

**NOTICE OF COMMENTS RECEIVED ON REVIEW OF ELIGIBLE AREA MAPS FOR USDA
RURAL HOUSING PROGRAMS
March 16, 2018**

USDA Rural Development has received and reviewed comments on areas being reviewed for continued eligibility under the USDA Rural Housing programs. During the review, all comments were considered.

Below is a summary of the comments received for the rural area review in the state of Texas:

1. Canyon Lake –
 - a. Received 1 comment regarding lack of affordable housing and the accelerated migration of people from other places.

2. Eagle Pass --
 - a. Received 1 comment regarding the lack of affordable housing products.
 - b. Received 1 comment regarding the high unemployment rate lack of economic vitality and not located in a metropolitan statistical area.

3. Hidalgo, Mercedes, Donna, Alamo, San Juan, and San Benito –
 - a. Received 1 comment on support the economy in the construction industry, the materials retail sector and stores, and jobs.
 - b. Received 1 comment on the very low median incomes of families, and the population which includes an increasing and growing numbers of veterans, aged or elderly and disabled in these small rural cities.
 - c. Received 1 comment of the connection to the agriculture industry, businesses, and jobs dependent in agriculture and the agri-business industry within their city limits and around them. These cities are surrounded by thousands of farm land acres and have processing or agri-businesses.
 - d. Receive 1 comment on the expansion of the city limits is a local political decision, not the decision of the local poor people.
 - e. Received 1 comment regarding the lack of traditional mortgage financing options and how some of the areas in the city have retained their rural character.

4. Nacogdoches
 - a. Received 2 comments regarding the fact that 13,000 of the 34,000-city population are 19-21-year-old transient university students and 2/3 of the total county population live outside the loop.
 - b. Receive 1 comment on the lack of affordable housing products.
 - c. Received 1 comment regarding the high unemployment and/or underemployment due to the loss of major employers in the area.

5. Huntsville (Walker County)
 - a. Received 9 comments on the lack of affordable housing.
6. Horizon City and Socorro
 - a. Received 2 comments on the lack of safe, sanitary and affordable housing.
7. Shelby County, San Augustine, and Sabine Counties
 - a. Received 3 comments on the lack of affordable housing products.
8. Amarillo and Canyon
 - a. Received 1 comment regarding lack of affordable housing.
 - b. Received 1 comment regarding the income and wage growth numbers which are closer to rural numbers as opposed to metropolitan numbers.
 - c. Received 1 comment regarding USDA financing is an important element of their overall mortgage industry and fills the needs of a specific set of borrowers in their community.
9. Frisco and McKinney (Collin County)
 - a. Received 1 comment regarding the preservation of the Rural Housing Development programs vital to the many low and moderate-income households.
10. Bryan and College Station
 - a. Received 1 comment regarding the lack of affordable housing products.
 - b. Received 1 comment regarding the fact that the large student population of more than 62,500 students has a direct effect on population number inside the city limits.
11. Lufkin
 - a. Received 1 comment regarding the high unemployment and/or underemployment due to the loss of major employers in the area.
12. Corsicana (Navarro County)
 - a. Received 1 comment the current housing is aging with no new construction in the past several years and no new developments or planned neighborhoods on the horizon.
 - b. Received 1 comment regarding without the rural designation, would lose the opportunity for new home buyers to move into the community and continue with agricultural use of the land.

13. Bastrop County

- a. Received 1 comment urging to keep this area eligible.

14. Buda

- a. Received 1 comment regarding population density of 1361 people per square mile is considerably lower than other cities with comparable populations.
- b. Received 1 comment regarding density is in part a consequence of the housing stock available in the city and its surrounding areas, which are characterized by larger lots.

15. Leander

- a. Received 1 comment regarding how the city is predominantly rural and still heavily dependent on the Rural Housing Loan programs to sustain growth and development.

16. Cedar Park

- a. Received 1 comment regarding how Austin Community College has a large student population and increases the population of the city and how a large portion of the city is zoned for large rural residential lots.

17. Austin

- a. Received 1 comment regarding the lack of traditional mortgage financing options
- b. Received 1 comment regarding the unemployment rates which are as high as 20%, approximately four times higher than the national average.

18. Williamson County

- a. Received 1 comment about how finding and securing affordable housing is becoming a challenge for many people relocating to these counties.

19. Dallas

- a. Received 1 comment regarding the lack of traditional mortgage financing options and how some of the areas in the city have retained their rural character

20. Houston

- a. Received 1 comment regarding the lack of traditional mortgage financing options and how some of the areas in the city have retained their rural character.

21. San Antonio

- a. Received 1 comment regarding the lack of traditional mortgage financing options including how some of the areas in the city have retained their rural character.

22. Harlingen, Hidalgo, and Brownsville

- a. Received 1 comment regarding the lack of traditional mortgage financing options including how some of the areas in the city have retained their rural character.

23. Laredo

- a. Received 1 comment regarding the lack of traditional mortgage financing options including how some of the areas in the city have retained their rural character.

Based on the review of the areas within the state of Texas using the 2015 American Community Survey data, comments received, and rural area guidance located in Handbook [HB-1-3550, Chapter 5](#), the rural eligibility designation is proposed to change for the following areas:

- 1) Currently ineligible areas that have expanded their city limits:
Amarillo, Lubbock, San Marcos, Austin, Cedar Park, Round Rock, Georgetown, Rosenberg, Victoria, Houston, Missouri City, Lake Jackson, Ft. Worth, Weatherford, Lancaster, Mesquite, Terrell, Rockwall, Flower Mound, Denton, Denison, Sherman, McKinney, Greenville, Paris, Texarkana, Burleson, Waxahachie, Ennis, Corsicana, Hewitt, Bellmead, Waco, Copperas Cove, Temple, Killeen, Harker Heights, Bryan, Cleburne, College Station, Nacogdoches, Lufkin, Huntsville, Conroe, Houston, Baytown, Del Rio, Schertz, New Braunfels, Seguin, Corpus Christi, Robstown, Laredo, Edinburg, Mission, McAllen, San Juan, Weslaco, San Benito, Mercedes, Harlingen, Socorro, West Odessa, Odessa, Midland, El Paso, San Angelo, Abilene
- 2) Currently eligible areas that will become ineligible as they are located
 - a) within an Metropolitan Statistical Area (MSA), have a population greater than 10,000, and their population density exceeds 1,000 people per square mile or
 - b) their population exceeds 35,000: Buda, Kyle, Leander, Hutto, Fresno, Katy, Alvin, Dickinson, La Marque, Lakeway, Angleton, Crowley, Little Elm, Southlake, Trophy Club, Glenn Heights, Tomball, Katy, Seabrook, Timberwolf Park, Cibolo, Portland, Boerne, La Homa, Alton, Donna, Hidalgo, Alamo, Horizon City

Areas that will now be considered as no longer being rural or rural in character can be viewed at <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do> by clicking on either "Single Family Housing Guaranteed", "Single Family Housing Direct" or Multi-Family Housing" and then selecting "Proposed Ineligible Areas" tab.

The proposed changes will become effective on June 4, 2018. For details, or questions about specific changes, please contact the Texas Rural Development Housing Program Staff at 254-742-9770.

Texas, March 16, 2018