

Guide to Housing Assistance
In
The Gulf Coast Region

Houston-Galveston Area Council
August 2000

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Introduction

About the Houston-Galveston Area Council

The Houston-Galveston Area Council (H-GAC) is the voluntary association of local governments in the thirteen county Gulf Coast Planning Region; an area of 12,500 square miles with over 4.3 million people.

Organized in 1966 by local elected officials after authorization by State enabling legislation, H-GAC has 148 local government members including 13 counties, 106 cities, 18 school districts, and 11 soil and water conservation districts. This group includes all major general-purpose local governments in the thirteen county region. Through H-GAC, local governments and elected officials cooperate and coordinate their efforts to solve problems common to the area.

H-GAC is governed by a Board of Directors composed of 33 local elected officials – 14 representing county governments, 17 representing cities, 1 representing school districts, and one representing conservation districts. Board members are designated annually by the local governments they represent. All are members of governing bodies they represent.

H-GAC's chief mission is to serve local governments today while helping them plan for tomorrow. In fulfilling that mission, H-GAC works to:

- ? Promote efficient and accountable use of local, state, and federal tax dollars.
- ? Serve as a problem-solving and information forum for local governments.
- ? Help local governments, businesses, and civic organizations analyze trends and conditions affecting the area and respond constructively, either individually or collectively.

Purpose of This Guide

One of the issues that local governments face is ensuring an adequate housing supply for their residents. A number of housing assistance programs have been established to enable persons of low or moderate income to obtain decent, safe, and affordable housing. However, many are unaware of the existence of these programs and how to access them.

This guide has been compiled to help the residents, community leaders, homebuilders, developers, and local governments of this region to learn more about available housing assistance programs. It describes the various existing federal and state programs, and the county and city agencies that administer them. It also explains who is eligible to benefit from these programs and lists whom to contact for more information.

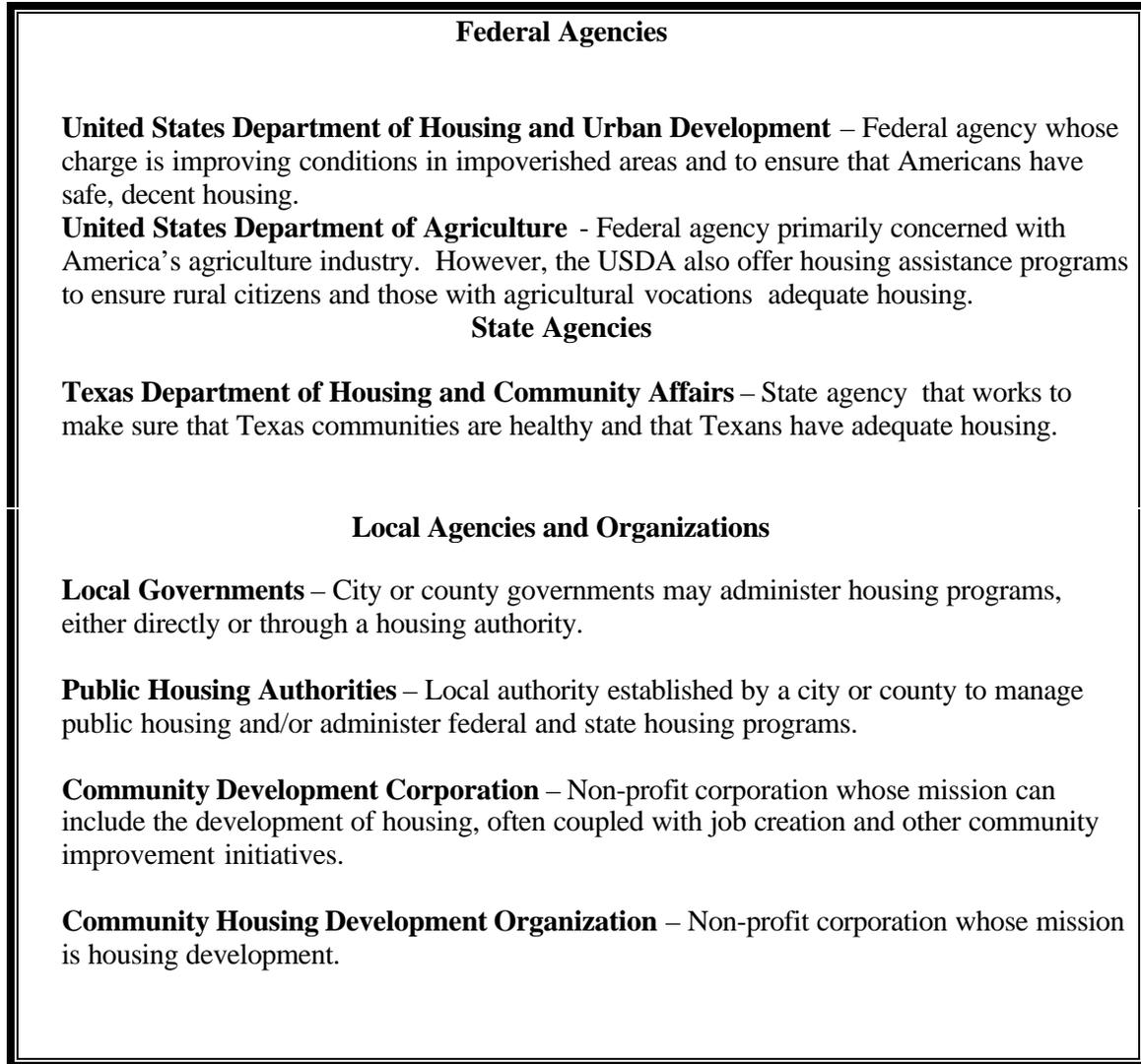
We at Houston-Galveston Area Council hope that this guide is helpful in the search for housing assistance. If you have any questions please contact Chris McGowan at (713) 993-2459 or e-mail him at cmcgowan@hgac.cog.tx.us.



Housing Assistance at a Glance

This guide contains information about a variety of different housing assistance programs available in the Gulf Coast Region. These include, federal, state, and local government programs, as well as those provided by other organizations. Major providers of housing assistance are briefly described in Figure 1 below.

Figure 1: Major Housing Assistance Providers



While much of the funding for housing programs is derived from the federal government, these programs are often administered at the state or local level. The housing assistance programs featured in this guide are shown in Figure 2 on the following page.

Figure 2: Housing Assistance Programs Featured in this Guide

		Homeownership Assistance	Building/ Development Assistance	Housing Rehabilitation	Technical Assistance
Grants/ Subsidies	<ul style="list-style-type: none"> ✍ HOME Tenant Based Rental Assistance ✍ HUD Section 8 ✍ HOPWA 	<ul style="list-style-type: none"> ✍ Texas Housing Trust Fund ✍ TDHCA First-Time Homebuyer Program ✍ USDA Section 523 ✍ Community Development Organizations (CDC's) 	<ul style="list-style-type: none"> ✍ HOME Rental Housing Development Program ✍ HUD Section 202 ✍ HUD Public Housing Development Programs ✍ HOPE VI 	<ul style="list-style-type: none"> ✍ HOME Owner-Occupied Housing Assistance Program ✍ HOPE VI ✍ USDA Section 533 ✍ Community Development Corporations (CDC's) 	<ul style="list-style-type: none"> ✍ Texas Housing Trust Fund
Credits			<ul style="list-style-type: none"> ✍ Texas Low Income Housing Credit 		
Loans/ Mortgage Insurance		<ul style="list-style-type: none"> ✍ HOME Homebuyer' Assistance Program ✍ USDA Section 502 	<ul style="list-style-type: none"> ✍ HUD Section 202 ✍ HUD Section 108 ✍ HUD Section 223 F ✍ HUD Section 207 ✍ HUD Section 221D ✍ HUD Section 223D ✍ HUD Section 231 ✍ USDA Section 514 ✍ USDA Section 538 ✍ USDA Section 515 ✍ USDA Section 524 ✍ USDA Section 523 	<ul style="list-style-type: none"> ✍ HUD Section 108 ✍ USDA Section 514 ✍ HUD Section 241 A 	

Fair Housing--It's Your Right

Title VIII of the Civil Rights Act of 1968, as amended, prohibits discrimination in housing and declares it a national policy to provide, within constitutional limits, for fair housing within the United States. The Houston-Galveston Area Council (H-GAC) urges that all citizens of the Gulf Coast Region become aware of and support the Fair Housing Law. Each year, the H-GAC Board of Directors passes a resolution recognizing April as "Fair Housing Month" in observance of the anniversary of the passage of the Fair Housing Act. The requirements of the Act are described in following section.

The Fair Housing Act

The Fair Housing Act prohibits discrimination in housing because of:

- ? Race or color
- ? National origin
- ? Religion
- ? Sex
- ? Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- ? Handicap (Disability)

What Types of Housing Are Covered?

The Fair Housing Act covers most housing types. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

What Is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- ? Refuse to rent or sell housing
- ? Refuse to negotiate for housing
- ? Make housing unavailable
- ? Deny a dwelling
- ? Set different terms, conditions or privileges for sale or rental of a dwelling
- ? Provide different housing services or facilities
- ? Falsely deny that housing is available for inspection, sale, or rental
- ? For profit, persuade owners to sell or rent (blockbusting) or
- ? Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- ? Refuse to make a mortgage loan
- ? Refuse to provide information regarding loans
- ? Impose different terms or conditions on a loan, such as different interest rates, points, or fees

- ? Discriminate in appraising property
- ? Refuse to purchase a loan or
- ? Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

- ? Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- ? Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection If You Have a Disability

If you or someone associated with you:

- ? Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities
- ? Have a record of such a disability or
- ? Are regarded as having such a disability

Your landlord **may not:**

- ? Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- ? Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

Example: A building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if necessary to assure that she can have access to her apartment.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Requirements for New Buildings

In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- ? Public and common areas must be accessible to persons with disabilities
- ? Doors and hallways must be wide enough for wheelchairs
- ? All units must have:
 - ? An accessible route into and through the unit
 - ? Accessible light switches, electrical outlets, thermostats and other environmental controls

- ? Reinforced bathroom walls to allow later installation of grab bars and
- ? Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

These requirements for new buildings do not replace any more stringent standards in State or local law.

Housing Opportunities For Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

- ? A parent
- ? A person who has legal custody of the child or children or
- ? The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

Exemption: Housing for older persons is exempt from the prohibition against familial status discrimination if:

- ? The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
- ? It is occupied solely by persons who are 62 or older or
- ? It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates an intent to house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

If You Think Your Rights Have Been Violated

The United States Department of Housing and Urban Development, or HUD, is ready to help with any problem of housing discrimination. If you think your rights have been violated, the Housing Complaint Form is available for you to download from their website (www.hud.gov), complete and return, or complete online and submit, or you may write HUD a letter, or telephone the HUD office nearest you. You have one year after an alleged violation to file a complaint with HUD, but you should file it as soon as possible.

What to Tell HUD:

- ? Your name and address
- ? The name and address of the person your complaint is against (the respondent)
- ? The address or other identification of the housing involved

- ? A short description of the alleged violation (the event that caused you to believe your rights were violated)
- ? The date(s) of the alleged violation

Where to Write or Call:

Send the Housing Discrimination Complaint Form or a letter to the HUD office nearest you or you may call that office directly. In the Gulf Coast Region that office is located at 2111 Norfolk, Suite 200, Houston Texas. Their phone number is 713-313-2274, extension 7001.

