lower MFI in Harris County, the monthly home-mortgage payment is much higher than the affordability levels. In fact, the affordability level for very low-income families is less than half the mortgage payment.

Table 3.44 Home Affordability Analysis – 2006- 2010*

		2006	**2009**	**2010**
	Median Cost of Home	$151,400	$158,900	$156,900
	Mortgage Payment (1% of Total Housing Cost)	$1,514	$1,589	$1,569
Extremely Low-Income (30% of MFI)	Very Low-Income (30% MFI) Limits	$18,270	$19,140	$19,530
	Monthly Income	$1,523	$1,595	$1,628
	Monthly Affordability Level	$457	$479	$488
	Monthly Affordability Deficit	**$1,057**	**$1,111**	**$1,081**
Low-Income (50% of MFI)	Low-Income (50% MFI) Limits	$30,450	$31,900	$32,550
	Monthly Income	$2,538	$2,658	$2,713
	Monthly Affordability Level	$761	$798	$814
	Monthly Affordability Deficit	**$753**	**$792**	**$755**
Moderate-Income (80% of MFI)	Moderate-Income (80% MFI) Limits	$48,720	$51,040	$52,080
	Monthly Income	$4,060	$4,253	$4,340
	Monthly Affordability Level	$1,218	$1,276	$1,302
	Monthly Affordability Deficit	**$296**	**$313**	**$267**

**Affordability figures based on Median Family Income Limits for a Family of Four*

In addition, the new homeowner may be unprepared for the ongoing responsibilities of ownership and could end up losing the home. There are a number of factors that can turn the dream of homeownership into a nightmare for low-income households:

- Loss of Household Income,
- Home maintenance, repair, and utility costs,
- Increase in property taxes,
- Increase in non-housing expenses, especially medical costs,
- Poor financial management skills,
- Predatory lending practices,
- Significant interest rate increases, and
- Increase in homeownership insurance.

While homeownership can provide tremendous benefits, it is important to make sure that low-income people go into homeownership with as much information and training as possible. Not only should they take into account the monthly mortgage and taxes, but they must consider utilities, transportation costs, and other existing debt. Successful homeownership consists of more than being able to make monthly mortgage and tax payments. Utilities, insurance, and other expenses (transportation costs, telephone, etc.) must be taken into account when looking at the holistic affordability of homeownership.

Making Priorities for Housing Assistance

When making decisions regarding which Harris County residents have the greatest need for housing assistance, income and household size are the two most important factors. As the monthly rent or mortgage payment rises above 30 percent of the family's monthly income, it becomes increasingly difficult to be able to afford decent housing, and as family size increases, the need for more bedrooms often causes monthly housing costs to become unbearable. According to the 2010 ACS, over 50 percent of Harris County housing units spend 30 percent or more on rent. Table 3.42 shows specific incomes according to household size, and income level, relative to median family income (MFI).

Table 3.42 2011 Median Family Income by Household Size – Houston MSA

	Number of Persons in Household							
Family Size	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
30% limits	$13,900	$15,850	$17,850	$19,800	$21,400	$23,000	$24,600	$26,150
50% limits	$23,100	$26,400	$29,700	$33,000	$35,650	$38,300	$40,950	$43,600
80% limits	$37,000	$42,250	$47,550	$52,800	$57,050	$61,250	$65,500	$69,700

Source: U.S. Department of Housing and Urban Development Housing Program Income Limits for Houston MSA

From these income levels, the monthly affordability factor (or how much a family can afford to pay per month for housing)(Table 3.43) can be found by taking 30 percent of the family's monthly income. When the affordability factor is compared with the Fair Market Rent prices (Table 3.44) for small or large housing units, it is easy to see that the burden of housing costs are heaviest for larger families with lower incomes (Table 3.45).

Table 3.43 Monthly Affordability Factor, 2011 (30% of MFI for Housing)

MFI	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
30%	$348	$396	$446	$495	$535	$575
50%	$578	$660	$743	$825	$891	$958
80%	$925	$1,056	$1,189	$1,320	$1,426	$1,531

Source: U.S. Department of Housing and Urban Development

Table 3.44 Harris County Fair Market Rents (FMR)*, 2011

0 BR	1 BR	2 BR	3 BR	4 BR
$690	$767	$931	$1,241	$1,560

*Source: U.S. Department of Housing and Urban Development *In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.*

One way to show which families are most in need of housing assistance is to calculate the size of the gap (in dollars) between monthly income and monthly housing cost, also called an affordability deficit. So, the greater the affordability deficit, the more difficult it is for an individual or family to pay their monthly rent or mortgage payment.

Table 3.45 Monthly Affordability Rent Deficit*:

Persons	1		2		3		4		5		6
Bedrooms	0	1	1	2	2	3	2	3	3	4	4
30% MFI	-$222	-$286	-$237	-$372	-$322	-$596	-$273	-$547	-$507	-$752	-$712
50% MFI	$9	-$56	$27	-$108	-$26	-$300	$57	-$217	-$151	-$396	-$330
80% MFI	$356	$292	$423	$288	$421	$147	$552	$278	$384	$139	$244

Source: U.S. Department of Housing and Urban Development Monthly Affordability Deficit is the difference between the monthly affordability facto, based on a 30 percent set-aside for income of low and moderate-income families (of small and large related household sizes) and the monthly, HUD-defined fair market rents of the Houston MSA.

As seen in Table 3.45, there are substantial deficits between a monthly income of low-income levels and the price of decent, safe, and sanitary housing. According to this analysis, households with the greatest affordability challenges are all households making 30 percent of MFI, especially large families making 30 percent of MFI and large families making 31 to 50 percent of MFI.

These household types obviously face the greatest housing affordability challenges, relative to those with different household characteristics. Furthermore, as household size increases, being able to afford proper housing becomes increasingly difficult. According to the latest U.S. Census, there is limited availability for homes with 4 or more bedrooms, so when a large family (5 or more persons) is in need of housing, overcrowding is often the result.

Housing Accessibility

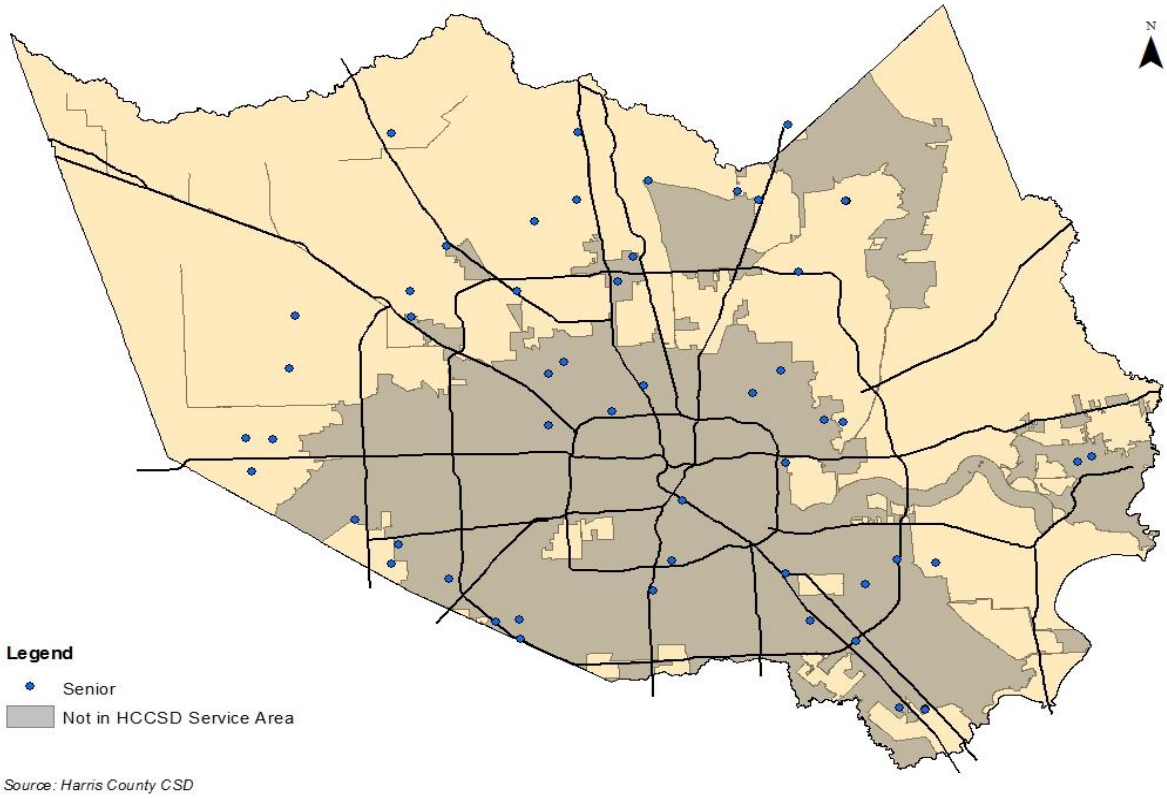
Meeting the needs of the elderly and persons with disabilities is also a factor in analyzing housing availability. The availability of accessible housing units is difficult to determine, because it is up to the homeowner to provide modifications to housing to meet their needs for accessibility. Rental housing projects may offer accessible units, but the number of units may be limited. Persons in need of accessible, who are low-income, often do not have the funds to obtain barrier free housing.

