

Economic Conditions

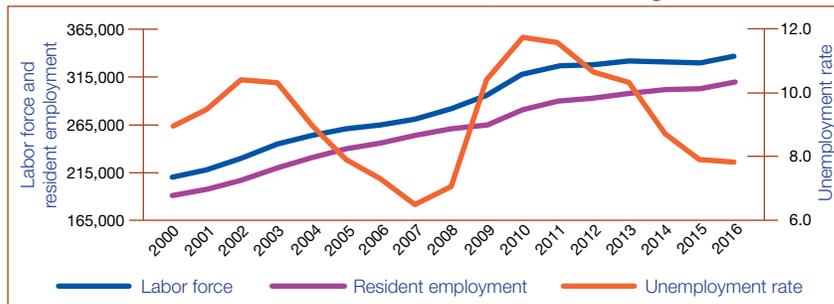
Since 2010, the economy in the McAllen HMA has grown. From 2010 to the current date, nonfarm payrolls in the HMA increased by an average annual 4,800 jobs, or 1.9 percent, to reach 253,900 jobs, primarily due to growth in the education and health services sector. During the same period, the unemployment rate declined from 11.8 percent to the current rate of 8.1 percent. Figure 1 shows trends in the labor force, resident employment, and the unemployment rate in the HMA from 2000 through 2016.

During the 12 months ending March 2017, the most job growth occurred in the education and health services

sector, which increased by 3,200 jobs, or 4.9 percent, to an average of 69,100 jobs (Table 2). Since 2000, the education and health services sector has been the fastest growing sector in the HMA (Figure 2) and has added 44,800 net jobs, which represents 47 percent of all net jobs added in the HMA. Of the 10 largest employers in the HMA, 5 are in the education and health services sector—Edinburg Regional Medical Center, McAllen Medical Center, Doctors Hospital at Renaissance, Rio Grande Regional Hospital, and Mission Regional Medical Center have 3,000, 2,800, 2,000, 975, and 950 employees, respectively (Table 3). In addition to the growth in the home healthcare industry, which accounts for nearly 56 percent of health services jobs in the HMA, the growth in the number of residents with health insurance benefited the education and health services sector. The percentage of the population with health insurance in the HMA increased to 69.0 percent during 2015, up from 64.1 percent in 2010 (American Community Survey [ACS] 1-year data).

The government sector has also been a leading source of job growth in the HMA, contributing 1,700 jobs during the 12 months ending March 2017. Government sector job growth was primarily in the local government subsector, which grew in response to population growth. The government sector is the second largest employment sector and accounts for 58,800 jobs, or approximately 23 percent of nonfarm payrolls in the HMA (Figure 3). Texas A&M University will open a 4-year university campus in the city of McAllen in the fall of 2017. The campus expects enrollment of 100 students in 2017, expanding to 750 students by 2022. Major employers

Figure 1. Trends in Labor Force, Resident Employment, and Unemployment Rate in the McAllen HMA,* 2000 Through 2016



* McAllen-Edinburg-Mission HMA.

