CITY OF VICTORIA

CDBG

DEVELOPMENT SERVICES

COMMUNITY DEVELOPMENT BLOCK GRANT

ANALYSIS OF IMPEDIMENTS

2025

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I. COMMUNITY PROFILE

The following section provides an overview of the City of Victoria, Texas' demographic and socioeconomic characteristics. Chapter I will provide data about Victoria's current and historical population, income, household characteristics, and employment. The Community Profile is meant to provide policy and decision makers with the basis for determining Victoria's housing and community development needs.

(A) Population

Located in the center of a seven (7) county regional trade and retail hub, the City of Victoria is the largest urbanized area in the Golden Crescent Region of Texas. Victoria saw a population increase of about 0.5% between 2015 and 2021, according to U.S. Census data, with a total estimated population of 65,643 persons, in 2021. Historically, Victoria experienced an average annual growth rate of 1% per year from 1990 to 2000; however, from 2000 to 2010 that growth rate decreased to an average of 0.32%.

Future population growth forecasts for the City of Victoria show a steady and similar rate of growth over the next twenty (20) years. For planning purposes, City Staff used the Texas Demographic Data Center Population Projection Tool for Victoria County. City Staff then adjusted for the City's population using currently available data from the U.S. Census Bureau, ACS 1 and 5-Year Estimates, and the Texas Demographic Center Population Estimates. According to "Plan 2035," the Comprehensive Plan for the City of Victoria, the midpoint population estimate for the City of Victoria in 2030 is 76,906; in 2035 is 80,570; and in 2040 is 84,443.

It should be remembered that population projections are predictions of future change based upon currently available data and historical trends. These trends may or may not continue and future conditions cannot be guaranteed. The objective in making these projections is to have forecasts that are as realistic as possible for planning purposes. Finally, as this analysis was completed prior to the completion of the 2020 Census, this portion will be updated to reflect current population counts and future forecasted projections.

(B) Household Composition

According to 2023 ACS 5-Year Estimates, there are a total of 24,610 households in Victoria; of which, family households account for nearly 74% of household types. Of these household types, approximately 26% are female head of household. Based on historical and current trends, seen in Table 1, below, household sizes are slowly declining over time.

Table 1 *Persons per Household for Victoria Couty, City, the State of Texas, and the U.S.A*

Year	Persons per HH County of Victoria	Persons per HH City of Victoria	Persons per HH State of Texas	Persons per HH USA
1950	3.50	3.30	3.40	3.37
1960	3.59	3.52	3.46	3.33
1970	3.42	3.38	3.17	3.14
1980	3.11	2.91	2.81	2.76
1990	2.99	2.78	2.73	2.63
2000	2.75	2.68	2.74	2.59
2010	2.65	2.61	2.78	2.59
2020	2.79	2.78	2.83	2.60
2023	2.63	2.62	2.70	2.54

Data Source: U.S. Census & ACS 5-Year Estimates

(C) Race/Ethnicity

Figure 1, shown below, illustrates the race/ethnic composition of Victoria County's population in 2010 and projected out to the year 2050. Historically, a majority of Victoria County's population has been non-Hispanic white; Figure 3 shows that in 2015, and on through 2050, Hispanic peoples will compromise a majority of the County's population. According to the Texas Demographic Center Data, by 2015 Hispanic peoples made up 46% of the total population. Furthermore, the population projection data suggests that by 2025 Hispanic peoples will compromise 50% or more of the County's race/ethnic composition.

Additionally, the population projection for Victoria County shows a stagnant growth in its Black population, rising to 6%, in 2020, and then remaining at 6% of the County's population through 2050. Finally, as Figure 1 shows, population projections show that Victoria County's Asian population will gradually increase to 2% of the population by 2050.

Figure 1

Data Source: Texas Demographic Center and ACS 5- Year Estimates
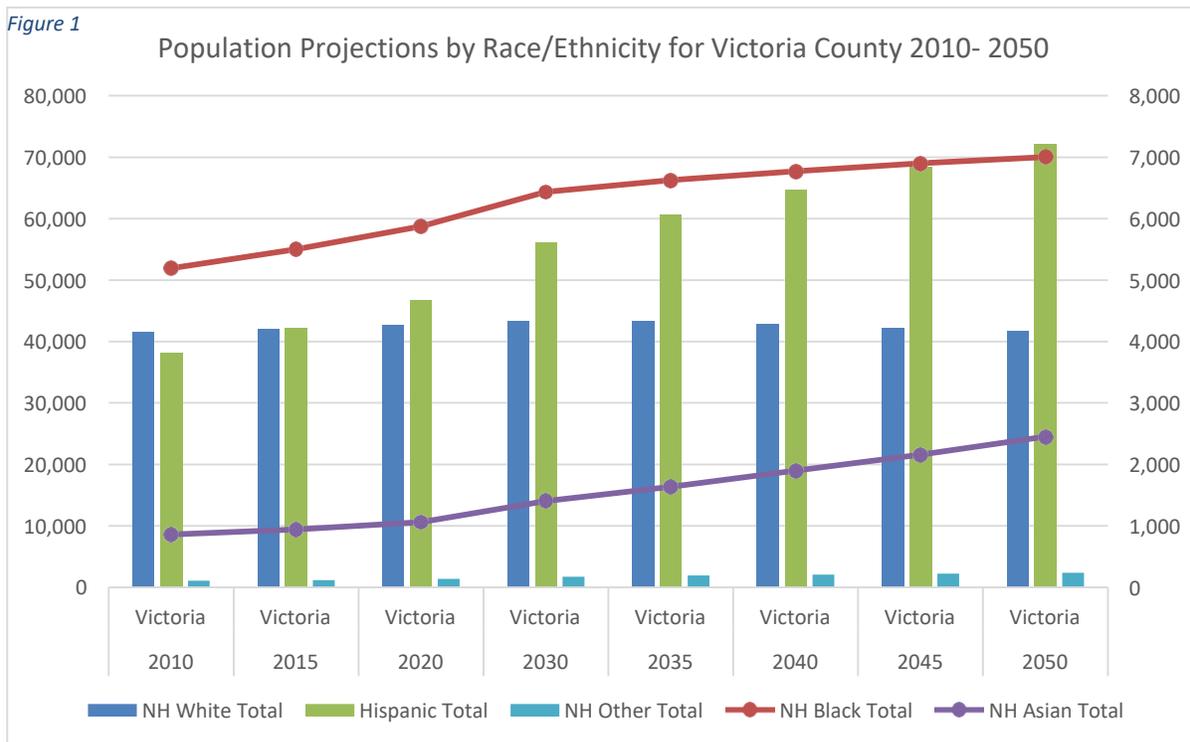
(D) Age Distribution

The historic age distribution of Victoria County can be seen in the Figures 2-5, below, with the most recent age distribution data from the 2023 ASC 5-year Estimates. Figure 2 shows the age distribution of Victoria County residents as of 2010, with the largest age group being that aged 35- 54. Figure 3 shows the 2015 age distribution in Victoria, the figure shows that Victoria is aging. In 2015, the percent of 55+ age groups increased to 27% of the population, up from 25.5% of the population in 2010. Figure 4 shows the age distribution of Victoria in 2020. The 2020 age distribution shows an decrease in peoples aged 20-34; while, the 55+ age group increased. Figure 5 shows the continued growth of the 55+ population, which is 28.9% of the population, and a decrease in the 20-34 population, which is 19.8%. The median age of the City of Victoria's residents was 36.6, according to 2023 ACS 5-year Estimates, further indicating an aging population in Victoria.
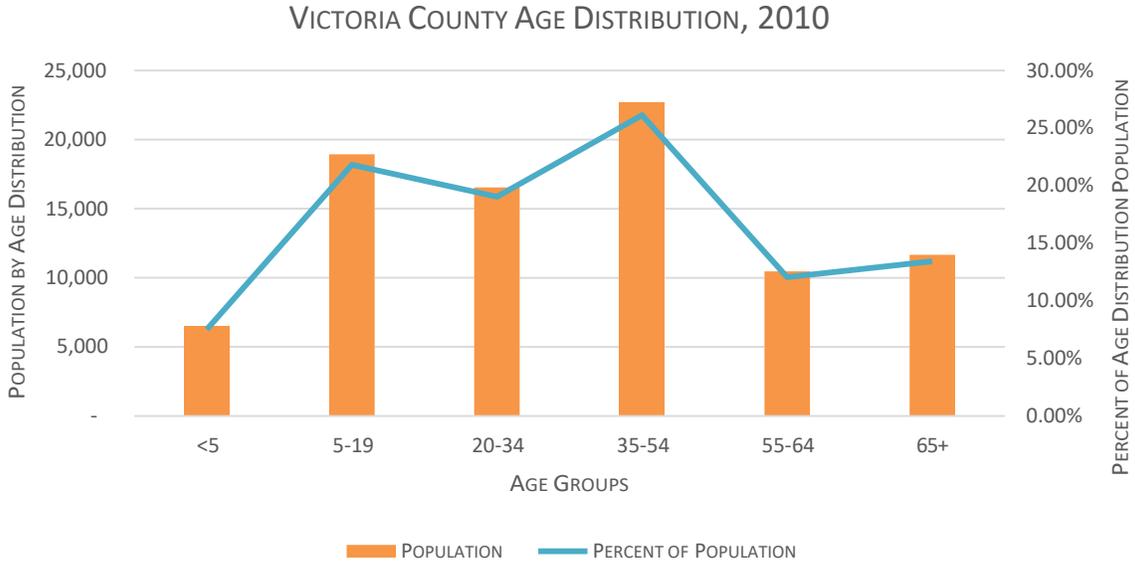
VICTORIA COUNTY AGE DISTRIBUTION, 2010

Data Source: Texas Demographic Center and U.S. Census & ACS 5-Year Estimates

VICTORIA COUNTY AGE DISTRIBUTION, 2015

Data Source: Texas Demographic Center and U.S. Census & ACS 5-Year Estimates

Figure 4

VICTORIA COUNTY AGE DISTRIBUTION, 2020

Data Source: Texas Demographic Center and U.S. Census & ACS 5-Year Estimates

Figure 5

VICTORIA COUNTY AGE DISTRIBUTION, 2023
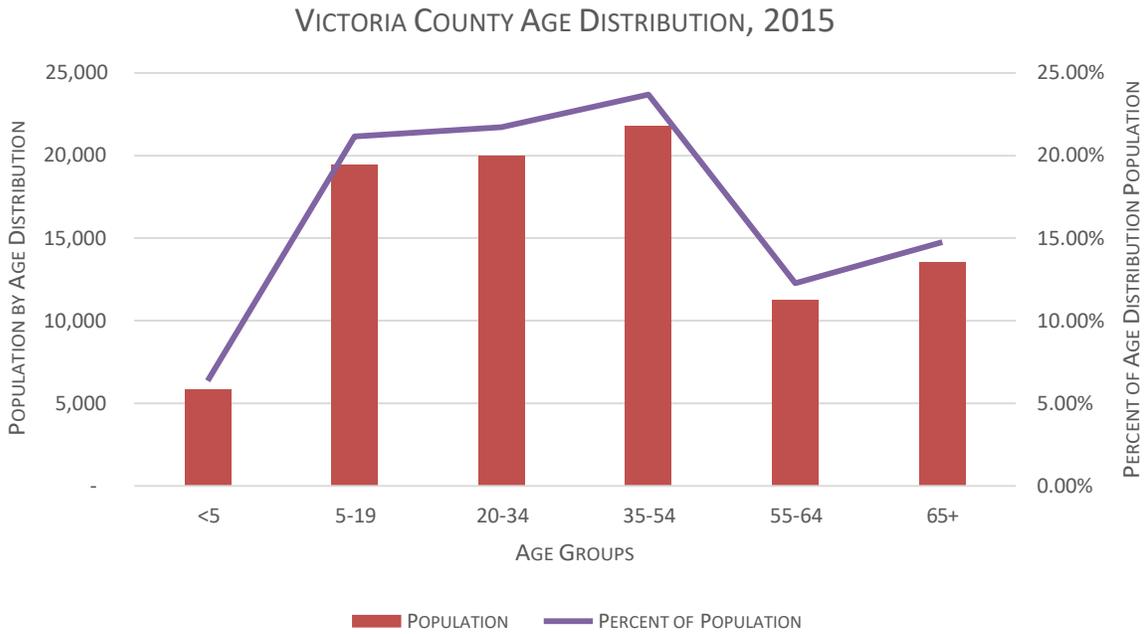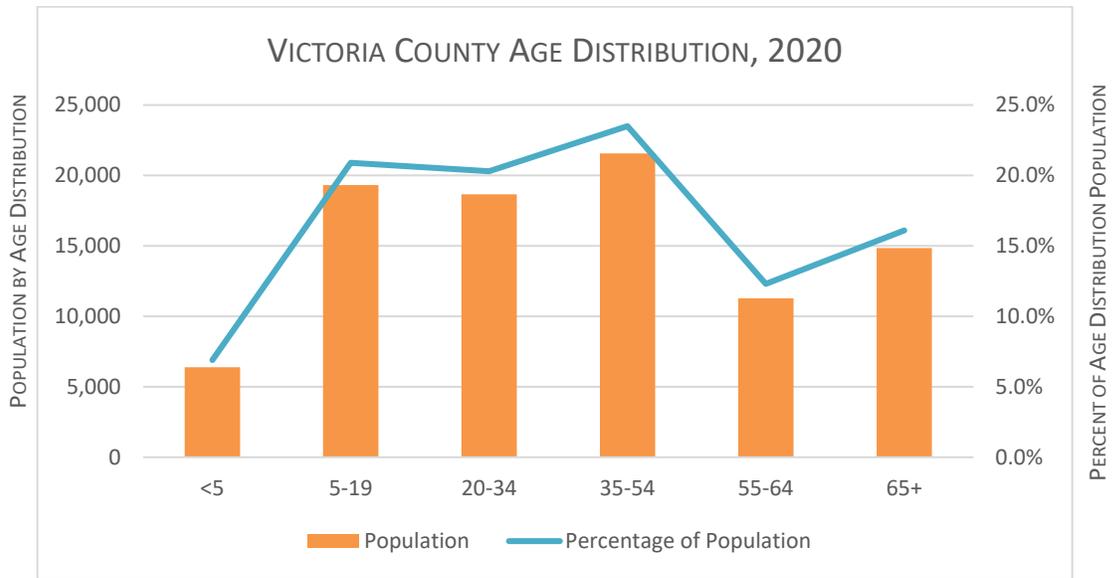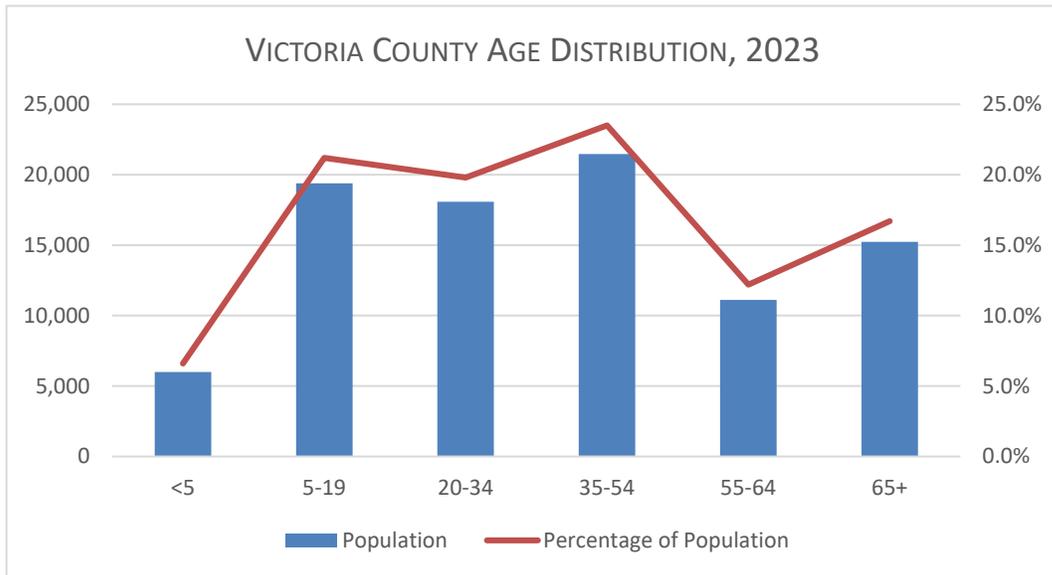
Data Source: Texas Demographic Center and U.S. Census & ACS 5-Year Estimates

(E) Income

Table 2, below, shows the number of low- to moderate-income households in Victoria by owner and renter. In total, there are 9,135 households that are considered low- to moderate-income, or 37.4% of the total households, that are potentially eligible for many of the programs covered through this plan. The 2025 Median Family Income (MFI) for Victoria has increased to $86,800.

Table 2   **Number of Low- to Moderate-Income Households in Victoria**

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	820	1,815	2,635
Household Income > 30% to <= 50% HAMFI	1,300	1,535	2,835
Household Income > 50% to <= 80% HAMFI	1,645	2,020	3,665
Total	3,765	5,370	**9,135**

Data Source: 2017-2021 CHAS

(F) Poverty

According to 2023 ACS 5-Year data, the percent of those in poverty has increased from 17.5%, in 2018, to 18.0%, in 2023. In total, there are an estimated 11,792 persons living in poverty in Victoria, 24.7% of those persons are children, under the age of 18; this is a slight increase from 2018, where 24.0% of those in poverty were aged 18 or younger. The percentage of elderly persons, aged 65 years and over, living in poverty has increased from 9.7% in 2018 to 10.8% in 2023.

Figure 6, below, displays the low- to- moderate-income Census Block Groups for the City of Victoria as of August 1, 2024.

Figure 6

2024 Low to Moderate Income Census Block Groups
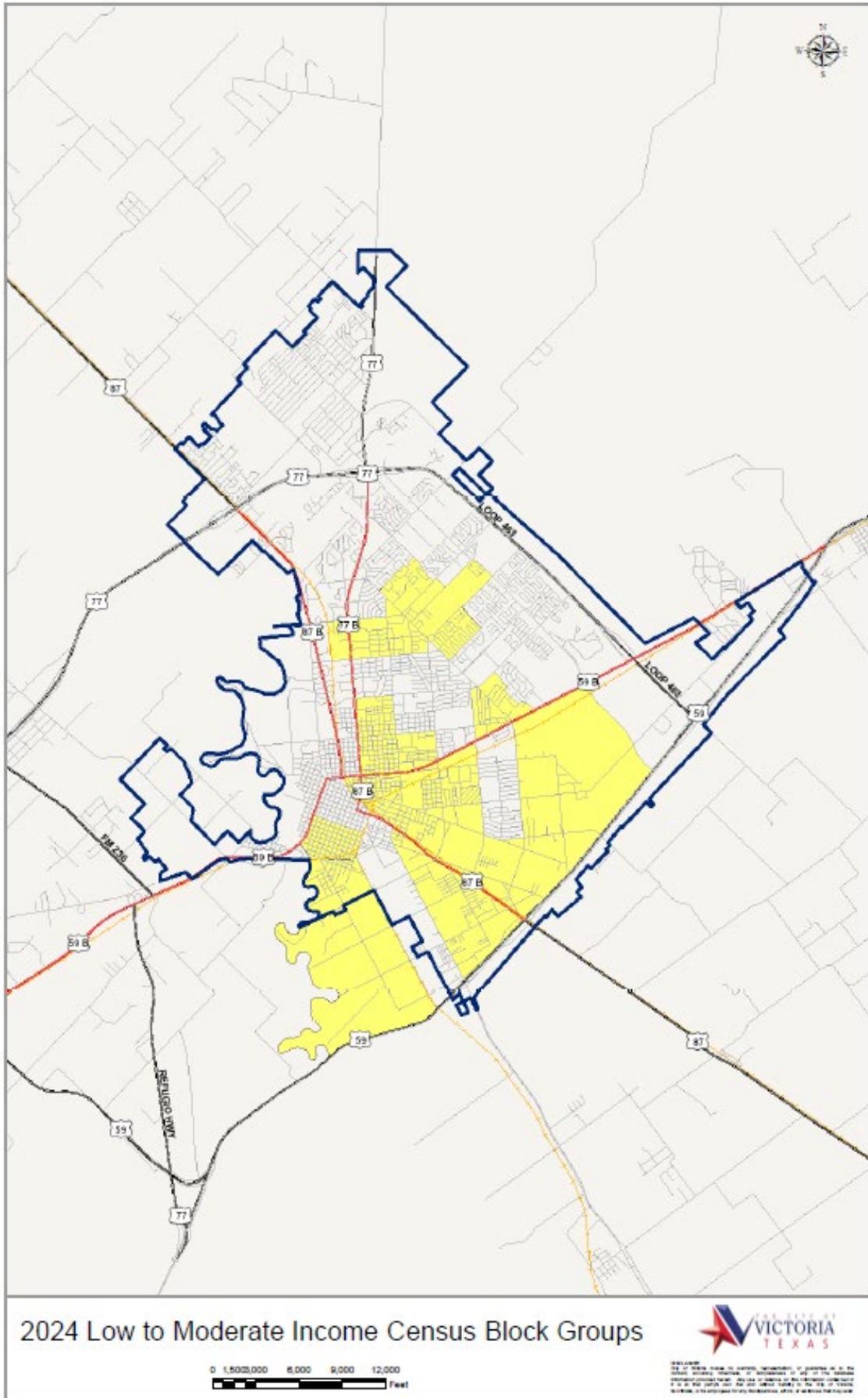
(G) Employment

According to ACS 2023 5-Year estimates, the total workforce of Victoria was 50,078 people. Of the total 2023 workforce, 29,970 people were employed and 1,457 were unemployed, bringing the City's unemployment rate to 4.6% in 2023. Table 3, below, compares the unemployment rate in the City of Victoria with the unemployment rates of Victoria County and the State of Texas. Table 3 shows that the City of Victoria has a slightly higher unemployment rate than Victoria County, but the State of Texas has a slightly higher unemployment rate than the City of Victoria.