Senior Housing

Meeting the housing needs of elderly persons is a factor in analyzing housing availability. The growing elderly population has increased the demand for housing that meets the requirements of this particular population segment. In recent years, the housing market has responded to this demand through the development of senior-only single-family and multi-family housing projects. However, many of these developments are not within affordability ranges for low-income senior citizens.

Housing needs of senior citizens often include smaller units that have supportive services nearby or onsite. The types of housing for seniors range from multi-unit nursing facilities and group homes to single-unit master planned subdivisions. An inventory of Low Income Housing Tax Credit facilities granted between 2002 and 2011 located within Harris County are denoted in Map 3.21 LIHTC Senior Housing Facilities.

Map 3.21 LIHTC Senior Housing Facilities (2002-2011)



Harris County's LIHTC Senior Properties total 58 projects from 2002 to 2011, including four of the six HCHA developments (See Map 3.21 Subsidized Senior Housing Facilities). Non-Federally subsidized affordable housing units, specifically for seniors, are more difficult to identify.

During retirement, housing for elderly citizens becomes much less affordable because the cost of housing continue to rise and incomes tend to remain fixed or decrease. According to the latest 2010 ACS data, the median income for householders whose age range is 45 to 64 is $61,813. Income then drops dramatically for householders whose age is 65 and over, to a median income of $36,949. Income continues to decline as age increases, meaning a greater percentage of household income goes towards housing costs once persons in the county reach 65+ years. According to the 2010 American Community Survey, persons between the ages of 70 to 74 make up the largest percentage of the overall population of persons 65 years and older.

Table 3.46 Percentage of Age Cohort Spending more than 35 percent of Income on Rent

Age of Householder	Percentage of Population
25 to 34	36.9%
35 to 64	38.8%
65 years and older	51.2%

Source: 2010 American Community Survey

According to Table 3.47, the total number of elderly (62+) family owner-occupied housing units is over three times that of elderly renter-occupied housing units. This is encouraging not only because of the obvious advantages of persons owning housing equity, but of the likelihood that owners are no longer bound by monthly mortgage payments. However, by the time the home has been paid off, maintenance and repair costs are more likely to have become substantial.

Table 3.47 Number of Elderly Family (2 persons) Owner- and Renter-Occupied Housing Units

	Owners	Renters
0 to 30% MFI	5,750	3,470
31 to 50% MFI	10,130	3,490
51 to 80% MFI	15,210	3,300
TOTAL	31,090	10,260

Source: Comprehensive Housing Affordability Strategy (CHAS) Data Table 16, 2009

It is very likely that monthly mortgage and rental payments are no longer affordable for persons who have reached age 65 and older. Although, it is also more likely that a householder has already paid off the mortgage purchased earlier in life. These seniors, however, often have problems with deferred maintenance on their homes. For elderly householders who have not paid off their mortgage or who continue to rent may have difficulty making monthly payments for rent or mortgage for decent, safe, and sanitary housing while on a fixed income.

High cost is a problem for the 51 percent of elderly households who pay more than one-third of their income for shelter. According to TDHCA, a shortage of affordable housing for low-income older adults remains a serious problem. Energy and transportation costs further decrease the affordability of housing. A combination of less efficient systems and appliances and smaller, fixed incomes forces Social Security Income (SSI) recipients to spend a larger percentage of

their household budgets on home energy costs compared to the average household. Property taxes and homeowners insurance also place a financial burden on older adults. Recent increases in homeowner's insurance have further disadvantaged older adults. The need for assistance with essential home repairs is more concentrated among older adults who lack both adequate income and assets, and often live in substandard housing.

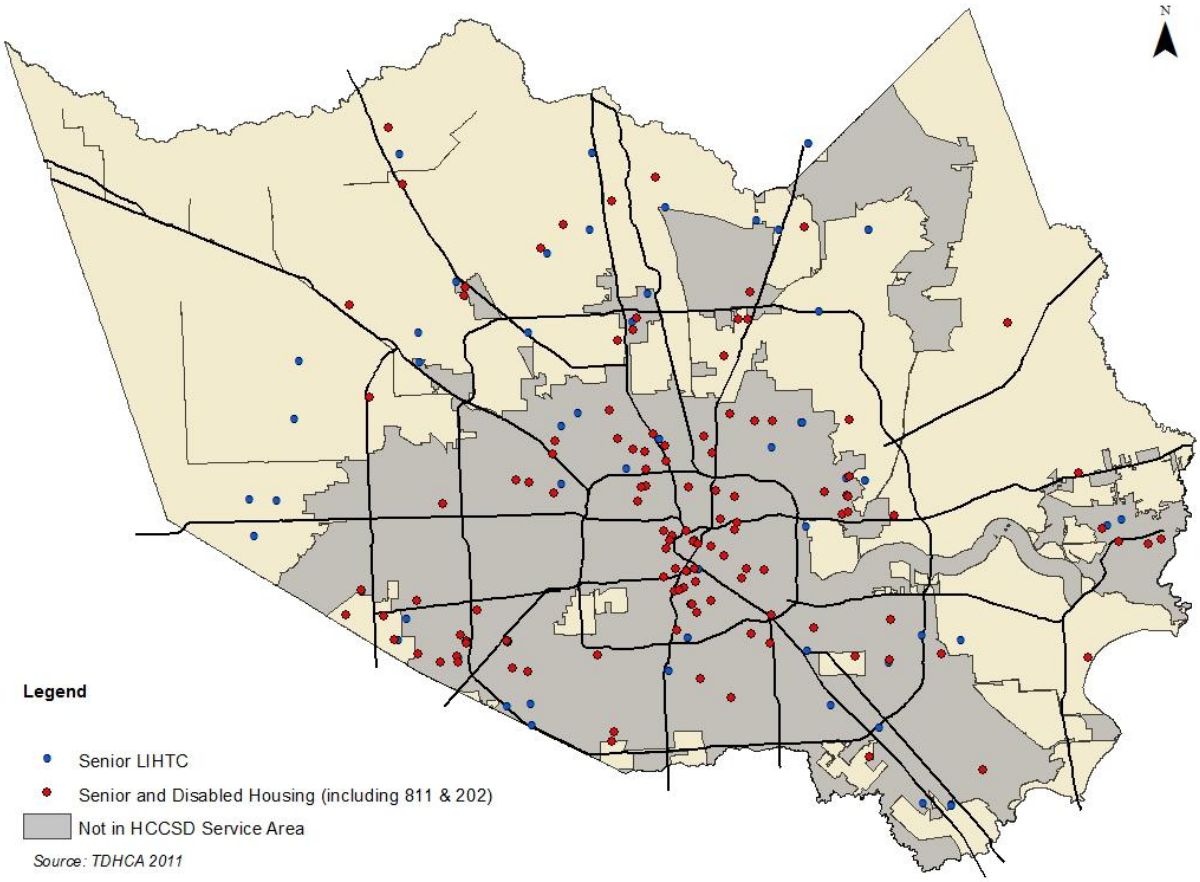
Persons with Disabilities

According to the 2010 U.S. Census Bureau profile for Harris County, there were over 360,000 non-institutionalized persons reporting a disability. As of 2010, the percentage of disabled persons who earned incomes below the poverty level was approximately 8 percent higher than the percentage of persons without a disability below the poverty level. The median earnings of persons between 16 years of age and older with a disability is $21,949, compared to $29,316 for persons without a disability.