Source: U.S. Bureau of Labor Statistics

Table 2. 12-Month Average Nonfarm Payroll Jobs in the McAllen HMA,* by Sector

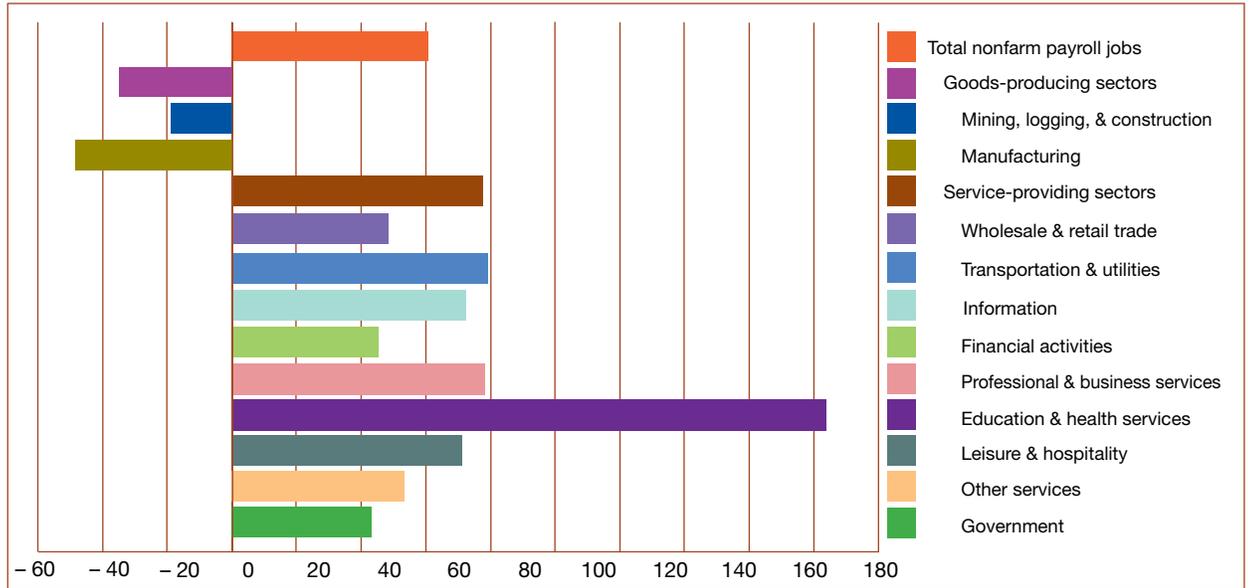
	12 Months Ending		Absolute Change	Percent Change
	March 2016	March 2017		
Total nonfarm payroll jobs	249,100	253,900	4,800	1.9
Goods-producing sectors	15,400	14,200	-1,200	-7.8
Mining, logging, & construction	8,900	8,000	-900	-10.1
Manufacturing	6,500	6,200	-300	-4.6
Service-providing sectors	233,700	239,700	6,000	2.6
Wholesale & retail trade	46,000	45,800	-200	-0.4
Transportation & utilities	8,600	8,600	0	0.0
Information	2,300	2,200	-100	-4.3
Financial activities	9,000	8,800	-200	-2.2
Professional & business services	15,900	16,400	500	3.1
Education & health services	65,900	69,100	3,200	4.9
Leisure & hospitality	23,300	24,200	900	3.9
Other services	5,600	5,700	100	1.8
Government	57,100	58,800	1,700	3.0

* McAllen-Edinburg-Mission HMA.

Notes: Numbers may not add to totals because of rounding. Based on 12-month averages through March 2016 and March 2017.

Source: U.S. Bureau of Labor Statistics

Figure 2. Sector Growth in the McAllen HMA,* Percentage Change, 2000 to Current



* McAllen-Edinburg-Mission HMA.

Note: Current is based on 12-month averages through March 2017.

Source: U.S. Bureau of Labor Statistics

Table 3. Major Employers in the McAllen HMA*

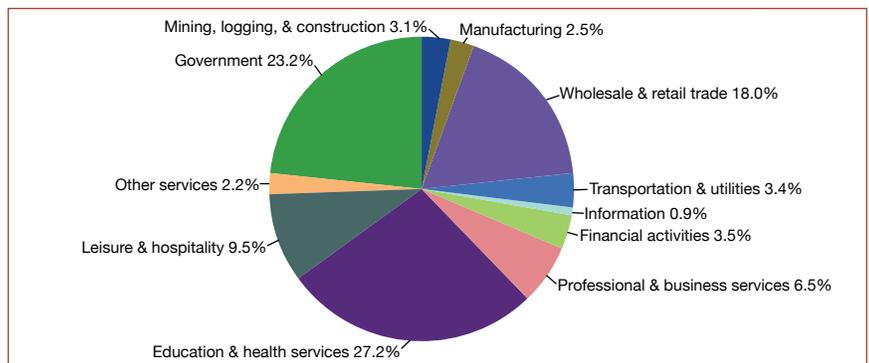
Name of Employer	Nonfarm Payroll Sector	Number of Employees
Edinburg Regional Medical Center	Education & health services	3,000
University of Texas–Pan American	Government	2,850
McAllen Medical Center	Education & health services	2,800
Hidalgo County	Government	2,200
Doctors Hospital at Renaissance	Education & health services	2,000
Wal-Mart Stores, Inc.	Wholesale & retail trade	1,850
South Texas College	Government	1,800
U.S. Customs and Border Protection	Government	1,600
Rio Grande Regional Hospital	Education & health services	975
Mission Regional Medical Center	Education & health services	950

* McAllen-Edinburg-Mission HMA.

Note: Excludes local school districts.