Table 3 *Civilian Workforce & Unemployment Rates, 2022 & 2023 for Victoria County, City, and the State of Texas*

Civilian Workforce	City of Victoria		County of Victoria		State of Texas	
	2022	2023	2022	2023	2022	2023
Workforce	50,581	50,078	70,565	70,616	22,698,396	23,026,070
Employed	30,365	29,970	41,593	41,718	13,908,128	14,140,748
Unemployed	1,760	1,457	2,259	1,867	766,007	765,912
Unemployment Rate	5.5%	4.6%	5.2%	4.3%	5.2%	5.1%

Data Source: U.S. Census & ACS 5-Year Estimates

Victoria has seen an increase in the cost of living since 2010. Table 4, below, compares the cost of living in Victoria, TX, the State of Texas, and the U.S. The scoring index used for Cost of Living shows '100' as the U.S. average; anything below the score of '100' for that localized area means that the good is cheaper than the U.S. average.

Table 4   *Cost of Living Comparison: Victoria, Texas, the State of Texas, and the U.S.*

Cost of living	Victoria	Texas	USA
Overall	85.4	94.2	100
Grocery	95	93.7	100
Health	108.5	100	100
Housing	58.7	84.3	100
Median Home Cost	$204,300	$297,600	$338,100
Utilities	98	99.2	100
Transportation	77.3	103.3	100
Miscellaneous	89.3	96.4	100

Source: Best Places.net Cost of Living Analysis

Furthermore, Table 5, below, compares Victoria's Cost of Living to the U.S. As seen in Table 5, the median home cost in Victoria is the biggest factor in the cost of living difference. It is important to note that, based on this data, the average U.S. cost of living is 16.6% more expensive than Victoria, where the median household income is $68,233, according to U.S. Census Data, compared to the U.S. median household income of $78,538. Additionally, Table 5 shows that healthcare in Victoria costs more than the national average, which can act as a barrier to a healthy community and cause a burden to low-to-moderate income residents, the elderly, and other at-risk communities. Finally, Table 5, on the next page, demonstrates that, on average, utility costs in Victoria are high, scoring just two points below the national average. However, the largest cost of living burden on Victoria residents, based on Table 5, is healthcare, with a score of 108.5 in Victoria, compared to 100 as the national average. Figure 7 gives a snap shot of the cost of living in Victoria compared to the nation.

Table 5 Cost of Living Indexes Comparison

Cost of Living Indexes	Victoria, TX	United States, US
Overall Index: Homeowner, No Childcare, Taxes Not Considered	85.4	100
Overall Index: Homeowner, Childcare, Taxes Not Considered	83.0	100.0
Overall Index: Homeowner, Childcare, Taxes Included	83.6	100.0
Overall Index: Homeowner, No Childcare, Taxes Included	85.4	100.0
Overall Index: Renter, No Childcare, Taxes Not Considered	92.8	100.0
Overall Index: Renter, Childcare, Taxes Not Considered	90.5	100.0
Overall Index: Renter, Childcare, Taxes Included	88.0	100.0
Overall Index: Renter, No Childcare, Taxes Included	89.9	100.0
Food & Groceries	95.0	100.0
Housing (Homeowner)	65.9	100
Housing (Renter)	90.3	100.0
Median Home Cost	$152,400	$231,200
Utilities	98	100
Transportation	77.3	100
Health	108.5	100
Taxes	85.5	100.0
Childcare	81.8	100.0
Miscellaneous	100.5	100

Source: Best Places.net Cost of Living Analysis

Figure 7   *Cost of Living in Victoria, TX*

Source: AreaVibes & C2ER The Council for Community and Economic Research

II. HOUSING MARKET ANALYSIS

 "The Housing Market Analysis" provides information about the current state of housing in the City of Victoria. This analysis will begin by describing the City's housing stock and tenure. Additionally, the Market Analysis includes the most recent data available for monthly cost of rent, housing vacancy rates, and single-family home sale prices. Finally, the Market Analysis will conclude with an overview of Victoria's substandard and overcrowded housing conditions and the property tax rates for the City of Victoria.

(A) Homeownership

Homeownership rates in Victoria have increased in recent years, according to the latest data from 2023 ACS 5-Year estimates. Homeownership rates have been pretty consistent from 2015 to 2023 at approximately 60%. Figure 8 shows homeownership in Victoria broken down by race/ethnicity.

Figure 8
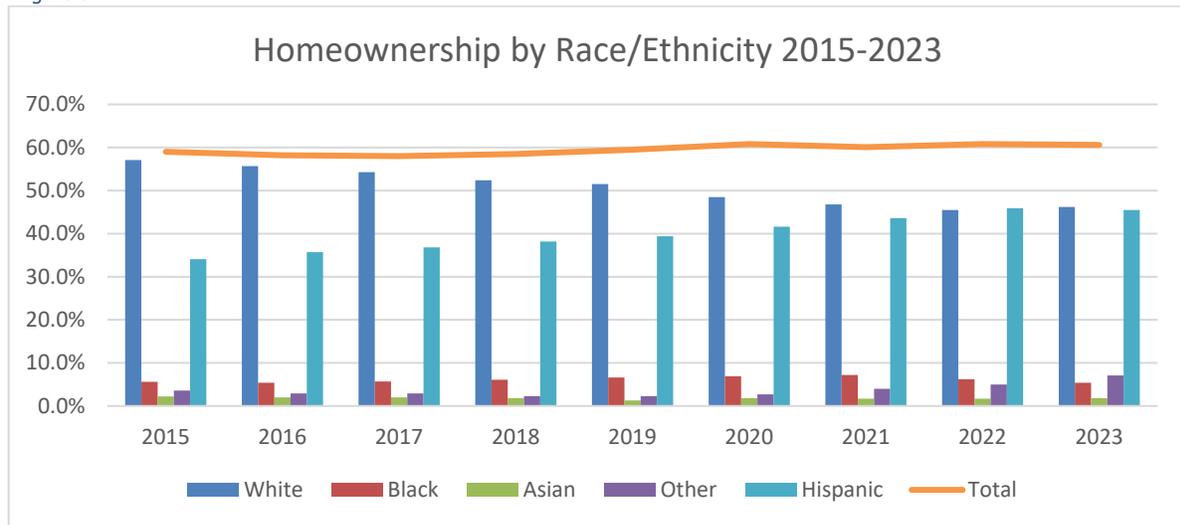
The data shows that Victoria has seen an increase in Hispanic or Latino homeownership; growing from 34.1% in 2015 to 45.5% in 2023. Black homeownership has been pretty consistent at approximately 5%. The data in Figure 8 demonstrates that, since 2015, overall homeownership in Victoria has become stagnant.

The homeownership rate for Texas, in 2023, was 62.6%, making homeownership rates in Victoria 2.0% lower than in Texas. Since 2015, the homeownership rates comparison between the State of Texas and Victoria has decreased from 3.2%, in 2015, to now 2.0% in 2023. Since 2015, homeownership comparison rates for the State of Texas and Victoria have been consistent, staying within a 2-3% range difference.

(B) Housing Type

The ACS 5-Year Estimates suggest that the City of Victoria had a total of 27,185 housing units, in 2020. Since 2020, according to ACS data, there has been a 4.8% increase in housing stock to 2023. Table 6, below, provides a comparison of the existing housing stock in 2020 with that of 2023.

The estimates show that the City of Victoria's largest housing type, single-family housing, makes up 68.2% of Victoria's housing stock, whereas manufactured homes make up only 6.5%, and multi-family dwellings comprise 25.3% of the remaining housing stock. It is important to note that there has been an increase in all three types of housing units in Victoria since 2020, with the largest increase being multi-family units at 9.5% and the smallest increase being single-family units at 3.1%.

Table 6

Housing Stock in Victoria, TX 2020 vs. 2023				
Type	# of Units 2020	# of Units 2023	% Change from 2020-2023	% of Housing Stock 2023
Single-Family	18,856	19,436	3.1%	68.2%
Manufactured Homes	1,751	1,850	5.7%	6.5%
Multi-family	6,578	7,203	9.5%	25.3%
Total	27,185	28,489	4.8%	100%

Data Source: U.S. Census & ACS 5-Year Estimates

(C) Occupancy

The housing occupancy rate was approximately 87.3%, in 2020, according to ACS 5-Year Estimates. Victoria's 2023 occupancy rate has made a slight decrease to 86.4%, according to the 2023 ACS 5-Year estimates, with a total of 3,879 unoccupied units out of a total 28,489 units. Rental units continue to have the highest vacancy rates, with 15.4% of rental units listed as vacant in 2023 and 14% in 2020. Additionally, single-family homes continue to have a low vacancy rate of 1.7%, in 2023 and 2% in 2020.

(D) New Home Construction

Table 7, below, shows the number of single-family building permits issued by the City of Victoria from 2010 to 2019. During this time, new home construction peaked in 2014 with 166 single-family building permits issued. Construction activity tapered off in 2016, with the bust cycle of the Eagle Ford Shale; however, in 2019 single-family building permits increased to 15% of the total 963 single-family permits issued by the City since 2010. The 2019 increase is likely due to an increase in construction in the area due to the General Land Office (GLO) replacement homes, which are grant funded homes replacing residences

Figure 9

Single-Family Building Permits, 2015-2024

Legend: 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024

Values: 14.4%, 6.4%, 6.0%, 7.2%, 14.6%, 13.7%, 18.6%, 14.5%, 5.6%, 3.4%
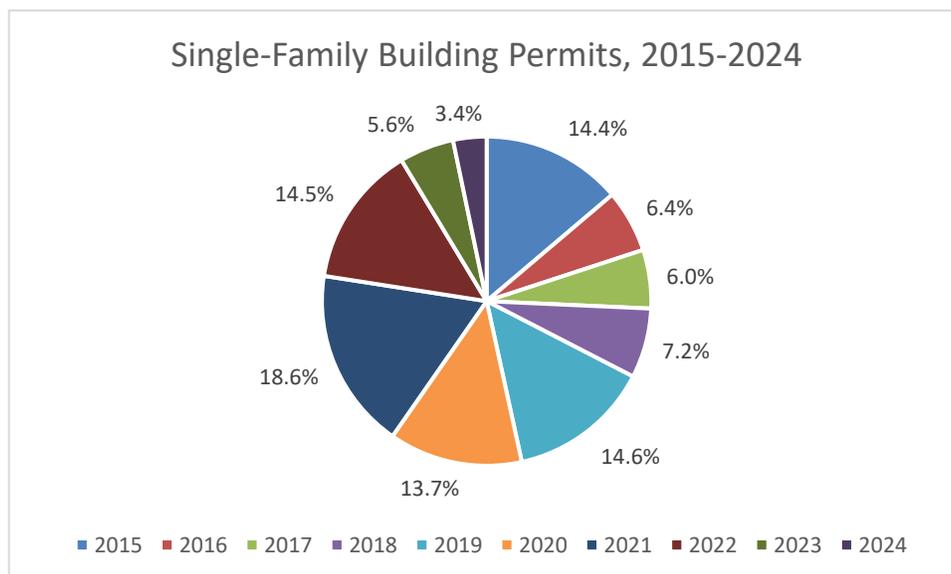
Data Source: The City of Victoria

destroyed during Hurricane Harvey in 2017 and are not increasing the total number of single-family

residential units within the City. Most of the new home development is occurring in the north and northwestern sections of Victoria, with some new home construction sites occurring in the central and southern portions of the City.

Table 7   *Single-Family Building Permits Issued by the City of Victoria 2015- 2024*

Year	Units Permitted
2015	139
2016	62
2017	58
2018	69
2019	141
2020	132
2021	179
2022	140
2023	54
2024	33
Total	**963**

Data Source: The City of Victoria

(E) Housing Sales

According to the Real Estate Center at Texas A&M University (REC), Victoria County's median home price in 2016 was $169,000, an increase of 28% from the listed median home price of $132,000, in 2011. In 2024, the median home price for Victoria County, according to the REC, was $250,000, an increase of 48% since 2016. Table 8, below, shows the percent distribution of homes sold in Victoria's County from 2016 to 2024.

Table 8   *Percent Distribution of Homes Sold in Victoria, TX 2016- 2024*

Price Range	2016	2017	2018	2019	2020	2021	2022	2023	2024
$0 - $69,999	7.6%	8.5%	9.6%	5.3%	4.7%	3.6%	2.7%	3.7%	3.8%
$70,000 - $99,999	9.9%	8.4%	6.5%	6.3%	6.2%	3.6%	3.2%	4.1%	3.9%
$100,000 - $149,999	21.5%	24.5%	19.6%	17.8%	15.7%	13.2%	12.7%	11.5%	8.9%
$150,000 - $199,999	25.7%	25.9%	30.2%	27.1%	26.4%	20.7%	15.5%	15.0%	14.3%
$200,000 - $249,999	15.6%	16.0%	14.3%	18.7%	19.8%	22.8%	21.7%	21.0%	18.2%
$250,000 - $299,999	9.0%	7.9%	8.9%	11.1%	11.4%	13.8%	13.7%	14.7%	15.5%
$300,000 - $399,999	6.3%	5.7%	7.2%	9.1%	8.8%	14.5%	18.5%	18.1%	18.9%
$400,000 - $499,999	2.3%	2.7%	2.4%	2.7%	4.5%	4.0%	6.4%	7.1%	8.0%
$500,000 - $749,999	1.8%	0.4%	1.0%	1.7%	2.1%	3.3%	4.5%	4.3%	7.3%
$750,000 - $999,999	0.1%	0.3%	0.1%	0.1%	0.3%	0.3%	0.7%	0.4%	0.4%
$1,000,000 +	0.1%	0.0%	0.1%	0.0%	0.0%	0.2%	0.3%	0.1%	0.8%

Data Source: The Real Estate Center at Texas A&M University

Figure 10, below, helps to show the increase in single-family home prices in Victoria County from 2016 to 2024.

Figure 10

Selected Single-Family Home Costs Percent Distribution for Victoria County
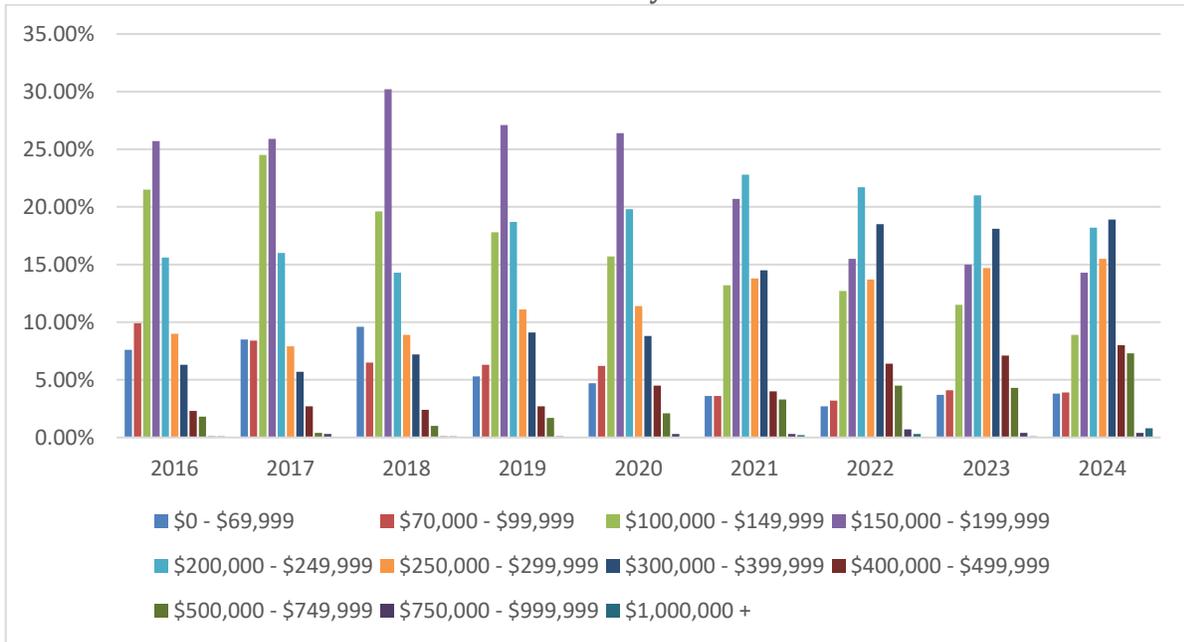
Data Source: The Real Estate Center at Texas A&M University

A better illustration of the rising cost of single-family homes in Victoria is shown in Figure 11, below. Since 2016, the median price of a single-family home in Victoria has steadily increased.

Figure 11

HOMES SALES & MEDIAN PRICE FOR SINGLE-FAMILY HOMES IN VICTORIA COUNTY, TX 2016- 2024
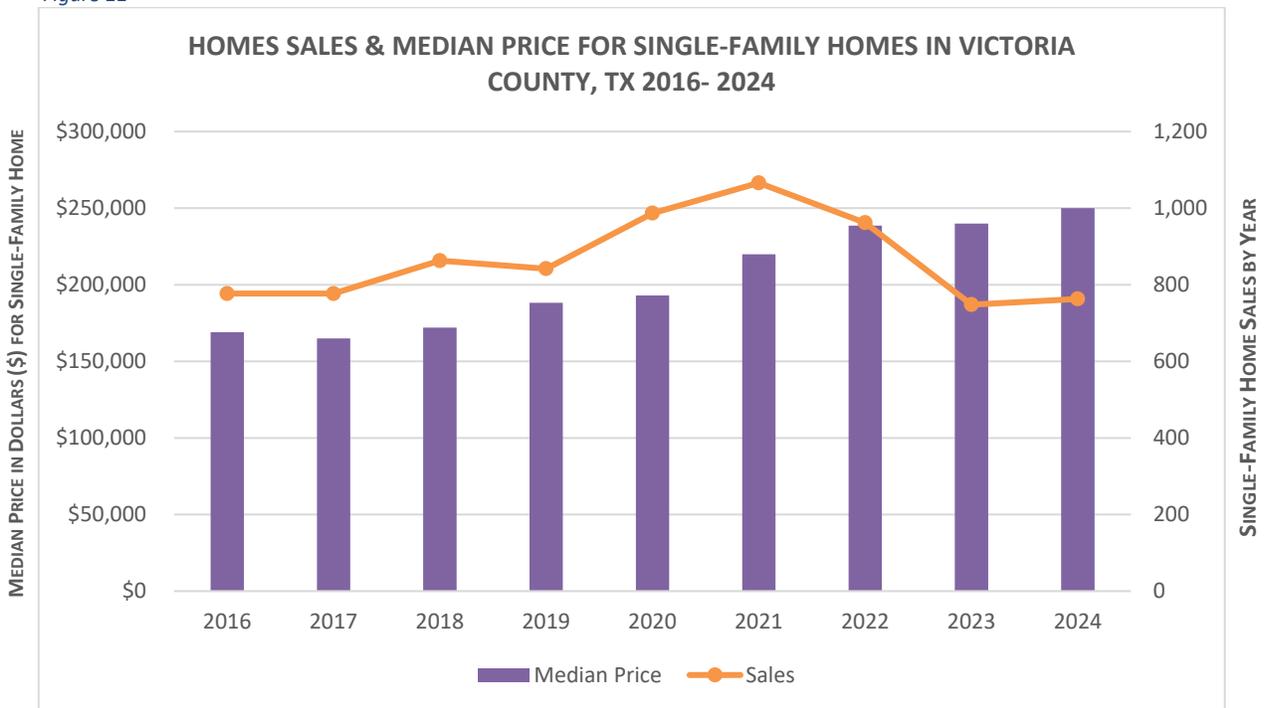
Data Source: The Real Estate Center at Texas A&M University

(F) Rental Housing

Apartment prices have steadily increased, alongside the rising cost of single-family homes in the past few years. According to ALN Apartment data, the average rent per square foot increased from $0.66, in 2009, to $1.10, in August of 2018; and, further increased to $1.11 per square foot by the end of 2020's first financial quarter. Table 9, below, shows HUD's Fair Market Rent Documentation System, for 2024 and 2025.