Many disabled persons rely solely on Supplemental Security Income (SSI) which is not enough on its own to reasonably pay for decent, safe, and sanitary housing. The SSI program provided a single individual with a maximum monthly income of $788 ($698 Federal and $90 State supplement) in 2012. In 2012, the fair market rent for an efficiency apartment in Harris County was $694 and for a one-bedroom unit was $772. This is over 88 percent of monthly SSI income which means a disabled individual whose sole income is SSI cannot even come close to affording an adequate housing unit.

In Houston/Harris County, there are housing assistance programs available to persons with disabilities. LIHTC and other HUD-subsidized new rental projects are required to set-aside 5 percent of units as accessible units, however, this percent is well under the demand for such units. Of the 7 tax-credit units awarded in 2012, only 5 percent or 54 units are required to be accessible. The Section 811 program houses very low-income persons between the ages of 18 and 62 who have disabilities, including persons with physical or developmental disabilities or chronic mental illness and disabled families. The term "disabled family" may include two or more persons with disabilities living together, and one or more persons with disabilities living with one or more live-in aides. In the Harris County CSD service area there are 29 subsidized and project based housing developments that provide housing for seniors and persons with disabilities and 130 housing developments that serve the same populations in the county overall (refer to map 3.22).

Map 3.22 Special Needs Housing for Elderly and Disabled



Housing for Persons with HIV/AIDS

The Texas Department of State Health Services estimates that nearly one third (32 percent) of all People Living with HIV/AIDS (PLWH) in Texas live in the Houston Eligible Metropolitan Area (EMA) (see chart 3.1 PLWH by Eligible Metropolitan Area). According to the City of Houston Quarterly HIV/AIDS report, Texas ranks as one of the states reporting the highest number of cumulative HIV/AIDS cases among residents as of June 2012, with 28,659 AIDS cases and 20,699 HIV cases. Since 2004, the number of PLWH has increased by approximately five percent each year. According to the 2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning, nearly half (49 percent) of all persons living with HIV in the Houston EMA were Black males and females, followed by White males and females at 13 percent. Persons with HIV/AIDS generally have a more difficult time retaining employment due to discrimination and/or illness and risks of exposure to illness. These factors, combined with the high costs of health care, result in a greater likelihood for persons with HIV/AIDS to have low incomes and a greater need for affordable housing. Harris County places a high priority on housing projects servicing persons with HIV/AIDS through homeownership, new home construction, single-family home rehabilitation, and rental assistance programs. According to HUD's 2011 Continuum of Care Housing Inventory Report, Harris County helped fund a number of projects through the AIDS Foundation of Houston, totaling almost 300 beds for persons living with HIV/AIDS.

Homeless Housing

In 2011, the Continuum of Care received funds to assist homeless families and persons through the Supportive Housing, Shelter Plus Care and Single Room Occupancy (SRO) programs. Grants were allocated to 31 recipients and 56 programs that provided many services, including preventative health care, transportation, and transitional housing and supportive services for homeless HIV infected women and their children. Harris County administered grants to seven agencies that performed nine projects with an award of $4,944,156.

According to HUD, the Shelter Plus Care Program (S+C) is designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS or related diseases, and their families who are living in places not intended for human habitation or in emergency shelters. In 2011, under the S+C programs sponsored by Harris County, 9 organizations offered a total of 755 housing units, with 8 percent specifically reserved for persons living with HIV/AIDS. HUD states that this program has a variety of housing choices and a range of supportive services in response to the needs of the hard-to-reach homeless population with disabilities. Another form of housing that provides rental assistance for homeless single individuals with HIV/AIDS is Single Room Occupancy (SRO.

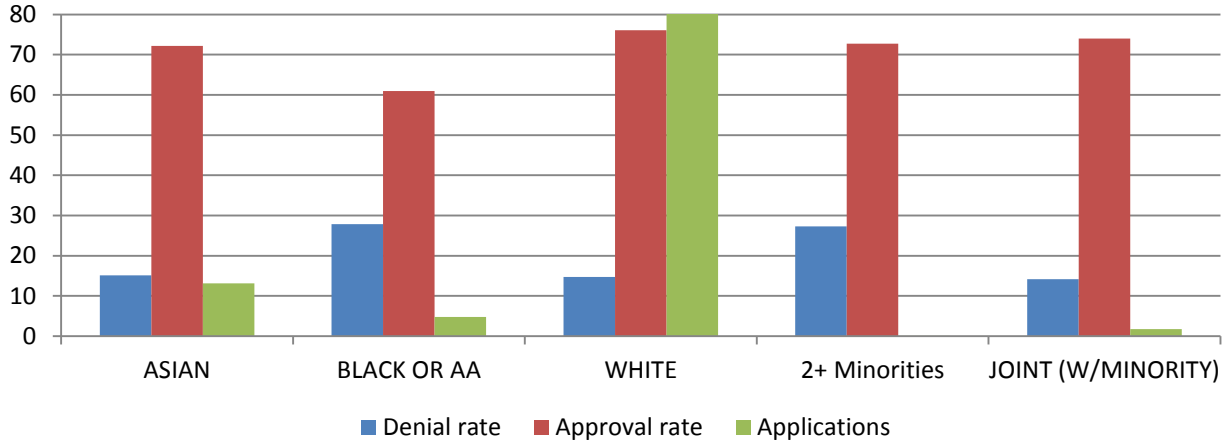
In addition, according to the 2011 Houston/Harris County Continuum of Care Housing Inventory Report, there are over 7,000 total beds available to all individuals and over 300 year round beds for people living with HIV/AIDS.

Housing for the homeless is further discussed later in this section under housing for special populations.

Financial Accessibility

According to the Home Mortgage Disclosure Act (HMDA) data, a correlation can be found between areas of high mortgage application rejection rates and minority concentration areas and persons of low- and moderate-income. As seen in Figure 1.2, the Black cohort had the highest denial rates among conventional home loans at 28 percent. White and Asian cohorts are tied for the lowest denial rates at 15 percent. While all denial rates were within 15 percentage points of one another, the largest discrepancy is on the sheer number of applications filed. Out of the 37,370 conventional home loan applications filed, over 80 percent were filed by whites. Couple that with an approval rate of 76 percent showing an immensely disproportionate number of loans received by the white cohort.