Sources: Edinburg Economic Development Corporation; McAllen Economic Development Corporation

Figure 3. Current Nonfarm Payroll Jobs in the McAllen HMA,* by Sector



* McAllen-Edinburg-Mission HMA.

Note: Based on 12-month averages through March 2017.

Source: U.S. Bureau of Labor Statistics

in the government sector include the University of Texas–Pan American, Hidalgo County, South Texas College, and the U.S. Customs and Border Protection, with 2,850, 2,200, 1,800, and 1,600 employees, respectively.

The economy of the HMA grew at a fast pace from 2001 through 2008, when nonfarm payrolls increased by an average of 7,900 jobs, or 4.3 percent, annually. The retail trade subsector contributed to growth during this period, increasing by an average 1,000 jobs, or 3.6 percent annually, in large part because of the HMA's location on the U.S. border. During 2015, more than 2.5 million northbound pedestrian crossings and 4.6 million northbound privately owned vehicle crossings were recorded (Texas Center for Border Economic and Enterprise Development). A portion of the border crossings consists of residents of Reynosa, Mexico, shopping in the HMA, which contributes to growth in the retail trade subsector. Mexican nationals who cross the border to shop are responsible for about 35 percent of all retail sales in the HMA, supporting nearly 9,650 jobs and contributing about \$435.9 million annually to the economy (SABER Research Institute, 2012).

In 2009, the local economy weakened temporarily as a result of the effects of the national recession, and nonfarm payrolls declined by 1,600 jobs, or 0.7 percent, to 218,900. During 2009, the mining, logging, and construction and the manufacturing sectors declined by 1,600 and 1,100 jobs, or 14.5 and 14.9 percent, to 9,400 and 6,300 jobs, respectively. The only two sectors that posted gains during 2009—the education and health services and the government sectors—partially offset

losses and posted gains of 3,100 and 1,400 jobs, or 6.1 and 2.6 percent, respectively. The downturn in the local economy was short lived and, by 2010, nonfarm payrolls had increased to 220,700, which returned employment to prerecession levels; however, the manufacturing sector continued to decline through 2011 to a low of 6,000 jobs. Since 2012, payrolls in the manufacturing sector have fluctuated and, during the 12 months ending March 2017, averaged 6,200 jobs, which is down 300 jobs, or 4.6 percent, from the previous 12-month period.

Nonfarm payrolls increased by an average of 5,500 jobs, or 2.4 percent, annually from 2011 through 2015. The education and health services, the wholesale and retail trade, and the leisure and hospitality sectors led job gains, increasing by averages of 1,800, 1,400, and 800 jobs, or 2.9, 3.3, and 3.7 percent, respectively. Tourists spend more than \$1.27 billion annually in the HMA, supporting 16,290 jobs associated with the tourism industry (2015 study by Dean Runyon Associates).

During the 3-year forecast period, nonfarm payrolls are expected to increase by an average of 2.0 percent annually. Employment growth is anticipated to be steady through the forecast period. The education and health services and the wholesale and retail trade sectors are expected to continue to lead nonfarm job growth. The \$71 million La Plaza Mall expansion will add 286,000 square feet to the existing mall and is expected to be complete by late 2017. Cinergy Entertainment Group, Inc. will begin construction on a 90,000-square-foot, \$250 million entertainment venue in the city of Edinburg in the summer of 2017.

When complete in 2018, the venue will employ about 375. Prime Healthcare Foundation acquired Mission Regional Medical Center in the city

of Mission in 2017; this acquisition will include a multimillion-dollar capital commitment during the next 5 years.

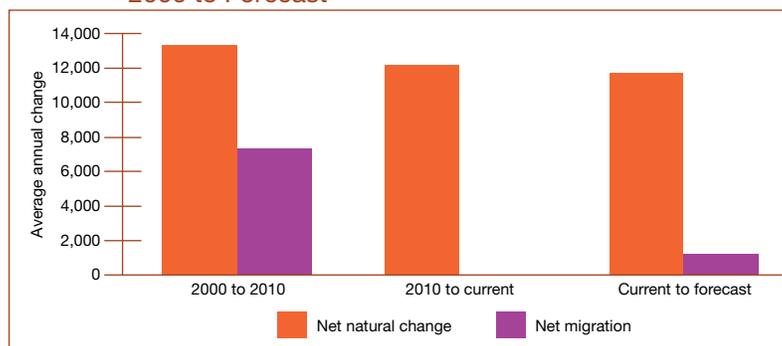
Population and Households

As of April 1, 2017, the population of the McAllen HMA is estimated at 859,700, an average annual increase of 12,150, or 1.5 percent, since April 2010. By comparison, between 2000 and 2010, the population increased by an average of 20,550, or 3.1 percent, annually. The rate of population growth has slowed as both net natural change (resident births minus resident deaths) and net in-migration to the HMA have declined overall since the early 2000s. Figure 4 shows the components of population change since 2000 and for the 3-year forecast period.