Table 9 Fair Market Rent for All Bedroom Sizes, Victoria, TX MSA 2024 & 2025

Year	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
FY 2025 FMR	$1,092	$1,099	$1,392	$1,678	$1,846
FY 2024 FMR	$1,010	$1,016	$1,276	$1,588	$1,753
% Increase Between FY 2024 & FY 2025	9.0%	9.0%	9.0%	6.0%	6.0%

Data Source: HUD Fair Market Rent Documentation System

Figure 12, below, illustrates the Fair Market Rent (FMR) in Victoria from 2018 to 2025. Rent has been on a steady increase for all apartment types since 2018. Comparing 2025 FMR to 2018 FMR, Efficiency rent increased 53.4%; 1-Bedroom increased 47.7%; 2-Bedroom increased 52.8%; 3-Bedroom increased 38.1%; and 4-Bedroom increased 47.4%. Overall, the rent had an average increase of 47.9%.

Figure 12
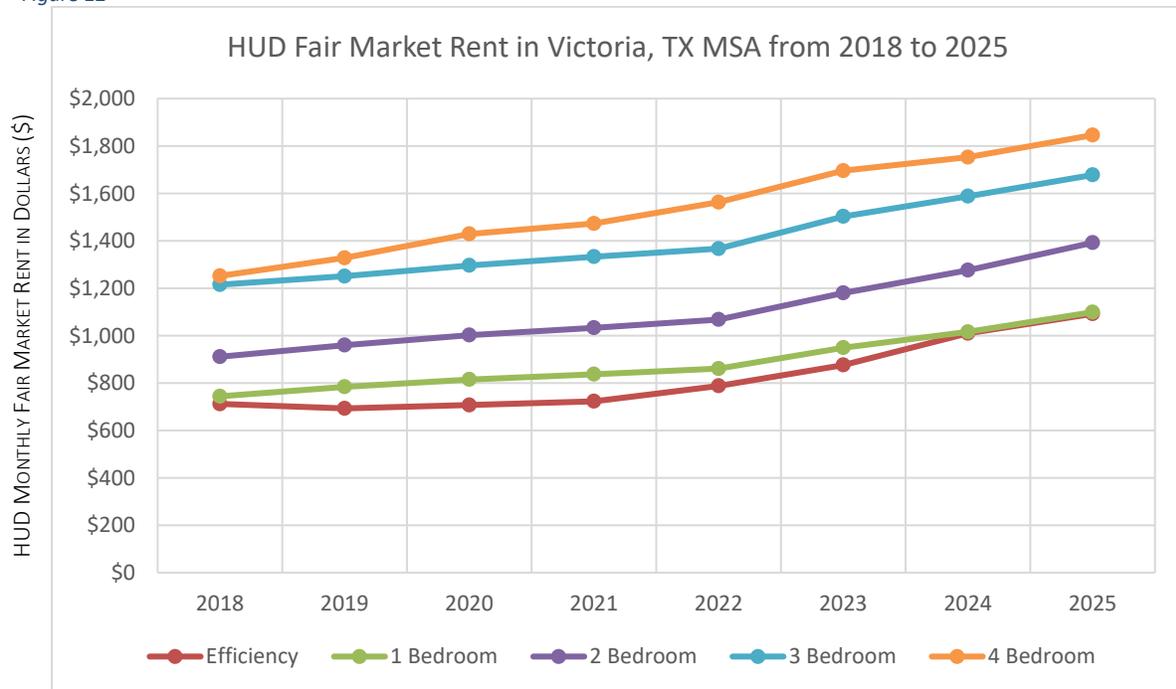
Data Source: HUD Fair Market Rent Documentation System

This steady increase in rental housing demonstrates the symbiotic relationship between population and housing. If the demand for housing continues to increase in Victoria without additional affordable rental units, then the the fair market rent in Victoria will likely continue to increase year after year.

(G) Affordability

The REC calculates, on a yearly basis, the ratio of median household income to income needed to buy a median-priced home in the County. Table 10, below, shows the Housing Affordability Index (HAI) ratio for all households in Victoria County and Texas. An HAI of 1.00 indicates that the median family income is exactly equal to the required income to purchase the median-priced home in Victoria or other area. Affordability increases as the required qualifying income decreases relative to median family income; or, in other words, HAI above 1.00 indicates that more households can afford to buy a median-priced home.

Table 10 Housing Affordability, 2024

	2024 Median Priced Home (In $)	Required Income to Qualify (In $)	HAI (All Households)	HAI (First-Time Homebuyers)
Victoria	$250,000	$62,100	1.42	1.12
Texas	$339,000	$84,200	1.09	0.85

Data Source: Texas A&M Real Estate Center

The HAI for 2024, Table 10, above, shows that the lower median-priced housing costs contribute to a higher HAI in Victoria compared to Texas. This means that homes in Victoria are cheaper for most individuals when compared to the rest of Texas. The cheaper cost of housing in Victoria, when compared to Texas, has remained consistent. However, it is important to note that the cost of a median-priced home in Victoria has increase by 45.35% since 2018.

(H) Substandard Condition

Substandard housing is housing that is lacking in complete plumbing, kitchen, or heating fuel facilities. Table 11, below, shows the number of occupied units in Victoria lacking these basic amenities. In total, there 794 units, out of Victoria's 24,610 units listed as occupied, lacking complete plumbing, kitchen, or heating fuel facilities. For 2023, these 794 occupied housing units comprise 3.2% of all units in Victoria.

Table 11 Housing Units in Substandard Condition, by Amenities, Victoria, TX 2023

Substandard Condition	Number of Units in Victoria 2023	Percent of Units in Victoria 2023
Lacks complete Plumbing	43	0.2%
Lacks Complete Kitchen	472	1.9%
No Heating Fuel	279	1.1%
Total	794	3.2%

Data Source: U.S. Census & ACS 5-Year Estimates

The ACS data shows that Victoria has seen an increase in substandard housing units since 2013; and, based on the City's previous Market Analysis and Census data, there's been a 12.31% increase in occupied substandard housing units between 2020 and 2023. Figure 13, below, shows the gradual increase in occupied substandard housing units in Victoria from 2020 to 2023. The large increase in occupied substandard housing units is likely due to the continued effects of Hurricane Harvey, in late 2017, and a decrease in housing development in Victoria during this timeframe.

Figure 13

Total Substandard Units in Victoria, TX from 2020-2023

Data Source: U.S. Census & ACS 5-Year Estimates

Units that are "substandard but suitable for rehabilitation" do not meet one or more of the HUD Section 8 housing quality standards and may include units with some of the same features of substandard units. These units are also, likely, to have deferred maintenance and may have some structural damage, such as: leaking roofs; deteriorated interior and exterior surfaces, and inadequate mechanical systems. The difference between substandard and "substandard but suitable for rehabilitation" is that units suitable for rehabilitation will have, in place, some infrastructure that be improved upon, albeit they may be limited. Substandard units are likely candidates for demolition programs and projects. Therefore, without reliable and readily available data to determine the number of housing units in need of rehabilitation, it is impossible to distinguish units that are substandard but suitable for rehabilitation without being able to evaluate every housing unit on an individual, case-by-case basis.

(I) Overcrowded Housing

Another key factor in evaluating housing condition is overcrowded housing. HUD defines an overcrowded unit as having more than one person per room. According to ACS 2023 5-Year Estimates, 3.0% of occupied housing units in Victoria, Texas were overcrowded. Table 12 shows the number of households living in overcrowded conditions in Victoria.

Table 12   ***Occupied Housing Units Living in Overcrowded Conditions***

1.01 to 1.50	464	1.9%
1.51 or more	278	1.1%
Total 1.01 or more	742	3.0%

Data Source: U.S. Census & ACS 5-Year Estimates

Victoria's percentage of overcrowded owner-occupied housing units, in 2023, is 0.4% lower than the United States, which is 3.4%. Historically, the rate of overcrowding in occupied units has been decreasing since 2018, which was 5.7%.

(J) Tax Rates

The 2024 tax rates for City of Victoria residents are shown in Table 13, below.

Table 13

Victoria County	0.32750%
Victoria County Road & Bridge	0.06050%
Victoria College	0.17090%
Victoria County Navigation District	0.02640%
Ground Water District	0.00672%
Victoria County Drainage District #3	0.02480%
Victoria ISD	0.80350%
City of Victoria	0.47070%
Total Tax Rate	1.89102%

Data Source: Victoria Economic Development Corporation & Victoria Central Appraisal District (CAD)

III.   COMMUNITY PROFILE AND HOUSING MARKET SUMMARY

 "Community Profile and Housing Market Summary," summarizes the data in previous sections and apply the findings to the City of Victoria. In essence, this section is intended to provide policy makers with accurate and contextual data on housing and rental costs, housing conditions, and new home development in Victoria, Texas and serves as the foundation to the City of Victoria's Analysis of Impediments.

(A) Housing

The housing market in Victoria, Texas saw a sharp increase in new home construction in 2014; between 2010 and 2013 only 328 permits for new single-family residential homes were pulled, for an average of 82 new single-family residential homes built per year. Beginning in 2014, new single-family residential permits increased by 69% and, then, sharply declined by 168% in 2016. This sudden decline in new single-family home construction in Victoria can be attributed to the bust of the Eagle Ford Shale. The Eagle Ford Shale bust of 2016 can be seen throughout all of Victoria's demographic data; but, none more so than in the construction of single-family residences.

Between 2014 and 2019, Victoria's new single-family home construction slowed to 14.6%, compared to the growth rate of 34.1% between 2010 and 2014. Another major contributor to this slow growth in new single-family homes is Hurricane Harvey. In August 2017, the Category 4 Hurricane Harvey made landfall along the south-central Texas Coast. The damage caused by Hurricane Harvey can still be seen in Victoria, today, especially in CDBG Census Block areas. The one-two punch pulled by the bust of the Eagle Ford Shale and the landfall of Hurricane Harvey demonstrates the current volatility in Victoria's housing market and its population growth.

(B) Substandard Housing in Victoria

ASC data shows that Victoria has a higher percentage of substandard housing structures, 3.2%, respectively, compared to the national percentage of 2.4%. According to CHAS 2017- 2021 data, the highest percentage of substandard housing structures for owners are in the 30%-50% HAMFI range, which is 29.9% of households, whereas amongst renters the highest percentage of substandard housing is found in the less than 30% HAMFI population, which is 31.4% of households. According to CHAS 2017-2021 data, there were a total of 1,460 substandard rental units for the less than 30% HAMFI population in Victoria. Similarly, while only 905 owner-occupied housing units were identified for in the 30%-50% HAMFI range. The Data-Driven Planning Toolkit, provided by HUD, highlighted that substandard housing, especially rental housing, in Victoria is an area problem. The possible reasons for this include the increased cost of rehabilitation for older housing stock, damaged housing stock that was never remedied due to Hurricane Harvey, and an aging housing stock.

(C) Aging Housing Infrastructure

Reasons why there are such a high percentage of substandard housing units in Victoria have been discussed, previously; however, no one factor is the sole cause of this housing issue. Hurricane Harvey only exacerbated Victoria's housing issues by further reducing the available housing units. Another contributing factor to substandard units is the age in which those housing units were built. According to U.S. Census Data, 37.9% of all housing units in Victoria were built between 1950 and 1979. The older a housing unit is the more likely it is subject to being in substandard condition and susceptible to damage, with approximately 50% of Victoria's housing stock being over forty years-old. The continued effects of Hurricane Harvey are likely the cause to the City's high percentage of substandard housing units. Figure 14, below, shows the census tracts with highest percentage of rental units built before 1949. While this is just a snapshot of rental housing in Victoria, the map clearly shows that the majority of housing 40-years or older is heavily concentrated in the central and southern portions of Victoria.

Figure 14

Rental Housing Built Before 1949 - Consolidated Plan and Continuum of Care Planning Tool

July 3, 2025

Override 1 — RentalHousingBuiltBefore1949
- 0-9.49%
- 9.49-20.81%
- 20.81-35.29%
- >54.63%

1:262,304

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community
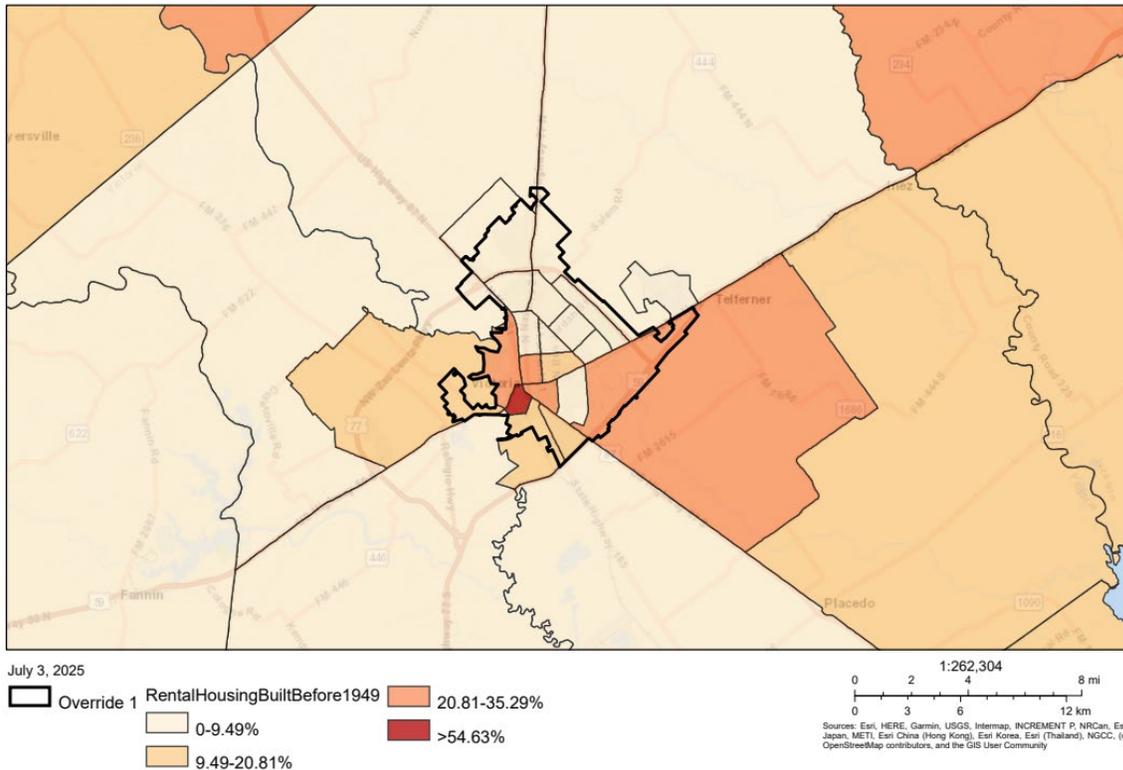
Data Source: CPD Maps, HUD User

(D) Overcrowded Housing

The definition of overcrowded housing, per the U.S. Census, is more than one (1) person per room; the City of Victoria used U.S. Census data to determine household size and overcrowding. As mentioned earlier, Victoria has a lower rate of overcrowded, owner-occupied homes than the U.S., by 0.4%. Table 14, below, shows Victoria's percent of overcrowded housing units compared to the U.S. as of the ACS 2023 5-year estimate.

Table 14 — **Occupied Housing Units Living in Overcrowded Conditions**

Occupants Per Room	Estimated Number- Victoria	Percentage- Victoria	Percentage- U.S.
1.00 or less	23,868	97.0%	96.6%
1.01 to 1.50	464	1.9%	2.2%
1.51 or more	278	1.1%	1.2%
Occupied Housing Units	24,610	100%	100%

Data Source: U.S. Census & ACS 5-Year Estimates

The Data-Driven Planning Toolkit, provided by HUD, highlighted that overcrowding in Victoria is an area problem. There are several possible reasons for this, such as lack of housing stock, damaged housing stock due to Hurricane Harvey, an aging population, and housing affordability. Figures 15 and 16 examine Victoria's aging population and those 60 years of age and older that live with or take care of a grandchild or grandchildren. Aging populations and elderly that take care of or live with family could contribute to a slight increase in overcrowding, especially in low-income areas. Another, major, contributing factor to overcrowding is housing affordability, which the next section will examine further.

Figure 15
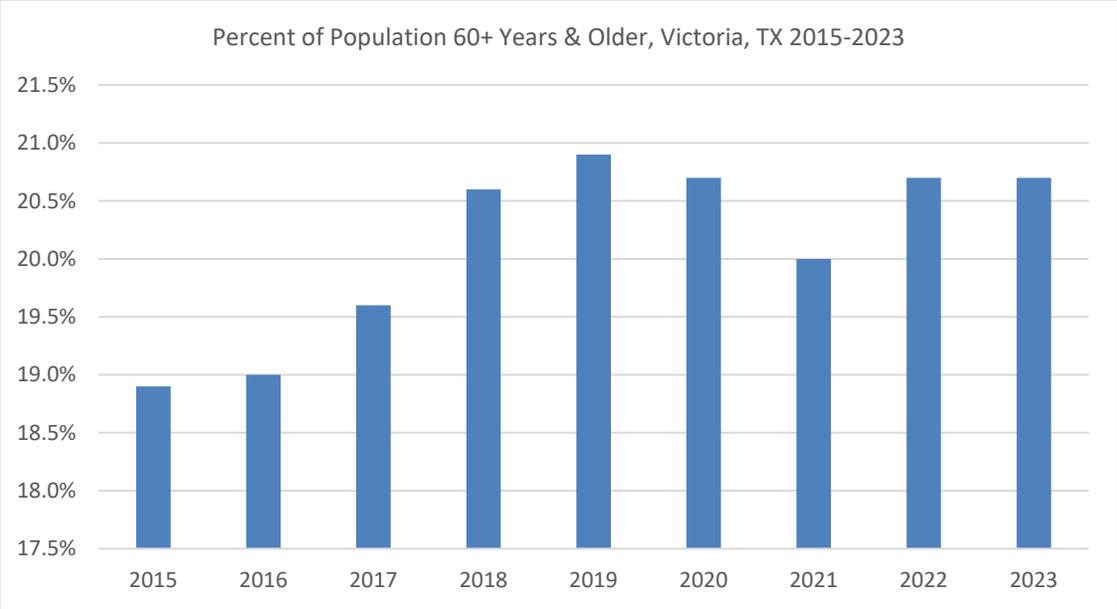
Percent of Population 60+ Years & Older, Victoria, TX 2015-2023

Data Source: U.S. Census & ACS 5-Year Estimates

Figure 16

60+ Population in Victoria, TX that Care for Grandchild(ren) 2015-2023

■ Living with Grandchild(ren)   ■ Responsible for Grandchild(ren)
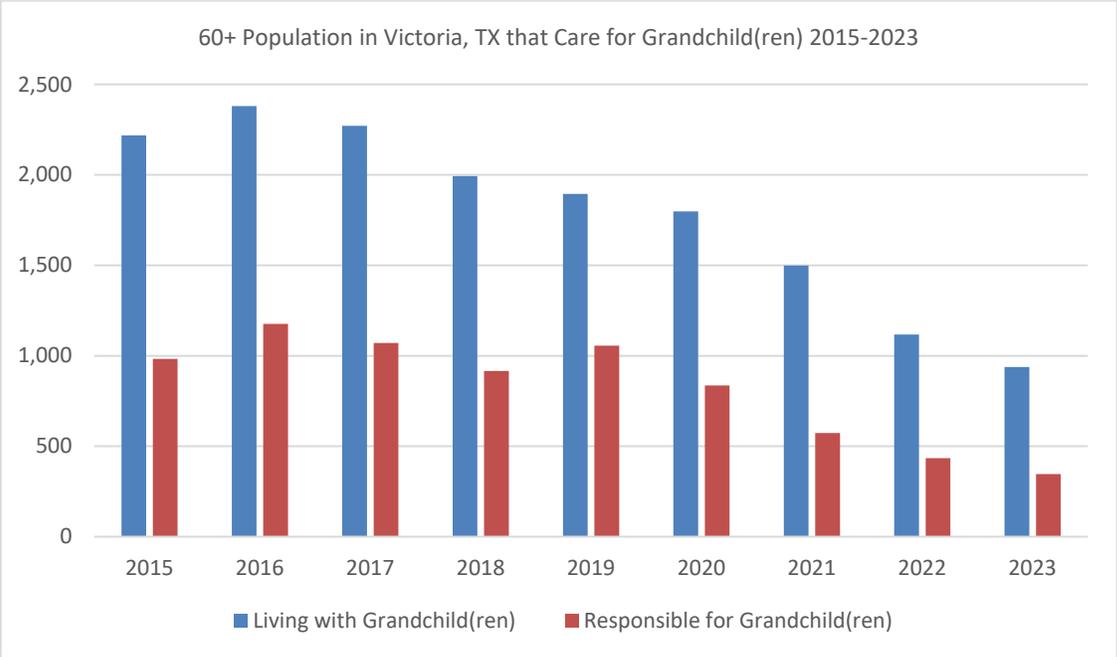
Data Source: U.S. Census & ACS 5-Year Estimates

(E) Housing Affordability

In 2018, according to U.S Census data, a total of 23,607 occupied housing units and 3,072 vacant housing units. Based on U.S. Census data, between 2010 and 2018, Victoria's housing stock grew by only 3.3%, while our occupancy rate dropped from 90.5%, in 2010, to 88.5%, in 2018; or, a 2% increase in vacancy rates. As previously discussed, Hurricane Harvey, in August of 2017, and the bust of the Eagle Ford Shale is likely the reason for the increase in housing vacancy rates; however, some community members attribute the high vacancy rates and the slow new home construction to housing being unaffordable. The "Housing Affordability" section will examine the cost of buying or renting a home or apartment in Victoria with the average cost of living, income, and rates of employment to determine if affordability is an impediment to Victoria.