If You Are Disabled:

HUD also provides:

- ? A toll-free TTY phone for the hearing impaired: 1-800-927-9275.
- ? Interpreters
- ? Tapes and Braille materials
- ? Assistance in reading and completing forms

What Happens When You File A Complaint?

HUD will notify you when it receives your complaint. Normally, HUD also will:

- ? Notify the alleged violator of your complaint and permit that person to submit an answer
- ? Investigate your complaint and determine whether there is reasonable cause to believe the Fair Housing Act has been violated
- ? Notify you if it cannot complete an investigation within 100 days of receiving your complaint

Conciliation

HUD will try to reach an agreement with the person your complaint is against (the respondent). A conciliation agreement must protect both you and the public interest. If an agreement is signed, HUD will take no further action on your complaint. However, if HUD has reasonable cause to believe that a conciliation agreement is breached, HUD will recommend that the Attorney General file suit.

Complaint Referrals

If HUD has determined that your State or local agency has the same fair housing powers as HUD, HUD will refer your complaint to that agency for investigation and notify you of the referral. That agency must begin work on your complaint within 30 days or HUD may take it back.

What If You Need Help Quickly?

If you need immediate help to stop a serious problem that is being caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of your complaint, if:

- ? Irreparable harm is likely to occur without HUD's intervention
- ? There is substantial evidence that a violation of the Fair Housing Act occurred

Example: A builder agrees to sell a house but, after learning the buyer is black, fails to keep the agreement. The buyer files a complaint with HUD. HUD may authorize the Attorney General to go to court to prevent a sale to any other buyer until HUD investigates the complaint.

What Happens After A Complaint Investigation?

If, after investigating your complaint, HUD finds reasonable cause to believe that discrimination occurred, it will inform you. Your case will be heard in an administrative hearing within 120 days, unless you or the respondent want the case to be heard in Federal district court. Either way, there is no cost to you.

The Administrative Hearing:

If your case goes to an administrative hearing HUD attorneys will litigate the case on your behalf. You may intervene in the case and be represented by your own attorney if you wish. An Administrative Law Judge (ALJ) will consider evidence from you and the respondent. If the ALJ decides that discrimination occurred, the respondent can be ordered:

- ? To compensate you for actual damages, including humiliation, pain and suffering.
- ? To provide injunctive or other equitable relief, for example, to make the housing available to you.
- ? To pay the Federal Government a civil penalty to vindicate the public interest. The maximum penalties are \$10,000 for a first violation and \$50,000 for a third violation within seven years.
- ? To pay reasonable attorney's fees and costs.

Federal District Court

If you or the respondent choose to have your case decided in Federal District Court, the Attorney General will file a suit and litigate it on your behalf. Like the ALJ, the District Court can order relief, and award actual damages, attorney's fees and costs. In addition, the court can award punitive damages.

You May File Suit

You may file suit, at your expense, in Federal District Court or State Court within two years of an alleged violation. If you cannot afford an attorney, the Court may appoint one for you. You may bring suit even after filing a complaint, if you have not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.

Other Tools to Combat Housing Discrimination:

If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.

The Attorney General may file a suit in a Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

Programs for Local Governments and Community Organizations

Texas Department of Housing and Community Affairs Programs:

Texas Housing Trust Fund

The Texas Housing Trust Fund is a statewide program that seeks to allocate funds to achieve a broad geographical distribution of affordable housing. Funds are available to non-profit organizations, units of local government, public housing authorities, community housing development organizations (CHDOs), and income eligible individuals and families. ***Eligible activities include acquisition, rehabilitation, and new construction of housing.*** The Housing Trust Fund also provides technical assistance and capacity building to non-profit organizations and CHDO's engaged in developing affordable housing for persons and families of *low* and *very low* income.

For more information about the Texas Housing Trust Fund, and how counties and municipalities should apply for these funds, contact Brad McMurray at (512) 475-1458 or e-mail bmcmurra@tdhca.state.tx.us.

First-Time Homebuyer Program

The First Time Homebuyer Program channels low interest rate mortgage revenue bond funds through participating Texas lenders to eligible families and individuals who are purchasing their first home or who have not owned a home in the past three years. Eligibility is determined by a variety of factors – most importantly income and first time homebuyer status. Although income limits may vary with each bond issue, the program is designed to serve very low to moderate income (60-115% Area Median Family Income- AMFI) Texas Families. These funds are typically distributed to the public through municipalities or private non-profit housing finance corporations.

For more information about this program, and how counties and municipalities should apply to participate in it, contact Sylvia Stephenson at 1-800-792-1119 or e-mail sstephen@tdhca.state.tx.us.

Texas Community Development Fund

According to statute, the primary objective of the federal Community Development Block Grant (CDBG) program ***is to develop viable communities by providing decent housing and suitable living environments, and expanding economic opportunities principally for persons of low and moderate income.*** The CDBG program is administered by HUD, which provides direct “entitlement” grants, based on population and poverty levels, to cities over 50,000 population and counties over 200,000. These entitlement cities and counties have considerable flexibility in designing their community development programs, which may include housing development and housing rehabilitation. In the Gulf Coast Region, the following local governments receive entitlement grants from HUD.

Counties	Cities
Brazoria	Baytown
Fort Bend	Conroe
Harris	Galveston
	Houston
	Pasadena
	Texas City

Funding is also provided by HUD to states for distribution to “non-entitlement” cities and counties. In Texas, these funds are administered through the Texas Department of Housing and Community Affairs’ (TDHCA) Texas Community Development Program (TCDP). The TCDP is a competitive grant program under which funds are allocated to each of 24 State Planning Regions, again based on population and poverty levels. Local governments are invited to apply for grants to fund specific projects. These applications are scored by Governor-appointed Regional Review Committees (RRC), comprised of elected officials from local governments within each region, and the TDHCA. Applications are ranked based on the combination of the scores from the RRC and the TDHCA and funding is awarded based on the rank order.

In the Gulf Coast Region, H-GAC serves as staff to the RRC, who set project priorities and score the applications based on project merits and level of local effort committed. Housing rehabilitation projects are an eligible activity under the TCDP and have been consistently identified as a top priority by the Gulf Coast Region RRC. However, a housing rehabilitation project has not been funded in the region since 1987. Water and sewer instead.

For more information about how cities and counties may apply for these funds, please contact **Sandy Mauro** of the TDHCA at (512) 475-3900 or smauro@tdhca.state.tx.us or Chris McGowan of H-GAC at (713) 993-2459 or cmcgowan@hgac.cog.tx.us.

Texas Housing Rehabilitation Fund

Under this program, eligible *cities and counties can provide loans or forgivable loan assistance to low and moderate income persons for the rehabilitation of housing units and in special circumstances may build new housing units that include accessibility features for persons with disabilities.*

Check to see if this is just for persons with disabilities. Cities and counties can grant loans or forgivable loan assistance for the purpose of rehabilitating owner-occupied or renter-occupied housing units that are inhabited by persons with disabilities or that will be occupied by persons with disabilities after completion of the housing unit rehabilitation. The same type of loans may be granted for the construction of new housing units that include accessibility features for persons with disabilities as well as rehabilitation of owner-occupied housing units that are not inhabited by persons with disabilities.

For more information about this program, contact TDHCA at (512) 475-3900.

US Department of Housing and Urban Development (HUD) Programs

HOME Program

The HOME Program was established by Congress in 1990 to provide block grants to affordable housing. Under federal guidelines, HOME funds are to be used to assist families at or below 80 percent of the Average Median Family Income (AMFI) for their area. These funds are distributed directly to some of the larger cities and counties in the region, including Houston, Pasadena, and Harris County. In these cities and counties, local and county governments operate the HOME programs. Texas Department of Housing and Community Affairs (TDHCA) administers the HOME program for the region's smaller counties and municipalities.

TDHCA allocates HOME funds to cities and counties in four basic housing activities:

- ? Homebuyer Assistance Program
- ? Rental Housing Development Program
- ? Owner Occupied Housing Assistance Program
- ? Tenant-Based Rental Assistance Program

Homebuyer Assistance Program

Under the Homebuyer Assistance Program, individuals ***may receive up to \$10,000 for down payment, closing costs, and gap financing***. Recipients do not need to repay this loan until after the mortgage is paid off or upon refinance or sale of the home. The homebuyer must use the house as his/her principal place of residence. The title of the property must transfer to the homeowner. Therefore, contracts for deeds are not eligible under the program. These funds are available to the public either from programs administered by the city government or from non-profit housing finance corporations such as Southeast Texas Housing Corporation (281-487-8772)

Rental Housing Development Program

The Rental Housing Development Program ***provides funds to build, acquire, and/or rehabilitate rental property***. Buildings may be on the same site or on scattered sites. HOME has funded the construction of duplexes, fourplexes, apartments, and single-family homes. In addition, developments may be mixed income, mixed use, single room occupancy, or transitional housing. These HOME funds are distributed directly to larger counties and communities and through Texas Department of Housing and Community Affairs to smaller counties and communities.

Owner-Occupied Housing Assistance Program

The HOME Program's Owner Occupied Program ***provides funds for the rehabilitation of owner-occupied single family homes***. This program includes roof repair or replacement, electrical system and plumbing repairs. After the construction is completed, the homes must meet Texas Minimum Construction Standards. These HOME funds are distributed directly to larger counties and communities and through Texas Department of Housing and Community Affairs to smaller counties and communities.

Tenant Based Rental Assistance

The Tenant Based Rental Assistance Program *subsidizes rents and pays security deposits*. The assistance is portable, which means the tenant is not restricted to living in a particular apartment complex. The assistance is available for a maximum of two years. As a condition to receiving the subsidized rent payments, tenants must participate in a self sufficiency program. Self-sufficiency programs will vary, depending on the population served. Programs may include drug dependency classes, job training, college degree programs, parenting training, and GED classes. These HOME funds are distributed directly to larger counties and communities and through Texas Department of Housing and Community Affairs to smaller counties and communities.

For information about these HOME funded programs and how counties and municipalities can participate in the annual application process, contact Jeannie Arellano, HOME Project Manager for TDHCA, at (512) 475-3109.

Section 8

Section 8 provides rental assistance to low-income families, elderly, disabled, and handicapped individuals. This program provides financial assistance to eligible families whose annual gross income does not exceed 50% of HUD's median income guidelines. Through rental assistance, families are able to live in safe, decent, and sanitary housing that they would not otherwise be able to afford. Section 8 is designed specifically for needy families in small cities and rural communities not served by similar local or regional programs.

The Housing and Community Development Act of 1974 authorized the Housing Assistance Payments program. (Section 8) Funds for Section 8 are provided by the US Department of Housing and Urban Development (HUD) to the Gulf Coast Planning Region through their field office in Houston. These funds are distributed to City and County governments who then administer their own housing assistance programs. If a community is interested in utilizing Section 8, the local unit of government must adopt a resolution agreeing to administer the program in accordance with all applicable rules and regulations. A request for funding is then submitted to HUD on behalf of the requesting community. For more information about Section 8, contact Barbara Humphrey at (512) 475-3109 or e-mail bhumphre@tdhca.state.tx.us.

Section 202

Section 202 provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low-income elderly persons and provides rent subsidies for the projects to help make them affordable.

This program helps expand the supply of affordable housing with supportive services for the elderly. It provides low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. This program could be of great assistance to community organizations such as Community Development Corporation (CDCs) that are charged with developing such housing.

