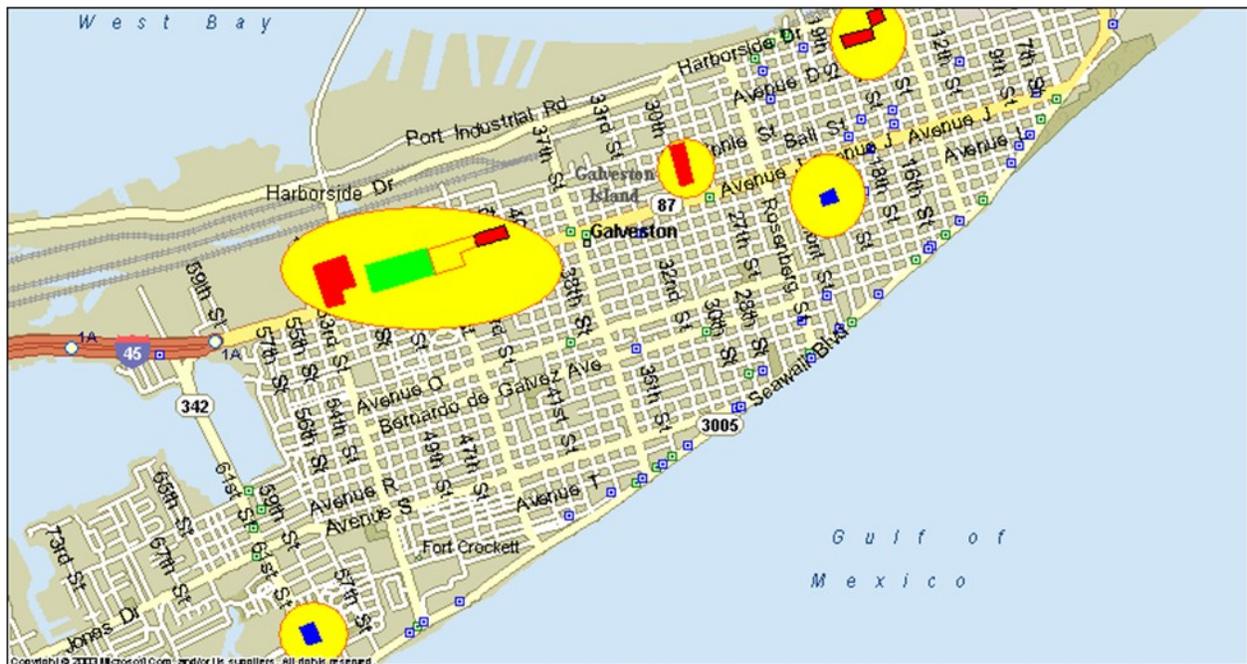




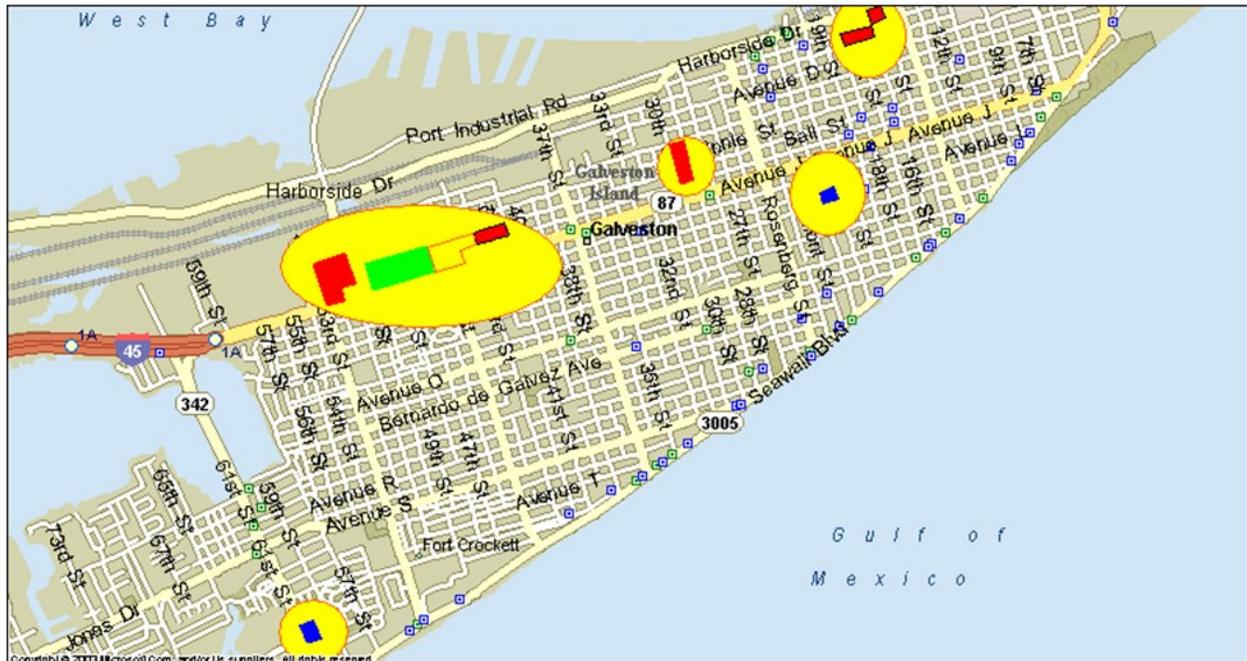
Redevelopment Plan



December 14, 2009



Approved Amended Redevelopment Plan



December 14, 2009

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A. Executive Summary

The Redevelopment Project and Plan

On September 13, 2008, Hurricane Ike made landfall at 2:10a.m., with a 17-20 foot storm surge and 110 mph winds, flooding 75% of Galveston Island. Hurricane Ike was one of the most destructive natural disasters to make landfall in the United States. Hurricane Ike destroyed all four of Galveston Housing Authority's main public housing developments, built in the 1940's & 1960's, namely: Oleander Homes, Magnolia Homes, Palm Terrace & Cedar Terrace. These four sites comprised all of the family units that GHA operated under the federal public housing program.

Rebuilding the damaged housing stock of Galveston is essential for the City's recovery. Without places to live, people cannot return to work, pay taxes, frequent local businesses, or send their children to school. Galveston, including GHA, must address unemployment, affordable housing, education, and vulnerable populations in order to rebuild after Hurricane Ike.

The Galveston Housing Authority (GHA), as with the rest of Galveston, is facing several decisions in regard to its four family public housing sites (569 units), which were extensively damaged by flooding. A holistic approach to this housing crisis after the hurricane of the century has to be global in nature, considering all options and thinking beyond the box.

The units, which range in age from 30 to 60 years, were demolished as a result of the City of Galveston's finding that the units were unfit for human occupancy in violation of the Dangerous Building Code and with consideration of the cost to rehabilitate these obsolete units. GHA has a unique opportunity to replace the physical units lost to hurricane damage with state of the art units that adhere to the best of design principals. Since 1998, several hundred thousand public housing units in the United States have been rebuilt and renovated replacing outmoded, obsolete and aging housing with models of modern living. GHA now also has that same opportunity to create a market comparable group of units in place of the 569 units that were lost to the power of Hurricane Ike.