1. Single-Family Housing

Figure 17, below, shows Victoria's County's home sales from 2016 to 2024. During the height of the COVID-19 pandemic, home sales in Victoria peaked with a total of 1,066 homes sold in 2021. However, single-family home sales decreased by 29.8%, in 2023; and, single-family home sales for 2024 were similar. Victoria's steady decrease in single-family home sales and decrease in new single-family home development suggests that building new homes and purchasing homes is more challenging due to the costs. There is a large share of single-family homes in Victoria that are older homes; aging housing stock in Victoria was discussed earlier.

Figure 17
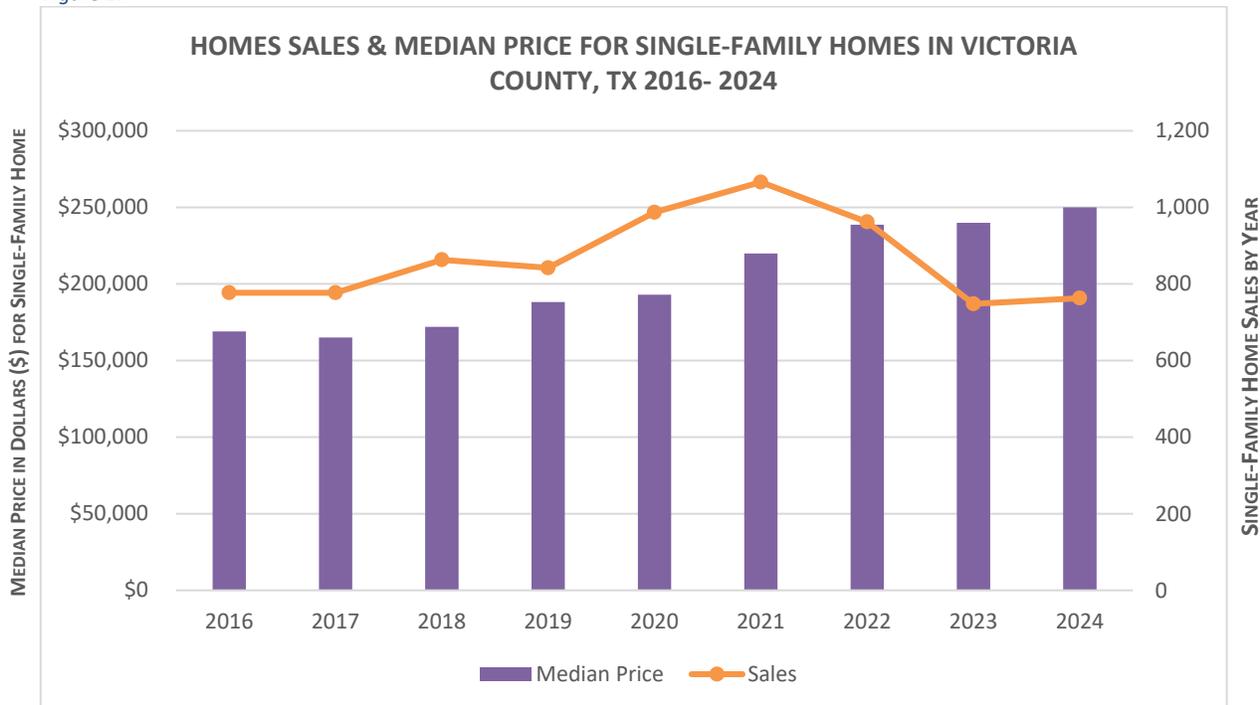
Data Source: The Real Estate Center at Texas A&M University

With the data suggesting that the bulk of single-family home sales in Victoria are not new construction, this analysis will shift to analyzing single-family home costs to determine Victoria's housing affordability.

Figure 18, below, shows the median and average cost of a single-family home in Victoria County from 2016 to 2024. In just nine (9) years, the median cost of a single-family home has increased by 47.9%, according to the Texas A&M Real Estate Center. Similarly, the average cost of a single-family home in Victoria increased by 49.1% between 2016 and 2024. The cost of single-family homes in Victoria follows the same trend as with home sales, population, and new home construction; the average and median cost of a single-family home are currently on a steady increase year-over-year. A more concerning trend, again, is the continual increase in single-family home costs while new home construction has slowed.

Figure 18

**Victoria Coutny, 2015-2024,
Median and Average Single-Family Home Price**
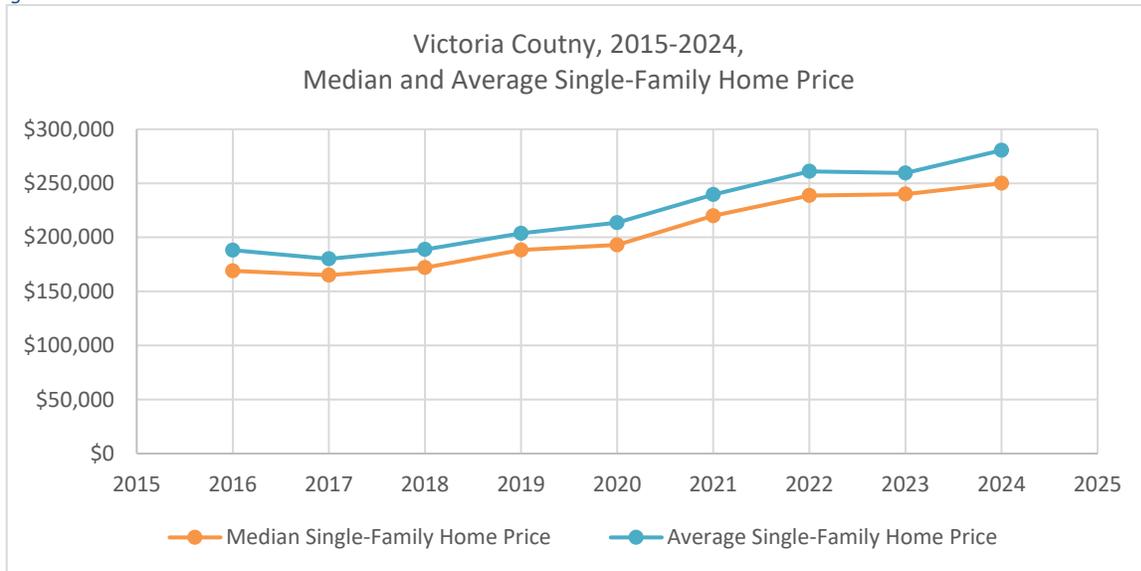
Data Source: The Real Estate Center at Texas A&M University

Another factor to consider when looking at housing affordability is the percentage of household income spent on mortgages, insurance, taxes, and associated fees. HUD defines affordable housing as housing that requires no more than 30% of your gross income. According to 2023 5-Year ACS data, 22.0% of households with a mortgage spent over 30% of their gross income on housing, with 14.8% of households spending 35% or more of the gross monthly income on housing. Figure 19, below, shows housing affordability, as a portion of gross income in Victoria from 2015 to 2023. Almost half of Victoria's homeowners with a mortgage (44.8%), in 2023, spent less than 20% of the gross monthly income on housing costs and that number has been decreasing since 2017.

Figure 19

**Housing Units with a Mortgage as a Percentage of Household Income
Victoria, TX 2015-2023**
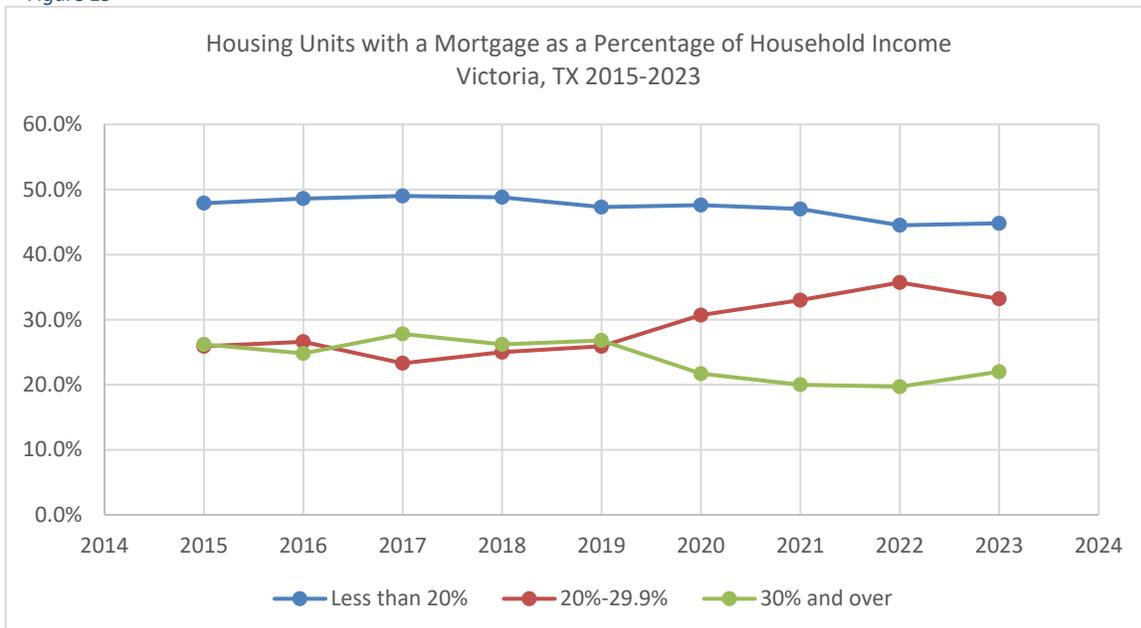
Data Source: U.S. Census & ACS 5-Year Estimates

Housing cost burden for Victoria from 2015 to 2023 for residents without a mortgage can be seen in Table 15, below. As Table 15 suggests, the housing cost burden for single-family homes primarily impacts those with mortgages, instead of those without a mortgage. Furthermore, Table 15 suggests that property taxes,

homeowner's insurance, and/or other associated fees for single-family homes have decreased since 2015; assuring that those who own their home in Victoria will not be priced out by rising land costs, insurance premiums, or fees.

Table 15 **Owner Costs as a Percentage of Household Income for Housing Units without a Mortgage**

Year	Less than 10%	10- 19.9%	20- 29.9%	30% and over
2015	43.6%	32.3%	10.7%	13.3%
2016	45.4%	30.1%	10.9%	13.6%
2017	47.3%	29.3%	11.6%	11.8%
2018	46.7%	31.2%	11.9%	10.2%
2019	45.8%	31.3%	10.9%	11.9%
2020	45.2%	30.5%	10.1%	14.2%
2021	44.0%	30.1%	10.0%	15.9%
2022	44.6%	30.3%	7.8%	17.4%
2023	43.5%	28.9%	8.8%	18.8%

Data Source: U.S. Census & ACS 5-Year Estimates

The affordability of single-family homes in Victoria was not identified as an impediment by HUD's CHAS data; however, Victoria's volatile housing market creates an unstable environment for first-time homebuyers and low-to-moderate income populations. Table 16, below, uses the Texas A&M Real Estate Center's Texas Housing Affordability Index (HAI) and HUD's HAI data to compare the affordability of purchasing a single-family home in Victoria, Texas, and the U.S. Table 16, shows that first-time home buyers in Victoria are at an advantage compared to the entirety of Texas. Furthermore, the HAI for all households in Victoria is higher than within the State of Texas. This acts as a potential impediment for first-time homeowners, as well as, interested homeowners in Victoria.

Table 16 **Housing Affordability, 2024**

	2024 Median Priced Home	Required Income to Qualify $	HAI (All Households)	HAI (First-Time Homebuyers)
Victoria	$250,000	$62,100	1.42	1.12
Texas	$339,000	$84,200	1.09	0.85

Data Source: Texas A&M Real Estate Center

To better understand the affordability of a home in Victoria, 2023 ACS 5-Year Data Income for Victoria residents was collected and is shown in Table 17, below. Using Table 16, above, in order to qualify for a mortgage on a median priced home in Victoria, an interested buyer needs to have an income of, at least, $62,100; Table 17, below, shows that, at least, 37.7% of households could not qualify for a mortgage where the buyer puts 20% down on the home and uses 25% income to qualify. In other words, for a median priced home, in Victoria, 2024, a household would need $50,000, up front for the home, and have a gross income of $62,100 per year.

Table 17

	Income for Households (*HH*), 2023							
	Total	**<$10,000**	**$10,000- 14,999**	**$15,000- 34,999**	**$35,000- 49,999**	**$50,000- 74,999**	**$75,000- 99,000**	**$100,000- 199,999**	**≥$200,000**
HH	24,610	4.7%	5.3%	17.9%	9.8%	16.3%	15.3%	24.4%	6.3%

Data Source: U.S. Census & ACS 5-Year Estimates

Table 18, below, demonstrates that most housing occupants in Victoria own and occupy their own housing unit. From 2020 to 2023, the percent of homeowners dropped by 0.2%, with the lowest percent of owner-occupied housing occurring in 2021; when renter-occupied housing peaked at 39.9%. As seen in Table 18, renter-occupied housing is stable, usually only making-up 39% of the housing demand in Victoria.

Table 18

Year	Owner-Occupied Housing Units	Renter-Occupied Housing Units
2020	60.8%	39.2%
2021	60.1%	39.9%
2022	60.8%	39.2%
2023	60.6%	39.4%

Data Source: U.S. Census & ACS 5-Year Estimates

While data shows that households in Victoria primarily own their residence, buying is only one housing option. CHAS data provided by HUD from 2017-2021 suggests that affordability for owner-occupied housing is lower than the national average; however, the data outlined in this section demonstrates that owner-occupied housing affordability is a barrier with 22.0% of households spending over 30% or more of gross monthly income on housing. Table 19, below, demonstrates the cost burden for single-family homes with a mortgage from 2015 to 2023. Cost burdened households in Victoria (where housing costs 30% or more of gross monthly income) peaked in 2017 with 27.8% of households. Local and regional trends suggest that the percentage of cost burdened households will only continue to rise as housing costs continue to rise in Victoria and across Texas.

Table 19	**Owner Costs as a Percentage of Household Income for Housing Units with a Mortgage**				
Year	< 20%	20-24.9%	25-29.9%	30-34.9%	≥ 35%
2015	47.9%	16.7%	9.2%	9.7%	16.5%
2016	48.6%	17.3%	9.3%	8.2%	16.6%
2017	49.0%	15.3%	8.0%	9.2%	18.6%
2018	48.8%	15.2%	9.8%	7.7%	18.5%
2019	47.3%	15.6%	10.3%	8.5%	18.3%
2020	47.6%	18.6%	12.1%	7.1%	14.6%
2021	47.0%	19.6%	13.4%	6.5%	13.5%
2022	44.5%	20.1%	15.6%	6.3%	13.4%
2023	44.8%	21.1%	12.1%	7.2%	14.8%

Data Source: U.S. Census & ACS 5-Year Estimates

2. Rental Housing

The following will analyze housing affordability in Victoria, Texas for rental units. As shown in Table 18, in 2023, 39.4% of housing was renter-occupied. Renter-occupied units in Victoria tend to hover in or around 39%, with 2021 seeing the highest percentage of renter-occupied units at 39.9%. HUD's CHAS data suggests that renters are at a higher risk of housing cost burden. In order to verify this data, this section will begin by looking at median rent and gross rent in Victoria between 2020 and 2023. Table 20, below, shows the steady increase in the cost of median rent in Victoria. Between 2020 and 2023, the median rent in Victoria increased by 21.5%; looking further back, rent in Victoria has increased by 45.9% since 2015, Figure 20 shows the increase in median rent in Victoria from 2015 to 2023.

Table 20

Year	Median Rent	Occupied Units Paying Rent	No rent Paid	< $500	$500- 999	$1,000- 1,499	$1,500- 1,999	$2,000 or more
Median Cost of Rent in Victoria, TX 2015- 2018								
2020	$963	8,639	657	10.0%	45.2%	36.8%	6.4%	1.6%
2021	$996	9,143	605	11.4%	39.2%	41.5%	6.6%	1.4%
2022	$1,094	9,201	488	8.9%	31.0%	45.5%	12.3%	2.3%
2023	$1,170	9,310	389	7.7%	23.9%	48.3%	14.1%	5.9%

Data Source: U.S. Census & ACS 5-Year Estimates

Figure 20

Median Rent in Victoria, TX 2015-2023
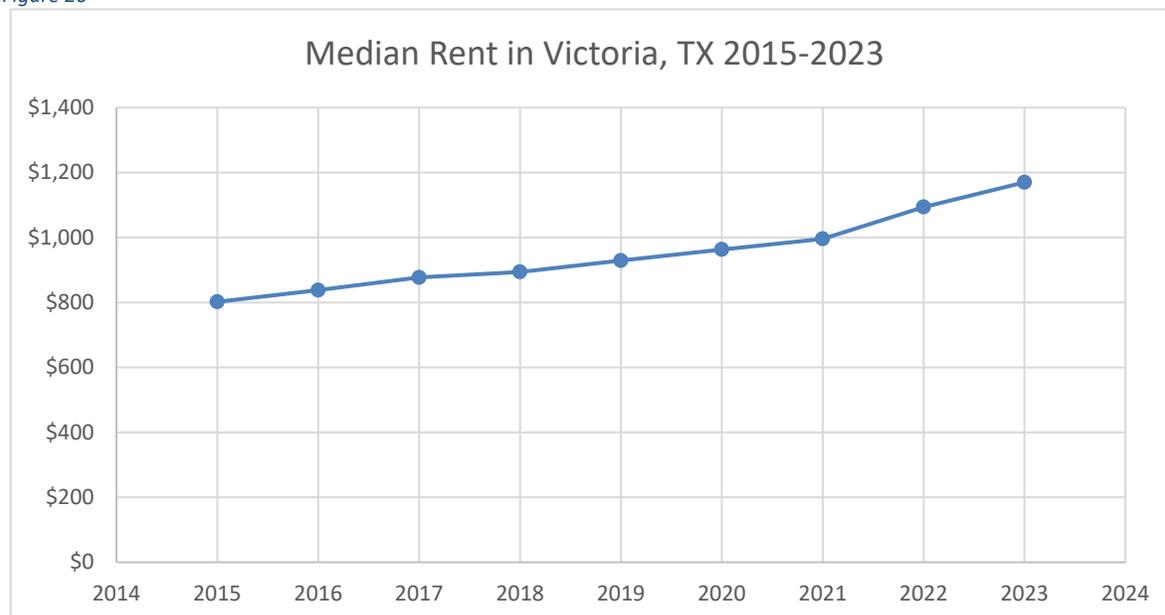
Data Source: U.S. Census & ACS 5-Year Estimates

The data in Table 20 and Figure 20 show a common trend across Texas and the U.S., that rental housing costs are increasing every year. The best way to determine rental housing affordability in Victoria is to look at rent costs as a percentage of monthly gross income. Table 21, below, shows monthly rent as a percentage of gross monthly income for Victoria from 2010 to 2018.