Section 202 provides capital advances to finance property acquisition, site improvement, conversion, demolition, relocation, and other expenses associated with supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Project Rental Assistance is used to cover the difference between the HUD-approved operating cost per unit and the tenant's rent. Project Rental Assistance contract payments can be approved up to 5 years. However, contracts are renewable based on the availability of funds. Construction on projects must start within 18 months of the date of fund reservation, with limited exceptions up to 24 months. Funds are advanced on a monthly basis during construction

For more information about HUD Section 202 Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

Public Housing Development Programs

The Public Housing Development program provides Federal grants to local public housing authorities (PHAs) to develop housing for low-income families that cannot afford housing in the private market.

Local PHAs develop public housing to provide decent, safe, and affordable housing for low-income families. Housing is developed in one of three primary ways: 1) the PHA hires a contractor to construct housing units-in accordance with a HUD-approved program-on a site owned by the PHA; 2) the PHA advertises for and selects a developer to develop a project on a developer-owned site that is sold to the PHA after completion; or 3) the PHA buys existing units. PHAs may also provide assistance to mixed-income developments under section 14 (q)(2) of the Housing Act of 1937.

HUD furnishes technical assistance in planning, developing, and managing public housing and provides funding for 100 percent of the development costs. For commitments approved on or before September 30, 1986, HUD makes annual contributions to PHAs for debt service.

For more information about HUD PHA Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

HOPE VI

Since 1993, HOPE VI has been the engine driving the revitalization of the Nation's most distressed public housing developments by providing grants and unprecedented flexibility to address the housing and social service needs of their residents.

The HOPE VI program was developed as a result of recommendations by National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing by the year 2000. The Commission recommended revitalization in three general areas: physical improvements, management improvements, and social and community services to address resident needs.

HOPE VI permits expenditures for the capital costs of demolition, construction, rehabilitation and other physical improvements, development of replacement housing, and community and

supportive services. It encourages PHAs to seek new partnerships with private entities to create mixed-finance and mixed-income affordable housing that is radically different from traditional public housing "projects." PHAs administer the program, and can use the grants in conjunction with modernization funds or other HUD funds, as well as municipal and State contributions, public and private loans, and low-income tax credit equity. While most of the funds are to be used for capital costs, a limited amount may be used for community and supportive services.

For more information about HUD HOPE VI Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

HOPWA

HOPWA provides housing assistance and supportive services for low-income people with HIV/AIDS and their families. People with AIDS and other HIV-related illnesses often face desperate situations as their ability to work (and therefore their income) declines and their health care expenses mount. Homelessness and lack of adequate medical care threaten both family stability and the health of the affected person. HOPWA helps low-income people with AIDS and their families by providing funds for secure housing that can serve as a base for health care and other services. To receive funds, the program requires States and localities to set long-term strategies to meet the housing needs of low-income people with AIDS and their families, which encourages communities to better coordinate local and private efforts to serve people with aids.

HOPWA provides both formula and competitive grants. Qualified States and urban areas with the highest number of AIDS cases receive annual formula grants, which comprise 90 percent of total HOPWA funds. The competitive grant program awards 10 percent of total HOPWA funds to projects with a national impact and to projects in areas that do not receive formula funds.

Cities with a population of more than 500,000 and at least 1,500 cumulative AIDS cases may apply for the formula grants. States with more than 1,500 cumulative AIDS cases (in areas outside cities eligible to receive HOPWA) may also apply. In fiscal year (FY) 1996, 53 cities and 27 States received formula grants. For competitive grants, States and local governments that do not qualify for formula grants and nonprofit organizations may apply.

Grantees may use HOPWA funds for a broad range of housing including emergency shelter, shared housing, apartments, single room occupancy units (SROs), group homes, and housing combined with supportive services. Grantees may also use HOPWA funds for a variety of housing-related expenses, social services, and program development costs such as: housing information and resource identification; purchase, rehabilitation, conversion, lease, and repair of housing; new construction for SROs and community residences; paying rent, mortgages, and utility payments; operating costs; technical assistance; administrative expenses; and supportive services (such as health care, mental health services, chemical dependency treatment, nutritional services, case management, and help with daily living). Each household receiving rental help or living in housing funded under the program pays rent based on their income (under the same formula as tenants of public housing or Section 8 assisted housing, 30 percent of their adjusted income.).

HOPWA formula grants are made available to communities as part of their Consolidated Plan, which includes strategies for using HOPWA funds to meet the needs of PWAs in their area. Contact Community Connections (1-800-998-8999, TDD: 1-800-483-2209) for a HOPWA

Application Package for FY 1997 (SN0082) and a HOPWA Application Instructional Video for FY 1997 (\$12, SN0092).

For more information about HUD HOPWA Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

Section 108 Loan Guarantee Program

Section 108 enables States and local governments participating in the Community Development Block Grant (CDBG) program to obtain federally guaranteed loans that can help fuel large economic development projects and other revitalization activities.

Section 108, the loan guarantee provision of the Community Development Block Grant program, is one of the most potent and important public investment tools that HUD offers to local governments. It allows them to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can help renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. However, Section 108 loans are not risk free: local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations (up to the loan amount) as security for the loan.

HUD guarantees repayment of notes issued by local governments to raise capital for approved projects. The guarantee represents the full faith and credit of the United States Government, providing private investors with enough security that the participating local governments can borrow funds at lower interest rates comparable to those that the Government commands when borrowing through the U.S. Treasury.

The guaranteed amount must not exceed five times the community's (or State's) most recent CDBG allocation. The maximum loan term is 20 years. Loan guarantees generally require security beyond the pledge of CDBG funds, which HUD and the borrower negotiate. Loan commitments are often paired with Economic Development Initiative (EDI) grants, which can be used to pay predevelopment costs of a Section 108-funded project, as a loan loss reserve (in lieu of CDBG funds), to write-down interest rates, or establish a debt service reserve.

CDBG entitlement communities are eligible to apply for a guarantee from the Section 108 Loan Guarantee program. CDBG non-entitlement communities also may apply, provided that their State agrees to pledge the CDBG funds necessary to secure the loan. Non-entitlement applicants may receive their loan guarantee directly or designate another eligible public entity, such as an industrial development authority, to receive it and carry out the 108-assisted project.

Guidelines for targeting the benefits of Section 108 loan guarantees are the same as for CDBG, of which this program is a part. Grantees must use at least 70 percent of loan funds for activities in which either the majority of the individuals who benefit (from the jobs created, for example, or the housing units rehabilitated) or the majority of the residents of the neighborhood that benefits from the project are low or moderate incomes persons.

Like other CDBG assistance, Section 108 loan guarantees must be used for activities that meet national CDBG objectives. They must: (1) benefit low- and moderate-income families; (2) prevent or eliminate slums or blight; or (3) meet other urgent community development needs.

Although funded projects generate enough cash flow to support loan payments, the 20-year term means that projects do not necessarily need to support repayment immediately. Statutory amendments in 1994 expanded the list of eligible activities to include public facilities, which generally do not yield cash flow.

Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development activities; acquisition, construction, reconstruction, or installation of public facilities; and for colonias, public works and other site improvements. In recent years, Section 108 loans have been most often used to encourage economic development, either through public physical development projects (such as acquiring a failed shopping center for rehabilitation or assembling land for a new hotel or factory) or through loans to private firms and individuals (such as providing below-market financing for the expansion of an existing firm).

Eligible communities may apply for loan guarantees year-round; however, the EDI grants that are used to further increase the security of the loans and viability of the funded projects are generally offered only through one or two funding rounds per year. To apply, contact your local HUD Field Office. Non-entitlement communities may apply through their State (except in New York and Hawaii). HUD makes preliminary commitments and then negotiates formal guarantee agreements with the selected local governments over the succeeding months, resolving issues such as the nature and amount of security to be required, the repayment schedule, and the specific permissible uses of the loan funds.

For more information about HUD HOPWA Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

United States Department of Agriculture (USDA) Rural Housing Service Programs

Although the USDA is primarily agriculture, it also has a number of housing programs. These can be reached, etc.

For more information about the following USDA programs, contact the District Office that serves your county.

Austin and Colorado County Counties

Bastrop Local Office
208 Old Austin Hwy.
Bastrop, TX 78602
512-321-3428
512-321-4177 Fax

Chambers, Harris, Liberty, Montgomery, and Walker Counties

Huntsville Local Office
2 Financial Plaza, Suite 745
Huntsville, TX 77340
936-291-1901
936-294-0533 Fax

Brazoria, Fort Bend, and Galveston Counties

Angleton Local Office
209 East Mulberry Suite 500
Angleton, TX 77518-4650
979-849-5251
979-848-7190 Fax

Matagorda and Wharton Counties

Edna Local Office
700 N. Wells, Room 101
Edna, TX 77957
361-782-7151
361-782-3680

Waller County

Bryan Local Office
3833 South Texas Avenue, Suite 117
Bryan, TX 77802
979-846-0548
979-691-8967

Loan Guarantee Program Section 502

Under the Guaranteed Loan program, the Rural Housing Service, a housing and community development focused division of the USDA, guarantees loans made by private sector lenders. (A loan guarantee through RHS means that, should the individual borrower default on the loan, RHS will pay the private financier for the loan.) The individual ***works with the private lender*** and makes his or her payments to that lender.

Under the terms of the program, an individual or family may borrow up to 100% of the appraised value of the home, which eliminates the need for a down payment. Since a common barrier to owning a home for many low-income people is the lack of funds to make a down payment, the availability of the loan guarantees from RHS makes the reality of owning a home available to a much larger percentage of Americans. For more information about these programs or to determine eligibility contact the District Office for your county or visit www.usda.gov.

Farm Labor Housing Program Section 514

The Rural Housing Service's Farm Labor Housing program is the only nationwide program designed to provide housing for farm laborers. *Loan funds may be used to buy, build, improve, or repair housing for farm laborers*, including persons whose income is earned in aquaculture (fish and oyster farms) and those engaged in on-farm processing. Funds can be used to purchase a site or a leasehold interest in a site; to construct housing, day care facilities, or community rooms; to pay fees to purchase durable household furnishings; and to pay construction loan interest.

The Farm Labor Housing Loan and Grant program provides capital financing for the development of housing for domestic farm laborers. Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farm workers. Typically, loan applicants are unable to obtain credit elsewhere, but in some instances, farmers able to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing. Grants are made to farm worker associations, nonprofit organizations, Indian tribes, and public agencies. Funds may be used in urban areas for nearby farm labor. (This is the only Rural Housing Service rural service area exception.)

Loans are for 33 years at 1% interest, except as noted above. Grants may cover up to 90% of development costs. The balance may be a Farm Labor Housing Program loan. Funds may be used to build, buy, improve, or repair labor housing and to provide related facilities. The District Director has the authority to approve loans to individuals of up to \$100,000, and the State Director can approve loans of up to \$400,000. Larger loans must receive prior approval from the National Office. The State Director can award grants with the prior approval of the National Office.

For more information about how to apply for this program, contact the USDA District Office that serves your county.

Rural Rental Housing Guaranteed Loan Program Section 538

This program is intended to fund construction, acquisition, or rehabilitation of rural multifamily housing for low-income occupants. Residents of the completed housing facility must be very low- to moderate-income households; or elderly, handicapped, or disabled persons with income not in excess of 115% of the median income of the surrounding area.

The terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. Rates of the loans guaranteed must be fixed, as negotiated between lender and borrower, within the maximum established under the Notice of Fund Availability (NOFA) RHS publishes each year in the Federal Register.