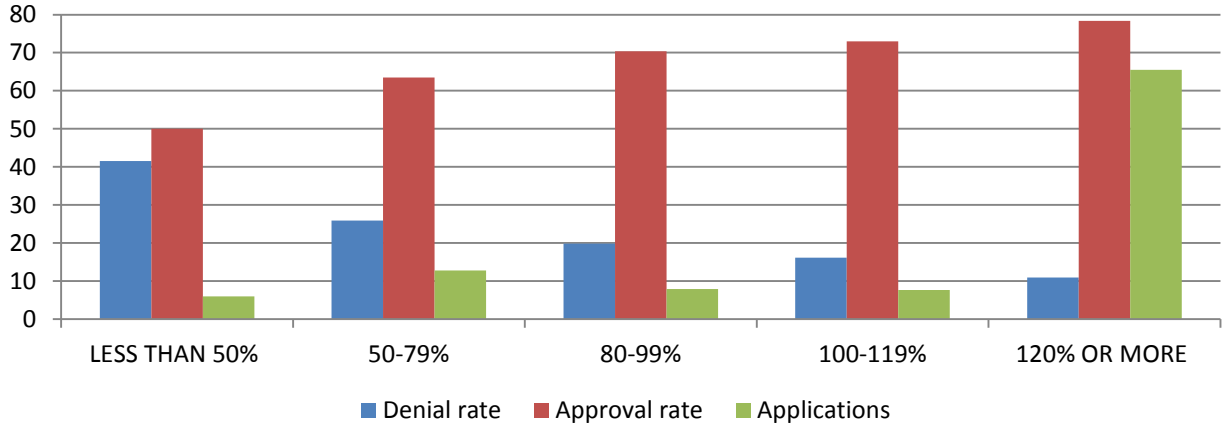
Figure 1.2 Mortgage Approval and Denial Rates by Minority Concentration



Source: HMDA 2010

This does not necessarily mean that all minority applications are rejected on the basis of race, because other factors such as low income or bad credit may be present. However, the correlation between race, applications filed, and high denial rates is strong. Figure 1.3, also illustrates that income is a possible hindrance in mortgage application approval, with persons making less than 50 percent of the median family income (MFI) having the highest denial rates (42 percent). Again, there is a major discrepancy in the number of applications filed with families making 120 percent or more of the MFI, filing over 65 percent of the applications.

Figure 1.3 Mortgage Approval and Denial Rates by Median Family Income



Source: HMDA 2010

Housing Adequacy

The adequacy of housing is most simply explained by the physical condition of available housing units. In a jurisdiction as large as Harris County, with over 1.5 million housing units

(approximately 1.4 million occupied), it is difficult to determine the precise number of substandard housing units without a house-by-house inspection. Housing quality depends in part on the age, characteristics, and location of the dwelling unit. The age of a housing unit is one of the factors that affect its value. In addition, the age of housing can also be a determinant to its condition. Older structures require more maintenance and overall upkeep; if repairs are not made, the condition and value of the unit may deteriorate rapidly. Harris County CSD relied on the 2012 Harris County Appraisal District (HCAD) housing annual inspection to determine the County's housing condition.

This annual inspection measures the overall physical condition of the dwelling relative to its age or the level of maintenance that you would normally expect to find in a dwelling of a given age. Consideration should be given to the foundation, porches, walls, exterior trim, roofing, chimneys, wall finish, interior trim, kitchen cabinets, heating system and plumbing. Eight categories are provided:

1. **Excellent** - The dwelling exhibits an outstanding standard of maintenance and upkeep in relation to its age.
2. **Very Good** - The dwelling exhibits light evidence of deterioration; still attractive and quite desirable.
3. **Good** - The dwelling exhibits an above average standard of maintenance and upkeep in relation to its age.
4. **Average** - The dwelling display only minor signs of deterioration caused by normal "wear and tear". The dwelling exhibits an average standard of maintenance and upkeep in relation to its age.
5. **Fair** - The dwelling is in structurally sound condition, but has greater than normal deterioration present (deferred maintenance) relative to its age.
6. **Poor** - The dwelling display signs of structural damage (as a sagging roof, foundation cracks, uneven floors, etc.) possible combined with a significant degree of deferred maintenance.
7. **Very Poor** - The dwelling displays a condition that approaches unsoundness; extremely undesirable and barely useable.
8. **Unsound** - The dwelling is structurally unsound, not suitable for habitation and subject to condemnation. It is possible some dwellings may be occupied, but still suitable for coding as unsound.

According to the 2012 HCAD Housing Inspection, there were 832,858 single- and multi-family housing units inspected in the Harris County Service Area, with multi-family units being inspected as a complex and not as individual units. In general, the housing inventory is in good repair. Housing stock in need of replacement or rehabilitation (Low, Poor, and Very Low) accounts for 111,934 units or 13.5 percent of the service area. The largest group of housing units at 60.8 percent (506,162) was those units in average condition or display only minor signs of deterioration. There were an additional 208,597 units or 25 percent of the housing stock that were in good or excellent condition. Table 3.49 graphically displays the percentage of housing units falling into each of the above defined categories in HCAD's service area. These numbers do not represent a complete census of all Harris County housing units, just the housing stock reported on by HCAD.

Table 3.49 Single Family Housing Condition, 2010

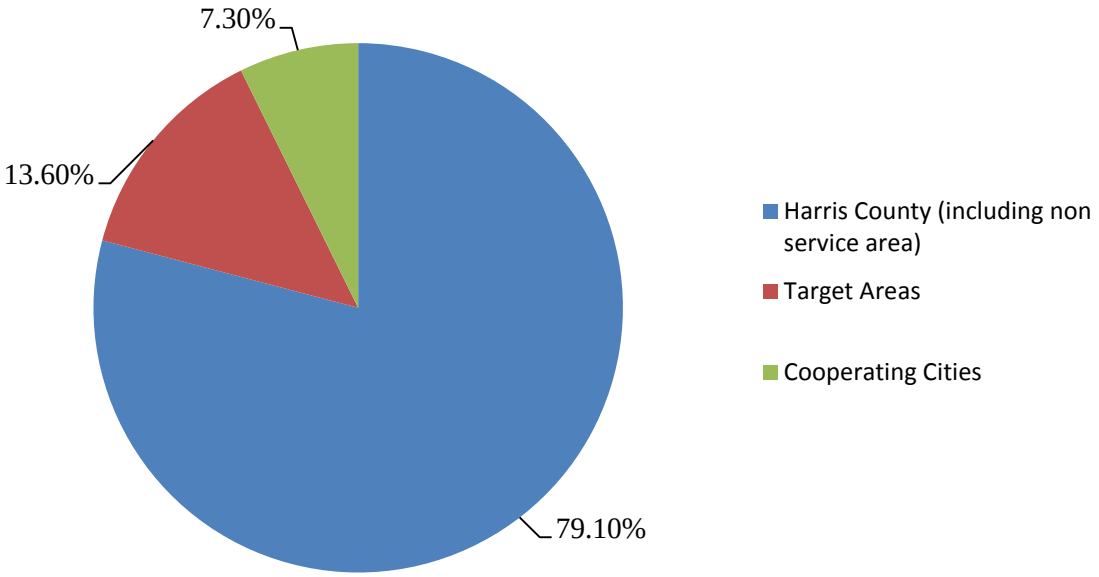
Condition	Percent of Total	Housing Units
Superior	0.74%	6,165
Excellent	4.63%	38,566
Good	20.42%	170,031
Average	60.77%	506,162
Low	12.97%	107,996
Poor	0.01%	45
Very Low	0.47%	3,893
Total	**100%**	**832,858**

Source: Harris County Appraisal District, 2012

Housing quality also depends on the income of the occupants and their ability to pay for needed repairs. Today, many low-income households live in units that are at risk of loss because they cannot meet the basic costs of maintaining and operating standard housing. Households with low incomes (less than 50 percent of area median), particularly elderly low income households, are more likely to live in structurally inadequate housing and even when accounting for income differences, renters are more apt to reside in structurally inadequate units compared to homeowners.