Table 21

Monthly Rent as a Percentage of Gross Monthly Income, Victoria, TX 2010- 2018						
Year	**< 15%**	**15-19.9%**	**20-24.9%**	**25-29.9%**	**30-34.9%**	**35%+**
2015	13.0%	14.3%	10.1%	11.6%	9.4%	41.6%
2016	15.0%	15.0%	9.2%	11.7%	12.8%	36.4%
2017	16.3%	12.3%	10.2%	12.0%	11.3%	38.0%
2018	12.8%	12.3%	11.0%	12.3%	9.3%	42.2%
2019	14.6%	10.8%	11.2%	13.3%	8.5%	41.6%
2020	14.5%	11.3%	11.6%	13.4%	7.3%	41.8%
2021	15.5%	10.2%	12.7%	12.4%	6.0%	43.2%
2022	13.4%	10.6%	13.1%	12.8%	5.4%	44.7%
2023	14.7%	9.6%	14.0%	11.9%	6.1%	43.6%

Data Source: U.S. Census & ACS 5-Year Estimates

Table 21 shows a significant increase (5.8% over two years) in rental housing affordability among the extremely high cost burdened (35% or more of gross monthly income) from 2016 to 2018. While the

percentage of extremely high cost burdened rental units dropped by 5.2% from 2015 to 2016, cost burdened rental units (30-30.49% of gross monthly income) increased by 3.4% in that same year suggesting that rental housing became slightly more affordable. However, Figure 21, below, shows that Victoria's rental market has consistently been a barrier to affordable housing, with an average of 41% of units paying 35% or more of their gross monthly income since 2015.

Figure 21

Gross Rent as a Percentage of Household Income from 2015 to 2023
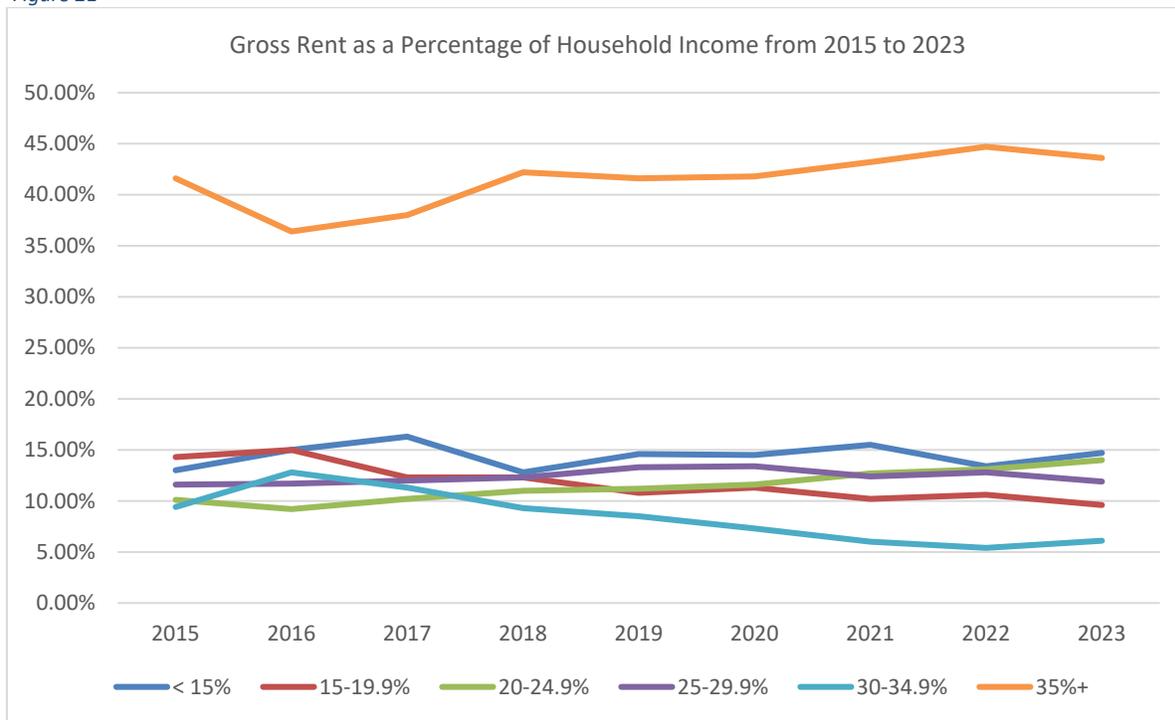
Data Source: U.S. Census & ACS 5-Year Estimates

HUD's CHAS data for rental units suggest that Victoria's rental housing cost burden significantly impacts the low- to moderate-income population, where rental costs exceed 30% of gross monthly income According the CHAS data for rental units, 1,445 rental households (<=30% HAMFI); 1,210 rental households (>30% to <=50% HAMFI); and 1,270 rental households (>50% to <=80% HAMFI) have a cost burden of greater than 30%. In total, 3,925 rental households have a cost burden of greater than 30%. Table 22, below, shows the 50% HAMFI income limits for 2025.

Table 22

1-Person 50% HAMFI	2-People 50% HAMFI	3-People 50% HAMFI	4-People 50% HAMFI	5-People 50% HAMFI	6-People 50% HAMFI	7-People 50% HAMFI	8-People 50% HAMFI
$30,400	$34,750	$39,100	$43,400	$46,900	$50,350	$53,850	$57,300

Data Source: HUD CDBG National Income Limits 2025

The Fair Market Rent (FMR) for apartments in Victoria, according to HUD's Fair Market Rent Documentation System for 2020 is shown in Table 23, below. Using Tables 22 and 23, a 2-person household with 50% HAMFI looking to rent a 2-bedroom apartment at FMR in Victoria would expend 43.64% of their gross monthly income on housing, alone. In fact, to rent a 2-bedroom apartment at FMR and not expend more than 30% of gross monthly income, it would take the income of a 7-person 50% HAMFI household- $42,700- which would account for 28.2% of that family's gross monthly income.

Table 23

	Fair Market Rent for Apartments in Victoria, TX 2025				
2025	**Efficiency**	**1-Bedroom**	**2-Bedroom**	**3-Bedrrom**	**4-Bedroom**
	$1,092	$1,099	$1,392	$1,678	$1,846

Data Source: HUD Fair Market Rent Documentation System

Based on the FMR for Victoria, Texas in 2020 and the available data for rental units; housing affordability, especially for renters, is a barrier for low-to-moderate income populations. In order to determine the impacts of this affordable housing barrier in Victoria, the next section will look at poverty data and its impacts on different race/ethnicities in Victoria.

(F) Poverty

This section will examine poverty and, later, its relation to race and/or ethnicity in Victoria, Texas. For this next section, "poverty," as defined by the U.S. Census Bureau[1], will be used in the following tables. The purpose of this final analysis is to determine what, additional, barriers, might, exist in Victoria for low-to-moderate income communities.

Table 24, below, shows Victoria's population and the percent of the population estimated to be below the poverty level for 2020 to 2023. As Table 24 shows, the percentage of Victoria's population in poverty is relatively steady, with an average poverty rate of 18% between 2020 and 2023. According the ACS 5-Year data, the percent of Victorians in poverty has slightly increased since 2017, when the percent of poverty was 17.2%; during this 7-year period the average percent of poverty was 17.74%, demonstrating that the poverty rate remains consistent, moving between 17% and 18%.

Table 24

Year	% of Total Population below Poverty Level
2020	**17.8%**
2021	**18.1%**
2022	**18.1%**
2023	**18.0%**

Data Source: 2023 ACS 5-Year Data

In order to better understand poverty in Victoria and its impact on Victoria's low- to moderate-income populations, Table 25 shows the percent of population below the poverty level, then, looks at poverty by age, and biological sex. Table 25 is consistent with historical and national trends where children and women are among the most likely to live in and/or experience poverty.

Table 25

Year	% of Total Population below Poverty Level	Under 18 Years of Age	18 to 64 years old	60 years old and older	65 years old and older	Male	Female
2020	**17.8%**	**25.8%**	**16.5%**	**9.6%**	**9.6%**	**15.7%**	**19%**
2021	**18.1%**	**25.8%**	**16.7%**	**10.8%**	**10.1%**	**16.1%**	**20.1%**
2022	**18.1%**	**24.6%**	**17.0%**	**12.4%**	**11.4%**	**15.8%**	**20.2%**
2023	**18.0%**	**24.7%**	**17.0%**	**12.2%**	**10.8%**	**15.7%**	**20.2%**

Data Source: U.S. Census & ACS 5-Year Estimates

Of particular interest, when looking at barriers to affordable, safe housing are the percent of families below the poverty level. Table 26, below, shows families living below poverty level. Table 25 shows that children under the age of 18 are particularly vulnerable to living and/or experiencing poverty. Of particular

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[1] If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). Please see Appendix B for the U.S. Census Bureau's 2023 Poverty Threshold Table.

interest is the high percentage of children living below poverty where a female is the head of the household. While the gender pay gap is a factor in the higher percentage of females in poverty, traditional societal roles, where females are expected to care for and provide for children, creates a serious barrier to economic mobility among women and children. Furthermore, overall families in poverty seem to be steady around 13%, and households where females are the sole source of income declined and steadied around 39%.

Table 26

Year	Families Below Poverty Level	% Below Poverty Level	Families w/Children under 18	% Below Poverty Level	Female Householder, No Husband Present	% Below Poverty Level	W/Children under 18	% Below Poverty Level
2020	15,560	13.9%	7,724	20.8%	6,838	35.6%	X	41.8%
2021	16,123	12.80%	8,635	19.8%	6,960	33.7%	1,540	39.8%
2022	16,116	13.30%	8,690	21.3%	6,953	33.9%	1,617	37.2%
2023	15,638	13.80%	8,157	21.3%	6,508	33.8%	1,545	39.8%

Data Source: U.S. Census & ACS 5-Year Estimates

Historically, communities of color (Black, Hispanic/Latino, Indigenous Americans and Native Alaskans, and Asians) have been synonymous with low-income or blighted neighborhoods. This was due to discriminatory housing policies and predatory lending or renting tactics. While these practices have been illegal for over 50-years, the policies enacted decades ago can still act as a barrier to upward mobility in impoverished communities and communities of color. Therefore, another factor to consider when looking at poverty in Victoria is the ethnic/racial composition of the population below poverty level. Much like women, children, and the elderly are more likely to be in or experience poverty in their lifetime, communities of color are just as likely to experience or live in poverty at some point in their life. This is especially true for women of color; which, above any other population, are more likely to experience racial discrimination and bias, make less than their white, female counterparts, and poverty. Before examining the racial/ethnic composition of poverty in Victoria, Figure 22, below, shows Victoria's population by race/ethnicity in 2018.

Figure 22
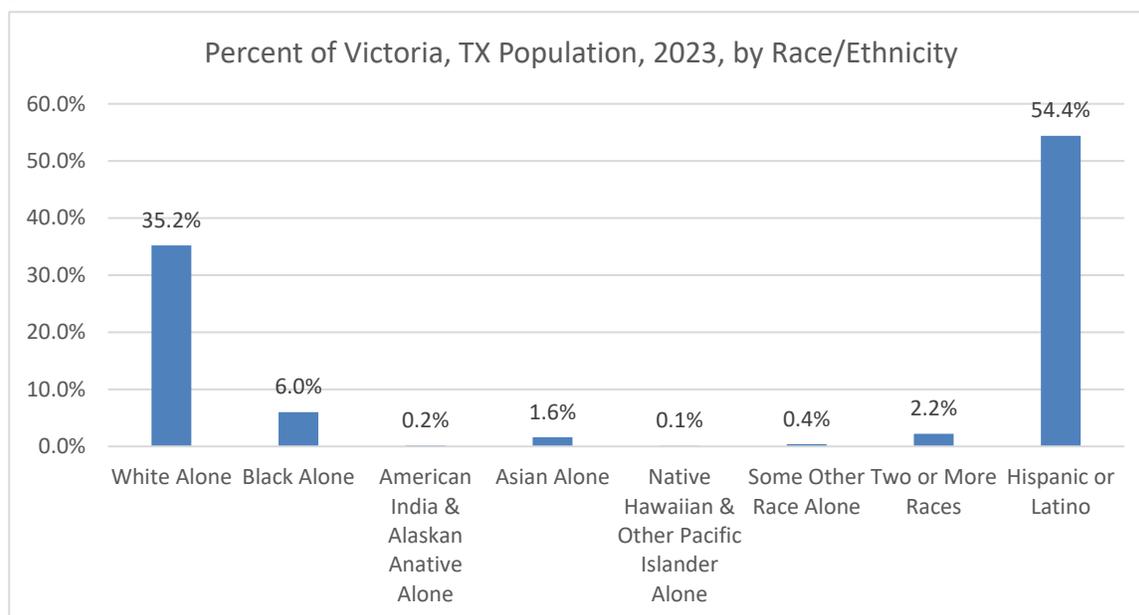
Data Source: U.S. Census & ACS 5-Year Estimates

Figure 23, below, breaks down the percent of Victorians by race/ethnicity below the poverty level in 2023. Figures 22 and 23 reveal some disturbing poverty trends in Victoria, particularly when comparing Victoria's black population to Victoria's black population that is living below the poverty level. According to 2023 data, the Black or African American community is only 6.0% of the City's total population, however the black community is 36.1% of those below the poverty level. Equally alarming is the percent of American Indian or Alaskan Native population below poverty level, 33.3% as of 2023, when ACS 5-Year Data shows that American Indians or Alaskan Natives only makeup 0.2% of Victoria's total population.

Figure 23

Percent of the Population Below Poverty Level by Race/Ethnicity in Victoira, TX 2023
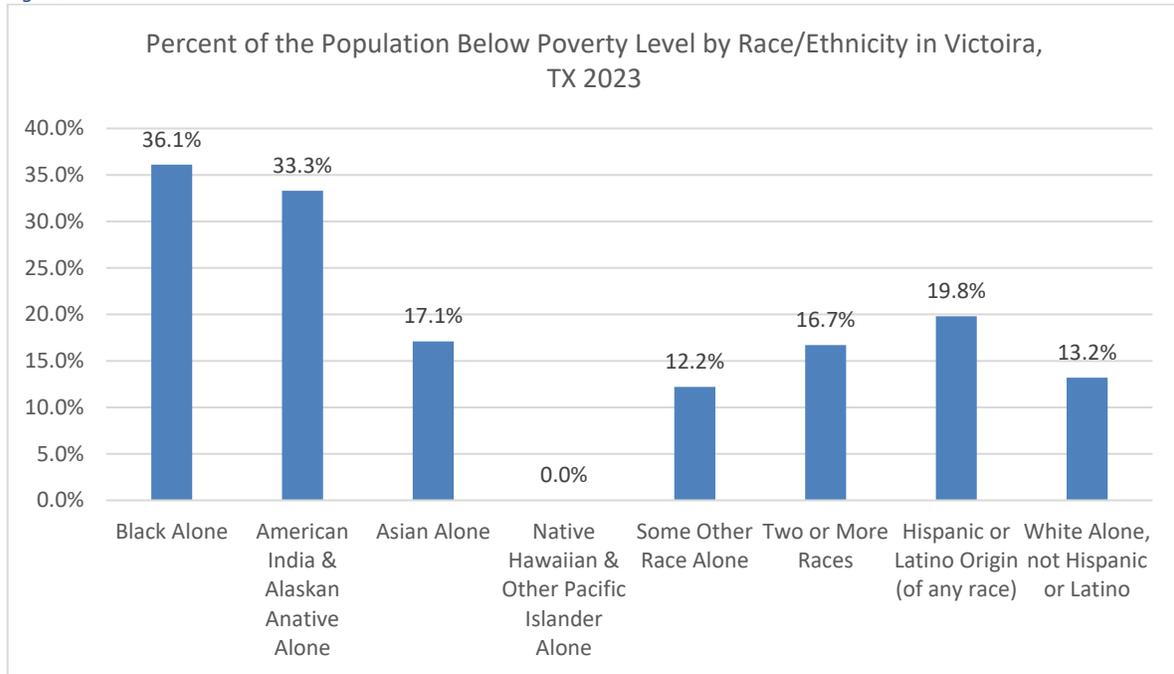
Data Source: U.S. Census & ACS 5-Year Estimates

Table 27, below, shows Victoria's population by race or ethnicity between 2020 and 2023. Table 27 shows a decline in among Victoria's white population, with a consistent increase of Hispanic or Latino population.

Table 27

Year	White Alone	Black Alone	American Indian & Alaska Native Alone	Asian Alone	Native Hawaiian & Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	Hispanic or Latino
2020	35.9%	6.6%	0.0%	1.6%	0.1%	0.2%	1.7%	53.9%
2021	34.4%	6.6%	0.4%	1.6%	0.1%	0.2%	1.8%	54.9%
2022	33.8%	6.3%	0.2%	1.8%	0.1%	0.2%	2.1%	55.5%
2023	35.2%	6.0%	0.2%	1.6%	0.1%	0.4%	2.2%	54.4%

Data Source: U.S. Census & ACS 5-Year Estimates

IV. ANALYSIS OF IMPEDIMENTS

(A) Introduction

This Analysis of Impediments draws on the information collected and analyzed previously to provide a detailed analysis of fair housing impediments in Victoria, Texas. For each impediment identified, issues and impacts are detailed; additionally, goals are listed after each impediment in order to address needs of the community and barriers to fair housing. Some remedial actions recommended in this section will require further research, analysis, and collaboration to design a program for the City of Victoria.

Evaluating fair housing is a complex process involving diverse and wide-ranging considerations. The role of economics, housing markets, and personal choice are important to consider when examining fair housing. The effects on persons of a particular race, ethnicity, or members of the protected classes under fair housing law are comparatively analyzed to determine any disparities. Victoria has relatively few impediments to fair housing; however, issues were identified.

The City of Victoria's commitment to furthering affordable housing, community initiatives, planning, and CDBG funded service program design and implementation is noteworthy. These efforts will continue to improve and help maintain stability and strengthen the City's older and lower income communities. Victoria and its nonprofit partners are encouraged to expand these efforts into other neighborhoods as a primary means of expanding fair housing choice. The impediments identified in this section can be directly linked to and supported by data and analysis from the previous chapters.

(B) Real Estate Impediments

Impediment 1: Lack of affordable single-family housing stock and insufficient income

The most critical impediment facing households in Victoria is the rising cost of housing and a lack of sufficient income to purchase a single-family home. According to the Texas A&M Real Estate Center (REC) the median cost of a home in 2024 for Victoria was $250,000; while, 2023 5-Year ACS Data suggests that the median cost of single-family home in 2023 for Victoria was $193,200. While the median family income, according to HUD, for 2025 is $86,800.

The wide disparity in housing costs shows that affordable single-family dwellings do, in fact, exist in Victoria, however Table 28, below, shows that even the median home price of $193,200, is still unaffordable for most low-to-moderate income families. If the potential homebuyer has good credit and using a traditional 20% down payment with 25% income to qualify, a family of 4 with HUD's 2020 50% HAMFI would still require a $26,200 down payment to purchase a median priced home, in 2018. Using the same 2020 Income Limits from HUF, a family of 4 at 80% HAMFI would qualify for 2018's median home price but would still require the 20% down payment; a single-family home for 30% HAMFI is not affordable, regardless of family size.

Table 28

Median Home price	$ 193,200
Required income	$ 48,300
Down payment Required	$ 38,640

Data Source: U.S. Census & ACS 5-Year Estimates

The Swearingen Report, published by Caldwell Banker – The Rob Brown Company, for Victoria MLS is the most current and up-to-date real estate report for understanding the cost disparities in single-family homes in Victoria. In Table 29, below, the median residential sales price for 12 months, ending in May 2025, is 29.3% higher than the ACS 2023 5-Year data median home price, as seen in Table 28. Furthermore, Table 29 shows the increasing costs of single-family homes in Victoria, with an increase in median residential sales price from May 2024 to May 2025 of 4.6%.

Table 29

The Swearingen Report Victoria MLS May 2024- May 2025			
All Categories	**12 Months Ending May, 2024**	**12 Months Ending May, 2025**	**Percent Change**
Residential property sales	876	872	-0.5%
Residential total dollar volume	$234,490,820	$235,980,406	0.6%
Average residential sales price	$267,684	$270,620	1.1%

Median residential sales price	$239,000	$249,900	4.6%
Total active listings end of month	339	432	27.4%
Months inventory	3.8	5.5	44.7%

Data Source: The Swearingen Report Victoria MLS, May 2025

Using the May 2025 Swearingen report median residential sales price as a median price point for a single-family home in Victoria, Table 30, below, shows the required household income and down payment to qualify for a mortgage. In an effort to show varying mortgage scenarios, and overall affordability, Table 30, provides three different options to obtain a mortgage: 10% down with 30% income; 20% down with 25% income; and, 5% down with 35% income.

Table 30

Required Income and Down Payment for a Single-Family Home in Victoria as of May 2025		
Mortgage Scenarios	**Required Household Income to Qualify for Mortgage**	**Required Down Payment to Qualify for Mortgage**
5% down payment with 35% income	$87,465	$12,495
10% down payment with 30% Income	$74,970	$24,990
20% down payment with 25% income	$62,475	$49,980

Data Source: The Swearingen Report Victoria MLS, May 2025

Income is directly tied to housing affordability, which will be discussed in the next section; however, it should be noted that there are affordable single-family homes in Victoria. Table 31 shows the Victoria MLS Residential Sales for 12-months, from May 2024 to May 2025. As Table 31 demonstrates, approximately 25% of residential home sales from May 2024 to May 2025 were priced between $100,000-199,999, with the average price of the home sold being $150,743.50; and approximately 34.1% of residential home sales from May 2024 to May 2025 were priced between $200,000-299,999, with the average price of the home sold being $249,767. These homes spent an estimated average of only 79-days on market. This data shows us that for single-family home ownership the real impediment in Victoria is lack of single-family housing stock. Affordable single-family homes exist for moderately low-income (80%) families and some low-income (50%) families.