For more information about the Rural Rental Housing Guaranteed Loan Program, contact the USDA District Office that serves your county.

Rural Rental Housing Program Section 515

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but its funds may also be

used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. In new Section 515 projects, 95 percent of tenants must have very low incomes. In existing projects 75 percent of new tenants must have very low incomes.

Variations: There are four variations of the Section 515 loan program. They are Cooperative Housing, Downtown Renewal Areas, Congregate Housing or Group Homes for Persons with Disabilities, and the Rural Housing Demonstration Program. Loans are for up to 50 years at an effective 1 percent interest rate. A current rate is used for the promissory note but thereafter is used only to determine maximum rent payments.

For more information about the Rural Rental Housing Program, contact the USDA District Office that serves your county.

Mutual Self-Help Technical Assistance Grants Section 523

The Mutual Self-Help Housing Program makes homes affordable *by enabling future homeowners to work on homes themselves*. With this investment in the home, or "sweat equity", each homeowner pays less for his or her home than if it were built by a contractor. This enabled very-low and low-income families an opportunity to own their home.

Grants are provided to nonprofit and local government organizations, which supervise groups of 10 to 12 enrollees in the Self-Help Program. Members of each group help work on each other's homes, moving in only when all the homes are completed. Participants are required to perform at least 65% of the labor of constructing each group member's home. Self-Help Technical Assistance Grants are available to qualified non-profit organizations to provide technical assistance to low and very low-income families who are building homes in rural areas through the Mutual Self-Help Housing Program. These grant funds may be used to pay salaries, rent, and office expenses of the not-for-profit entity.

For more information about the Mutual Self-Help Technical Assistance Grant program and how to apply for these funds, contact the USDA District Office that serves your county.

Rural Housing Site Loans Sections 523 and 524

Rural Housing Site Loans are loans made by Rural Housing Service to provide financing for the purchase and development of affordable housing sites in rural areas for low- and moderate-income families. Loans are made to acquire and develop sites for housing to be constructed by the self-help method, or for site development to build a home for any low- or moderate-income family. Eligible organizations include nonprofit organizations, public bodies and Federally-recognized Native American groups.

This program provides Government funding for a public or private non-profit organization to buy and develop building sites, including the construction of access roads, streets, and utilities. Sites developed under this program may be sold to individual households, non-profit organizations, public agencies, and cooperatives who provide financial assistance for housing to low- and moderate-income families.

Rural Housing Site Loans are made to provide financing for the purchase and development of housing sites for low- and moderate-income families. Section 523 loans are made to acquire and

develop sites only for housing to be constructed by the self-help method. Section 524 loans are made to acquire and develop sites for any low- or moderate-income family. Low income is defined as between 50 and 80 percent of the area median income (AMI); the upper limit for moderate income is \$5,500 above the low-income limit.

Section 523 loans are limited to private or public nonprofit organizations that will provide sites solely for self-help housing. Section 524 loans are made to private or public nonprofit organizations. Section 524 sites may be sold to low- or moderate-income families utilizing RHS or any other mortgage financing program which serves the same eligible families.

Loans are for two years. Section 523 loans bear 3 percent interest. At the discretion of the customer, Section 524 loans bear the market rate of interest either at the time of approval or at the time of the loan closing.

For more information about this USDA program, contact the USDA District Office that serves your county.

Housing Preservation Grant Program Section 533

The Housing Preservation Grant Program makes grants to nonprofit organizations, local governments and Native American tribes to renovate existing low-income multifamily rental units. Funds may also be used by recipients to help individuals make repairs to private homes. Recipients of Housing Preservation Grants are often able to leverage the funds with additional resources from private sources or local governments.

The grants are competitive and are made available in areas where there is a concentration of need. Those assisted must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. Very low income is defined as below 50 percent of the area median income (AMI); low income is between 50 and 80 percent of AMI. Eligible sponsors include state agencies, units of local government, Native American tribes, and nonprofit organizations. HPG funds received by the sponsors are combined with other programs or funds and used as loans, grants, or subsidies for recipient households based on a plan contained in the sponsor's application. Funds must be used within a two-year period.

Housing Preservation Grant assistance is available from grantees to assist very-low and low-income homeowners to repair and rehabilitate their homes. Assistance is also available to rental property owners to repair and rehabilitate their units providing they agree to make such units available to very-low and low-income families. Financial assistance provided by the grantee may be in the form of a grant, loan, interest reduction on commercial loans, or other comparable assistance. The population limit of towns served is 20,000.

For more information about the Housing Preservation Grant, contact the USDA District Office that serves your county.

Other Organizations Offering Housing Assistance

Bear Creek Assistance Ministries

16209 Keith Harrow
Houston, TX 77084
(281) 855-0014

Services Offered:

Rainbow Home Repair Program organizes volunteers to repair homes of low-income residents.

Community Action

1301 F.M. 646
Dickinson, TX 77539
1216 North Velasco
Angleton, TX 77515
Clute
(409) 849-2928
Dickinson
(281) 309-5012

Services Offered:

Section 8 Rental Assistance for residents of Clute and Dickinson/ North Galveston County

Habitat for Humanity

Services Offered: Utilizes volunteers to construct affordable single family housing to be sold to low-moderate income families. The following are HFH offices throughout the Thirteen County Gulf Coast Planning Region

? Bay Area HFH
P.O. Box 591714
Houston, TX 77259-1714
(281) 286-HOME

? Baytown HFH
2710 W. Main St.
Baytown, TX 77520
(713) 427-0866

? Colorado County HFH
Eagle Lake, TX
(800) 243-5369

? Fort Bend HFH
Stafford, TX
(281) 261-1872

? Galveston HFH
Galveston, TX
(409) 747-1886

? Houston HFH
3750 McCarty
Houston, TX 77029
(713) 671-9993

? Montgomery County HFH
P.O. Box 2624
Conroe, TX 77305-2624
(409) 441- HOME

? Northwest Harris County HFH
3320 F.M. 1960 West #400
Houston, TX 77068
(281) 631-0092

? Pasadena HFH
403 E. Houston
Pasadena, TX 77502
(713) 534-6061

? Southern Brazoria County HFH
Lake Jackson, TX
(409) 285-2800

Hispanic Housing and Education Corporation

5851 Southwest Freeway
Houston, TX 77057
(713) 349-0991
Services Offered:
Low income housing units and educational opportunities in Houston.

Housing Opportunities of Houston

2900 Woodridge, Suite 330
Houston, TX 77087
(713) 664-8488
Services Offered:
Homeownership counseling

Houston Housing Partnership

712 Main Street, 14th Floor East
Houston, TX 77002
(713) 216-8164
Services Offered:
Homebuyer Education
Mortgage Assistance

Interfaith Ministries for Greater Houston

3217 Montrose
Houston, TX 77006
(713) 522-3955
Services Offered:
Temporary housing assistance for
refugees migrating to Houston area.

Latino Learning Center

3522 Polk
Houston, TX 77003
(713)222-7802
Services Offered:
Sponsors 48+ units of low-income.
elderly housing and related services

**Salvation Army
Social Service Assistance Office**

1500 Austin St.
Houston, TX
(713) 752-0686
Services Offered: Temporary Emergency Rent and Utility Assistance

Southeast Texas Housing Corporation

4620 Fairmont Parkway, Suite 201
Pasadena, TX 77504
(281) 487-8772
Services Offered:
Down Payment Assistance
Homebuyer Education

New Hope Housing Incorporated

320 Hamilton
Houston, TX 77002
(713) 223-1995
Operates 130 low income single room
units in Downtown Houston

Northwest Assistance Ministries

15555 Kuykendahl
Houston, TX 77090
(281) 885-4555
Services Offered:
Emergency housing assistance in
selected Northwest Harris County zip
codes

Private Sector Initiatives

1221 Lamar Suite 518
Houston, TX 77010
(713) 659-2511
Services Offered:
Organizes volunteers to repair and fix up
homes of low-income inner-city
residents.

WOMAN, Inc.

P.O. Box 571898

Houston, TX 77257-1898

(713) 621-3434

Services Offered

Operates affordable transitional housing complex for women who suffer from domestic violence.

Community Development Corporations (CDCs)

What is a CDC ?

The term CDC refers to a type of non-profit entity known as a "community development corporation". CDC's are characterized by their community based leadership and their work primarily in housing production and/or job creation. This is what differentiates them from other types of non-profit groups.

CDCs are formed by residents, small business owners, congregations and other local stakeholders to revitalize a low and/or moderate income community. CDCs typically produce affordable housing and create jobs for community residents. This affordable housing can take the form of either multi-family apartment units or single family homes which are sold with special financing to those in need. Some CDCs also provide a variety of social services to their target area.

Texas Association of Community Development Corporations (TACDC)

The Texas Association of Community Development Corporations is a non-profit association based in Austin dedicated to enhancing community development in the state of Texas. It's motto is "Building Homes, Creating Jobs, Growing Businesses." The Association works towards these ends through a variety of programs.

Advocacy

TACDC's works to effectively carry the voice of its members to policymakers about issues affecting low income families and neighborhoods in Texas. This is done at the local level through grassroots organizing of community development efforts and information dissemination to local level community development organizations. At the state level, TACDC serves as a voice for community developers at the biannual meeting of the Texas Legislature.

At the federal level TACDC partners with national housing and community development organizations that have representatives in Washington, D.C. and by direct participation through letter writing and contacts with the Texas Congressional Delegation, Federal Agencies, and Federal Regulators. Additionally, TACDC staff travels to the nation's capitol once a year to visit personally with Texas lawmakers and to take part in the National Congress for Community Economic Development's (NCCED) annual policy conference.

Federal community development funds, whether they are from HUD, the U.S Department of Agriculture, or the U.S. Department of the Treasury, make up the great majority of government

resources that are used for comprehensive community development endeavors in Texas. To guard these important resources in the age of "devolution" (the act of federal government passing responsibility for community development to the states by decreasing funding allocations), TACDC reminds the Texas Congressional Delegation, the White House, and Federal Agencies and Regulators about the needs of their closest partners in providing and maintaining affordable housing and economic development ventures across the state.

By reminding them of our shared interests to assure good housing for everyone and to strengthen the economic foundation of every community, TACDC strives to achieve federal community development policies that are comprehensive in nature and have at their core a fundamental understanding of the importance of these components in healthy communities.

Capacity Building

TACDC is seeking to launch its new Capacity Building Program in the fall of 2000, pending funding availability. This innovative program will offer grant dollars to CDCs, along with targeted training, technical assistance and coaching. The goal of the program is to sustainably increase the productivity of CDCs in Texas. Though grant dollars will be limited and will only be awarded to a small group of CDCs, the training offerings will be available to any non-profit community development group at a discounted rate.

If funding is available, the application for acceptance into the Core Component will be available in August of 2000.

If you have questions about the Capacity Building Program, contact Reymundo Ocañas, TACDC Executive Director at the TACDC Office may be reached at (512) 457-8232 or rey@tacdc.org. More information is also available at www.tacdc.org.

Communications

TACDC serves as a central communications point for the community development network in Texas. Among their Communications activities, you will find a website (www.tacdc.org), a quarterly newsletter, (Texas Community Developer) a monthly membership bulletin (TACDC Update), and publication of research reports and action alerts focusing on community development topics.

Research

TACDC's research efforts focus on gathering information and data that assists policy makers, CDCs, and others interested in community and economic development make informed policies and decisions.

The TACDC website will offer more detailed information about current research projects and the publications available from TACDC in the near future.

