# Schedule F: Workforce Plan

## Size and Composition of Workforce (Supply Analysis)

As of April 30, 2026, TDHCA had a total headcount of 348 employees, including 25 temporary federally funded Article IX employees. Tables 1-4 profile the Department's workforce. Key findings include:

- Approximately 37% of the Department's workforce is male and 62% female.
- Over 52% of the Department's workforce is over 50 years of age with 36% of the workforce having 16 or more years of state service.
- 63% of the workforce has 10 years or less of experience working at TDHCA with proficiency levels ranging from working knowledge of processes to gaining mastery level of processes.
- 21% of TDHCA's workforce has 11-20 years of tenure with expertise levels ranging from mastery to acknowledged subject matter expert.
- Employees with 21 years or more of tenure comprise 16% of the workforce and maintain an extensive institutional business knowledge base.

TDHCA's succession planning strategies include the transfer of institutional business knowledge and professional expertise to prevent or reduce disparities in knowledge and experience among staff and mitigate future program operational challenges.

## Workforce Breakdown

**Table 1: TDHCA Workforce Gender Profile**

| | Number of Employees | Percent of Employees |
|---|---|---|
| **Male** | 131 | 37.6% |
| **Female** | 217 | 62.4% |

**Source: Centralized Accounting and Payroll/Personnel System**

**Table 2: TDHCA Workforce Age Profile**

| | Number of Employees | Percent of Employees |
|---|---|---|
| **Under 30** | 18 | 5.2% |
| **30-39** | 46 | 13.2% |
| **40-49** | 101 | 29.0% |
| **50 – 59** | 109 | 31.3% |
| **60 and over** | 74 | 21.3% |

**Source: Centralized Accounting and Payroll/Personnel System**

**Table 3: TDHCA Workforce Agency Tenure Profile**

| | Number of Employees | Percent of Employees |
|---|---|---|
| 0-5 years | 147 | 42.2% |
| 6-10 years | 73 | 21.0% |
| 11-15 years | 33 | 9.5% |
| 16-20 years | 40 | 11.5% |
| 21-25 years | 26 | 7.5% |
| Over 25 years | 29 | 8.3% |

**Source: Centralized Accounting and Payroll/Personnel System**

**Table 4: TDHCA Workforce State Tenure Profile**

| | Number of Employees | Percent of Employees |
|---|---|---|
| 0-5 years | 111 | 32.0% |
| 6-10 years | 77 | 22.1% |
| 11-15 years | 36 | 10.3% |
| 16-20 years | 44 | 12.6% |
| 21-25 years | 33 | 9.5% |
| Over 25 years | 47 | 13.5% |

**Source: Centralized Accounting and Payroll/Personnel System**

## TDHCA and Statewide Civilian Workforce

Table 5 compares the percentage of African American, Hispanic, and female employees at TDHCA as of April 30, 2026, to the statewide civilian workforce as reported by the Texas Workforce Commission's Civil Rights Division.

For most job categories, the proportion of the Department's workforce that identify as African American, Hispanic, and/or female is comparable to or greater than the statewide workforce statistic. However, African Americans and Hispanics are underrepresented in the Official/Administrator job category and Hispanics and females are underrepresented in the Technician category.

TDHCA is dedicated to building a qualified workforce and specifically targets recruitment resources such as community organizations and colleges that operate in or serve under-represented Equal Employment Opportunity (EEO) categories.

**Table 5: TDHCA and Statewide Employment Statistics**

| Job Category | African American TDHCA | African American State | Hispanic American TDHCA | Hispanic American State | Females TDHCA | Females State |
|---|---|---|---|---|---|---|
| Officials/ Administrators | 6.3% | 9.1% | 21.9% | 26.5% | 43.8% | 41.3% |
| Professionals | 15.4% | 11.7% | 37.3% | 23.3% | 68.1% | 53.8% |
| Technicians | 29.7% | 15.3% | 24.3% | 36.7% | 29.7% | 62.8% |
| Para-Professionals | 22.2% | N/A | 33.3% | N/A | 77.8% | N/A |
| Administrative Support | 30.0% | 15.2% | 60.0% | 39.3% | 80.0% | 73.7% |
| Professionals | 15.4% | 11.7% | 37.3% | 23.3% | 68.1% | 53.8% |
| Technicians | 29.7% | 15.3% | 24.3% | 36.7% | 29.7% | 62.8% |
| Para-Professionals | 22.2% | N/A | 33.3% | N/A | 77.8% | N/A |
| Administrative Support | 30.0% | 15.2% | 60.0% | 39.3% | 80.0% | 73.7% |

**Source: Centralized Accounting and Payroll/Personnel System and Texas Workforce Commission (TWC). TWC statistics extracted from "Civilian Workforce Composition Report, Fiscal Year 2024."**

The January 2015 TWC EEO and Minority Hiring Practices Report stated that TWC has combined the statewide percentages for the Paraprofessional and the Service Maintenance EEO categories because they were not available separately from their BLS source report. Accordingly, there is no statewide paraprofessional statistic available for comparison.