Table 31

Victoria MLS Residential Sales from May 2024 to May 2025

Price Range	Number of Homes Sold in Price Range	Average Price of Homes Sold	Estimated Median Price of Homes Sold
$0- 99,999	74	$56,776.50	$57,750
$100,000- 199,999	215	$150,743.50	$152,035
$200,000- 299,999	295	$249,767	$249,950
$300,000- 399,999	172	$347,780.50	$347,500
$400,000- 849,999	108	$588,808	$590,794.71

Data Source: The Swearingen Report Victoria MLS, May 2025

Impacts of Impediment 1: Lack of affordable single-family housing stock and insufficient income

The deficiency of affordable single-family housing stock in Victoria causes a ripple effect throughout the community. Based off the data, Supply and Demand Economics tells us that there is a housing shortage in Victoria. This means that there is a higher demand for affordable single-family homes than there is a supply for affordable single-family homes. Causes for a housing shortage can be traced back to the Housing Crisis of 2008. While thousands lost their homes during this time, the relatively stable economy, steady job supply, and the comparatively lower cost of living in Texas leant to a higher migration rate to Texas. The higher migration rate brought higher demand at a time when building single-family housing was not a feasible return investment for suppliers. In other words, the burst of the U.S. Housing Bubble 12-years ago caused nearly a decade of stunted single-family home construction. The impact of this,

according to a report released by Freddie Mac in February 2020, is not only a current housing shortage; but, a future affordable housing shortage as Millennials, Gen Z, and younger generations continue to enter the single-family housing market.[2] In short, the impact of a housing shortage causes housing prices to rise, since there is higher competition for the same good in the market; and, long-term, continued shortage of homes means a higher, more competitive housing market that could, potentially, drive out affordable housing in the area altogether.

Another factor that has affected the current affordable housing shortage is the COVID-19 pandemic. According to Habitat for Humanity, there are seven findings on the persistent impact of COVID-19 on economic stability and housing affordability across the U.S.: 1) Nearly one-third of people can't afford all of their needs, 2) COVID-19 isn't affecting all communities equally, 3) Families are struggling to make rent both fully and on time, 4) The number of borrowers who have deferred payments on their home loans has climbed, 5) Mortgage lenders continue to tighten lending standards, 6) Builders of multifamily homes report construction delays, and 7) The future remains uncertain.[3]

Impediment 1.A: Income and Homeownership Disparities for Communities of Color

Household income is a major determinant in housing and housing choice; however, median household income varies based on race, ethnicity, biological sex and gender, educational background, and geographic location, this section will review household income disparities in homeownership for Victoria's racial and ethnic populations. According to 2023 5-Year ACS Data, the three largest ethnic or racial populations in Victoria are:

- Hispanic or Latino (Latino)
- White, Not Hispanic or Latino, Alone (White)
- And, Black or African American (Black)

The Latino community is Victoria's largest racial or ethnic population, which accounts for 54.4% of Victoria's population; and, had a 2023 median household income of $67,664; approximately 22.0% below HUD's 2020 median family income of $86,800 for Victoria. Victoria's White population is the City's second largest at 35.2% of the population, with a 2023 median household income of $75,638; approximately 12.9% below HUD'S 2025 median family income for Victoria. Victoria's Black Community accounts for 6.0% of the population, with a 2023 median household income of $37,645; approximately 56.6% below HUD's 2025 median family income determination. The Asian, Alone population is one of Victoria's smallest, consisting of an estimated 1.6% of the City's overall population; however, ACS 2023 5-Year Data estimated that Victoria's Asian population had the highest median household income at $147,386; approximately 69.8% higher than HUD's 2025 median family income determination.

Table, 32, shows owner-occupied housing units by race/ethnicity in Victoria from 2022 to 2023. Victoria's White population has a percent of owner-occupied housing units rate of 46.2%, compared to Victoria's Latino population, with percent of owner-occupied housing units of 45.5%, in 2023. It is positive to see that Latino homeownership is increasing, nearly equal to the White population homeownership.

Table 32

Owner-Occupied Housing Units by Race/Ethnicity, 2022 & 2023							
Year	White,Alone,	Black	NativeAmerican&Alaska NativeAlone	AsianAlone	SomeOther Race	2orMore Races	Hispanicor Latino
2022	45.5%	6.2%	0.4%	1.7%	5.0%	16.0%	45.9%
2023	46.2%	5.2%	0.4%	1.8%	7.1%	21.7%	45.5%

Data Source: U.S. Census & ACS 5-Year Estimates

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[2] Freddie Mac, Economic & Housing Research Insight, The Housing Supply Shortage: State of the States, 02/2020

[3] 2025 Habitat for Humanity® International: https://www.habitat.org/stories/7-findings-covid-19s-impact-housing

Impacts of Impediment 1.A: Income and Homeownership Disparities for Communities of Color

The impacts of low-income and low homeownership rates for communities of color are similar to what occurs when people are caught in the cycle of poverty. Wealth, in the form of private property, specifically homeownership is traditionally transferred through generations. In 2018, homeownership in the U.S. was linked to a 36% increase in the homeowners' overall net worth, according to the Federal Reserve's Survey of Consumer Finances. Essentially, homeownership, not renting, builds wealth; every mortgage payment is a "forced savings" for your household, placing that money into your house provides equity. Finally, mortgage rates have a higher trend of being fixed while rent fluctuates with the current rental market, meaning home finances are fixed for a longer period of time, allowing the household to accumulate wealth at a more standard rate. Therefore, homeownership helps households to accumulate wealth and stabilize monthly housing and living costs. Finally, studies have linked parents with poor financial literacy to poor financial literacy for their children.[3] Thus, not only does homeownership provide stable finances for households, it also become a passed down behavior that impacts future generations.

Impediment 1.B: Lack of Affordable Rental Housing

Low-to-moderate income communities in Victoria face an affordable housing barrier in the rental market, too. In 2023, the median contract rent, according to 2018 5-Year ACS Data, was $1,170. This would require the household to have a minimum, monthly gross income of $3,510, or three times greater than the contracted rent, in order to qualify or obtain the rental unit. In addition to having a consistent, monthly gross income of 3 times the rental unit's cost, renters may face even more barriers to affordable and safe housing if they have been previously evicted or have low credit scores.

Table 33, below, shows the FY 2025 CDBG Income Limits. This table shows HUD's defined area median family income and the maximum gross yearly income a household (ranging from 1 person to 8 people) can make in order to qualify for CDBG benefits. The thresholds are broken into three (3) categories: 30% MFI or Extremely Low Income, 50% MFI or Low Income, and 80% MFI Moderate Income. The maximum threshold for 50% is calculated by taking a 4-Person household and using 50% of the established median family income. The 30% maximum threshold is calculated using 30/50ths, or 60%, of the pre-established Extremely Low- Income limit for a 4-person household and adjusting for more or less person(s) in the household. Finally, the 80% maximum threshold is calculated in a similar way to the 30%, Very Low-Income category; using the 4-person low income limit and multiplying it by 80%/50% or 1.6% and adjusting for more or less person(s) in the household.

Table 33

FY 2025 CDBG Income Limits							
HUD Median Family Income for Victoria, TX 2025				**$86,800**			
30% MFI (Extremely Low Income)							
1-Person	2-People	3- People	4- People	5- People	6- People	7- People	8- People
$18,250	$20,850	$23,450	$26,050	$28,150	$30,250	$32,350	$34,400
50% MFI (Low Income)							
1-Person	2- People	3- People	4- People	5- People	6- People	7- People	8- People
$30,400	$34,750	$39,100	$43,400	$46,900	$50,350	$53,850	$57,300
80% MFI (Moderate Income)							
1-Person	2- People	3- People	4- People	5- People	6- People	7- People	8- People
$48,650	$55,600.	$62,550	$69,450	$75,050	$80,600	$86,150	$91,700

Data Source: 2025 HUD Income Limits

Using Table 33, above, as a guide, we clearly see the barrier to affordable rental housing for low- to moderate-income households in Victoria. The rental data provided in Table 34, below, has been collected using data from HUD Fair Market Rent for 2022 and 2023. The most up-to-date FMR values for Victoria

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[3] [T. Rowe Price: Parents are Likely to Pass Down Good and Bad Financial Habits to Their Kids](#)

are listed in Table 9, in the Housing Market Analysis portion of this document. Additionally, it should be noted, that Victoria's FMR is considered high and is 87% higher than other FMR areas[4].

Table 34

Required Monthly Income to Rent in Victoria, TX 2025		
	2025	**2025 Required Gross Monthly Income to Rent**
Efficiency	$1,092	**$3,276**
1-Bedroom	$1,099	**$3,297**
2-Bedroom	$1,392	**$4,176**
3-Bedroom	$1,678	**$5,034**
4-Bedroom	$1,846	**$5,538**

Data Source: HUD Fair Market Rent

Table 34 shows the largest barrier to affordable housing in Victoria is affordable rent. The fair market rent for a 1-bedroom in Victoria in 2025 is unaffordable for 1-person households in the 30%- and 50%- income populations. No households in the 30% income population would qualify for the fair market rent for any apartment. A 2-person household, in the 50% income population could not afford the fair market rent for a 1-bedroom unit. Finally, the an "affordable" rental housing option for those in the 50% income limits would be for a 6-person household to rent a 2-bedroom unit at fair market rent of $1,392 per month. This scenario spotlights Victoria's second largest Impediment to Fair Housing- overcrowded or substandard housing.

Finally, to provide more context to the barriers to affordable rental housing, this portion of the AI will look at the rental housing cost burden for families in Victoria. Table 35, below, shows gross rent as a percentage of household income from 2015 to 2023 in Victoria. When housing costs are 3 times (30%) more than a family's gross monthly income, they are determined to be housing cost burdened. According to this 5-Year ACS data, there is one year where housing cost burdens for rental units exceeded 50% of renters, 2018. The recent trend has been housing cost burdens for rental units has been between 49% and 50% of renters.

Table 35

Gross Rent as a Percentage of Household Income in Victoria, TX from 2015 to 2023

Year	> 15%	15-19.9%	20-24.9%	25-29.9%	30-34.9%	35%+
2015	13.0%	14.3%	10.1%	11.6%	9.4%	41.6%
2016	15.0%	15.0%	9.2%	11.7%	12.8%	36.4%
2017	16.3%	12.3%	10.2%	12.0%	11.3%	38.0%
2018	12.8%	12.3%	11.0%	12.3%	9.3%	42.2%
2019	14.6%	10.8%	11.2%	13.3%	8.5%	41.6%
2020	14.5%	11.3%	11.6%	13.4%	7.3%	41.8%
2021	15.5%	10.2%	12.7%	12.4%	6.0%	43.2%
2022	13.4%	10.6%	13.1%	12.8%	5.4%	44.7%
2023	14.7%	9.6%	14.0%	11.9%	6.1%	43.6%

Data Source: U.S. Census & ACS 5-Year Estimates

Figure 24, below, is a stacked column chart of Table 35, above. The chart helps to demonstratively show the burden that renters in Victoria face, especially in 2018 and in more recent years 2021, 2022, and 2023. Furthermore, it helps to show that renters are continually cost burdened in Victoria, more than homeowners. Cost burdened renters in Victoria for 2018 is likely due to Hurricane Harvey, who hit in late August 2017. Harvey damaged single-family and multi-family homes, alike; some had minimal damage, and were able to weather the storm, others were

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[4] https://www.rentdata.org/victoria-tx-msa/2020

not as lucky. Some multi-family units were completely shut down causing the rental market to shrink, just as demand was skyrocketing. This, likely, forced households into rental units that were 30% or more over their gross monthly income.

Gross Rent as a Percentage of Household Income from 2015-2023

Year	> 15%	15-19.9%	20-24.9%	25-29.9%	30-34.9%	35%+
2015	13.00%	14.30%	10.10%	11.60%	9.40%	41.60%
2016	15.00%	15.00%	9.20%	11.70%	12.80%	36.40%
2017	16.30%	12.30%	10.20%	12.00%	11.30%	38.00%
2018	12.80%	12.30%	11.00%	12.30%	9.30%	42.20%
2019	14.60%	10.80%	11.20%	13.30%	8.50%	41.60%
2020	14.50%	11.30%	11.60%	13.40%	7.30%	41.80%
2021	15.50%	10.20%	12.70%	12.40%	6.00%	43.20%
2022	13.40%	10.60%	13.10%	12.80%	5.40%	44.70%
2023	14.70%	9.60%	14.00%	11.90%	6.10%	43.60%
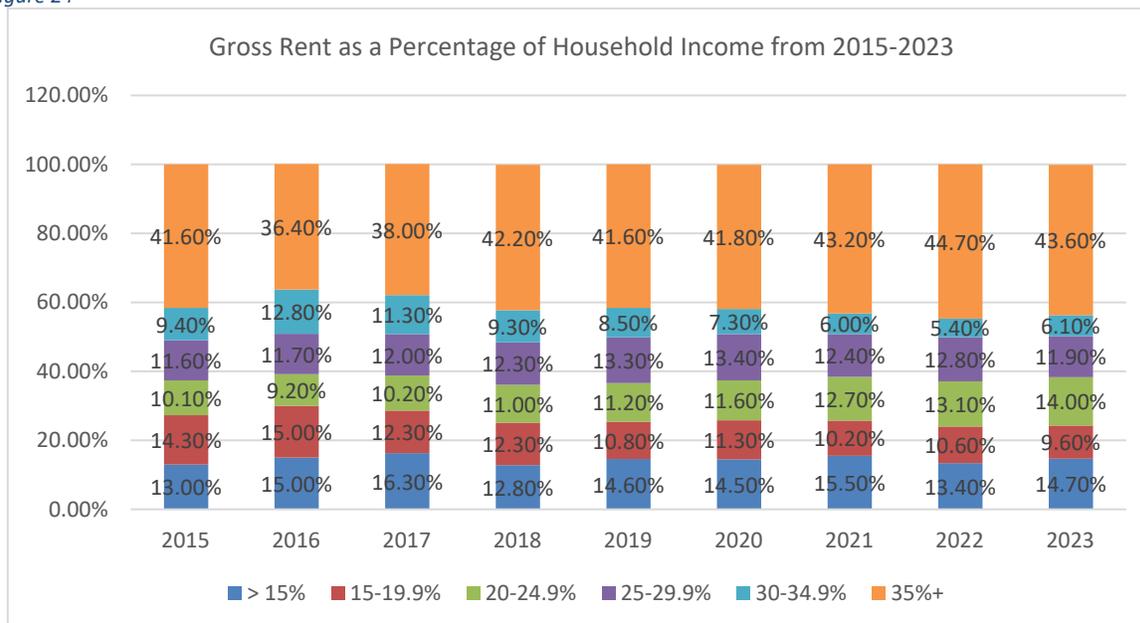
Data Source: U.S. Census & ACS 5-Year Estimates

Household Income For Renters and Home Owners in the Past 12 Months in 2018 Dollars		
Household Income Range	**% Owner-Occupied Housing Units**	**% Renter-Occupied Housing Units**
< $5,000	1.6%	2.9%
$5,000- 9,999	1.3%	10.2%
$10,000- 14,999	2.5%	7.1%
$15,000-19,999	3.8%	8.5%
$20,000-24,999	5.2%	7.5%
$25,000- 34,999	8.1%	13.4%
$35,000- 49,999	12.4%	16.4%
$50,000- 74,999	16.4%	15.8%
$75,000- 99,999	14.4%	9.1%
$100,000- 149,999	20.6%	6.6%
$150,000 or more	13.7%	2.4%
Median HH Income	$72,130	$ 35,246

Data Source: U.S. Census & ACS 5-Year Estimates

Finally, according to 2018 ACS 5-Year Data, Victoria renters are more likely to have lower household incomes than homeowners, as Table 36, above, shows. In fact, homeowners, in 2018, made 51.1% more than renters; conversely, homeowner-occupied housing units made up 58.5% of all occupied housing units that year, so the higher incomes could be contributed to there being more homeowners in Victoria. Even with the higher rates of homeowners a 66% of Victoria's rental residents made less than $50,000, in 2018, when HUD listed the median family income at $69,600. This means that Victoria's most vulnerable housing population are those that rent. The impacts of a shortage of affordable rental units and income will be discussed in the following section

Impacts of Impediment 1.B: Lack of Affordable Rental Housing and Income

The lack of affordable rental housing in Victoria is part of a larger, nationwide, crisis as Figure 25, below shows; and, the impacts of increasingly higher rent lead to disastrous consequences. For instance, as more young adults enter the housing market, they are more likely to rent than own due to the inability to qualify for a mortgage or lacked a down payment.[5] And, as of 2019, renters made up 28% of the adult population and 35% of renters were in the market to purchase a home, according to a Federal Reserve Report.[6] One

Figure 25
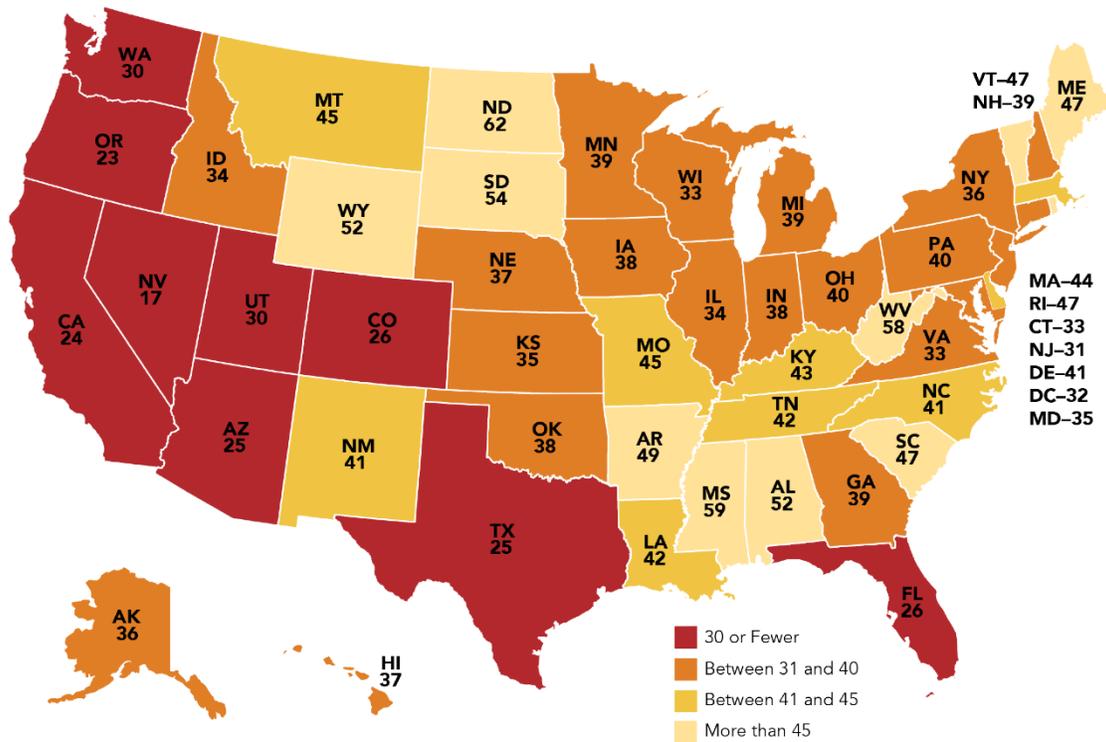
thing that the national and statewide data can show us is that the need for affordable rent will likely increase, thus causing a serious shortage of housing. The impacts of increasingly higher rents have been linked to an increase in homelessness[7] and healthcare problems[8] for low-income and cost burdened households. Additionally, rent burdened households are more likely to be financially insecure, with 64% of families saying that they had less than $400 cash in their bank accounts, according to a 2018 PEW

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[5] Board of Governors of the Federal Reserve System, Report on the Economic Well-Being of U.S. Households in 2019, Featuring Supplemental Data from April 2020, May 2020.
[6] Board of Governors of the Federal Reserve System, Report on the Economic Well-Being of U.S. Households in 2019, Featuring Supplemental Data from April 2020, May 2020.
[7] Homelessness Rises Faster Where Rent Exceeds a Third of Income, Glynn & Casey, 2018
[8] Why High Rents Are a Health Care Problem, Sisson, 2019

study;[9] and, in 2019, 37% of all Americans would put a $400 emergency expense on a credit card and pay this one-time expense off over time.[10]

In January 2020, a Bankrate poll found that unexpected or emergency expenses are usually far greater than $400, with 28% of respondents claiming the average cost of an unexpected expense was $3,518; which, at the time of the poll, meant using a credit card with an interest rate at or near 17%, it would take 3-years to pay off at $125 per month and, cost them an additional $1,000 in interest over that time. Finally, the poll noted that of the 28% of U.S. adults that reported they or a family member incurred an unexpected expense in the past 12-months, 34% were parents compared to 26% of non-parents.[11] The reality is that as rent rises, households are required to make a choice: pay rent; pay an emergency expense; pay for household essentials, like food, utilities, healthcare, child care, or transportation costs; or, incur debt. Debt for renters who are already cost burdened means no savings for future emergencies, moving, or purchasing a house.