Introduction

The Galveston Housing Authority is a non-profit public agency, authorized and organized under Texas State Statute enabling legislation. The Authority was established to provide decent, safe and affordable housing accommodations to low income families, handicapped, and elderly persons.

The Galveston Housing Authority has provided housing to low-income families on the Island for the last 69 years. The Authority was formed on April 8, 1940, by Mayor Brantly Harris, who formed the public housing agency with a \$500 loan from the City of Galveston. The newly formed entity conducted a survey of substandard housing in Galveston and submitted the results to the U.S. Housing Authority in Washington, D.C. The survey showed the immediate need for 875 units of housing. The Authority requested federal funds to build 775 units at a cost of \$3.5 million.

L. Walter Hensley was appointed the first Executive Director on July 23, 1940. He secured funds to build the Former Oleander Homes & the Former Palm Terrace. With the approval of President Franklin D. Roosevelt, the Authority received the loan to begin construction.

GHA is committed to its mission of assisting low-income families to obtain quality affordable housing with the intent to have "landmark revitalization" in restoring it's units. GHA is committed to rebuilding the units and continuing to offer housing to low income families on the island.

The plan details the results of a review of the current conditions of the developments; a neighborhood scan of the general Galveston area; and general and specific housing redevelopment plans created by architectural firms under contract to GHA. Prior to the storm the four properties consisted of 569 residential housing units and community use buildings. The four sites are located in the northern section of the City of Galveston. A map detailing the specific locations of the four sites is included (Appendix 1).