For more information concerning TACDC's research or to suggest a topic, contact TACDC at 512/457-8232 or via e-mail to info@tacdc.org.

Current Projects

The TACDC is currently working on the following projects:

1. Pro-community development policy priorities for the upcoming legislative session.
2. A CDC Toolkit that includes:
 - ? Basic information about how to start a CDC,
 - ? Templates to assist organizations through the legal incorporation process,
 - ? Sample materials for modification and duplication,
 - ? Links to additional Internet resources,
3. Research on the effects of Texas' 1997 Community Housing Development Organization (CHDO) tax exemption legislation.
4. Analysis concerning Texas CDC accomplishments and activities.

To find out more about TACDC and how your organization can become involved, contact the TACDC at (512) 457-8232 or fax (512) 479-4090. They can also be contacted through the internet at www.tacdc.org or by e-mail at info@tacdc.org.

Community Development Corporations in the Gulf Coast Region:

The following is a list of Community Development Corporations (CDCs) and Community Based Organizations (CBOs) in the Gulf Coast Region.

Bay City

Matagorda County Economic Development Corp.

P.O. Box 1956
Bay City, TX 77404
(409) 245-8913 (409) 245-5661 Fax

Bay City Community Development Corporation

1901 Fifth Street
Bay City, TX 77414
(409) 245-0756 Fax

Cleveland

Motivation, Education, and Training, Inc.

P.O. Box 1749
Cleveland, TX 77328

Crosby

D & M Community Development Corporation

136 Cottontail
Crosby, TX 77523
(281) 462-9211 (281) 462-9211 Fax

El Campo

Blessing Cup Storehouse

P.O. Box 533
El Campo, TX 77437
(409) 543-8203

Freeport

Tejas Community Development Corporation

1924 North Avenue G
Freeport, TX 77541

Galveston

Galveston Community Development Corporation

P.O. Box 3569
Galveston, TX 77553
(409) 762-7449 (409) 762-3088

Old Central/ Carver Park Neighborhood Association

710 36th Street
Galveston, TX 77550

Houston

AAMA-CDC

6001 Gulf Frwy., B-1
Houston, TX 77023
(713) 923-5433

ACORN

704 E. 11 1/2 St.
Houston, TX 77008
(713) 863-9002

Acres Homes CDC

6719 West Montgomery 206
Houston, TX 77091
(713) 692-1155

Acres Homes Chamber of Commerce
6130 Wheatley
Houston, TX 77091
(713) 692-7003

Aldine CDC
11920 Walters Rd.
Houston, TX 77067
(281) 987-3767

Ame Development Corporation
2903 Eastex Freeway
Houston, TX 77026
(713) 223-4741

American Indian CDC
15550 Kingfield #1013
Houston, TX 77084

ANEW! Community Econ. Dev. Corp.
5801 W. Montgomery
Houston, TX 77091
(713) 462-1730

Antioch Project Reach, Inc.
P.O. Box 52950
Houston, TX 77052
(713) 652-0738

Antioch Project Reach, Inc.
500 Clay
Houston, TX 77002
(713) 652-0738

Avenue CDC
P.O. Box 7814
Houston, TX 77270
(713) 864-8099

Bonita Street (House of Hope)
7349 Bonita St.
Houston, TX 77016
(713) 635-5470

Bozrah International Ministries, Inc.
16420 Park Ten Place, Suite 220
Houston, TX 77084
(281) 599-1644

Bread of Life, Inc.
2019 Crawford St.
Houston, TX 77002
(713) 659-3237

Brentwood Econ. Community Dev. Foundation
4502 University Oaks
Houston, TX 77004
(713) 852-1451

Carverdale Coalition
17518 Waverly Grove
Houston, TX 77284
(713) 462-3322

Champ
4302 Reed Road, Ste. D
Houston, TX 77051
(713) 738-3182

Chinatown Dev. Corp.
1005 Saint Emanuel, #206
Houston, TX 77003
(713) 228-2328

Citizens Housing & Motivation
4302 Reed Road
Houston, TX 77051
(713) 738-3182

Community Housing Endeavors
800 Post Oak Blvd. Suite 37
Houston, TX 77056
(713) 627-9078

Crawford Transitional Services, Inc
505 Schweikhart St.
Houston, TX 77020
(713) 673-5682

Cullen Missionary Baptist Church
4101 Almeda Geneoa
Houston, TX 77048
(713) 734-0275

Dominion CDC
1023 Pinemont
Houston, TX 77018
(713) 957-2789

Double Portion Development, Inc.
9847 Mesa Dr.
Houston, TX 77078
(713) 635-6414

Dowling Area CDC
2501 Ruth
Houston, TX 77004
(713) 522-9619

E.J.Simon CDC
2823 Collingsworth
Houston, TX 77026
(713) 222-1557

Eastwood/Broadmore Area CDC
1450 Lawson
Houston, TX 77023
(713) 923-5080

Economic Bridge Builders CDC
12401 South Post Oak Road,
Suite 230
Houston, TX 77045

Faith Center CDC
14343 Waterville Way
Houston, TX 77015
(713) 453-2762

Fifth Ward CRC
4300 Lyons Ave.
Houston, TX 77020
(713) 674-0175

(713) 551-8630

Fifth Ward Housing Corp.
111 West 15th Street
Houston, TX 77008
(713) 868-1429

Fourth Ward Community Coalition
P.O. Box 52950
Houston, TX 77052
(713) 658-1756

Freedmen's Town Assoc., Inc.
1318 Robin
Houston, TX 77019
(713) 739-9414

Genesis Dev. Corp.
4801 Wipprecht
Houston, TX 77026

Great Northwest CDC
14441 Cornerstone Village Dr.,
#130
Houston, TX 77014
(281) 686-3780

Greater Eastwood CDC
P. O. Box 231174
Houston, TX 77223
(713) 921-1213

Greater Houston Urban Redev. Corp.
7220 Homestead
Houston, TX 77028
(713) 635-2300

Greater Park Place CDC
P.O. Box 262784
Houston, TX 77207
(713) 641-3462

Greater Park Place CDC
P.O. Box 262784
Houston, TX 77207
(713) 641-3462

Greater St. Matthews CDC
14919 South Main St.
Houston, TX 77055
(713) 734-5670

Hand Up
801 Andrews
Houston, TX 77091
(713) 682-1052

Heights Comm. Dev. Corp.
P.O. Box 701098
Houston, TX 77270
(713) 802-1600

Holmes CDC
8310 Southview
Houston, TX 77051
(713) 733-3390

Housing & Recovery, Inc dba. A New Life
2421 Truxillo
Houston, TX 77004
(713) 520-9825

Housing Opportunities of Houston, Inc.
2900 Woodridge, Ste. 300
Houston, TX 77087
(713) 644-8488

Houston Area CDC
1111 Bagby, Suite 2600
Houston, TX 77002
(713) 650-1470

Houston Area Urban League, Inc.
1301 Texas Ave.
Houston, TX 77002
(713) 759-9400

Houston Comm. Services
5115 Harrisburg
Houston, TX 77011
(713) 926-8771

Houston Esperanza CDC
P.O. Box 230457
Houston, TX 77223
(713) 926-2794

Houston Small Business Dev. Corp.
5330 Griggs Rd.
Houston, TX 77021
(713) 845-2400

Houston's Second Ward CDC
4401 Lovejoy St., #100
Houston, TX 77003
(713) 923-2661

Houtex CDC
3100 Cleburne #230
Houston, TX 77004
(713) 313-1027

Indochinese Culture Center
3333 Fannin, Suite 203
Houston, TX 77004
(713) 522-7799

Inner City Visions, Inc.
3826 Wheeler Ave.
Houston, TX 77027
(713) 748-5240

Kahal Shomrei Hadath
9701 Stella Link
Houston, TX 77025
(713) 664-0851

Lakeside Center, Inc.
3007 Conway
Houston, TX 77025
(713) 667-6454

Land Service Associates
P.O. Box 131315
Houston, TX 77219
(713) 521-7900

Latino Hsng and Econ Dev Corp
3522 Polk Avenue
Houston, TX 77003
(713) 223-1391

Launch Point/N. Houston CDC
5409 Van Zandt
Houston, TX 77016
(713) 987-8681

Lexington Trails--AHF, Inc.
6200 West Tidwell
Houston, TX 77092
(713) 956-0708

MacGregor Area CDC
3946 Fernwood
Houston, TX 77021
(713) 777-2922

Miracle of Hope
1513 Mason St.
Houston, TX 77019
(713) 522-0263

Mt.Canaan Missionary Baptist Church
7400 North Wayside Dr.
Houston, TX 77028
(713) 633-3312

Nearatown CDC
P.O. Box 130320
Houston, TX 77019
(713) 616-0800

Neighborhood Recovery CDC
5445 Almeda Road, Suite 505
Houston, TX 77004
(713) 520-5232

New Mt.Cavalry Mission. Baptist Church
4711 Kelley
Houston, TX 77026
(713) 635-1151

Northeast Houston CDC
8403 Claiborne St.
Houston, TX 77078
(713) 631-3808

Northeast Houston Comm Dev Cntr
7400 North Wayside Dr.
Houston, TX 77028
(713) 633-3312

Northside CDC
1410 Lee St.
Houston, TX 77009
(713) 695-3939

Northside Plaza CDC
3202 Bennington
Houston, TX 77093
(713) 695-2278

Old Sixth Ward CDC
P.O. Box 7814
Houston, TX 77270
(713) 864-8099

On Track Ministries
3711 Harriman
Houston, TX 77026
(713) 223-5557

Over the Hill, Inc.
3402 Dowling
Houston, TX 77004
(713) 520-9554

Palm Center CDC
5626 Milart
Houston, TX 77021
(713) 741-0300

Parents Against Comm. Crime Org
P.O. Box 14061
Houston, TX 77221
(713) 437-1174

Parker Square Corporation, Inc.
10300 Shady Lane #1311
Houston, TX 77093
(713) 691-7473

Peace CDC
1501 Jensen Dr.
Houston, TX 77020
(713) 227-3223

Phoenix Empowerment Fdn, Inc
4322 Wilmington St.
Houston, TX 77051
(713) 733-3203

Pleasant Hill CDC
1510 Pannell St.
Houston, TX 77020
(713) 224-3232

Pleasant Hill Mission. Baptist Church
1510 Pannell St.
Houston, TX 77020

Pyramid CDC
12401 S. Post Oak Road
Houston, TX 77045
(713) 551-8650

(713) 224-0052

ReCap Development, Inc.
109 E. 40 1/2 Street
Houston, TX 77018
(713) 694-2262

Resting Arms CDC
9807-B Harwin
Houston, TX 77036
(713) 977-7109

Re-Ward Third Ward, Inc.
3202 Trulley Ave.
Houston, TX 77004
(713) 651-8050

Second Ward CDC
P.O. Box 6703
Houston, TX 77265
(713) 664-3871

SHED
3939 North Freeway
Houston, TX 77022
(713) 692-0141

Solid Rock CDC
6302 Tidwell Road
Houston, TX 77016
(713) 635-6823

South by Southeast CDC
5830 Van Fleet
Houston, TX 77033
(713) 644-1666

South East Houston CDC
P.O. Box 3301
Houston, TX 77253
(713) 748-6681

**Southeast TX CDC c/o
The Carver Inst.**
2646 South Loop, Suite 275
Houston, TX 77054
(713) 795-0493

Southeast TX Hsng. Finance Corp.
12621 Featherwood Dr,
Suite 280
Houston, TX 77034
(281) 484-4663