Rental costs in Victoria began to rise at the height of the Eagle Ford Shale as a demand for long-term and short-term housing increased due to a flood of employment opportunities. Then, the shale burst and rental vacancy rates in Victoria began to rise, until Hurricane Harvey hit in August of 2017. Figure 26 shows the rise and fall of vacancy rates in Victoria between 2015 and 2023; however, compare Figure 26 with Figure 26 and you will see that demand for rental housing increased, just the availability of affordable rental units.

Figure 26
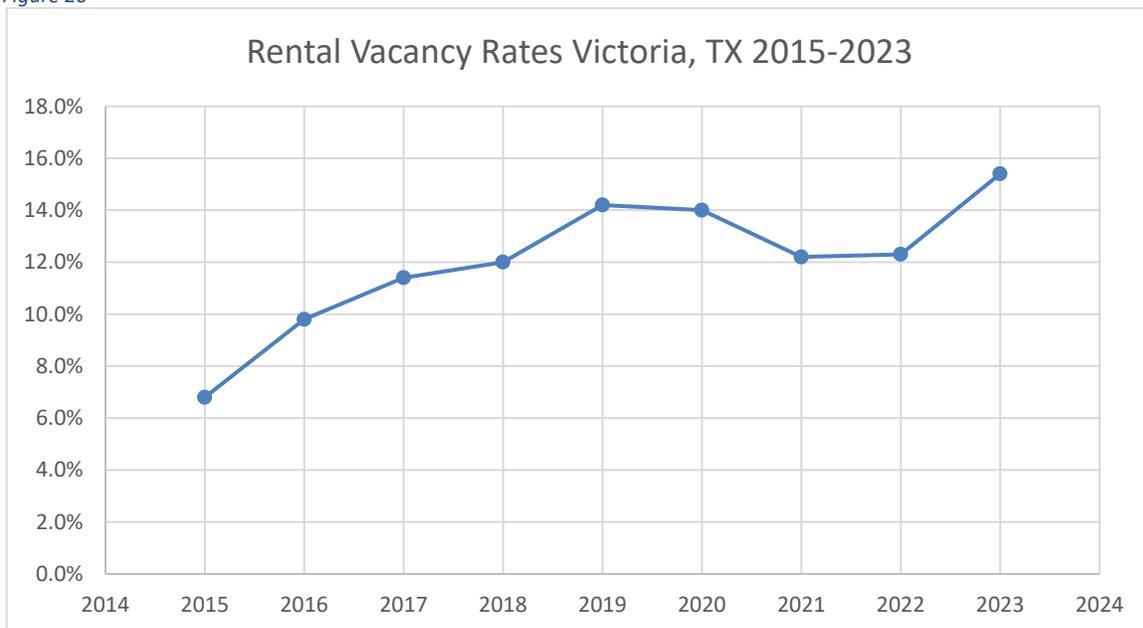
Data Source: U.S. Census & ACS 5-Year Estimates

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[9] American Families Face a Growing Rent Burden, PEW Charitable Trusts, 2018
[10] Board of Governors of the Federal Reserve System, Report on the Economic Well-Being of U.S. Households in 2019, Featuring Supplemental Data from April 2020, May 2020
[11] Nearly 4 in 10 American Would Money to Cover a $1,000 Emergency, Dixon, 2020

Homeowner & Renter Occupancy Rates in Victoria, TX 2015-2023
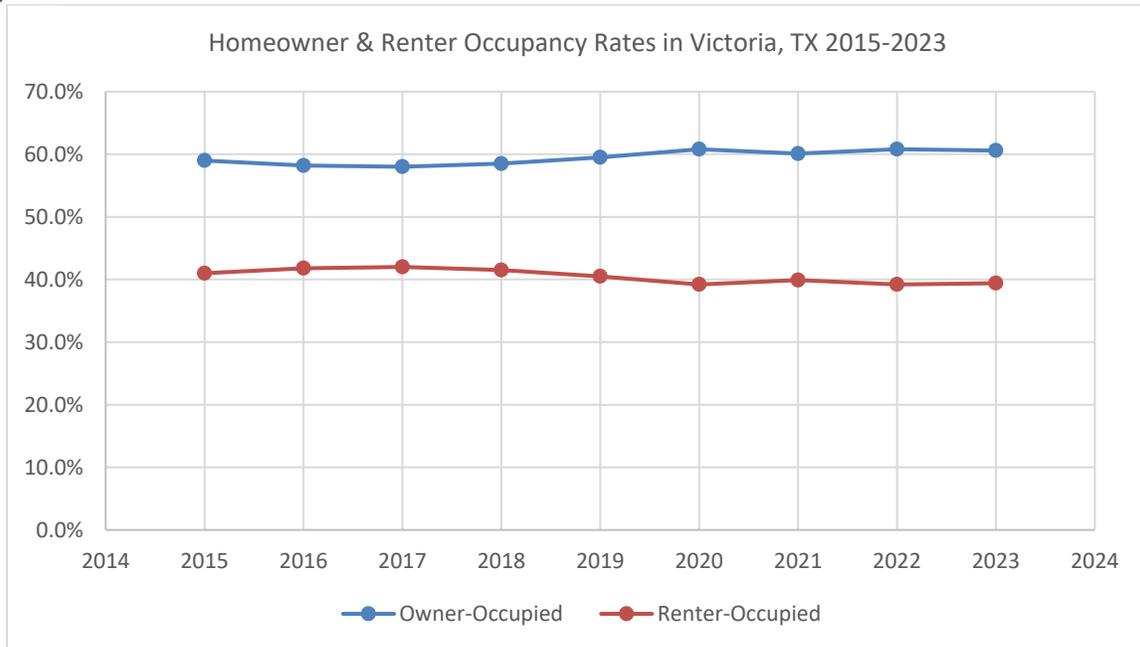
Data Source: U.S. Census & ACS 5-Year Estimates

The impacts of unaffordable rental housing can lead to myriad of issues, as previously discussed; however, a common impact of unaffordable housing- rental or home-owner- are households that live in substandard or overcrowded housing in order to make ends meet. While these living conditions, seem like a better alternative over being homeless, they are often unsafe or unhealthy for those living in these units. Next, we will examine Victoria's final Real Estate Impediment, overcrowded and substandard housing.

Impediment 1.C: Substandard and Overcrowded Housing Conditions

- *Substandard Housing*

For the purposes of continuity, Impediment 1.C will begin with addressing substandard housing in Victoria. A unit is defined as "substandard" if it is lacking the following:
1. Complete plumbing
2. Complete kitchen facilities
3. An adequate or safe source heating or fuel

Table 37, below, shows the number and percent of total housing stock that are deemed substandard in Victoria between 2020 and 2023. This data aligns with HUD's CHAS data for Victoria from 2017 to 2021, shown in Appendix A. According to HUD's data, Victoria has a higher rate of owner-occupied substandard structures than the national average. Among owner-occupied housing units, the 30-50% AMI population is only slightly higher; however, owner-occupied housing units for the 50-80% and 80-100% AMI households are higher or much higher than the national average. Among rental units, HUD found that the rate of substandard rental units for households whose income falls within the 30-50% AMI is much higher than the national average.

Table 37

Substandard Housing Units in Victoria, TX 2015 to 2018				
Year	No House Heating	Lacking complete plumbing facilities	Lacking complete kitchen facilities	# of Units Lacking complete plumbing facilities	# of Units Lacking complete kitchen facilities
2020	0.8%	0.2%	2.0%	42	477
2021	1.0%	0.2%	2.0%	44	483
2022	1.0%	0.2%	1.9%	46	457
2023	1.1%	0.2%	1.9%	43	472

Data Source: U.S. Census & ACS 5-Year Estimates

In addition to lacking 1 of the 4 housing necessities listed at the beginning of the section, the age of the housing structure can, also, contribute to unsafe and/or substandard housing conditions. Table 38, below, shows the Victoria's housing stock by the decade they were originally constructed for 2022 and 2023. Houses need to be properly maintained as they age to maintain value. As Table 38 shows, 50.1% of Victoria's estimated housing stock in 2023 was over 40 years old. Housing built in the 1970s and 1980s accounts for the bulk of Victoria's housing stock. The higher rate of middle-aged housing is due to the increase in Victoria's population in the 70s and 80s. Data from the Texas Demographic Center shows that between 1970 and 1990 Victoria's population grew by 36%; this accounts for 58.7% of Victoria's total population growth between 1970 and 2010.

Table 38

Year Home in Victoria, TX was Built or Constructed 2022 & 2023				
Year of Construction	# of Units 2022	% of Units 2022	# of Units 2023	% of Units 2023
2020 or later	197	0.7%	274	1.0%
2010- 2019	3,650	12.9%	3,788	13.3%
2000- 2009	2,671	9.4%	2,833	9.9%
1990- 1999	2,793	9.9%	3,010	10.6%
1980- 1989	4,707	16.6%	4,312	15.1%
1970- 1979	4,434	15.7%	4,143	14.5%
1960- 1969	3,183	11.3%	3,320	11.7%
1950- 1959	4,119	14.6%	4,133	14.5%
1940- 1949	1,393	4.9%	1,440	5.1%
1939 or earlier	1,133	4.0%	1,236	4.3%
Total Housing Units	28,280	100.0%	28,849	100.0%

Data Source: U.S. Census & ACS 5-Year Estimates

The higher rate of older housing stock is what makes Victoria an ideal community for young professionals or young families, since older houses provide affordable housing options for many. This is especially true for low- to- moderate income families. The key to keeping these affordable housing options, however, is to ensure that homes are properly maintained and do not pose a health and safety risk to residents and the community. The impacts of substandard housing will be discussed in conjunction with overcrowded living conditions in Victoria, next.

- ***Overcrowded Housing***

HUD defines overcrowding as having more than one person per room and considers a household severely overcrowded if there are more than 1.5 persons share a single room. In this section we will look at the status of overcrowding in Victoria. Appendix A shows the CHAS HUD data for overcrowded housing in Victoria from 2017 to 2021. Table 39, below, shows the occupants per room for owner-occupied housing in Victoria in 2023. Table 40 shows the occupants per room for rental-occupied housing in Victoria in 2023.

Table 39

Tenure by Occupants Per Room- Owner-Occupied 2023	
Occupants per Room	
0.5 or Less	10,120
0.51- 1.00	4,491
1.01- 1.50	190
1.51- 2.00	75
2.01 or More	35
Total Owner-Occupied Housing	14,911

Data Source: U.S. Census & ACS 5-Year Estimates

Tenure by Occupants Per Room- Renter-Occupied 2023	
Occupants per Room	
0.5 or Less	5,415
0.51- 1.00	3,842
1.01- 1.50	274
1.51- 2.00	89
2.01 or More	79
Total Owner-Renter Housing	9,699

Data Source: ACS 5-Year Data 2023

According to the available data, overcrowded living conditions in Victoria primarily impacts renter-occupied units versus owner-occupied units. Most importantly, HUD data identified renter households with 1.01 to 1.5 persons per room as higher than the national average. According to 2023 5-Year ACS data, renter-occupied units with 1.01 to 1.50 persons per room were only 2.8% of the renter-occupied units; and, across all households, owner or renter-occupied, made up 1.9% of Victoria's housing units. Additionally, Appendix A notes that Victoria has a much-higher percentage of 50-80% owner-occupied households that are overcrowded, when compared to the national average. Overcrowded rental units for those in the 30- 50% income limits are labeled as higher than the national average. ACS data suggests that 3.0% of all households, renter or owner-occupied, have 1.01 or above persons per room, with 1.9% of all households deemed as overcrowded (1.01 to 1.5 persons per room); and, 1.1% deemed as severely overcrowded households (1.51 or more persons per room). 2023 ACS 5-Year data estimates that, at least, 43.0% of all housing units in Victoria had 3-bedrooms within the housing unit, with a median of 5.2 rooms per housing unit.

Finally, we will look at overcrowding by race/ethnicity and age. Table 41, below, shows the percentage of overcrowded housing units by the householder's race/ethnicity. The data shows us that households most likely to be overcrowded are one where the householder is listed as "Some Other Race" with 21.3% of this population living with more than 1 occupant per room. Additionally, the data tell us that Latino (8.6%) and Black (4.6%) households are more likely to be living in overcrowded conditions.

Percent of Overcrowded Housing Unity by Householder's Race/Ethnicity, Victoria 2023								
Occupants per room	**Hispanic or Latino**	**Black**	**White**	**Asian**	**American Indian & Native Alaskan**	**Native Hawaiian & Other Pacific Islander**	**2 or More Races**	**Some Other Race**
1.00 or less	91.4%	95.4%	98.5%	94.6%	100.0%	100%	96.8%	78.7%
1.01 or more	8.6%	4.6%	1.5%	5.4%	0.0%	0%	3.2%	21.3%

Data Source: U.S. Census & ACS 5-Year Estimates

As previously mentioned, renters are far more likely to live in overcrowded housing conditions in Victoria; and, since renters have a higher housing cost burden than owner-occupied housing units, Table 42 shows renter-occupied housing units by age and occupants per room. The data shows that younger renters seem to live in overcrowded housing units, with 3.4% of all renters aged 15- 34 living with more than 1 occupant per room. Renters between the ages of 35 and 64 were more like to be overcrowded, as opposed to extremely overcrowded; this is likely due to couples with children living at home and limited number of bedrooms. Finally, Table 42 provides us with a more telling story of renters in Victoria, with 42.6% of renters aged between 35 and 64, while the second largest renter group, at 38.1%, being between the ages of 15-34. Across all housing types- renter and owner-occupied, in 2023- those aged 35 to 64 made up the bulk of renter-occupied housing unity at 17.3%; followed by the younger group of renters (15- 34) at 16.4% of Victoria's renter-occupied housing units.

Table 42

Percent of Overcrowded Renter-Occupied Housing Units by Householder's Age, Victoria, TX 2023		
Age Range of Renter	**1.00 or less occupants/room**	**1.01- 1.50 occupants/room**	**1.51 or more occupants/room**
15-34	38.1%	1.7%	1.7%
35- 64	42.6%	1.2%	0.0%
65 and over	14.7%	0.0%	0.0%

Data Source: U.S. Census & ACS 5-Year Estimates

Impacts of Impediment 1.C: Substandard and Overcrowded Housing Conditions

Substandard and overcrowded housing conditions are health and safety hazards to community residents; however, low- to- moderate income households, faced with a lack of affordable housing choices, oftentimes find themselves calling these places home.

The impacts of substandard and overcrowded housing are often detrimental to residents mental and physical wellbeing and impact the overall neighborhood or local community's quality, lacking social and financial investments from the private and public entities. For instance, substandard housing where there is just general household disrepair like broken windows, pests, and leaks have been linked to psychological behavior dysfunctions; while, substandard conditions and/or homes that have been foreclosed on have been linked with lower literacy scores for pre-K children, an elevated risk of child neglect or abuse, residential instability, and elevated level of lead in a person's blood. Households that live next to vacant lots and abandoned buildings are linked to violence, higher rates of chronic illness, stunted brain and physical development in children, a large decrease in exercise habits and unhealthy eating, and a loss of social capital and networks.[12] Additional studies have found similar problems linked to overcrowded housing conditions, where children living in these conditions are more likely to face the same social inequality in the future.[13]

Much like the impacts of unaffordable housing or disparities in homeownership, the impacts of substandard and overcrowded housing cause a social and economic barrier to children and adults, alike. The spillover effect of substandard housing to the surrounding community can, then, become its own barrier to affordable housing within a community due to devaluing property. In turn, property owners remove themselves or divest from their own neighborhood, causing a broader divestment from public and private entities across the overall community.

Hurricane Harvey in August 2017 has left much of the low- to- moderate income communities in Victoria in a state of disrepair. While a concrete number of substandard structures in Victoria is difficult to fully assess, the vacant lots, crumbling roofs, boarded up homes, and abandoned structures, primarily located in central and south Victoria is an impediment to fair housing and economic mobility/opportunity. The issue of overcrowding in Victoria can, partially, be attributed to the Eagle Ford Shale Boom/Bust cycle and Hurricane Harvey; however, stagnant incomes and a housing stock shortage in Victoria further exacerbated the problem. CHAS HUD data highlights that the 50 to 80% income limit communities are particularly vulnerable to overcrowded housing conditions for renters and homeowners, alike. This is very likely due to Victoria's housing shortage, the growing families, rising housing costs, and stagnant wages.

1. Actions to Address Impediment Real Estate Impediments

This section will outline a set of goals, strategies, and actions intended to address the previously discussed impediments to affordable housing in Victoria. For the purpose of this section, the goals and strategies mentioned are outlined to provide current or future strategies that the City may use to address the needs of our low-income population. The actions listed underneath the goals and strategies can be found in the

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[12] Urban Blight and Public Health, de Leon & Schilling, 2017
[13] Housing Crowding Effects On Children's Wellbeing, Solari & Mare, 2011

City of Victoria's 2025-2029 5- Year Consolidated Plan for the Community Development Block Grant and the 2025 Annual Action Plan.

- **Goal 1: Expand the housing stock of affordable housing.**
  - *Strategy 1*- Purchase, acquire, and/or donate property to non-profit builders (like Habitat for Humanity) for construction of affordable housing.
    - **Action**- The City develops a strategy to acquire vacant lots for donation to non-profit builders. As of plan year (PY) 2025, the City has not developed a plan for this strategy.

- **Goal 2: Continue and expand first time homebuyer assistance programs.**
  - *Strategy 1*- Provide direct homebuyer assistance through programs that provide down payment and/or closing cost assistance to targeted homebuyers.
    - **Action**- The City has offered up to $10,000 for down payment and/or closing cost assistance for low- to moderate-income first-time homebuyers (with a limit of $5,000 for down payment and $5,000 for closing costs).
      - In the 2020-2024 Consolidated Plan, the City expanded the down payment and/or closing cost assistance program for low- to moderate-income first time buyers to provide financial assistance of up to $10,000.
  - *Strategy 2*- Search and direct citizens to other, non-city homebuyer programs by placing links and information on the City's CDBG webpage.
  - *Strategy 3*- Promote the City's low- to moderate-income first-time homebuyer assistance program through the City's Public Information Office (PIO) in an effort to educate the public on available programs.

- **Goal 3: Reduce living expenses to allow more funds to available for rent/mortgage payments.**
  - *Strategy 1*- Sponsor programs that will assist homeowners or homebuyers acquire water and sewage taps at reduced costs.
    - **Action**- The City plans to develop a CDBG program to pay for water and/or sewage taps for eligible homebuyers to facilitate affordable housing construction.
  - *Strategy 2*- Support non-profit organizations that assist low- to moderate-income persons with paying utility bills.
    - **Action**- The City coordinates with the Crossroads Community Action who provides utility assistance for low- to moderate-income families living in Victoria.
  - *Strategy 3*- Coordinate with and support non-profit organizations that provide free meals to low- to moderate-income residents.
    - **Action**- The City coordinates with Victoria's Meals on Wheels South Texas and Crossroads Community Action who provides free meals to senior citizens and community residents. The City will also work with the Food Bank of the Golden Crescent to support their food distribution program(s).

- **Goal 4: Assist low-income homeowners with rehabilitation expenses.**
  - *Strategy 1*- Provide funding for owner-occupied home rehabilitation programs.
    - **Action**- In PY 2025, the City will partner with Golden Crescent Habitat for Humanity on their Ramp Up Victoria initiative, which will assist low- to moderate-income households with installing ADA ramps to allow safer access into their home.
  - *Strategy 2*- Provide information on energy saving and weatherization programs by placing links and information to our partners, (e.g., Crossroads Community Action), program webpage.

- **Goal 5: Provide homeowner and financial literacy education for low-income populations**
  - *Strategy 1-* Coordinate with local lenders and other educational outlets to provide low- to moderate-income communities the financial education that will assist prospective homebuyers the ability to own a home.
    - **Action-** At this time, the City has not yet established this educational assistance but will continue to coordinate with local lenders and real estate agents, through the City's Affordable Housing Roundtable, to provide the necessary financial literacy education.
    - **Action-** Increase public awareness of and promote fair housing rights through community outreach. See Goal 2, Strategy 3.