The purpose of this Redevelopment Plan is to give GHA and the City of Galveston all of the necessary information and documentation to allow GHA to proceed with the redevelopment of the sites. The plan also provides the GHA with recommendations for implementation steps and financial resources.

Redevelopment Plan

The Plan contains the following information:

A summary of the project concept, including the rental and homeownership component, design criteria, target market information and a timeline.

GHA engaged two consultant architects to design appropriate site plans; one to do construction plans for the Oaks IV project, and a second firm to do a master plan for the three remaining sites.

Development subsidies are critical for affordable rental development. The Financing Plan outlines the resources available to GHA, the developer and residents that would significantly reduce the development cost, purchase and/or mortgage amount. The Implementation Plan identifies specific financing resources, including the tax credit application process, subsidy sources, the entitlement process, and the timelines and processes to access those resources.

A financial feasibility analysis was developed showing development costs, rental income and potential subsidy proceeds that the GHA could realize from the project. An implementation plan and projected schedule through September 2012, is included and identifies the critical tasks that need to be completed initially to move the project forward.

Development Plan

The Report recommends that the redevelopment project be developed in the following four phases:

- Phase I - Oaks IV (formerly Palm Terrace)
- Phase II - The former Oleander Homes
- Phase III - The former Cedar Terrace
- Phase IV - The former Magnolia Homes

GHA is also looking at the potential of submitting a HOPE VI Application to HUD for the former Cedar Terrace site. A HOPE VI award would bring GHA not only development funding, but funding for resident and community services which are an important component in assisting GHA clients.

B. The Planning Process

The Galveston Housing Authority has actively engaged the public in its decision making process. Following Hurricane Ike, GHA hosted four public participation meetings at the Holland House community facility to involve the public in discussions regarding redevelopment of public housing, as well as, affordable housing needs in Galveston.

The Local Initiative Support Corporation (LISC) Housing Authority Resource Center (HARC) staff worked with GHA staff to assess the current market and the demand for homeownership, rental real estate development, and other community activities based upon the inherent strength of the organization as well as market opportunities.

Over the course of two days, March 6-7, 2009, GHA hosted a Community Design Workshop which was held for the explicit purposes of examining options for the four housing sites. Much of the discussion centered around identifying the connectivity of GHA's current properties to other major transportation modes, commercial activity, major employers, and their respective proximity to public and semi-private green space.

GHA issued a request for qualifications for planning and architectural services for the Cedar, Magnolia and Oleander Sites. The selected firm, Civic Design Associates (CDA), held a series of community meetings and a community workshop to assist in creating a series of preliminary designs for the three sites.

Civic Design Associates facilitated a public design workshop on July 25, 2009, from 9:00 am to 2:00 pm, at the Island Community Center. The workshops began with a brief presentation by the consultant of the project background, objectives, and to discuss the results of an image survey. Following this, participants worked in small groups and completed a series of exercises to document their ideas and visions for the public housing redevelopment.

Participants were invited to visit the on-site design studio from July 26th through July 30th, held at the Oleander Homes Community Facility where the design team worked all week. Several public "pin-up" sessions were held, during which all work in progress was displayed. Civic Design Associates presented preliminary recommendations on August 4, 2009 at the Island Community Center.

Preliminary designs for all four of the sites are appended to this plan. (Under separate cover), GHA will use these concept plans as a starting place for the final design of the sites working with the selected master developer of the sites.

In the process of preparing this document, the team reviewed neighborhood plans, financial reports, market studies, demographics, and local environmental conditions pertinent to real estate and community development activities in the Galveston area. The following is the planning process for the former sites of Cedar Terrace, Magnolia Homes, Oleander Homes and Palm Terrace.