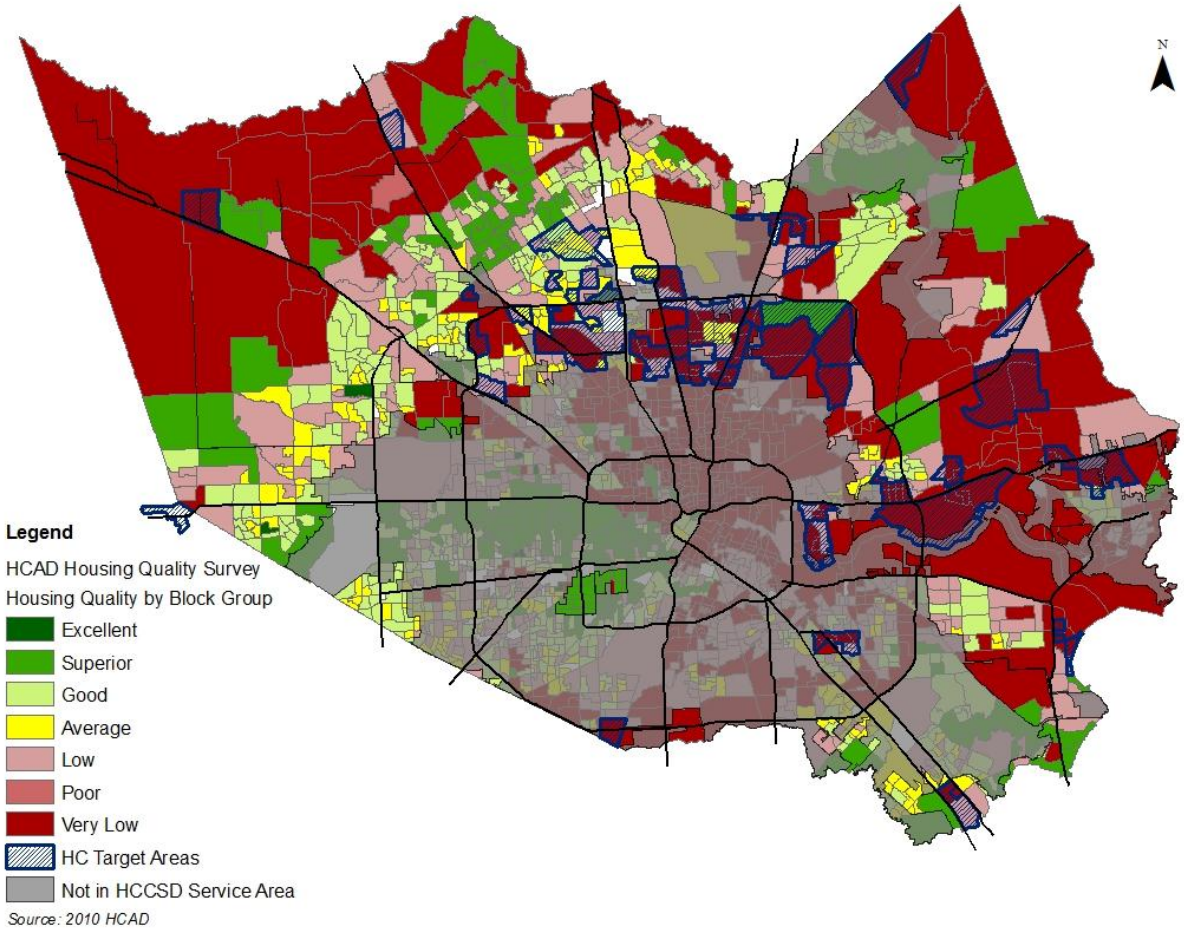
Based on the HCAD Housing Quality Survey, the highest concentration of single-family housing units in need of repair are in the City of Houston, within Beltway 8, and the unincorporated portions of Harris County. Map 3.24 2010 Housing Quality by Block Group, shows the geographical breakdown of housing quality in Harris County according to the Harris County Appraisal District's housing quality survey. Harris County's Target Areas account for 13.6 percent of the housing units in need of repair (Low, Poor, Very Low quality) while the Cooperating Cities account for 7.3 percent. The cooperative cities with a high need of repair were identified as Jacinto City, La Porte, South Houston, Galena Park, Deer Park, and Tomball. While a higher number of block groups are classified as having poor housing quality in the Service Area, the largest number of parcels in need of repair lies in the City of Houston. This discrepancy is due to the increased housing density of the city.

Figure 3.20 2012 Housing Units in Need of Repair by Location



Source: Harris County Appraisal District

Map 3.24 2010 Housing Quality by Block Group



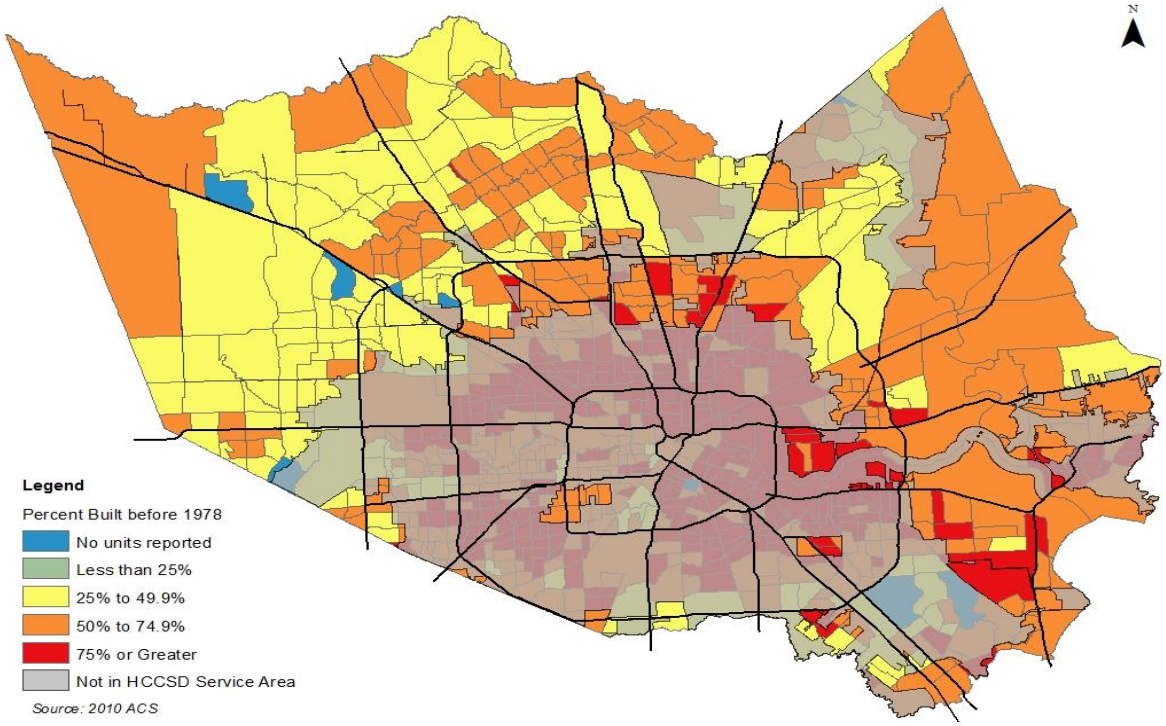
Overall, single family homes dominate the owner-occupied inventory. Unlike homeowners, rental property owners cut back substantially on repair and renovation activities. Depending on rent levels and the overall condition of the property, no expenditures on repair and remodeling are made. The oldest and smaller multi-family projects are found inside the target areas and in the cooperative cities.

Despite highly visible signs of renewed economic growth in many of the Target Areas and Cooperative Cities, housing development still faces barriers. Urban decay has left some neighborhoods with many vacant lots. Redeveloping these areas is complex and costly because it requires assembling the parcels, demolishing dilapidated structures, and sometimes it requires construction of new and/or upgrading the existing infrastructure. Finding lenders willing to fund these projects and buyers willing to invest in these areas is equally difficult.