Population growth in the HMA has slowed since the mid-2000s. From 2000 to 2005, the population increased by an average of 21,250, or 3.4 percent, annually; net natural change averaged 13,000 people annually, and net

in-migration averaged 8,250 people a year (Census Bureau July 1 population estimates). Population growth slowed slightly to an average increase of 20,850 people, or 2.9 percent, annually from 2005 to 2010. This slowdown was attributed to a decline in net in-migration, which averaged 7,150 annually from 2005 to 2010. During the same period, net natural change increased to an average of 13,700 people annually, however. From 2010 to 2016, population growth slowed even further, to an average annual increase of 11,800 people, or 1.5 percent, because of a decrease in net natural change and a significant change in migration patterns. A moderate decline in the birth rate resulted in a decrease in net natural change to 12,250 people per year from 2010 to 2016. Net out-migration averaged 450 people a year from 2010 to 2016, in part because of a recent slowdown in international in-migration to the HMA. In addition, many residents moved away from the HMA to fill some of the high-paying jobs in the Eagle Ford Shale area, about 100 miles northwest of the city of McAllen, that resulted from greater oil and natural gas production. Since 2016, population growth has increased to an average of 13,150 people, or 1.5 percent, annually. The recent increase in population growth was attributable to slower net out-migration, partly a result of

Figure 4. Components of Population Change in the McAllen HMA,* 2000 to Forecast



* McAllen-Edinburg-Mission HMA.

Notes: The current date is April 1, 2017. The forecast date is April 1, 2020.

Sources: 2000 and 2010—2000 Census and 2010 Census; current and forecast—estimates by analyst

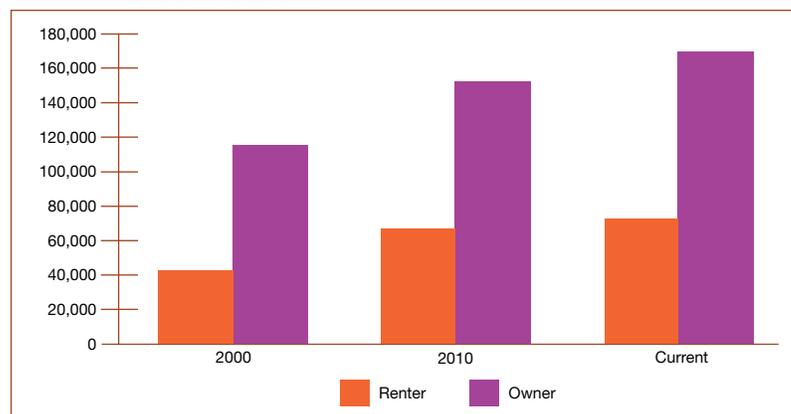
reduced oil and gas production in the Eagle Ford Shale area and the subsequent decline in oilfield jobs.

The McAllen, TX Metropolitan Statistical Area (MSA), which is coterminous with the HMA, is one of the poorest MSAs in the nation, with a median family income of \$37,500 as of 2015 (ACS 1-year data). Many of the lower-income residents of the HMA reside in colonias in the unincorporated areas of the HMA. The housing units in colonias usually lack basic infrastructure, such as electricity, water, and sewage hookups. The residents of colonias usually build their own homes as they acquire building materials, which are constructed with help from friends and family, and professional builders are seldom employed. Most properties and any improvements in colonias are purchased using contracts for deed, a financing arrangement in which landownership often remains with the seller until the total purchase price is paid. Contracts for deed are usually not recorded with the county clerk, and, as such, developers do not go through a foreclosure process to

repossess the property if the people living in the colonia fall behind on their payments. In the event of a default and subsequent termination of contract for deed, developers also can claim any property improvements without compensating residents. An estimated 156,200 people live in the nearly 950 colonias in the HMA (Senate Bill 99, 2010).