Spanish Village CDC
4000 Griggs Rd.
Houston, TX 77021
(713) 741-8313

Sunnyside-Up
4001 Corder, Suite 179
Houston, TX 77021
(713) 748-3949

Texas Action for Coop. Housing
2119 Albans Rd.
Houston, TX 77005
(713) 524-0530

Texas Inter-Faith Housing Corp.
3131 W. Alabama #525
Houston, TX 77098
(713) 526-6634

TGIF
4812 Bennington
Houston, TX 77016
(713) 631-0329

**Third Ward Redevelopment
Council**
5445 Almeda
Houston, TX 77004
(713) 523-3323

Trinity Bethel
6935 Bellfort Blvd.
Houston, TX 77087
(713) 644-5161

TSU/Third Ward CDC
3800 Can Field, Suite 101
Houston, TX 77004
(713) 842-2177

Uplift Fourth Ward, Inc.
1106 Valentine St.
Houston, TX 77019
(713) 651-1215

Upward Bound CDC
7304 Homestead Road
Houston, TX 77028
(713) 633-4831

WOMAN, Inc.
3200 Southwest Freeway,
Suite 2250
Houston, TX 77027
(713) 621-3434

**Treasure our Community CDC
!Unexpected End of Formula4221**
Liberty Rd.
Houston, TX 77026
(713) 676-0895

**Mount Horeb Missionary Baptist
Church CDC Inc.**
118 West Gray Street
(713) 529-4507
Houston, TX 77019

Huffman

Helping Hands in Senior Living
743 Corydon Dr.
Huffman, TX 77336
(281) 324-7126

Katy

Houston Our House, Inc.
925 South Mason Rd. Suite 226
Katy, TX 77450
(281) 347-6458 Fax

Pasadena

**Regional/ Urban Design Assistance
Team**
4425 Spencer Highway
(281) 209-4100
Pasadena, TX 77504

Programs for Builders/ Developers

Federal and State Programs

Texas Housing Trust Fund

The Texas Housing Trust Fund is a statewide program that seeks to allocate funds to achieve a broad geographical distribution of affordable housing. ***Funds are available to aid developers and builders in creating affordable housing if they are working with a non-profit organization such as a Community Development Corporation (CDC) or a Community Housing Development Organization (CHDO).*** Eligible activities include acquisition, rehabilitation, and new construction of housing. The Housing Trust Fund also provides technical assistance and capacity building to non-profit organizations and CHDO's engaged in developing affordable housing for persons and families of *low* and *very low* income.

For more information about the Texas Housing Trust Fund, contact Brad McMurray at TDHCA (512) 475-1458 or e-mail bmc@tdhca.state.tx.us.

Texas Low Income Housing Credit

The Low Income Housing Tax Credit Program (LIHTC) is a program through which real estate developers are extended federal tax credits in exchange for developing affordable multi-family housing that would otherwise not be profitably feasible. The LIHTC was created by the Tax Reform Act of 1986, and was first utilized by the real estate development community during calendar year 1987. Section 42 of the Internal Revenue Code of 1986, as amended, governs the LIHTC authorizing federal tax credits in the amount of \$1.25 per capita for each state. States then distribute these tax credits to developers building low-income housing. Currently Texas has approximately \$25.2 million in tax credits in the 2000 state housing credit ceiling. Over \$830,000 has gone towards affordable housing creation in the Gulf Coast region due to this program in the Gulf Coast Region alone.

The tax credit program is the primary incentive for private builders and developers to create affordable rental housing while still realizing an acceptable profit. Since 1987, the LIHTC program has provided more than \$145.8 million in tax credits that are projected to produce more than 76,300 affordable apartment units in the state of Texas. This program provided \$58,646,928 in tax credits in the Gulf Coast Region alone during this period.

The amount of tax credits for which a project owner is eligible is determined by the amount of qualified development costs to be incurred and the percentage of low income units set aside within a development that meet the applicable federal requirements for both tenant income and maximum rental rates. Each tax-credit development must have the following characteristics to be eligible for the credits:

- ? Twenty percent (20%) or more of the residential units in such a project are both rent restricted and occupied by individuals whose income is fifty percent (50%) or less of Area Median Family Income (AMFI); or
- ? Forty percent (40%) or more of the residential units in such project are both rent restricted and occupied by individuals whose income is sixty percent (60%) or less of Area Median Family Income (AMFI)

Tax credits may only be claimed on the units that have been set aside for participation under this program. It is possible for project owners to set aside one-hundred percent (100%) of any project for consideration under the tax credit program and in doing so claim the maximum amount of tax credits eligible for the development. For more information about the Texas Low Income Housing Credit program, contact Steve Schottman with the TDHCA at (512) 475-3340 or e-mail sschottm@tdhca.state.tx.us.

US Department of Housing and Urban Development (HUD) Programs

Section 202

Section 202 provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low-income elderly persons and provides rent subsidies for the projects to help make them affordable.

This program helps expand the supply of affordable housing with supportive services for the elderly. It provides low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking and transportation.

This program provides capital advances to finance property acquisition, site improvement, conversion, demolition, relocation, and other expenses associated with supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Project Rental Assistance is used to cover the difference between the HUD-approved operating cost per unit and the tenant's rent. Project Rental Assistance contract payments can be approved up to 5 years. However, contracts are renewable based on the availability of funds. Construction on projects must start within 18 months of the date of fund reservation, with limited exceptions up to 24 months. Funds are advanced on a monthly basis during construction

For more information about HUD Section 202 Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

Mortgage Insurance for Purchase or Refinancing of Existing Multifamily Rental Housing and Small Projects Section 223 F

Through Section 223(f), HUD provides mortgage insurance for the purchase or refinancing of existing rental housing. Projects refinanced under section 223(f) may not undergo substantial rehabilitation. These projects may have been financed originally with conventional or FHA-insured mortgages. Section 223(f) also applies to existing hospitals, nursing homes, assisted-living facilities, board-and-care homes, and combinations of such facilities.

Section 223(f) permits the restructuring of mortgages at lower interest rates to preserve an adequate supply of affordable rental housing and health care facilities. These projects usually cannot otherwise be refinanced without causing excessive rent burdens on the current tenants. The program allows long-term mortgages (up to 35 years) that can be purchased by the Government National Mortgage Association (Ginnie Mae). This eligibility for purchase in the secondary mortgage market improves the availability of loan funds and permits more favorable interest rates.

For refinancing a multifamily project, the principal amount of the new refinanced mortgage will be limited to the lesser of 1) the original principal amount of the existing mortgage or 2) the unpaid balance of the existing insured mortgage. For purchase of a multifamily project the mortgage cannot exceed 85 percent of the HUD/FHA estimate of the value of the project. The term of the mortgage cannot be less than 10 years or more than the lesser of 35 years or 75 percent of the estimated life of the physical improvements. FHA underwriting analysis must determine that there is enough project income to repay the loan, taking into account all necessary project expenses.

Investors, builders, developers, and owners of eligible multifamily or health care properties may apply for these loans through private HUD-approved lenders. Rental properties eligible for this mortgage insurance program must be multifamily rentals containing five or more units. Though minor repairs and improvements are permitted, the property must not require major rehabilitation and must be at least 3 years old before a loan application is filed. The maximum insurance amount on health care facilities is \$1 million.

Mortgage insurance applications are submitted by FHA-approved lenders to the HUD Field Office. Typical processing time is 90 days, with loan closings are scheduled between 30 and 60 days after HUD agrees that all critical repairs (those that address safety and health concerns) have been completed. All non-critical repairs must be completed within 12 months of loan closing.

For more information about HUD Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

Rental Housing Insurance Section 207

Section 207 provides mortgage insurance to finance construction or rehabilitation of a broad range of rental housing. The intent of the program is to increase the supply of quality and reasonably priced rental housing for middle-income families. Mortgage insurance reduces the risk for lenders by guaranteeing payment in the event of default, making capital available at lower cost.

Assistance provided is in the form of mortgage insurance. The Federal Housing Administration insures mortgage loans originated by HUD-approved lenders. Builders, developers, and owners who meet HUD multifamily rental mortgage requirements may apply for insurance under Section 207.

Section 207 mortgage insurance may be used for new construction, repair or rehabilitation, or manufactured home parks. To be eligible, the properties must consist of five or more units of detached, semidetached, walkup, or elevator-style rental housing. Generally, a project is eligible for project mortgage insurance if the sponsors can demonstrate that there is a definite market demand, that the project is economically self-sufficient, and that project financing is secure.

Prospective project sponsors or owners must find a HUD-approved lender to make a loan and submit an application for mortgage insurance commitment to the HUD State/Area Office. Section 207 mortgage insurance, although still authorized, is no longer used for new construction or substantial rehabilitation. It is, however, the primary insurance vehicle for the Section 223(f) refinancing program. Multifamily new construction and substantial rehabilitation projects are currently insured under the Section 221(d)(3) and Section 221(d)(4) programs.

For more information about HUD Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

Mortgage Insurance for Rental and Cooperative Housing, Section 221 d 3 and Section 221 d 4

Through the 221(d) Market Rate program the Federal Housing Administration (FHA) insures mortgages for the new construction or substantial rehabilitation of multifamily rental properties. Nonprofit and cooperative sponsors use Section 221(d)(3); for-profit sponsors use Section 221(d)(4).

The purposes of Section 221(d)(3) and Section 221(d)(4) are basically the same. Both programs assist private industry in the construction or rehabilitation of rental and cooperative housing for low- to moderate-income and displaced families by making capital more readily available and by reducing the risk of default for lenders.

FHA insures loans originated by private, HUD-approved lenders for multifamily rental and cooperative housing. For-profit, nonprofit, and limited partnership sponsors of eligible affordable rental projects may apply for FHA mortgage insurance under this program.

Section 221(d)(3) and (4) insures construction and permanent financing loans originated by private, HUD-approved lenders for construction or substantial rehabilitation of projects with five or more units of multifamily rental or cooperative housing. Projects may be designed for residents who are elderly (age 62 or older) or have disabilities. The principal difference between the (d)(3) and (d)(4) programs is the amount of insured mortgage available to different types of sponsors. Under 221(d)(3), a nonprofit sponsor may receive an insured mortgage for the full amount of the HUD/FHA estimated replacement cost of the project. Profit motivated sponsors using Section 221(d)(3) and all types of sponsors under Section 221(d)(4) can receive a maximum mortgage of 90 percent of the HUD/FHA replacement cost estimates.

Previously, the Section 221(d)(3) Below Market Interest Rate (BMIR) program provided below market interest rate financing for sponsors of low-income housing projects. BMIR projects were replaced by the Section 236 Mortgage Subsidy Program under authority of the Housing Development Act of 1968. Presently no new mortgages are insured under the BMIR or the Section 236 programs .

The project sponsor must make early contact with the HUD State/Field Office Multifamily Housing staff to determine if there is a clear market demand in the area of the proposed housing, if the project will be sound economically, and if project financing is secure. Prospective project sponsors are responsible for finding a HUD-approved lender to make a loan and submit an application for mortgage insurance commitment to the HUD State/Area Office. Project applications are processed in the HUD Field Office.

For more information about HUD Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

Two-Year Operating Loss Loans, Section 223 d

Two-year Operating Loss Loans insure loans that cover operating losses during the first 2 years after completion (or any other 2-year period within the first 10 years after completion) of multifamily rental projects whose first mortgage is insured by HUD. Section 223(d) helps avoid losses on HUD-insured multifamily projects by insuring loans written to cover operation losses. This encourages lenders to make such loans.