## Employee Turnover

According to the State Auditor's Office Turnover Report for fiscal year 2025, the statewide turnover rate for full-time and part-time classified employees at state agencies was 15.4% excluding interagency transfers.

As shown in Table 6, TDHCA turnover rates have generally remained below the statewide average in recent years. In fiscal year 2025, the turnover rate increased to 12.1%, reflecting a 2.7% increase from the prior fiscal year, but still below the statewide rate of 15.4%.

While some fluctuation in turnover is expected, elevated turnover can result in increased costs associated with recruitment, onboarding, training, and diminished productivity during job vacancies and training periods. Although turnover may present some cost savings when higher-salaried employees are replaced with entry-level staff, the loss of experienced employees can impact operations through reductions in institutional knowledge and expertise.

**Table 6: TDHCA and State Agency Turnover Rates**

| Fiscal Year | TDHCA | State |
|---|---|---|
| 2025 | 12.1% | 15.4% |
| 2024 | 9.4% | 16.5% |
| 2023 | 9.6% | 18.7% |
| 2022 | 14.0% | 22.7% |
| 2021 | 8.6% | 21.5% |

Source: State Auditor Officer (SAO) Classified Employee Turnover Report FY2025

Turnover rates exclude interagency transfers

**Table 7: TDHCA Turnover by Length of Agency Service**

| FY | # Terms | Less than 2 Years | 2-4.99 Years | 5-9.99 Years | 10-14.99 Years | 15-19.99 Years | Over 20 Years |
|---|---|---|---|---|---|---|---|
| 2025 | 44 | 9 | 20 | 3 | 2 | 3 | 7 |
| 2024 | 35 | 13 | 11 | 4 | 3 | 2 | 2 |
| 2023 | 36 | 18 | 5 | 3 | 0 | 4 | 6 |
| 2022 | 49 | 21 | 10 | 3 | 2 | 5 | 8 |
| 2021 | 27 | 8 | 2 | 1 | 4 | 1 | 11 |

Source: SAO E-Class. Data excludes interagency transfers

**Table 8: TDHCA Turnover by Age**

| FY | # Terms | 20-29 Years | 30-39 Years | 40-49 Years | 50-59 Years | 60 and older |
|---|---|---|---|---|---|---|
| 2025 | 44 | 6 | 9 | 2 | 12 | 13 |
| 2024 | 35 | 9 | 12 | 6 | 10 | 3 |
| 2023 | 36 | 2 | 7 | 8 | 9 | 6 |
| 2022 | 49 | 1 | 6 | 13 | 12 | 9 |
| 2021 | 27 | 3 | 3 | 8 | 7 | 7 |

Source: SAO E-Class. Data excludes interagency transfers

## Retirement Eligibility

Data obtained from the Centralized Accounting & Payroll/Personnel System (CAPPS) identifies projected retirement eligibility at TDHCA over the next five fiscal years.

Retirement eligibility among experienced staff represents an ongoing workforce consideration for the agency. A notable portion of the workforce will be eligible to retire within the next five years. The potential loss of institutional knowledge and technical expertise—particularly in key management and senior-level professional roles—combined with normal attrition underscores the importance of proactive workforce planning. TDHCA is focused on ensuring continuity of operations by preserving critical knowledge and preparing the next generation of leaders.

**Management continues to implement strategies to mitigate the impact of retirements and support knowledge transfer, including:**

- Employee development
- On-the-job training
- Leadership development
- Succession planning
- Cross-divisional training
- Mentoring

**Table 9: Projected TDHCA Retirements**

| Fiscal Year | Projected Retirements | Percent of Total Agency Employees (FTE Budget of 332*) |
|---|---|---|
| 2026 | 56 | 17.39% |
| 2027 | 9 | 2.79% |
| 2028 | 12 | 3.73% |
| 2029 | 10 | 3.11% |
| 2030 | 8 | 2.48% |
| Total Projected | 95 | 29.50% |

Source: Centralized Accounting & Payroll/Personnel System (CAPPS)

*Does not include Temporary federally funded Article IX employees

## Workforce Skills Critical to the Mission and Goals of the Agency

**Core Functions**

TDHCA's ability to fulfill its mission depends on a workforce with specialized expertise across program operations, financial management, compliance, and technical disciplines. The following core functions represent the critical skill areas necessary to support agency programs and strategic objectives:

- Asset management and portfolio compliance
- Building inspection and weatherization
- Capital markets and bond financing
- Community services and program delivery
- Construction management and oversight
- Contract management and procurement oversight
- Data analysis and reporting
- Emergency response and disaster program management
- Environmental science
- Governmental accounting and financial reporting
- Information Systems, cybersecurity, and web administration
- Knowledge of federal regulations, including OMB requirements
- Loan closing, titling, and servicing
- Real estate transactions
- Legislative and governmental relations
- Program planning and administration
- Underwriting

### Critical Workforce Skills

While the agency has a highly skilled and capable workforce, certain core competencies are essential to effectively carry out its business functions and deliver a high level of customer service, including:

- Analytical, research, planning, and problem-solving skills
- Auditing
- Communication (verbal and written)
- Computer and technical skills, ranging from data entry to advanced information systems programming and database administration
- Customer service
- Financial management, financial analysis, and accounting
- Knowledge of the housing industry
- Information security analysis
- Inspection
- Investigation
- Leadership and management
- Legal analysis
- Legislative relations and bill tracking
- Knowledge of manufactured housing rules and regulations
- Marketing and public outreach
- Multilingual communication
- Outreach and technical assistance
- Project management, quality oversight, and evaluation
- Titling and licensing

## Use of Consultants

To effectively achieve its mission, TDHCA will continue to utilize consultants and contract workers in areas where specialized expertise provides the most efficient and effective use of state resources. Divisions that anticipate the greatest ongoing use of consultants include Information Systems and Bond Finance.

### Information Systems

The Information Systems Division makes limited, targeted use of consultants to support approved capital budget projects and specialized software development efforts. In the current biennium, the Department utilizes eight contract developers and project managers to supplement internal resources.

These contracted resources support several key initiatives, including:

- Peoplesoft Financial development, maintenance, and support (1 contractor)
- Microsoft Access Consolidation project (3 contractors: 2 developers and 1 project manager)
- Community Affairs software platform development (2 contractors)
- House Bill 21 (89R) software application development (1 contractor)
- Multifamily and Real Estate Analysis capital project management (1 contractor)

### Bond Finance

The Bond Finance Division utilizes a range of specialized consultants to support the issuance and management of mortgage revenue bonds and related financial activities. These consultants provide expertise in legal, financial, compliance, and market functions essential to the Department's single-family programs.

Types of consultants used include:

- **Bond Counsel**: Law firm(s) experienced in the issuance of mortgage revenue bonds and mortgage credit certificates
- **Disclosure Counsel**: Law firm experienced in securities law, particularly in disclosure requirements for securities issuers in private markets
- **Financial or Municipal Advisor:** Typically, an investment banking firm with expertise in mortgage revenue bond issuance, indenture analytics, and mortgage-backed securities
- **Interest Rate Swap Advisor:** Monitors interest rate swaps used to hedge single family mortgage revenue bonds
- **Investment Bankers:** Firms specializing in the underwriting, issuance, and sale of mortgage revenue bonds, and providing advice on financial structure and cash flows
- **Master Servicer:** Financial institution experienced in loan servicing for tax-exempt and taxable single family programs
- **Program Administrator:** Entity experienced in programmatic and tax compliance review for tax-exempt and taxable single family programs
- **Rating Agencies:** National rating agencies that analyze bond issues and assign ratings to indicate investment quality
- **TBA Provider:** Investment banking firm experienced in pooling and hedging mortgage-backed securities in the To-be-announced (TBA) market

## Future Workforce Profile (Demand Analysis)

In addition to the skills described in the "Workforce Skills Critical to the Mission and Goals of the Agency" section, the Department anticipates the need for the following:

- The Bond Finance Division may require additional in-house expertise over time to perform functions currently supported by consultants, which may necessitate new positions and specialized skill sets.
- The Legal Services Division continues to experience increasing demand for complex transactional work and rule development driven by evolving federal requirements and programmatic changes, including a need for advanced real estate expertise, deep knowledge of state and federal law, and strong drafting skills, as well as capabilities in contested case proceedings, loan restructurings, and bankruptcy matters.
- Program areas may require additional workforce flexibility and skill development to respond to Legislative changes that may impact the administration and delivery of agency programs, as well as require advanced data management and reporting capabilities.
- The Human Resources Division anticipates a need to strengthen core HR competencies, including professional certification, compensation analysis, recruitment strategies, program administration, and change management.
- Agencywide, additional emphasis may need to be placed on team building and the ability to adapt to evolving workplace and program demands.

## Anticipated Increase or Decrease in the Number of Employees Needed to Do the Work

**Anticipated Increases:**

- Maintain current staffing levels to support ongoing operations
- Reallocate staff internally to address shifts in program funding and workload demands
- Continue to evaluate processes and implement efficiencies where possible
- Invest in training and succession planning to support workforce continuity
- Respond to potential increases in workload resulting from federal or state funding and legislative changes
- Anticipate a need for additional staff to support an expanding pipeline of multifamily transactions

## Gap Analysis

**Anticipated Surplus or Shortage of Employees/ Skills**

Overall, the Department's workforce possesses the skills necessary to perform current business functions. However, overt the next five years, the Department may experience skill gaps at the management and senior-level professional levels due to anticipated retirements and routine attrition.