Slower population growth since 2010 has contributed to a sharp drop in household growth in the HMA. The number of households has increased by an average annual rate of 3,400, or 1.5 percent, since 2010, down from an average of 5,975, or 3.3 percent, annually from 2000 to 2010. An estimated 240,250 households are currently in the HMA. Figure 5 illustrates the number of households by tenure in the HMA for 2000, 2010, and the current date. The homeownership rate declined from 73.1 percent in 2000 to 70.0 percent in 2010 but increased to 70.1 percent currently, a result of first-time homeowners who delayed buying their first home. During the next 3 years, as nonfarm payroll growth continues to expand,

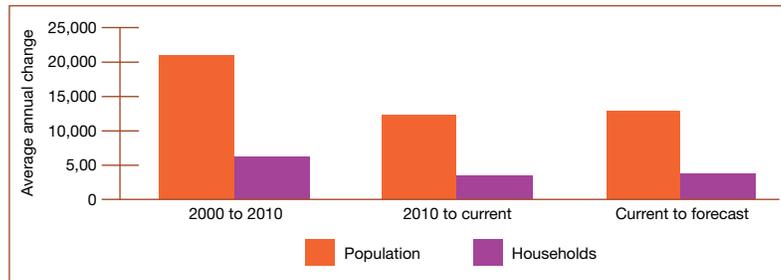
Figure 5. Number of Households by Tenure in the McAllen HMA,* 2000 to Current



* McAllen-Edinburg-Mission HMA.

Note: The current date is April 1, 2017.

Sources: 2000 and 2010–2000 Census and 2010 Census; current—estimates by analyst

Figure 6. Population and Household Growth in the McAllen HMA,* 2000 to Forecast

* McAllen-Edinburg-Mission HMA.

Notes: The current date is April 1, 2017. The forecast date is April 1, 2020.

Sources: 2000 and 2010–2000 Census and 2010 Census; current and forecast—estimates by analyst

the number of households is expected to increase by an average of 3,550, or 1.5 percent, annually, and the population is expected to increase by 12,850, or 1.5 percent, annually. Figure 6 shows population and household growth in the HMA from 2000 to the forecast date.

Housing Market Trends

Sales Market

The sales housing market in the McAllen HMA is currently slightly soft. The estimated sales vacancy rate is 2.0 percent, which is up slightly from the 1.8-percent rate recorded in 2010. Although the sales housing market has softened slightly since 2010, the homeownership rate has increased slightly, a result of pent-up demand from first-time homebuyers. During the 12 months ending March 2017, 2,825 new and existing homes sold (including single-family homes, townhomes, and condominiums) in the HMA, up by 100 sales, or 3 percent, from the 12 months ending March 2016. The average sales price during the 12 months ending March 2017 was \$150,400, an increase of \$10,100, or 7 percent, compared with the average sales price during the previous 12 months. As of March 2017, 9.0 months of inventory was on the market, unchanged from a year earlier (Real Estate Center at Texas A&M University).

Home sales and the average sales price have steadily increased since the most recent low in 2012. In the HMA, a peak of 2,850 homes sold during

2006, and then sales declined by an average of 100 homes, or 4 percent, annually through 2012, when 2,250 homes sold. After reaching a peak of \$131,600 during 2007, the average sales price declined by an average of \$4,800, or nearly 4 percent, annually from 2008 through 2010, to a low of \$122,000. In 2010, a 4-percent increase, attributable in part to the first-time homebuyer tax credit program that was in effect between April 2008 and May 2010, temporarily interrupted the otherwise steady decline. From 2011 through 2012, the average sales price continued to decline, decreasing by an average of \$1,800, or more than 1 percent, annually, to \$124,800. During 2013, the average sales price of a home exceeded the previous high price during 2007 and steadily increased each year; the number of homes sold remains below the number sold during 2006, however. Several factors contributed to the decline and slow recovery of home sales and prices in the HMA—demand for housing since 2005 has decreased as population growth has slowed, and the tighter

Housing Market Trends
Sales Market *Continued*

lending standards in effect since the start of the national housing crisis have left some segments of the population unable to qualify for a mortgage.