1. Fact gathering

- Number of units, bedroom mix, size of units
- Number of units occupied / vacant
- Turnover rate and projected occupancy in two/three years
- Condition of units and rehabilitation estimates if appropriate
- Incomes of residents
- Size of property
- Surrounding land uses, zoning and ownership
- Current area plans
- Other baseline information

2. Stakeholder interviews

- Resident leaders
- Faith based leaders in community
- GHA management / board leaders
- City – Mayor, Council President, Department of Neighborhoods/Housing staff
- Others

3. Resident focus group – resident attitudes towards:

- Existing Sites
- Larger community
- Other issues

4. Community Visioning session – to ensure process is open and inclusive.

5. Web-based survey – to evaluate alternate design preferences and address other issues.

6. Preparation of Vision / Values Statement to provide the framework for the plan, addressing topics such as:

- Relocation
- Replacement of affordable housing support

- Compatibility with surrounding area
 - Mix of homes – single family, townhouse, etc.
 - Income targets and mix
 - Density and open space
 - Design characteristics
7. Prepare concept development plan for the:
- The former Cedar Terrace, The former Magnolia Homes, the former Palm Terrace, The former Oleander Homes sites, and;
 - Surrounding area.
8. Prepare financing strategy and budgets for the sites and the surrounding area.
9. Prepare broader housing replacement strategy for sustaining affordability for current residents -- external to existing sites.

The community dialogue in regard to public housing's place on Galveston Island post Hurricane-Ike has varied widely since the discussion began. Views both pro and con have surfaced from community stakeholders but no one distinct preference has emerged. While former residents of public housing and some non-residents have lobbied for nothing less than a one-for-one replacement of lost units, opinions vary widely.

A consistent theme from the most vocal opponents to bringing displaced public housing residents home appears to be that they need not come home at all and that the mainland is a more appropriate site for redevelopment of the 569 units lost. The most often referenced rationale for this stance is that Galveston Island, which is a barrier island, is an inappropriate place for this type of housing because of its vulnerability to future hurricanes. This view does not take into account the planned use of building and design strategies that will mitigate potential danger to families. Furthermore, the precarious nature of the Island does not appear to enter the discussion regarding private homeowners or other ongoing recovery projects.

Another rationale for the removal of this population from the Island entirely stems from the perception that there are insufficient economic opportunities for lower income residents on Galveston Island. In recent decades, Galveston Island's economy has shifted toward a tourism-based service industry with many residents employed in restaurant and hotel positions associated with low pay. Though these jobs are crucial for the operation of a tourist economy, the housing needs of low-wage earners remains unaddressed. Most residents in a tourism based service industry are currently expending in excess of 30% of their income on housing.

Other stances contradict themselves entirely. Early on in the process, opinions were expressed in opposition to the GHA acquiring blighted lots for scattered sites while still demanding a deconcentration of units on the four original sites. More recently the desire for 100% scattered sites has surfaced as well.

There has even been a push by some vested interests for the GHA to simply “give away” land for use as a park, though this is entirely at odds with the Galveston Housing Authority’s stated mission and purpose in the community at large.

C. Background Information

Galveston Background

On September 13, 2008, Hurricane Ike certainly opened a new epoch for the island’s social and economic life due to the immensity of damage to the physical and social infrastructure. The intense public debate over the scope and function and public housing reconstruction in Galveston has been part and parcel of this epoch’s emergence because it relates directly to the island’s long-term recovery and redevelopment.

Prior to Ike, Galveston’s economy and workforce was predicated significantly on tourism and real estate investment. While UTMB remains the largest single employer on island, a recent report by Angelou Economics stated that Galveston’s tourism industry is directly responsible for approximately 9,300 jobs. This figure represents more than 30% of all jobs within the city.

The Angelou report that can be found on the Galveston Park Board’s website also documented that:

- Slightly less than half of workers in Galveston’s tourism industry—or 4,275 employees—reside in the City of Galveston.
- Of the 2,250 indirect workers supported by tourism, approximately 46% reside permanently in Galveston.
- On average, employees in Galveston’s tourism sector annually earned \$20,610.

The ascendancy of the tourist industry can be considered for its holistic effects beyond immediate revenue for the city, including but not limited to, the polarizing social stratification that is attendant with a tourist industry, and the related concentration of entrenched poverty that are an exacerbated consequence of low-paying service jobs.

The revitalization of “historic downtown”, beginning largely in the 1970s and continuing through today, functions as a tourist market supplement to the segments that visit Galveston Island. “Historical downtown” offered the symbols and façades of an imagined Victorian England: e.g., urbanity, wealth, architectural grandeur, regional preeminence grounded before the 1900 storms in a mighty economy of shipping and finance. With that said, here are some historical facts associated with downtown revitalization and the consolidation of “historical downtown” Galveston.