- **Goal 6: Support programs that help maintain neighborhood stability.**
  - *Strategy 1-* Coordinate with local community organizations/coalitions to sponsor cleanup activities.
    - **Previous Action-** Previously, the City has coordinated with Keep Victoria Beautiful, Be Well Victoria, and the Southside Coalition to host discussions with low- to moderate-income individuals/families/households within Victoria.
      - **Action-** In PY 2025, the City plans to continue coordinated efforts with various community groups, committees, non-profits, and coalitions to provide continual outreach efforts.

- **Goal 7: Continue to assist low-income homebuyers through the demolition of unsafe/substandard housing structures.**
  - *Strategy 1-* Provide yearly funding for the demolition and clearance of unsafe/hazardous/substandard housing structures that are not suitable for rehabilitation.
    - **Action-** The City plans to continue the demolition and clearance of its substandard housing structures program for low- to moderate-income property owners.
    - **Previous Action-** The City has used CDBG funds to demolish and clear substandard housing and structures within CDBG-eligible census block groups.

  - *Strategy 2-* Abate nuisances and substandard structures through the City's Code Enforcement and Enforce Property Maintenance

- **Goal 8: Continue assisting low-income neighborhood stabilization through infrastructure improvements.**
  - *Strategy 1-* Provide adequate, safe, and sustainable street lighting in CDBG neighborhoods to increase quality of life, safety, and community investment.
    - **Action-** Build or upgrade sidewalks, where needed, in CDBG-eligible census block groups. The City is planning a sidewalk project during PY 2025.
    - **Previous Action-** The City has upgraded street lighting and installed new streetlights in CDBG-eligible census block groups.
    - **Previous Action-** In prior plan years, the City assisted in the installment of street lighting and sidewalks along Azalea Street and the King/Oliver Target Neighborhood.

  - *Strategy 2-* Continue to support quality of life in CDBG neighborhoods by providing local, community parks with solar lighting to ensure the safety of community residents.
    - **Action-** The City plans to fund infrastructure, like solar lighting and other park infrastructure, for CDBG-eligible City Parks.
    - **Previous Actions-** Previously, the CDBG funds have been used to provide park infrastructure and other recreational equipment to Hopkins Park. The City also upgraded park lighting and installed sidewalks in CDBG-eligible City Parks.

(C) Housing Services for Individuals Experiencing Mental Health Crisis or Homelessness

Impediment 2: The Need for Housing and Transitional Services for those Experiencing Homelessness or a Mental Health Crisis

Housing services for the homeless continues to be a need in Victoria. According to the 2025 Point-in- Time Homeless Count (PIT) there were a total of 150 people who self-identified as homeless, approximately 7% of those homeless individuals said that they were chronically homeless. A total of 108 or 72% of those counted were adults (aged 18+), 28% were children (under the age of 18), and approximately 17% were women. Furthermore, approximately 9% of those counted stated that they had a serious mental illness, approximately 7% stated they were survivors of domestic abuse, and approximately 7% said that they had a substance use disorder. The 2025 PIT count does not capture a full picture of homelessness in Victoria, due to them not accounting for families that are doubled-up, individuals that couch-surf or migrate from house-to-house, or families living in motels. Therefore, the number of homeless individuals in Victoria is likely much higher than the PIT count shows.

Impacts of Impediment 2: The Need for Housing and Transitional Services for those Experiencing Homelessness or a Mental Health Crisis

The lack of sufficient housing for the homeless in Victoria continues to be frequently discussed issue in the community. The impacts of which have stemmed many lengthy conversations between the public, City leadership, Victoria Independent School District (VISD), and local non-profits and community organizations. City of Victoria Code of Ordinances prohibits camping within City right-of-way in primarily residential areas in an effort to protect neighborhood integrity but also can punish homelessness.

Finally, of those homeless individuals from the 2025 PIT, approximately 9% stated they had a serious mental illness. The need for mental health assistance is often crucial for homeless individuals or those on the cusp of becoming homeless. Additionally, substance abuse disorders are mental health disorders; however, they've often been separated out from diagnosed mental health issues. Taking this into account that means of only 150 homeless individuals identified in Victoria's 2025 PIT count, approximately 15% had/or have a diagnosable mental health disease or disorder and/or substance abuse disorder. Mental health and substance abuse are often directly related to one another, as both are expensive and difficult for low-income people to seek treatment for; thus, causing a homelessness and substance abuse/mental health crisis cycle.

2. Actions to Address Impediment 2: The Need for Housing and Transitional Services for those Experiencing Homelessness or a Mental Health Crisis

The City of Victoria and CDBG staff coordinate with local non-profits and organizations to assist the homeless and those experiencing a mental health crisis. Currently, there are three temporary assistance shelters available in Victoria: Salvation Army, Perpetual Help Home, and Mid-Coast Family Services. In addition to these temporary shelters for those experiencing homelessness, Gulf Bend Center is a local mental health and rehabilitation facility that will offer temporary shelter to those seeking treatment. Next, we will outline the goals and strategies that the City's CDBG program uses to address Impediment 2.

- **Goal 1: Continue to assist and fund, when possible, projects through local non-profits and organizations that will assist those experiencing homelessness, are at-risk of becoming homeless, or those with mental health issues.**
    - *Strategy 1-* Provide funding for projects to local non-profits and organizations that will repair, replace, or construct centers that can provide job training assistance, temporary shelters, or mental health counseling services.
        - **Action-** The City plans to utilize CDBG funds for facility upgrades or improvement to homeless and mental health facilities when possible.
        - **Previous Actions -** CDBG has granted qualified CDBG public facilities with funds to repair damaged facilities that assist the homeless, at-risk homeless, or those with mental health issues.

- **Goal 2- Continue to collaborate with the local non-profits, crises centers, and the Homeless Coalition of the Golden Crescent and offer support as needed.**
  - *Strategy 1-* Coordinate, collaborate, and continue to assist local non-profits that assist those experiencing a mental health crisis or are survivors of domestic abuse; such as, Perpetual Help Home, Gulf Bend Center, and Mid-Coast Family Services.
    - **Action-** At this time, the City of Victoria assists these local non-profits through Public Service Agency grants, when applied for by the entity. Additionally, CDBG staff provide informational resources and support and planning assistance to these vital centers or shelters. Continued coordination, may, in the long-term lead to more defined goals, strategies, and actions to address those that seek shelter or treatment at these centers.

  - *Strategy 2-* Continue to coordinate and collaborate with the Homeless Coalition of the Golden Crescent and provide information, staff support, and tools that will reduce homelessness.
    - **Action-** CDBG staff routinely attend Homeless Coalition of the Golden Crescent meetings to stay up to date on coalition needs and resources. Additionally, CDBG staff assist, yearly, in the Texas Homeless Network's (THN) PIT Count, which is organized through the tireless efforts of the Homeless Coalition of the Golden Crescent.

V. COMMUNITY ENGAGEMENT

The City of Victoria sent out Community Outreach Surveys to Victoria residents, in both English and Spanish, by way of monthly utility bills and online engagement, to provide the public opportunity to help shape our 5-Year Consolidate Plan. The survey period began in March 2025 and closed in June 2025. During this 120-day period, CDBG Staff received a total of 386 completed surveys. The results of these surveys helped staff to better understand community needs across all of Victoria. The Community Outreach Survey provided CDBG staff with the following "Top Community Priorities."

(A) Top Community Priorities

Community priorities were broken down into seven different categories: Community Services; Community Facilities; Neighborhood Services; Infrastructure Facilities; Business and Jobs; Special Need Services; and Housing Needs. The top two priorities from each category are listed in the table, below.

Table 43

Community Priority	Highest Priority	Second Highest Priority
1. Community Services	Need Mental Health Services	Need Anti-Crime Programs
2. Community Facilities	Need Fire Stations & Equipment	Need Healthcare Facilities
3. Neighborhood Services	Need Trash and Debris Removal	Need Cleanup of Abandoned Lots & Buildings
4. Infrastructure Facilities	Need Street Improvements	Need Street Lighting
5. Business & Jobs	Need Job Creation and/or Retention	Need Employment Training
6. Special Need Services	Need Neglected and/or Abused Children Centers and Services	Need Homeless Shelters and/or Services
7. Housing Needs	Need Affordable Rental Housing	Need Senior Housing

(B) Discrimination

Finally, the Community Outreach Survey ended by asking respondents to explain their view and experience of housing discrimination. The Discrimination results are shown on Table 44, below.

Table 44

Part II - DISCRIMINATION				
Survey Question	**No Answer**	**Yes**	**No**	**Total Surveys**
1. Do you believe discrimination is an issue in your neighborhood?	11.40%	9.59%	79.02%	386
2. Have you ever experienced discrimination in housing?	11.92%	8.81%	79.27%	386
3. Who do you believe discriminated against you?				386
Landlord/ property manager		4.15%		
Real estate agent		1.81%		
Mortgage Lender		1.81%		
Mortgage Insurer		0.52%		
No Answer	91.71%			
4. On what basis do you believe you were discriminated against?				386
Race		6.74%		
Color		2.33%		
National Origin		0.52%		
Religion		0.00%		
Gender		0.78%		
Age		0.78%		
Disability		1.30%		
Familial Status		2.07%		
No Answer	85.48%			
	No Answer	**Yes**	**No**	**Total Surveys**
5. Have you reported the incident if you believe you have been discriminated against?	91.97%	0.78%	7.25%	386
5a. If you didn't, why didn't you report?				
Don't know where to report		1.30%		
Afraid of retaliation		1.81%		
Don't believe it makes any difference		5.96%		
Too much trouble		0.78%		
No answer	90.15%			

VI. FAIR HOUSING ACTIVITIES

The City of Victoria has a fair housing ordinance that was adopted on August 6, 1984. This ordinance is intended to make it unlawful to discriminate in housing where the sale, rental, or lease of the housing constitutes a business. It, also, makes it the City's policy that all persons will have an equal opportunity for housing regardless of race, color, sex, religion, national origin, or ancestry.

(A) Fair Housing Complaints

There have been no Fair Housing Complaints filed with the City of Victoria.

(B) Local Lending Practices

Local lending practices data can be found in Appendix C.

APPENDIX A
Comprehensive Housing Affordability Strategy (CHAS)
Data: Victoria, TX 2017- 2021 ACS DATA

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	820	1,815	2,635
Household Income >30% to <= 50% HAMFI	1,300	1,535	2,835
Household Income >50% to <= 80% HAMFI	1,645	2,020	3,665
Household Income >80% to <=100% HAMFI	1,380	1,085	2,465
Household Income >100% HAMFI	9,550	3,295	12,845
Total	14,700	9,750	24,445
Housing Problems Overview[1]	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	3,025	4,650	7,675
Household has none of 4 Severe Housing Problems OR cost burden not available, no other problems	11,675	5,100	16,775
Total	14,700	9,750	24,445
Severe Housing Problems Overview[2]	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	1,460	2,515	3,975
Household has none of 4 Severe Housing Problems OR cost burden not available, no other problems	13,240	7,235	20,475
Total	14,700	9,750	24,445
Housing Cost Burden Overview[3]	Owner	Renter	Total
Cost Burden <= 30%	12,025	5,380	17,405
Cost Burden >30% to <= 50%	1,615	2,245	3,860
Cost Burden >50%	935	2,050	2,985
Cost Burden not available	115	60	175
Total	14,700	9,750	24,445

Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available, no other housing problems	Total
Household Income <= 30% HAMFI	2,100	530	2,365
Household Income >30% to <= 50% HAMFI	2,150	685	2,835
Household Income >50% to <= 80% HAMFI	1,990	1,670	3,665
Household Income >80% to <=100% HAMFI	715	1,750	2,465
Household Income >100% HAMFI	720	12,125	12,845
Total	7,675	16,775	24,445

Income by Housing Problems (Renters only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available, no other housing problems	Total
Household Income <= 30% HAMFI	1,460	350	1,815
Household Income >30% to <= 50% HAMFI	1,245	290	1,535
Household Income >50% to <= 80% HAMFI	1,440	575	2,020
Household Income >80% to <=100% HAMFI	335	750	1,085
Household Income >100% HAMFI	165	3,130	3,295
Total	4,650	5,100	9,750

Income by Housing Problems (Owners only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available, no other housing problems	Total
Household Income <= 30% HAMFI	640	180	820
Household Income >30% to <= 50% HAMFI	905	395	1,300
Household Income >50% to <= 80% HAMFI	550	1,095	1,645
Household Income >80% to <=100% HAMFI	380	1,000	1,380
Household Income >100% HAMFI	555	8,995	9,550
Total	3,025	11,675	14,700

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	2,075	1,665	2,635
Household Income >30% to <= 50% HAMFI	2,070	915	2,835
Household Income >50% to <= 80% HAMFI	1,740	375	3,665
Household Income >80% to <=100% HAMFI	640	25	2,465
Household Income >100% HAMFI	325	10	12,845
Total	6,850	2,985	24,445
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	1,445	1,280	1,815
Household Income >30% to <= 50% HAMFI	1,210	535	1,535
Household Income >50% to <= 80% HAMFI	1,270	225	2,020
Household Income >80% to <=100% HAMFI	320	10	1,085
Household Income >100% HAMFI	50	0	3,295
Total	4,295	2,050	9,750
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	630	385	820
Household Income >30% to <= 50% HAMFI	865	380	1,300
Household Income >50% to <= 80% HAMFI	465	150	1,645
Household Income >80% to <=100% HAMFI	315	10	1,380
Household Income >100% HAMFI	275	10	9,550
Total	2,550	935	14,700

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

APPENDIX B

Size of family unit	Weighted average thresholds	Related children under 18 years								
		0	1	2	3	4	5	6	7	8 or more
One person (unrelated individual):	15,480									
Under age 65..............................	15,850	15,852								
Aged 65 and older........................	14,610	14,614								
Two people:	19,680									
Householder under age 65............	20,490	20,404	21,002							
Householder aged 65 and older.....	18,430	18,418	20,923							
Three people....................................	24,230	23,834	24,526	24,549						
Four people.....................................	31,200	31,428	31,942	30,900	31,008					
Five people......................................	36,990	37,901	38,452	37,275	36,363	35,807				
Six people.......................................	41,860	43,593	43,766	42,864	41,999	40,714	39,952			
Seven people...................................	47,670	50,159	50,472	49,393	48,640	47,238	45,602	43,808		
Eight people....................................	52,850	56,099	56,594	55,575	54,683	53,416	51,809	50,136	49,710	
Nine people or more.......................	62,900	67,483	67,810	66,908	66,151	64,908	63,198	61,651	61,268	58,907

Source: U.S. Census Bureau, 2024.
Note: The source of the weighted average thresholds is the 2024 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

APPENDIX C

MSA/MD AGGREFGATE REPORT: MORTGAGE APPLICATIONS BY INCOME, RACE, & ETHNICITY

INCOME, RACE & ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	#	$	#	$	#	$	#	$	#	$	#	$	#	$
LESS THAN 50% OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	4	590000	2	290000	0	0	1	205000	0	0	1	95000	0	0
Asian	3	265000	0	0	0	0	1	155000	2	110000	0	0	0	0
Black or African American	23	2265000	3	405000	4	440000	8	940000	3	165000	5	315000	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	215	21795000	58	6010000	12	1390000	105	11175000	21	1995000	19	1225000	2	220000
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	4	620000	0	0	0	0	4	620000	0	0	0	0	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	47	5195000	6	510000	3	315000	23	2245000	6	960000	9	1165000	0	0
ETHNICITY														
Hispanic or Latino	143	12725000	26	2750000	9	855000	76	6830000	12	1080000	20	1210000	0	0
Not Hispanic or Latino	104	11710000	35	3445000	6	970000	39	5355000	16	1440000	8	500000	2	220000
Joint	10	1620000	0	0	0	0	8	1310000	0	0	2	310000	0	0
Free Form Text Only	2	90000	0	0	0	0	1	85000	0	0	1	5000	0	0
Ethnicity Not Available	37	4585000	8	1020000	4	320000	18	1760000	4	710000	3	775000	0	0
50-79% OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	5	725000	3	395000	0	0	1	265000	0	0	1	65000	0	0
Asian	10	1380000	6	920000	1	65000	1	75000	0	0	2	320000	0	0
Black or African American	22	3040000	11	1745000	2	190000	7	855000	1	175000	1	75000	1	215000
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	426	60630000	192	29250000	20	2520000	123	16315000	53	8495000	38	4050000	6	970000
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	8	1120000	3	385000	0	0	3	425000	0	0	2	310000	0	0

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	#	$	#	$	#	$	#	$	#	$	#	$	#	$
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	47	6865000	18	3180000	3	265000	9	1425000	13	1585000	4	410000	1	135000
ETHNICITY														
Hispanic or Latino	208	28890000	85	12245000	13	1475000	61	8505000	28	4480000	21	2185000	3	535000
Not Hispanic or Latino	219	32225000	114	18670000	9	1235000	51	6065000	28	4430000	17	1825000	4	650000
Joint	25	3205000	12	1470000	0	0	9	1345000	1	45000	3	345000	0	0
Free Form Text Only	3	595000	1	105000	0	0	1	255000	1	235000	0	0	0	0
Ethnicity Not Available	63	8845000	21	3385000	4	330000	22	3190000	9	1065000	7	875000	1	135000
80-99% OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	5	1105000	2	460000	0	0	0	0	3	645000	0	0	0	0
Asian	5	835000	2	300000	0	0	1	75000	2	460000	0	0	0	0
Black or African American	18	3480000	8	1760000	0	0	7	1105000	2	380000	1	235000	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	237	38585000	114	21010000	16	2120000	60	8560000	24	4540000	23	2355000	1	215000
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	4	620000	1	225000	1	175000	0	0	0	0	2	220000	0	0
Free Form Text Only	1	245000	0	0	0	0	1	245000	0	0	0	0	0	0
Race Not Available	44	8080000	19	4015000	1	205000	15	2445000	6	1090000	3	325000	0	0
ETHNICITY														
Hispanic or Latino	127	20035000	49	9015000	10	1390000	36	4870000	19	3495000	13	1265000	0	0
Not Hispanic or Latino	121	21725000	73	13835000	4	580000	21	3385000	13	2795000	10	1130000	1	215000
Joint	25	4405000	13	2335000	1	175000	5	935000	3	545000	3	415000	0	0
Free Form Text Only	1	225000	0	0	0	0	1	225000	0	0	0	0	0	0
Ethnicity Not Available	40	6560000	11	2585000	3	355000	21	3015000	2	280000	3	325000	0	0
100-119% OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	1	45000	0	0	0	0	1	45000	0	0	0	0	0	0
Asian	6	1230000	3	885000	0	0	2	150000	1	195000	0	0	0	0

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	#	$	#	$	#	$	#	$	#	$	#	$	#	$
Black or African American	9	1545000	3	785000	1	155000	3	315000	0	0	2	290000	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	203	38655000	116	24500000	3	535000	35	4695000	37	7465000	12	1460000	2	510000
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	4	780000	3	595000	0	0	0	0	0	0	1	185000	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	39	6655000	16	3030000	1	85000	9	1545000	9	1605000	4	390000	0	0
ETHNICITY														
Hispanic or Latino	89	15155000	42	8790000	3	335000	20	2450000	15	2525000	9	1055000	1	165000
Not Hispanic or Latino	129	24655000	74	15580000	1	245000	22	3050000	23	4625000	9	1155000	1	345000
Joint	27	5295000	16	3460000	0	0	3	175000	7	1545000	1	115000	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	17	3805000	9	1965000	1	195000	5	1075000	2	570000	0	0	0	0
120% OR MORE OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	7	1205000	3	405000	1	205000	2	410000	0	0	1	185000	0	0
Asian	12	2790000	6	1860000	0	0	4	440000	0	0	2	490000	0	0
Black or African American	30	7900000	9	2405000	1	385000	9	1785000	6	2380000	5	945000	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	701	2.01E+08	387	1.22E+08	38	9180000	115	24915000	115	34655000	46	10850000	15	4865000
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	16	4320000	6	1170000	1	625000	3	915000	5	1405000	1	205000	0	0
Free Form Text Only	1	375000	1	375000	0	0	0	0	0	0	0	0	0	0
Race Not Available	190	43610000	117	27405000	8	1640000	32	6450000	25	5965000	8	2150000	267	62195000
ETHNICITY														
Hispanic or Latino	245	54955000	120	32090000	14	3030000	57	8205000	32	7530000	22	4100000	2	800000

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	#	$	#	$	#	$	#	$	#	$	#	$	#	$
Not Hispanic or Latino	454	1.45E+08	256	84120000	22	6320000	70	19240000	78	27760000	28	7530000	9	2545000
Joint	83	22865000	44	13740000	3	785000	15	3085000	17	4075000	4	1180000	3	1435000
Free Form Text Only	1	375000	1	375000	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	174	38170000	108	24830000	10	1900000	23	4385000	24	5040000	9	2015000	268	62280000