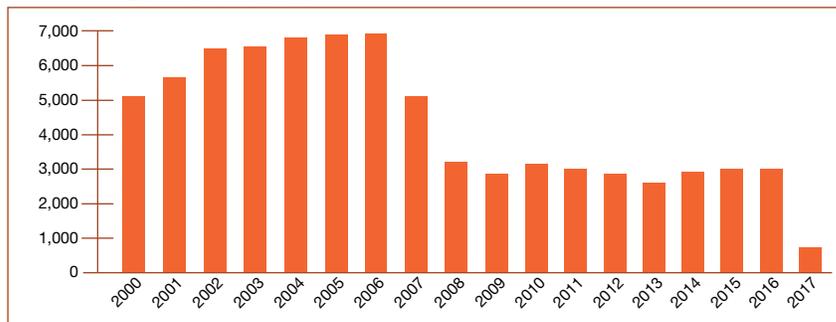
The foreclosure crisis in the HMA was on par with severity in the nation, but the recovery has been slower. As of February 2017, 4.1 percent of home loans were 90 or more days delinquent, were in foreclosure, or had transitioned into real estate owned (REO) status, down from 4.2 percent a year earlier and much less than the peak of 8.1 percent recorded in January 2010 (CoreLogic, Inc.). The current rate of seriously delinquent loans and REO properties for Texas is 2.3 percent, which is down from 2.6 percent a year earlier and a peak of 5.8 percent in January 2010. The national level, 2.5 percent, is slightly higher than the

statewide rate, down from 3.2 percent a year earlier, and down from the peak level of 8.6 percent in April 2010.

Homebuilding activity, as measured by the number of single-family homes permitted, totaled 2,875 during the 12 months ending March 2017, a decrease of 25 homes, or 1 percent, compared with the number permitted during the previous 12 months (preliminary data). Building activity during the past 12 months is approximately 53 percent less than the average annual production of 6,125 homes annually from 2000 through 2007. Production is down significantly from the early to mid-2000s, when faster population growth and home sales boosted demand, and down slightly from the level of production from 2008 through 2015, when an average 2,900 single-family homes were permitted annually. Figure 7 shows the number of single-family homes permitted since 2000. Recent development in the HMA includes the Fairhaven Heights subdivision in the city of Edinburg, which consists of 310 lots for development as single-family homes with prices starting at \$150,000. Construction began at Fairhaven Heights in 2013 and is about 20 percent complete.

During the next 3 years, demand is estimated for 9,900 new homes, including 700 mobile homes. The 1,200 homes currently under construction will meet a portion of the forecast demand (Table 1). In addition, some of the estimated 21,600 other vacant units may reenter the market and satisfy part of the forecast demand. New homes will start at \$90,000. Table 4 presents detailed information about the estimated demand for new sales housing, by price range, in the HMA during the 3-year forecast period.

Figure 7. Single-Family Homes Permitted in the McAllen HMA,* 2000 to Current



* McAllen-Edinburg-Mission HMA.

Notes: Includes townhomes. Current includes data through March 2017.

Sources: U.S. Census Bureau, Building Permits Survey; estimates by analyst

Table 4. Estimated Demand for New Market-Rate Sales Housing in the McAllen HMA* During the Forecast Period

Price Range (\$)		Units of Demand	Percent of Total
From	To		
90,000	149,999	3,025	33.0
150,000	199,999	3,025	33.0
200,000	249,999	1,750	19.0
250,000	299,999	920	10.0
300,000	and higher	460	5.0

* McAllen-Edinburg-Mission HMA.

Notes: The 1,200 homes currently under construction and a portion of the estimated 21,600 other vacant units in the submarket will likely satisfy some of the forecast demand. Demand for 700 mobile homes during the forecast period is excluded from this table. The forecast period is April 1, 2017, to April 1, 2020.