- In 1967, at a banquet for the Galveston Historical Foundation at now-demolished Jack Tar Hotel it was said that “Galveston is going to become increasingly visitor oriented and historical activities should take advantage of this.”
- The Strand was listed on the National Register of Historic Places in 1969.
- During the 1970s, other dynamics that effected the rise of the tourism industry directly and indirectly include the formation of East End Historical District in 1971 (and its association in 1974); the reclamation of Ashton Villa, the creation of Dickens on the Strand, and the establishment of Strand Revolving Fund in 1973; the creation of Silk Stocking Historical District in 1976; the acquisition and restoration of the Elissa in 1974; the introduction of the Historic Homes Tour in 1975, and finally, the political battle against the Wharves in 1976 to retain the mosquito fleet, so as to keep “providing natives and visitors alike with the visual and symbolic access to the sea and a period of economic autonomy it once represented.”

Furthermore, in 1976 the Federal Government adopted federal tax incentives to encourage rehabilitation of historic buildings for income producing purposes in declining central business districts. Houston-based capital also came to the downtown. In the 1980’s, Galveston had enormous opportunity to draw on tourism from all over the region and especially from Houston. Houston is getting so big that people come to Galveston to get away on weekends. There are hundreds of people from Houston who have summer homes and spend a lot of money in Galveston. Galveston also has a great history, and its historical areas are just beginning to blossom. The historical importance of Galveston in ten years could be almost as important as the tourism on the beaches.

Paradoxically, Galveston’s economic stagnation during much of the 20th century also enabled its historical architectural preservation since a relatively reduced level of new

construction and the absence of federal urban renewal initiatives lent itself to the continued existence of aging housing stock.

The City of Galveston's economy is characterized by a predominance of jobs in the retail and service sectors, a large in-commuting population, and an important tourism industry. Despite a loss in population during the 1990s, Galveston has generally benefited from the overall growth in the economy of the State of Texas during the same timeframe. Markets expanded for all kinds of products, goods, and services. In particular, growth in the high technology sector has increased the demand for high-skilled workers and brought, with these new skills, changes in lifestyles.

Galveston, with its strong service sector and recognized public institutions, is poised to become a prime location for employment opportunities, and to provide a highly educated workforce that can attract and retain businesses. Yet some hurdles must first be overcome, including the need to strengthen and expand the local stock of quality affordable/ middle-income housing and to upgrade the City's public infrastructure and services to adequately serve increased demand and service expectations.

According to the 1990 census, 80% of Galveston's 25,889 employed residents lived in the City. Therefore, Galveston may be seen as playing the role of a "downtown" for Galveston County, with all the problems such a role typically entails: a relatively small proportion of middle-class; an imbalance between jobs and residents; and a declining, underutilized housing stock.

While the creation of new jobs is important, significant economic benefit may also be realized from attracting the large in-commuting population to become residents of the City. The development of middle-income housing would be a key element of such a strategy. Housing could be provided not only through development of new residential developments, but also through the renovation and/or re-occupation of the City's considerable vacant housing stock.

Affordable / available housing issues, especially as they relate to the population of students and tourism industry workers, should also be considered on an island-wide basis. Economic development strategies should consider labor force education and training opportunities to help integrate the City's unemployed and low income population.

Hurricane Ike's flood waters washed away buildings and homes, businesses and jobs. The local economy may take years to restore to pre-Ike levels. The community expressed a clear vision of rebuilding its economy based on its pre-storm strengths: the Port of Galveston and maritime industries, UTMB, its educational, research and health care components and biotechnology outgrowth, and tourism. Unlike the state of Texas that has seen its population grow by some 13 percent between 2000 and 2007, Galveston has experienced a decline in its population for the past three decades. In 2007, the City of Galveston had an estimated population of 56,940 people; which is a 3.1 percent decline since 2000. Slowly but steadily, the number of permanent Island residents has decreased.

The floodwaters from Hurricane Ike did damage to most of the housing on the island. More than 75 percent of the homes sustained damage. After the hurricane, 1,900 students were displaced and did not re-enroll at the Galveston Independent Schools. Based on utility usage, loss of student population, and available housing, it is estimated that Galveston, at six months after the storm, lost 15 to 20 percent of its pre-storm population.

Similar to the recovery efforts after Hurricanes Katrina and Rita in Mississippi and Louisiana, population regeneration to its pre-storm level depends on how quickly the community restores its housing inventory and re-opens its businesses.