This program offers insurance for operating loss loans on properties whose first mortgage is insured by HUD. There are two types of loans: those covering losses during the first 2 years after construction is complete and those covering losses in any 2-year period during the first 10 years after construction is complete. Terms and conditions are prescribed by HUD. Owners of multifamily projects or facilities currently insured by a HUD mortgage are eligible to apply through HUD-approved mortgagees.

Before applying, the project owner or sponsor first meets with the HUD field office for general application guidance. The project sponsor submits a formal application through a HUD-approved lender to the State or local HUD office where the loan will be processed. Applications must be made within 3 years after the end of the 2-year operating loss period for the 2-year loan, or within 10 years of the end of the 2-year loss period for the 10-year loan.

For more information about HUD Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

Supplemental Loans for Multifamily Projects Section 241 a

Section 241(a) insures loans to finance repairs, additions, and improvements to multifamily rental housing and health care facilities.

HUD insures loans made by private lending institutions to pay for improvements or additions to apartment projects, nursing homes, hospitals, or group practice facilities that already carry HUD-insured or HUD-held mortgages. The program is intended to keep the project competitive, extend its economic life, and provide for financing replacement of obsolete equipment. Availability of mortgage insurance makes capital more available because it reduces the risk of default.

The Federal Housing Administration (FHA) insures lenders against the risk of default on second mortgage financing. Owners of multifamily rental projects, group practice facilities, hospitals, or nursing homes already subject to a mortgage insured or held by HUD may apply for a loan through a HUD-approved lender.

Loans insured under Section 241(a) may finance either (1) additions and improvements of multifamily housing projects, nursing homes, hospitals, and group practice facilities already subject to HUD/FHA-insured mortgages or mortgages held by HUD, or (2) energy conservation improvements. For nursing homes, hospitals, or group practice facilities, the loans may also be used to purchase equipment to be used in the operation of the facility. The amount of the loan may not exceed 90 percent of the estimated value of the improvements, additions, or equipment.

Owners first have a preapplication conference with the local HUD Field Office. That office determines preliminary feasibility of making the proposed improvements before a formal application is submitted. The owner then submits a formal application through a HUD-approved lender. If the project meets program requirements, the local HUD Field Office issues a commitment to the lender to insure the mortgage.

For more information about HUD Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

Rental Housing for the Elderly Section 231

The Section 231 program insures mortgage loans for construction or rehabilitation of rental housing for elderly persons. The HUD insurance for a Section 231 project covers the private lender—such as a bank, a mortgage company, or a savings and loan association—against the risk of default on the mortgage loan. However, few projects have been insured under Section 231 in recent years: nonprofit sponsors have used Section 221(d)(3) instead, while for-profit developers have turned to Section 221(d)(4).

HUD insures mortgages under Section 231 to finance the construction or rehabilitation of buildings with eight or more rental units that are specifically designed for the use and occupancy of elderly persons or persons with disabilities. For nonprofit or public sponsors, the maximum loan is 100 percent of the estimated replacement cost of the building. For all other sponsors, the maximum loan is 90 percent of the replacement cost (or 90 percent of project value for rehabilitation projects). HUD charges (1) a mortgage insurance premium of 0.5 percent of the mortgage amount per year; (2) an application fee of \$3 per \$1,000 of the mortgage amount; and (3) an inspection fee of \$5 per \$1,000 of the mortgage amount. The maximum mortgage term is 40 years, or up to three-fourths of the building's remaining economic life, whichever is less.

Eligible borrowers under Section 231 include private for-profit developers, public agencies, and nonprofit organizations. A potential sponsor must confer with the local HUD Field Office to determine the preliminary feasibility of the Section 231 project before it submits either a site appraisal and market analysis application (for a new construction project) or a feasibility application (for a rehabilitation project). After the sponsor submits this preliminary application, it also must submit an application for financing to the Field Office through a HUD-approved lender.

For more information about HUD Programs contact the HUD Houston Field Office at (713) 313-2274 or visit www.hud.gov.

United States Department of Agriculture (USDA) Programs

Most of the following USDA Programs are specifically for use in rural areas and smaller cities. Some, however, can be used for projects in metropolitan areas. For more information about the following USDA programs, contact the District Office that serves your county.

Austin and Colorado County Counties

Bastrop Local Office
208 Old Austin Hwy.
Bastrop, TX 78602
512-321-3428
512-321-4177 Fax

Chambers, Harris, Liberty, Montgomery, and Walker Counties

Huntsville Local Office
2 Financial Plaza, Suite 745
Huntsville, TX 77340
936-291-1901
936-294-0533 Fax

Brazoria, Fort Bend, and Galveston Counties

Angleton Local Office
209 East Mulberry Suite 500
Angleton, TX 77518-4650
979-849-5251
979-848-7190 Fax

Matagorda and Wharton Counties

Edna Local Office
700 N. Wells, Room 101
Edna, TX 77957
361-782-7151
361-782-3680

Waller County

Bryan Local Office
3833 South Texas Avenue, Suite 117
Bryan, TX 77802
979-846-0548
979-691-8967

Farm Labor Housing Program Section 514

The Rural Housing Service's Farm Labor Housing program is the only nationwide program designed to provide housing for farm laborers. Loan funds may be used to buy, build, improve, or repair housing for farm laborers, including persons whose income is earned in aquaculture (fish and oyster farms) and those engaged in on-farm processing. Funds can be used to purchase a site or a leasehold interest in a site; to construct housing, day care facilities, or community rooms; to pay fees to purchase durable household furnishings; and to pay construction loan interest.

The Farm Labor Housing Loan and Grant program provides capital financing for the development of housing for domestic farm laborers. Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farm workers. Typically, loan applicants are unable to obtain credit elsewhere, but in some instances, farmers able to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing. Grants are made to farm worker associations, nonprofit organizations, Indian tribes, and public agencies. Funds may be used in urban areas for nearby farm labor. (This is the only Rural Housing Service rural service area exception.)

Loans are for 33 years at 1% interest, except as noted above. Grants may cover up to 90% of development costs. The balance may be a Farm Labor Housing Program loan.. Funds may be used to build, buy, improve, or repair labor housing and to provide related facilities. The District Director has the authority to approve loans to individuals of up to \$100,000, and the State Director can approve loans of up to \$400,000. Larger loans must receive prior approval from the National Office. The State Director can award grants with the prior approval of the National Office. For more information about how to apply for this program, contact the USDA District Office that serves your county.

Rural Rental Housing Guaranteed Loan Program Section 538

This program is intended to fund construction, acquisition, or rehabilitation of rural multifamily housing for low-income occupants. Residents of the completed housing facility must be very low- to moderate-income households; or elderly, handicapped, or disabled persons with income not in excess of 115% of the median income of the surrounding area.

The terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. Rates of the loans guaranteed must be fixed, as negotiated between lender and borrower, within the maximum established under the Notice of Fund Availability (NOFA) RHS publishes each year in the Federal Register. For more information about the Rural Rental Housing Guaranteed Loan Program, contact the USDA District Office that serves your county.

Rural Rental Housing Program Section 515

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but its funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. In new Section 515 projects, 95 percent of tenants must have very low incomes. In existing projects 75 percent of new tenants must have very low incomes.

Variations: There are four variations of the Section 515 loan program. They are Cooperative Housing, Downtown Renewal Areas, Congregate Housing or Group Homes for Persons with Disabilities, and the Rural Housing Demonstration Program. Loans are for up to 50 years at an effective 1 percent interest rate. A current rate is used for the promissory note but thereafter is used only to determine maximum rent payments. For more information about the Rural Rental Housing Program, contact the USDA District Office that serves your county.

Mutual Self-Help Technical Assistance Grants

The Mutual Self-Help Housing Program (Section 523) makes homes affordable by enabling future homeowners to work on homes themselves. With this investment in the home, or "sweat equity", each homeowner pays less for his or her home than if it were built by a contractor. This enabled very-low and low-income families an opportunity to own their home.

Grants are provided to nonprofit and local government organizations, which supervise groups of 10 to 12 enrollees in the Self-Help Program. Members of each group help work on each other's homes, moving in only when all the homes are completed. Self-Help Technical Assistance Grants are available to qualified non-profit organizations to provide technical assistance to low and very low-income families who are building homes in rural areas through the Mutual Self-Help Housing Program. These grant funds may be used to pay salaries, rent, and office expenses of the not-for-profit entity.

For more information about the Mutual Self-Help Technical Assistance Grant program and how to apply for these funds, contact the USDA District Office that serves your county.

Rural Housing Site Loans Sections 523 and 524

Rural Housing Site Loans are loans made by Rural Housing Service to provide financing for the purchase and development of affordable housing sites in rural areas for low- and moderate-income families. Loans are made to acquire and develop sites for housing to be constructed by the self-help method, or for site development to build a home for any low- or moderate-income family. Eligible organizations include nonprofit organizations, public bodies and Federally-recognized Indian groups.

This program provides Government funding for a public or private non-profit organization to buy and develop building sites, including the construction of access roads, streets, and utilities. Sites developed under this program may be sold to individual households, non-profit organizations, public agencies, and cooperatives who provide financial assistance for housing to low- and moderate-income families.

Rural Housing Site Loans are made to provide financing for the purchase and development of housing sites for low- and moderate-income families. Section 523 loans are made to acquire and develop sites only for housing to be constructed by the self-help method. Section 524 loans are made to acquire and develop sites for any low- or moderate-income family. Low income is defined as between 50 and 80 percent of the area median income (AMI); the upper limit for moderate income is \$5,500 above the low-income limit.

Section 523 loans are limited to private or public nonprofit organizations that will provide sites solely for self-help housing. Section 524 loans are made to private or public nonprofit organizations. Section 524 sites may be sold to low- or moderate-income families utilizing RHS or any other mortgage financing program which serves the same eligible families.

Loans are for two years. Section 523 loans bear 3 percent interest. At the discretion of the customer, Section 524 loans bear the market rate of interest either at the time of approval or at the time of the loan closing. For more information about this USDA program, contact the USDA District Office that serves your county.

Housing Preservation Grant Program Section 533

The Housing Preservation Grant Program makes grants to nonprofit organizations, local governments and Native American tribes to renovate existing low-income multifamily rental units. Funds may also be used by recipients to help individuals make repairs to private homes. Funds can be used to upgrade a number of individual housing units, which in some cases affects the housing options in an entire community. Recipients of Housing Preservation Grants are often able to leverage the funds with additional resources from private sources or local governments.

The grants are competitive and are made available in areas where there is a concentration of need. Those assisted must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. Very low income is defined as below 50 percent of the area median income (AMI); low income is between 50 and 80 percent of AMI. Eligible sponsors include state agencies, units of local government, Native American tribes, and nonprofit organizations. HPG funds received by the sponsors are combined with other programs or funds and used as loans, grants, or subsidies for recipient households based on a plan contained in the sponsor's application. Funds must be used within a two-year period.

Housing Preservation Grant assistance is available from grantees to assist very-low and low-income homeowners to repair and rehabilitate their homes. Assistance is also available to rental property owners to repair and rehabilitate their units providing they agree to make such units available to very-low and low-income families. Financial assistance provided by the grantee may be in the form of a grant, loan, interest reduction on commercial loans, or other comparable assistance. The population limit of towns served is 20,000. For more information about the Housing Preservation Grant, contact the USDA District Office that serves your county.