Source: Estimates by analyst

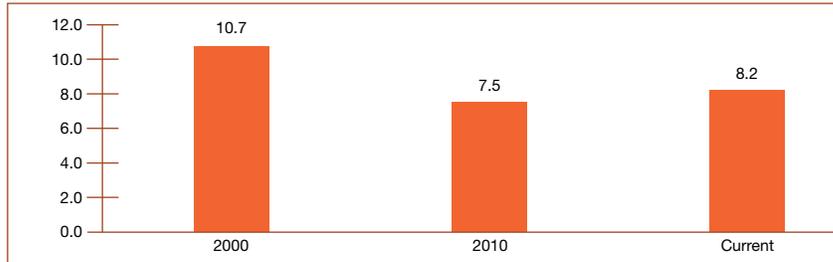
Rental Market

The rental housing market in the McAllen HMA is slightly soft, with an 8.2-percent vacancy rate as of April 1, 2017, which is up from the 7.5-percent rate in April 2010 (Figure 8). An estimated 58 percent of all renter households live in single-family homes, duplexes, or mobile homes, and 24 percent live in apartment complexes consisting of buildings with five or more units. The apartment market in the HMA softened but is balanced, with a vacancy rate of 4.4 percent as of the first quarter of 2017, which is up from 3.7 percent a year earlier but down from 6.1 percent during the first quarter of 2010 (Reis, Inc.). The apartment market softened during the past year because the construction of new apartments in the HMA exceeded absorption and resulted in excess vacant units. The average rent for an

apartment was \$718 during the first quarter of 2017, which is up \$13, or 2 percent, during the past year (Reis, Inc.).

Multifamily construction, as measured by the number of multifamily units permitted, has increased slightly since 2013. The increased building activity occurred despite the softening of apartment market conditions during the past year. During the 12 months ending March 2017, 1,475 multifamily units were permitted, which is an increase of 5 percent, or 75 units, from the previous 12 months (preliminary data). From 2013 through 2015, multifamily permitting increased by 110 units, or 9 percent, annually, following slower permitting from 2008 through 2012, when an average 730 units were permitted annually. Tighter lending standards for potential homebuyers following the housing crisis in 2009 resulted in increased demand for rental units. The increased rental demand and decline in multifamily construction from 2008 through 2012 resulted in improved rental market conditions from 2013 through mid-2016. By comparison, from 2003 through 2007, an average of 1,900 multifamily units were permitted annually, when population growth was stronger. Figure 9 shows the number of multifamily units permitted annually in the HMA since 2000. Some recent multifamily construction developments include the 60-unit 2500 North McColl Apartments in the city of McAllen that began leasing in 2016. This complex offers one- and two-bedroom units starting at \$850 and \$1,200, respectively. Another project under construction is the 288-unit Jackson Place Apartments in Pharr, which will begin leasing in

Figure 8. Rental Vacancy Rates in the McAllen HMA,* 2000 to Current

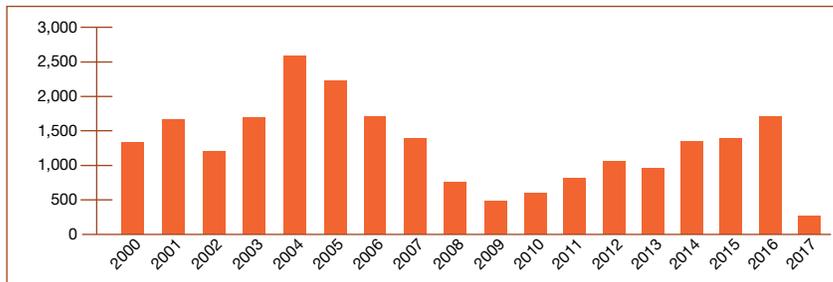


* McAllen-Edinburg-Mission HMA.

Note: The current date is April 1, 2017.

Sources: 2000 and 2010—2000 Census and 2010 Census; current—estimates by analyst

Figure 9. Multifamily Units Permitted in the McAllen HMA,* 2000 to Current



* McAllen-Edinburg-Mission HMA.

Notes: Excludes townhomes. Current includes data through March 2017.

Sources: U.S. Census Bureau, Building Permits Survey; estimates by analyst

Housing Market Trends

Rental Market *Continued*

May 2017. This complex will offer one-, two-, and three-bedroom units starting at \$908, \$1,150, and \$1,452, respectively.

During the 3-year forecast period, demand is estimated for 1,775 new market-rate rental units (Table 1).

The 1,700 multifamily units currently under construction will meet a significant portion of the demand. Table 5 illustrates estimated demand for new rental housing in the HMA by number of bedrooms and rent range.

Table 5. Estimated Demand for New Market-Rate Rental Housing in the McAllen HMA* During the Forecast Period

Zero Bedrooms		One Bedroom		Two Bedrooms		Three or More Bedrooms	
Monthly Gross Rent (\$)	Units of Demand	Monthly Gross Rent (\$)	Units of Demand	Monthly Gross Rent (\$)	Units of Demand	Monthly Gross Rent (\$)	Units of Demand
500 or more	20	540 to 739	300	640 to 839	120	740 to 939	20
		740 to 939	420	840 to 1,039	320	940 to 1,139	80
		940 or more	40	1,040 to 1,239	320	1,140 to 1,339	80
				1,240 or more	40	1,340 or more	20
Total	20	Total	760	Total	800	Total	190

* McAllen-Edinburg-Mission HMA.