Lead-Based Paint

In addition to physical condition, adequacy of housing is also affected by the presence of environmental and health hazards related to the construction of the housing. The presence of lead-based paint in housing is one the most critical environmental hazards found in today's housing both at the national and local levels. In 1978, restrictions were placed on the use of lead-based paint. Years of research linked the use of lead-based paint to developmental disabilities in humans, including poor development in children and development of Alzheimer's disease among the elderly. Because lead-based paint was used extensively before 1978, many older homes are potential health hazards, particularly to the low- and moderate-income person who live in older housing but cannot afford the high costs of rehabilitation. In Harris County as a whole, slightly more than half of all housing units could potentially contain lead-based paint. The percentage of units projected to contain lead-based paint is substantially higher in urban areas, most notably in older neighborhoods of inner-city Houston and areas between I-610 and Beltway 8 (see Map 3.26).

Map 3.26 Housing Likely to Contain Lead-Based Paint based on Year Built, 2010



The population at greatest risk for lead poisoning is the approximately 336,000 children under the age of 5 based on the 2010 U.S. Bureau of Census. Low-income families who live within the census tracts where at least 50 percent of the housing may contain lead-based paint will be the primary target group. The areas most at risk are the cities of Galena Park, Jacinto City, and LaPorte, as well as the unincorporated Census Designated Places of Aldine, Cloverleaf, McNair, Barrett Station and Channelview. Since housing in the unincorporated area of Harris County is relatively new, only 31.1 percent of housing units are likely to contain lead-based paint. The percentage is higher for homes in target areas. Approximately 42 percent of all homes in unincorporated target areas may contain lead-based paint compared to 58 percent of all homes in incorporated target areas.

Based on estimates derived from HUD and the 2010 Census data, approximately 20,300 houses in the Harris County service area are at-risk of containing lead-based paint. This figure represents 68.9 percent of the total number of houses built before 1978 in the County. Areas especially susceptible to the hazards of lead-based paint are located in the eastern portion of the service area. In this portion of the county, risk factors associated with the hazards of lead-based paint are found in the majority of the housing stock. The housing in this area is among the oldest in the county, housing values in the area are among the lowest in the service area, and much of the housing is renter-occupied.

In addition to the age of housing as an indicator of risk, in 1996 the Houston Environmental Foresight Program estimated that a minimum 5 percent of the children in the 8 county region including Harris County may exceed the lead/blood action level. Concentrations in areas with older housing stock may be as high as 20 percent.

Special Issues in Housing

Overcrowding

The ability to which the housing market is responding to specific household needs is often measured through overcrowding. HUD defines overcrowding as the condition where there are more than 1.01 persons per room. Overcrowding is often a problem for large and “extended” households (five or more persons) when the housing market fails to provide an adequate supply of housing units with three or more bedrooms. Affordability is also an issue that increases the likelihood of overcrowding. Analysis of the current Harris County housing development trends, particularly multi-family development, shows that the market is triggering the creation of a surplus of one- and two bedroom housing units in response to estimated and projected increases in the number of smaller households. However, the market’s response to meet the needs of smaller households has created a void in addressing the needs of large households, thus enhancing the issue of overcrowding. In 2010, there were 85,484 overcrowded housing units in Harris County (57,122 Renter Occupied, 28,362 Owner Occupied) equating for 6.5 percent of the total housing stock. Many of these overcrowded units are in multi-family buildings.

Table 3.50, Housing Units According to Bedroom Size indicates that 4.7 percent of the renter-occupied housing stock has four or more bedrooms, compared to 22.9 percent of the total housing stock. Two to three bedroom units make-up 56.8 percent of the rental units, closely mirroring the overall county percent of 59.5. Based on the lack of 4 or more bedroom units

available in rental properties, overcrowding is expected to be much more prevalent in areas consisting mostly of rental housing stock.

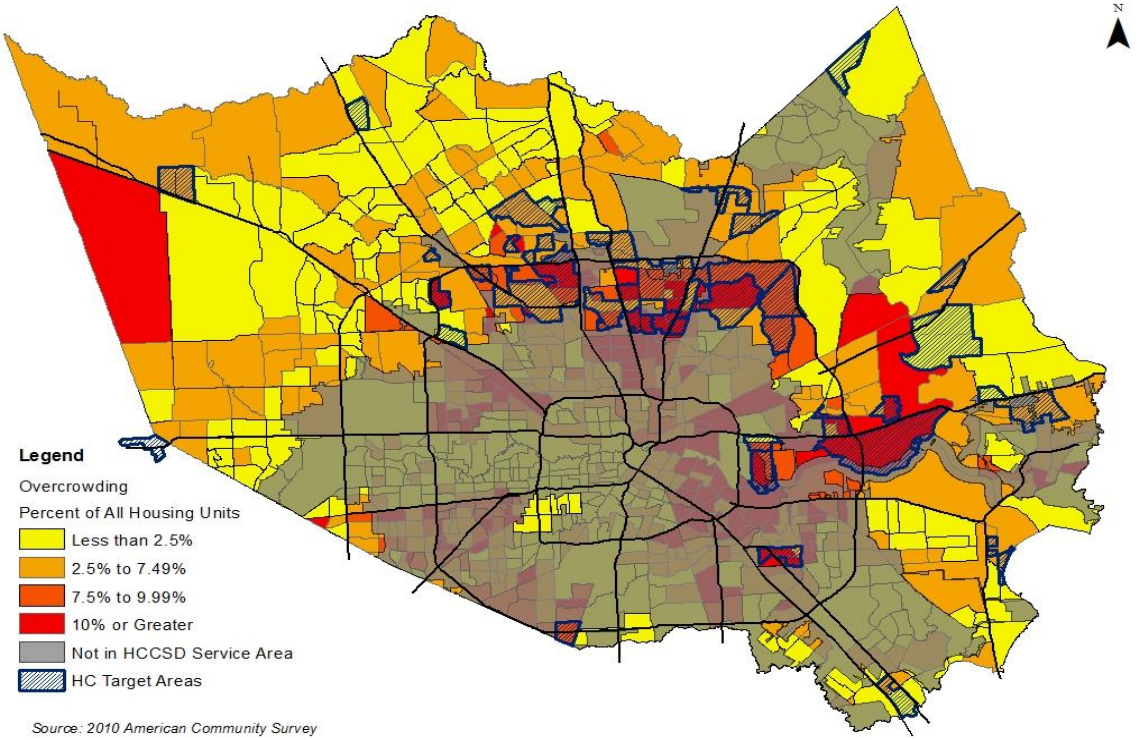
Table 3.50 Housing Units According to Bedroom Size

Bedrooms	Renter-occupied housing units	Total occupied housing units
No bedroom	2.8%	1.4%
1 bedroom	35.7%	16.2%
2 or 3 bedrooms	56.8%	59.5%
4 or more bedrooms	4.7%	22.9%

Source: 2010 American Community Survey

In Harris County, overcrowding is more likely to occur within the centrally located incorporated areas as well as lower income, designated target areas. Map 3.27, Map 3.28, and Map 3.29 illustrates the geographical distribution of overcrowded housing units in the county