Hurricane Ike damaged many of the businesses in the downtown, Port, Harborside, and beachfront areas of the Island. After six months, only 65 percent of the businesses on the Island re-opened. The extent of the damage and loss of business activities, coupled with the damage to the housing stock, have resulted in lay-offs from UTMB (3,800 jobs lost), Galveston Independent School District (GISD) 163 jobs lost), and Shriner's Children's Hospital (354 jobs lost). The unemployment rate jumped from 5.6 percent in September 2008 to 9.9 percent in October 2008. In January 2009, the unemployment rate was 9.5.percent.

Repairing the damage from Hurricane Ike presents an opportunity to revitalize and reposition the City of Galveston. The City must formulate economic programs, incentives and infrastructure that encourages and supports business and increases the number of people who both live and work on the Island.

Neighborhood Planning

The Galveston Housing Authority has actively engaged the public in its decision making process. Following Hurricane Ike, GHA hosted four public participation meetings at the Holland House community facility to involve the public in discussions regarding redevelopment of public housing, as well as, affordable housing needs in Galveston. GHA presented several development options for the creation of public housing and affordable, “workforce” housing. (Appendix 2 & 3)

GHA staff worked to assess the current market and the demand for homeownership and rental real estate development and other community activities based upon the inherent strength of the organization as well as market opportunities.

The redevelopment of the four housing sites is an opportunity to integrate the residents and the units more fully into the neighborhood. With the planned improvements to the sites, the GHA is seeking to align its physical improvements with the planned community revitalization. The plans for these sites takes into account the following concepts:

Human Scale: Through the placement of lower density homes and tree-lined streets, the new communities will take on a more intimate, human scale.

Diversity: Creating a community with an attractive mix of affordable family and senior housing will create a level of diversity in some of the new sites.

Mixed Use: The new sites will offer mixes of town homes and apartments with walkable streets that lead to nearby retail, recreation and community facilities.

Sensible, Central Open Spaces: The new sites will have better open spaces placed in the heart of the community.

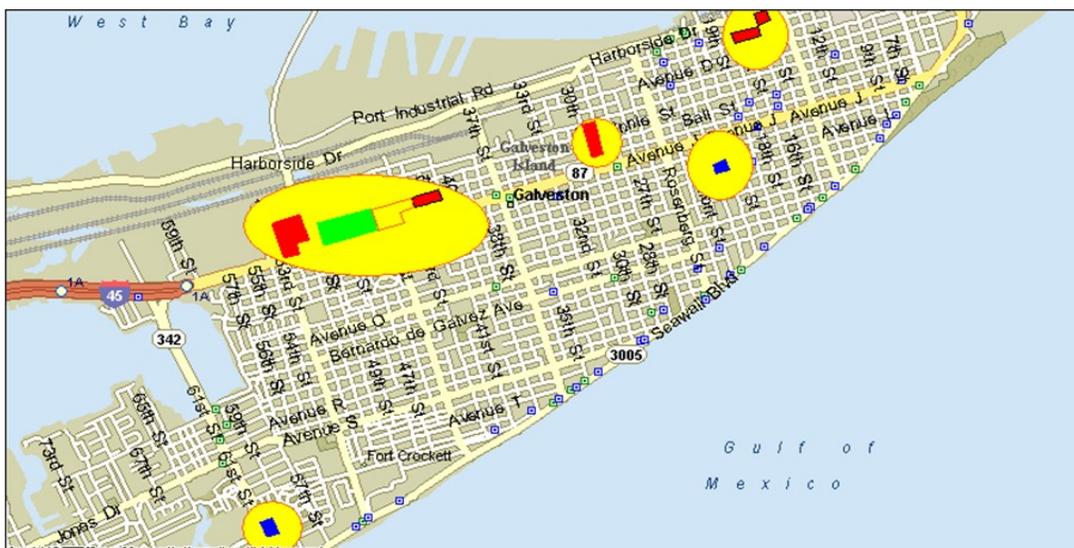
The Urban Land Institute (ULI) panel of housing and land use experts met in Galveston on September of 2009 to deliver an implementation plan for housing redevelopment on the Island at the request of the City of Galveston and the Long Term Recovery Committee. ULI assembled teams of land use professionals to make strategic recommendations on land use challenges. One of ULI’s recommendations was to build a new style of affordable housing neighborhoods that are mixed-use and mixed-income, (a type of development that includes public and non-public housing units for families of various income levels) and use this new home construction as an economic

driver to create up to 2,800 well-paying jobs on the Island. ULI's specific assignment was to create an action plan for making home-ownership available and attractive to a wider range of Galveston residents. ULI's overall finding was that Public-Private Partnerships offer significant opportunity for Galveston to increase its middle class resident base. In doing so, Galveston must leverage low cost (City owned) land, community development financing incentives, and demand for variety of housing types and different price points, thus strengthening Galveston's competitive advantages.