Notes: Numbers may not add to totals because of rounding. Monthly rent does not include utilities or concessions. The 1,700 units currently under construction will likely satisfy some of the estimated demand. The forecast period is April 1, 2017, to April 1, 2020.

Source: Estimates by analyst

Data Profile

Table DP-1. McAllen HMA* Data Profile, 2000 to Current

	2000	2010	Current	Average Annual Change (%)	
				2000 to 2010	2010 to Current
Total resident employment	192,190	280,884	310,200	3.9	1.6
Unemployment rate	9.1%	11.8%	8.1%		
Nonfarm payroll jobs	157,700	220,700	253,900	3.4	2.3
Total population	569,463	774,769	859,700	3.1	1.5
Total households	156,824	216,471	240,250	3.3	1.5
Owner households	114,580	151,533	168,500	2.8	1.5
Percent owner	73.1%	70.0%	70.1%		
Renter households	42,244	64,938	71,750	4.4	1.4
Percent renter	26.9%	30.0%	29.9%		
Total housing units	192,658	248,287	271,600	2.6	1.3
Owner vacancy rate	1.4%	1.8%	2.0%		
Rental vacancy rate	10.7%	7.5%	8.2%		
Median Family Income	\$27,400	\$32,000	\$37,500	1.6	2.7

* McAllen-Edinburg-Mission HMA.

Notes: Numbers may not add to totals because of rounding. Employment data represent annual averages for 2000, 2010, and the 12 months through March 2017. Median Family Incomes are for 1999, 2009, and 2015. The current date is April 1, 2017.

Sources: U.S. Census Bureau; U.S. Department of Housing and Urban Development; estimates by analyst

Data Definitions and Sources

2000: 4/1/2000—U.S. Decennial Census
 2010: 4/1/2010—U.S. Decennial Census
 Current date 4/1/2017—Estimates by the analyst
 Forecast period: 4/1/2017–4/1/2020—Estimates
 by the analyst

The metropolitan statistical area definition in this report is based in the delineations established by the Office of Management and Budget (OMB) in the OMB Bulletin dated February 28, 2013.

Demand: The demand estimates in the analysis are not a forecast of building activity. They are the estimates of the total housing production needed to achieve a balanced market at the end of the 3-year forecast period given conditions on the as-of date of the analysis, growth, losses, and excess vacancies. The estimates do not account for units currently under construction or units in the development pipeline.

Other Vacant Units: In this analysis conducted by the U.S. Department of Housing and Urban Development (HUD), other vacant units include all vacant units that are not available for sale or for rent. The term therefore includes units rented or sold but not occupied; held for seasonal, recreational, or occasional use; used by migrant workers; and the category specified as “other” vacant by the Census Bureau.

Building Permits: Building permits do not necessarily reflect all residential building activity that occurs in an HMA. Some units are constructed or created without a building permit or are issued a different type of building permit. For example, some units classified as commercial structures are not reflected in the residential building permits.

As a result, the analyst, through diligent fieldwork, makes an estimate of this additional construction activity. Some of these estimates are included in the discussions of single-family and multifamily building permits.

For additional data pertaining to the housing market for this HMA, go to huduser.gov/publications/pdf/CMARtables_McAllen_Edinburg_MissionTX_17.pdf.

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This analysis has been prepared for the assistance and guidance of HUD in its operations. The factual information, findings, and conclusions may also be useful to builders, mortgagees, and others concerned with local housing market conditions and trends. The analysis does not purport to make determinations regarding the acceptability of any mortgage insurance proposals that may be under consideration by the Department.

The factual framework for this analysis follows the guidelines and methods developed by the Economic and Market Analysis Division within HUD. The analysis and findings are as thorough and current as possible based on information available on the as-of date from local and national sources. As such, findings or conclusions may be modified by subsequent developments. HUD expresses its appreciation to those industry sources and state and local government officials who provided data and information on local economic and housing market conditions.

For additional reports on other market areas, please go to huduser.gov/portal/ushmc/chma_archive.html.