Potential shortages have been identified in the following areas:

- The Bond Finance Division may experience gaps in specialized dataanalysis expertise and related skill sets.
- The Legal Services Division anticipates a shortage of qualified real estate professionals, particularly those with experience in HUD and LIHTC programs.
- The Information Systems Division continues to have a need for employees with expertise in Java (including a framework used at TDHCA), Oracle, APPX, PeopleSoft,Mitas, and technical support.
- The Department may experience gaps in executive leadership capacity due to potential retirements and turnover in key leadership roles, highlighting the need for continued focus on succession planning and leadership development.

## Strategy Development

TDHCA continues to prioritize employee training and development as a critical component of maintaining a high-performing workforce capable of carrying out the Department's mission and goals.

The workforce includes employees across multiple generations, each bringing different perspectives, communication styles, and expectations. As workforce demographics continue to evolve, TDHCA recognizes that a one-size-fits-all approach is not effective. The Department will continue to adapt its management, communication, and development strategies to support an age-diverse workforce and promote effective knowledge transfer and succession planning.

Compensation remains an important factor in recruitment and retention. While state agencies may face challenges competing with private-sector compensation, TDHCA continues to focus on offering a total employment value that includes meaningful work, work-life balance, professional development opportunities, and a supportive work environment. The Department will continue to evaluate compensation strategies and other incentives to attract and retain a qualified workforce.

## Specific Goals to Address Workforce Competency Gaps or Surpluses

To plan for TDHCA's future workforce needs, the following goals have been identified:

**Gap:** Retain and Attract the Right Employees for the Job.

**Goal:** Attract and retain a competent workforce.

**Rationale:** Recruiting and retaining employees with the knowledge, skills, and abilities needed to perform effectively is essential to maintaining a high-performing workforce. In a competitive labor market, the Department must not only attract qualified candidates, but also recognize performance and provide meaningful development opportunities.

The Department will continue to develop employees who demonstrate the ability and interest to expand their skills and assume leadership roles, while also recruiting external candidates with specialized expertise as needed.

**Action Steps:**

- Identify positions and job classifications with high turnover and implement targeted retention strategies
- Assess risk related to potential loss of institutional knowledge, particularly due to retirements in key positions
- Identify positions for succession planning, define required competencies, and develop internal staff while strengthening external recruitment efforts
- Provide training to develop critical workforce skills
- Expand cross-training and rotational opportunities across divisions
- Develop individual training and development plans to prepare employees for advancement
- Strengthen recruitment efforts through targeted outreach to the housing industry, colleges, universities, and professional organizations
- Support flexible work arrangements, including alternative work schedules and telework, where operationally feasible
- Provide opportunities for employees to participate in special projects and developmental assignments
- Adjust salaries within established pay ranges for critical or high-turnover positions, as appropriate
- Promote non-monetary recognition programs for exceptional performance
- Support employee wellness initiatives

**Gap:** Information Systems Staff with Advanced Technical Skills.

**Goal:** Strengthen technology capabilities to improve operational efficiency and service delivery

**Rationale:** Ongoing advancements in technology require continuous development of staff skills. Increasing demand for system enhancements to support program delivery and customer service requires a workforce with up-to-date technical expertise.

**Action Steps:**

- ▶ Provide ongoing training and development for Information Systems (IS) staff
- ▶ Anticipate system changes and align training with emerging technologies
- ▶ Expand cross-functional training within the IS Division
- ▶ Develop plans to support future enhancements to web-based programs

**Gap:** Develop a Competent, Well-Trained Workforce

**Goal:** Maintain a workforce equipped to effectively serve the Department's programs and stakeholders.

**Rationale:** Approximately 29% of the Department's workforce is projected to be eligible for retirement within the next five years. The potential loss of institutional knowledge and expertise underscores the importance of workforce development and succession planning.

Additionally, the Department's workforce continues to evolve, with employees bringing a range of backgrounds, experiences, and perspectives. Employees must be equipped to effectively collaborate and adapt to changing program and workplace demands.

**Action Steps:**

- ▶ Identify critical skills and competencies across divisions
- ▶ Provide management with tools and training to effectively lead a multi-generational workforce and support effective team performance
- ▶ Promote participation in the Department's tuition reimbursement program
- ▶ Identify employees with leadership potential and provide access to leadership development opportunities
- ▶ Expand access to online training resources and encourage utilization
- ▶ Encourage employees to pursue professional certifications relevant to their roles
- ▶ Regularly review workforce demographics to identify and address EEO gaps
- ▶ Incorporate job shadowing and knowledge transfer opportunities into employee development