Galveston employees' housing options are limited. There are 23,710 Occupied Units with a rental versus owner ratio of 43% ownership, 57% rental, and a high vacancy rate of 28.9% (over 9,000 units). Additionally, there are a high number of units needing rehabilitation and repair (ULI Report).

In Galveston, the available housing does not match worker demand. Housing stock is poorly located or the wrong size or targeted to the wrong income levels. There are opportunities in Galveston to develop new housing stock that better match the needs of the community. Parcels within the core are available for redevelopment (vacant, abandoned, parking lots) and there are HUD-assisted programs that can result in high-quality housing (mixed-income housing). There is potential for new housing options with close-by neighborhood services as well as potential for an appealing vibrant, walkable district that could become nationally renowned.

Site Background
GHA Family Housing Sites
The Former Cedar Terrace ~ The Former Magnolia Homes
The Former Oleander Homes ~ Oaks IV(formerly Palm Terrace)



Pre Storm Existing Units

Sites			Bedrooms			Units
	1	2	3	4	5	
Cedar		41	82	12		136
Magnolia	14	49	45	20	6	133
Oleander	60	82	38	16		196
Palm		80	24			104
	74	252	189	48	6	569

Cedar Terrace

Old Cedar Terrace was built in 1953 at 724 33rd Street. The site was located on 17.33 acres and provided 349 apartment units. The buildings were opened for occupancy initially in September 1954. Buildings 2-29 of Old Cedar Terrace were demolished to create Cornerstone Homeownership, leaving 20 buildings consisting of 136 units.



Magnolia Homes

Magnolia Homes was built in 1953 at 1601 Strand. The site was located on 5.85 acres and provided 147 family and elderly units. The date of initial occupancy was August 1953. In 1999, the Port Industrial Boulevard was expanded creating a hazardous environment to the residents of Magnolia Homes. As a result Building 18, in its entirety, was demolished and Building 17 & 19 lost two units each. 133 units remained.



Oleander Homes

Oleander Homes was built in 1940 at 5228 Broadway. The site was located on 11.5 acres. The original development consisted of 29-2 story buildings with 206 housing units. Forty-five units were occupied by elderly and 161 units by families. The initial occupancy period was June 1943. In 2006, ten (10) units were damaged by fire in Building 13. The fire damaged units were demolished on January 31, 2007, resulting in 196 units.



Palm Terrace

Old Palm Terrace was built in 1940 at 4400 Sealy. The site was located on 13.35 acres. The property had 40 -2 story buildings consisting of 332 apartments. Fifty nine (59) units were occupied by elderly and 273 units by families. Old Palm Terrace was demolished in the 1990's as a result of excessive deterioration and a cost to repair that exceeded HUD financial guidelines for rehabilitation. In June of 1955, New Palm Terrace was developed consisting of 104 units.



GHA Organizational Background

The Galveston Housing Authority has provided housing to low-income families on the Island for the last 69 years. As stated, the Authority was formed on April 8, 1940, by Mayor Brantly Harris who started the public housing agency with a \$500 loan from the City of Galveston.

The then newly formed Authority conducted a survey of substandard housing in Galveston and submitted the results to the U.S. Housing Authority in Washington,

D.C. The survey showed the immediate need for 875 units of housing. The authority requested funds to build 775 units at a cost of \$3.5 million.

The Authority is a non-profit public agency, authorized and organized under Texas State Statute enabling legislation. The Authority was established to provide decent, safe and affordable housing accommodations to low income families, handicapped and elderly persons. GHA is governed by a board chaired by Arthur Mabasa and comprised of five members. The executive and administrative staff is led by the Executive Director, Harish Krishnarao. An Organizational Chart showing the key departments of GHA is included below.

GHA operates and administers the following programs:

- Rental units subsidized with public housing operating subsidy
- Housing Choice Voucher Program
- Disaster Housing Assistance Program (DHAP)
- Homeownership
- Social Services
- Housing Management
- Housing Development