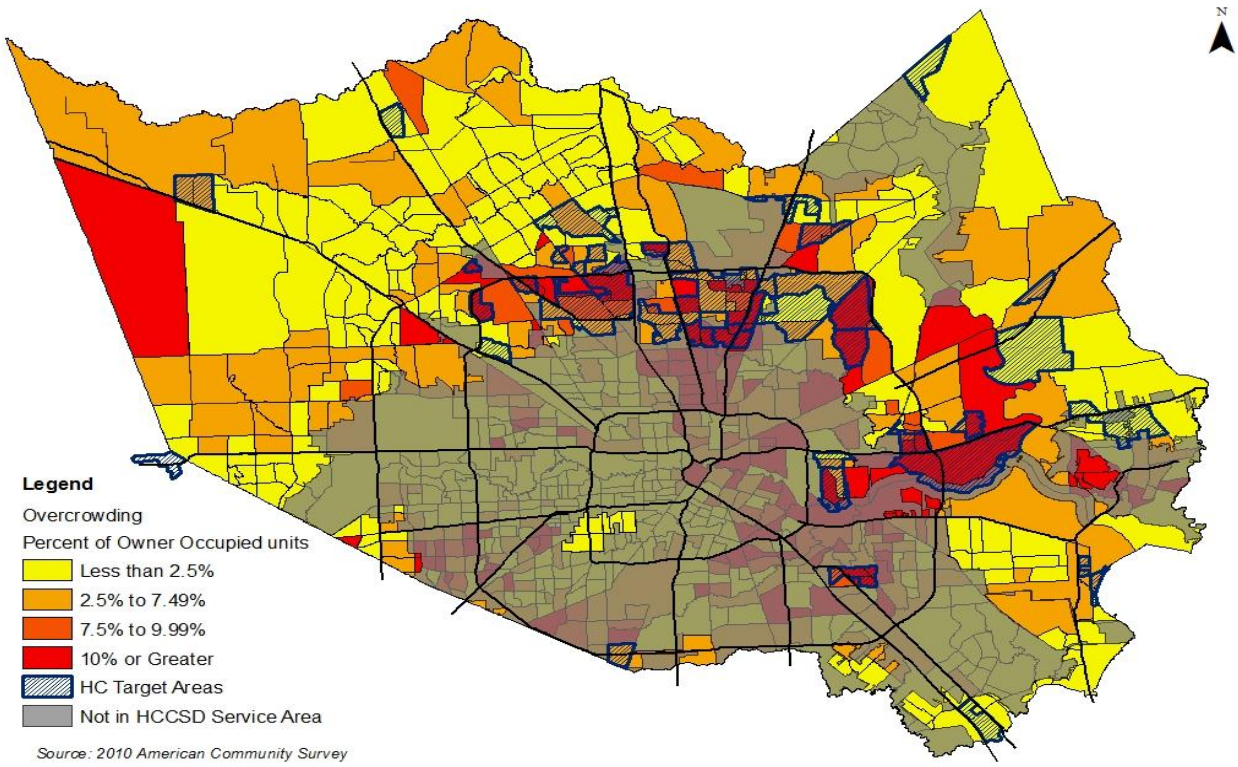
Map 3.27 Percent of Overcrowded Housing Units, 2010



Map 3.28 Percent of Owner Occupied, Overcrowded Housing Units, 2010, shows that the spatial distribution of the overcrowded owner occupied units closely parallels the distribution of all overcrowded housing units. According to Map 3.27 and Map 3.28, overcrowded units are

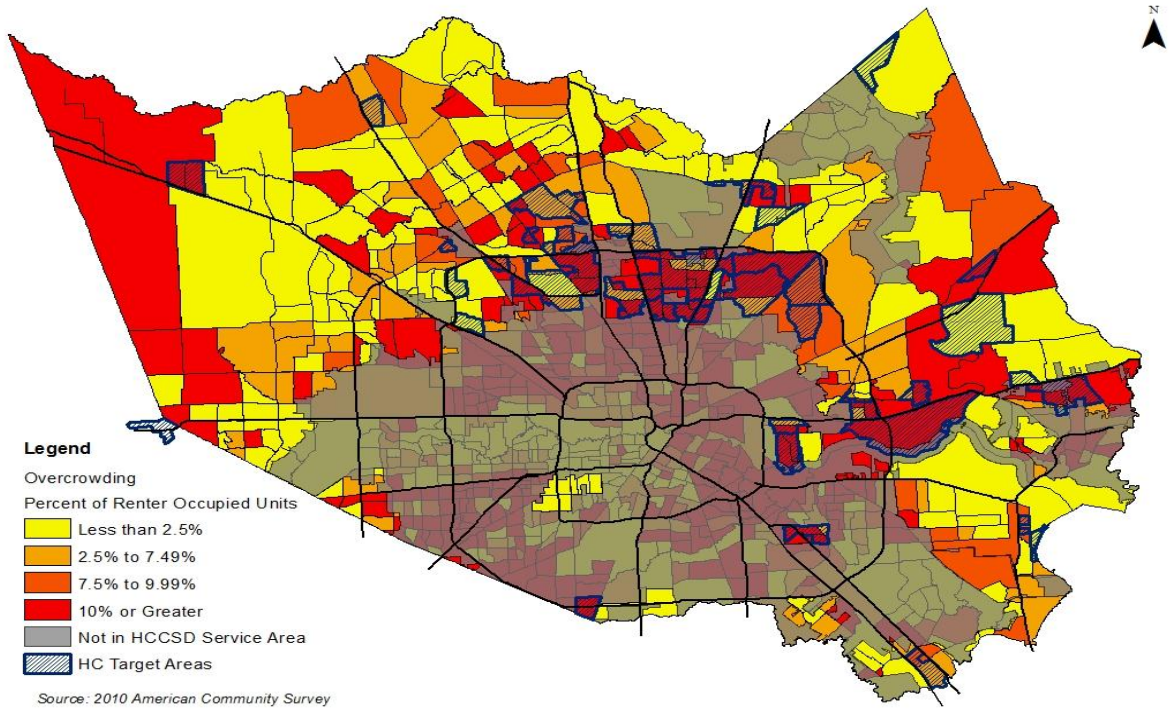
concentrated in the City of Houston, east-side target areas, and north central, unincorporated target areas. Map 3.29, Percent of Renter Occupied, Overcrowded Housing Units, 2010, reinforces the distribution of the previous maps and greatly expands the areas of high overcrowding within the County. Nearly all of the Harris County target areas have overcrowding

Map 3.28 Percent of Owner Occupied, Overcrowded Housing Units, 2010



issues with respect to renter-occupied housing units. Based on the above maps, overcrowding is much more prevalent in rental units, especially rental units in lower income areas.

Map 3.29 Percent of Renter Occupied, Overcrowded Housing Units, 2010



Special Housing – Hurricane Ike

According to the *Harris County Damage Assessment: Helping Harris County Communities Recover from Hurricane Ike* (2009) report, Hurricane Ike was the third most destructive hurricane to ever make landfall in the United States. The 110 mph winds devastated county communities, greatly damaging single family and multi-family units, as well as critical infrastructure, and non-housing structures. In regards to housing, the assessment estimated damages at over 3.5 billion dollars.

In Harris County, 43.3 percent of housing units were affected by Hurricane Ike. Around 39 percent of these units were classified as Level 1 damage, which means that they suffered primarily cosmetic damages such as missing shingles or broken windows and possible flooding with less than six inches of water. According to the damage assessment, approximately 3.1 percent of residential units suffered minor damage which means that a substantial number of the county's residents may be dealing with not only missing shingles, or broken windows, but also damaged doors and loose or missing siding, minor shifting or settling of foundations and possible flooding with six inches to two feet of water. Almost 1 percent of Harris County's total housing units suffered major damage and were left uninhabitable. All these damages resulted in the displacement of around 7,500 households. Based on discrepancies reported by the damage assessment and projected assistance from FEMA and other sources, Harris County had an "unmet housing need," of $394 million.

To assist homeowners in the county (outside the City of Houston) to recover from Hurricane Ike, Harris County applied for and was awarded $48 million in Disaster Recovery CDBG funding administered by the State of Texas. In late 2009, CSD created the Harris County Homeowner's Disaster Recovery Program (HDRP) and allocated approximately $36 million to the rehabilitation or reconstruction of 395 owner-occupied single family housing. By October 2012, HDRP has expended approximately $17 million on 307 housing units, with an additional 144 projects underway. The HDRP program will be completed in 2013.

Supportive Housing for the Homeless

In 2011, the Coalition for the Homeless of Houston/Harris County enumeration study found that 13,852 men, women and children were homeless the night of January 31, 2011. This number includes persons in the Harris County jail system and other re-housing programs and shows a 25 percent increase in number of homeless persons since January 2010. As part of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009, Harris County has been working with the Coalition to consult on various aspects of the new regulations for the Emergency Solutions Grants (ESG) Program. Efforts are under way to collaborate with the Continuum of Care to develop funding policies, performance standards, methods of evaluation, and operation of HMIS.

Harris County provides essential services for homeless persons and families to improve their overall quality of life and assist in moving them to self-sufficiency such as, housing counseling, housing placement, and case management. Homeless prevention services include emergency housing and utility assistance, security deposits, and mediation and legal assistance with the purpose of providing decent housing for the homeless population. The county also provides households with financial assistance, housing relocation and stabilization services, and data collection and evaluation.

Harris County will also be working to further develop collaborations with the Coalition , the City of Houston and service providers to develop and implement strategies to address homelessness, including:

- Participation in the Continuum of Care Collaborative to coordinate the community-based process of identifying needs, building a system to meet those needs and facilitating individual agency applications to HUD.
- Support for the renovation and rehabilitation of emergency and transitional shelters to provide decent housing to homeless persons.
- Outreach and homeless prevention services to persons and families at risk of homelessness, including persons discharged from publicly funded institutions and those receiving assistance for housing, health, social services, employment, education or youth services.
- The provision of supportive services, including but not limited to child care, employment assistance, outpatient health services, case management, and assistance in locating and accessing permanent housing.

Also in 2011, the Continuum of Care received funds to assist homeless families and persons through the Supportive Housing, Shelter Plus Care and Single Room Occupancy (SRO)

programs. Grants were allocated to 31 recipients and 56 programs that provided many services, including preventative health care, transportation, and transitional housing and supportive services for homeless HIV infected women and their children. Harris County administered grants to 7 agencies who performed 9 projects with an award of $4,944,156.

According to HUD, the Shelter Plus Care Program (S+C) is designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS or related diseases, and their families who are living in places not intended for human habitation or in emergency shelters. In 2011, under the S+C programs sponsored by Harris County, 9 organizations offered a total of 755 housing units, with 8 percent specifically reserved for persons living with HIV/AIDS. HUD states that this program has a variety of housing choices and a range of supportive services in response to the needs of the hard-to-reach homeless population with disabilities. Another form of housing that provides rental assistance for homeless single individuals with HIV/AIDS is Single Room Occupancy (SRO). Dwellings that are often part of the S+C programs.

Housing Assistance Programs in Harris County

Down payment Assistance Program (DAP)
DAP provides financial assistance in the form of a deferred, forgivable loan to eligible first time homebuyers for down payment and closing costs assistance in the purchase of new and pre-owned homes (built within the last 10 years). Assistance up to $14,400 is available to eligible homebuyers for the purchase of homes located in the unincorporated areas of Harris County, outside the cities of Houston, Baytown, and Pasadena, and within the 14 cooperating cities in Harris County. Assistance up to $34,500 is available to eligible homebuyers wishing to purchase new homes in HUD selected Harris County target areas.

Housing Resource Center
The Housing Resource Center is the first stop for housing resources and assistance programs in Harris County. In partnership with other government agencies, as well as non-profit and community organizations, the Housing Resource Center has built a network concerned with finding and maintaining safe, comfortable, and secure housing for Harris County residents.

Weatherization Program
Through its Agencies in Action Program, Center-Point (CNP) is making funds available annually to non-profit agencies that can provide energy efficiency improvements to the homes of income-eligible customers in the CNP electric distribution service area. Energy-efficient measures will include efficient lighting, ENERGY STAR refrigerators and air conditioners, solar screens, and attic and wall insulation.

Minor Home Repair Program
The Harris County Home Repair Program provides grants to low-income and elderly households. It provides up to $10,000 for minor home repairs or up to $40,000 for Septic System and/or Water Well Repairs that have a current health and safety code violation citation(s).

Homeownership "Independence" Program
Harris County Housing Authority's (HCHA) Homeownership Program provides mortgage assistance to low-income households for the acquisition of newly constructed single-family properties. In conjunction with financial assistance, HCHA will offer counseling to prospective homebuyers including financial management, homeowner training, credit counseling and other educational information designed to create successful homeownership opportunities.

Section 8 Housing Choice Voucher Program (HCVP)
The Section 8 HCVP assists low-income families to secure decent, safe, and sanitary housing through voucher programs. Each family pays a portion (30 percent) of its income for rent. The program pays the remainder of the contract amount.

In 2001, the Housing Authority was also awarded $553,897 from the Housing and Urban Development's Veterans Affairs Supportive Housing Program (HUD-VASH) to provide permanent housing for homeless veterans. With this grant, the Housing Authority received 525 additional housing vouchers.

Affordable Housing Development Program
According to the Harris County Housing Authority, the HCHA is aggressively building and operating innovative tax-credit housing developments by working with the region's best private-sector partners. These properties, many of which specialize in housing for senior citizens and persons with disabilities, are full service developments on par with even the nicest private sector properties.

Homeless Housing Prevention Program
Harris County provides essential services for homeless persons and families to improve their overall quality of life and assist in moving them to self-sufficiency such as, housing counseling, housing placement, and case management. Homeless prevention services include emergency housing and utility assistance, security deposits, and mediation and legal assistance with the purpose of providing decent housing for the homeless population. The county also provides households with financial assistance, housing relocation and stabilization services, and data collection and evaluation.

Neighborhood Stabilization Program (NSP)
The NSP stabilizes communities that have suffered from foreclosures and abandonment through the purchase and redevelopment of foreclosed and abandoned homes and residential properties. As of 2008 NSP has acquired 112 single-family, vacant, foreclosed homes of which 20 were acquired in 2011. The program sold 20 homes during 2011 to eligible NSP homebuyers of which 5 were acquired in 2009, 10 were acquired during 2010, and the remaining 5 were acquired in 2011. The program also assisted with the funding for the construction of an 88-unit senior living LEED Platinum facility called Cypresswood Estates.

Table 3.51 Priority Housing Needs/Investment Plan Table (Table 2A)

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	H	32,360
		31-50%	M	24,910
		51-80%	L	10,235
	Large Related	0-30%	H	12,025
		31-50%	H	6,370
		51-80%	M	1,357
	Elderly	0-30%	M	10,474
		31-50%	M	5,414
		51-80%	L	3,112
	All Other	0-30%	H	22,955
		31-50%	M	20,000
		51-80%	H	12,760
Owner	Small Related	0-30%	H	10,485
		31-50%	H	10,705
		51-80%	M	14,690
	Large Related	0-30%	H	5,085
		31-50%	H	5,805
		51-80%	M	5,140
	Elderly	0-30%	M	12,324
		31-50%	M	7,299
		51-80%	L	5,114
	All Other	0-30%	H	5,325
		31-50%	H	3,320
		51-80%	M	4,914
Non-Homeless Special Needs	Elderly	0-80%	H	7,016
	Frail Elderly	0-80%		
	Severe Mental Illness	0-80%		
	Physical Disability	0-80%	H	14,400
	Developmental Disability	0-80%		
	Alcohol/Drug Abuse	0-80%		
	HIV/AIDS	0-80%	H	1,500
	Rapid Re-housing	0-80%		21,280
	Victims of Domestic	0-80%		

**Number of units was determined using the 2000 Consolidated Housing Affordability Strategy (CHAS)*