Private and Non-Profit Financing

Two different types of financial institutions that finance the creation of affordable housing are described in this guide. These will include the Community Development arms of several traditional financial institutions as well as Community Development Financial Institutions (CDFIs).

What is a CDFI?

Community Development Financial Institutions (CDFIs) are private-sector, financial intermediaries with community development as their primary mission. They find ways to make loans and investments that conventional financial institutions would consider unbankable, and they link financing to other developmental activities. While CDFIs share a common mission, they have a variety of structures and development lending goals. Some are chartered as credit unions or banks. Others are unregulated nonprofit institutions that gather private capital from a range of social investors for community development lending or investing. There are five basic types of CDFIs:

1. **Community Development Banks:** Provide capital to rebuild economically distressed communities through targeted lending and investment.
2. **Community Development Credit Unions:** Promote ownership of assets and savings and provide affordable credit and retail financial services to low-income people with special outreach to minority communities.
3. **Community Development Loan Funds:** Aggregate capital from individual and institutional social investors at below-market rates and lend this money primarily to non-profit housing and business developers in economically distressed urban and rural communities.
4. **Community Development Venture Capital Funds:** Provide equity and debt with equity features for community real estate and medium-sized business projects.
5. **Microenterprise Development Loan Funds:** Foster social and business development through loans and technical assistance to low-income people that are involved in very small business or self employed and unable to access conventional credit.

The following is a partial list of CDFI's and other financial institutions with Community Development divisions that serve the Gulf Coast region. For more information about community development finance visit the Coalition of Community Development Financial Institutions web site at www.cdfi.org or call (215) 923-5363.

Banc One Affordable Housing Lender
3403 Richmond Ave, Suite 200
Houston, TX 77046
(713) 963 – 6359

Bank United Community Development
3336 Richmond Ave, Suite 200
Houston, TX 77098
(713) 630-5800

**Corporation for Economic Development
Of Harris County, Inc.**
2223 West Loop South, Suite 400
Houston, TX 77027
(713) 840-8804

Housing Assistance Council
1330 Broadway, Suite 600

Enterprise Foundation
10227 Wincopin Circle, Suite 500
Columbia MD 20144
(410) 772 – 2433

McAuley Institute
8300 Colesville Road
Sivler Spring MD 20910
(301) 588-8100
(301) 588-8154 (fax)

Mercy Loan Fund
601 East 18th Avenue, Suite 150
Denver, CO 80203
(303) 830-3386
(303) 830-3301 (fax)
San Francisco, CA 94612
(510) 898-3811
(510) 893-3964 (fax)

Houston Small Business Development Corp.
5330 Griggs Rd.
Houston, TX 77021
(713) 845-2400

Seedco
915 Broadway, Suite 1701
New York, NY 10010
(212) 473-0357
(212) 473-0357 (fax)

Institute for Community Economics Revolving Loan Fund
(Community Development Loan Fund)
57 School Street
Springfield, MA 01105 – 1331
(413) 746-8862 (fax)
(413) 746-8660

Unity National Bank of Houston
2601 Blodgett
Houston, TX 77004
(713) 620-4350

Wells Fargo Community Lending/ Mortgage
808 Travis, Suite 207
Houston, TX 77002
(713) 250-6950

Low Income Housing Fund (LIHF)
1025 Vermont Avenue NW, #600
Washington, DC 20005
(202) 842-8600
(202) 347-2441 (fax)

Other Organizations Offering Assistance

Habitat for Humanity

Habitat for Humanity is an international non-profit organization that aims to eliminate poverty housing conditions in sixty countries worldwide. The organization utilizes volunteers to construct affordable single family housing to be sold to low-moderate income families at affordable prices and finance terms. The following are HFH offices throughout the Thirteen County Gulf Coast Planning Region.

? **Bay Area HFH**
(281) 286-HOME

? **Montgomery County HFH**
P.O. Box 2624
Conroe, TX 77305-2624
(409) 441- HOME

? **Baytown HFH**
2710 W. Main St.
Baytown, TX 77520
(713) 427-0866

? **Northwest Harris County HFH**
3320 F.M. 1960 West #400
Houston, TX 77068
(281) 631-0092

? **Fort Bend HFH**
Stafford, TX
(281) 261-1872

? **Pasadena HFH**
403 E. Houston
Pasadena, TX 77502
(713) 534-6061

? **Galveston HFH**
Galveston, TX
(409) 747-1886

? **Houston HFH**
3750 McCarty
Houston, TX 77029
(713) 671-9993

? **Southern Brazoria County HFH**
Lake Jackson, TX
(409) 285-2800

Programs for Renters

Federal and State Programs

Section 8 Rental Vouchers and Rental Certificates

The Section 8 rental voucher and rental certificate programs are the federal government's major programs for assisting very low-income families, the elderly, and the disabled to rent decent, safe and sanitary housing in the private market. Since the rental assistance is provided on behalf of the family or individual, participants are able to find and lease privately owned housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Section 8 rental vouchers and rental certificates are administered locally by public and Indian housing agencies (HAs). The HAs receive Federal funds from the HUD to administer the Section 8 programs. A family issued a rental voucher or certificate and is responsible for funding and selecting a suitable rental unit of its choice, which may include its present unit. Rental units must meet minimum standards of health and safety, as determined by the HA. A rental subsidy is paid directly by the HA to the landlord on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Eligibility

Eligibility for a rental voucher or certificate is determined by the HA based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.

Austin County Median Family Income: \$ 44,600
Brazoria County Median Family Income: \$34,200
Chambers County Median Family Income: \$54,100
Colorado County Median Family Income: \$35,000
Fort Bend County Median Family Income: \$54,100
Galveston County Median Family Income: \$52,100
Harris County Median Family Income: \$54,100
Liberty County Median Family Income: \$54,100
Matagorda County Median Family Income: \$38,500
Montgomery County Median Family Income: \$54,100
Walker County Median Family Income: \$38,500
Waller County Median Family Income: \$54,100
Wharton County Median Family Income: \$ 39,200

During the application process, the HA will collect information on family income, assets and family composition. The HA will verify this information with other local agencies, your employer, and bank and will use the information to determine program eligibility and the amount of the rental assistance payment.

If the HA determines that your family is eligible, it will put your name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the HA will contact you and issue to you a rental voucher or certificate. If you are interested in applying for a rental voucher or a certificate, contact your local housing authority or the HUD District Office in Houston.

United States Department of Agriculture Rural Multi-Family Housing - Rental Assistance Program Section 521

Rural Development Multi-Family Housing programs provide a number of finance options to developers of low-income community housing. Rural Housing Service assistance to individual residents of multi-family dwellings comes primarily in the form of rental assistance. Rent subsidies under the Rental Assistance Program ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by RHS are able to afford rent payments. With the help of the Rental Assistance Program, a qualified applicant pays no more than 30% of his or her income for housing.

Residents of multi-family housing complexes built under both the Rural Rental Housing Program (Section 515) and the Farm Labor Housing Program (Section 514) are eligible to apply for the Rental Assistance Program. (Please note that not all residents of RHS-financed housing receive rental assistance.) For more information about these programs or to determine eligibility contact the District Office for your county or visit www.usda.gov.

Austin and Colorado County Counties

Bastrop Local Office
208 Old Austin Hwy.
Bastrop, TX 78602
512-321-3428
512-321-4177 Fax

Chambers, Harris, Liberty, Montgomery, and Walker Counties

Huntsville Local Office
2 Financial Plaza, Suite 745
Huntsville, TX 77340
936-291-1901
936-294-0533 Fax

Brazoria, Fort Bend, and Galveston Counties

Angleton Local Office
209 East Mulberry Suite 500
Angleton, TX 77518-4650
979-849-5251
979-848-7190 Fax

Matagorda and Wharton Counties

Edna Local Office
700 N. Wells, Room 101
Edna, TX 77957
361-782-7151
361-782-3680

Waller County

Bryan Local Office
3833 South Texas Avenue, Suite 117
Bryan, TX 77802
979-846-0548
979-691-8967

Other Agencies Offering Rental Assistance

These non-profit agencies offer various types of rental assistance in the Gulf Coast Region.

Hispanic Housing and Education Corporation

5851 Southwest Freeway

Houston, TX 77057

(713) 349-0991

Services Offered:

Low income housing units and educational opportunities in Houston.

Latino Learning Center

3522 Polk

Houston, TX 77003

(713)222-7802

Services Offered:

Sponsors 48+ units of low-income elderly housing and related services.

New Hope Housing Incorporated

320 Hamilton

Houston, TX 77002

(713) 223-1995

Services Offered:

Operates 130 low income single room units in Downtown Houston.

WOMAN, Inc.

P.O. Box 571898

Houston, TX 77257-1898

(713) 621-3434

Services Offered:

Operates affordable transitional housing complex for women who suffer from domestic violence.

Programs for Homeowners and Homebuyers

Texas Department of Housing and Community Affairs (TDHCA) and US Department of Housing and Urban Development (HUD) Programs

HOME Program

The HOME Program was established by Congress in 1990 to provide block grants to affordable housing. Under federal guidelines, HOME monies are to be used only to assist people at or below 80 percent of the Average Median Family Income (AMFI) for their area. These funds are distributed directly to some of the larger cities and counties in the region, including Houston, Pasadena, and Harris County. In these cities and counties, local and county governments operate the HOME programs. However, Texas Department of Housing and Community Affairs (TDHCA) administers the HOME program for smaller counties and municipalities. For more information about these programs contact your municipal government or Jeannie Arellano, HOME Project Manager for TDHCA, at (512) 475-3109.

Two HOME programs that benefit those who own their own home or want to buy a home include:

Homebuyer Assistance Program

Under the Homebuyer Assistance Program, individuals *may receive up to \$10,000 for down payment, closing costs, and gap financing*. Recipients do not need to repay this loan until after the mortgage is paid off or upon refinance or sale of the home. The homebuyer must use the house as his/her principal place of residence. The title of the property must transfer to the homeowner. Therefore, contracts for deeds are not eligible for the program. These funds are available to the public either from programs administered by the city or state government or from non-profit housing finance corporations such as Southeast Texas Housing Corporation (281-487-8772) or TDHCA at (800) 792-1119

Owner-Occupied Housing Assistance Program

The HOME Program's Owner Occupied Program *provides funds for the rehabilitation of owner-occupied single family homes*. This program includes roof repair or replacement, electrical system and plumbing repairs. After the construction is completed, the homes must meet Texas Minimum Construction Standards.

Texas First Time Homebuyer Program

The Texas Department of Housing and Community Affairs administers the Texas First Time Home Buyer Program. *This program offers first time homebuyers, or those who have not owned a home in at least three years, low interest loans to purchase a home or condominium*. Certain income limits and home cost limits do apply. For these limits or more information about the program contact TDHCA at 1-800-792-1119.

United States Department of Agriculture (USDA) Rural Housing Service Assistance Programs

The Rural Housing Service (RHS) provides a number of homeownership opportunities to rural Americans, as well as programs for home renovation and repair. RHS also makes financing available to elderly, disabled, or low-income rural residents of multi-unit housing buildings to ensure they are able to make rent payments. The following is a listing of RHS programs which might be useful to qualifying individuals interested in buying or renovating a home. For more information about these programs or to determine eligibility contact the District Office for your county or visit www.usda.gov.

Austin and Colorado County Counties

Bastrop Local Office
208 Old Austin Hwy.
Bastrop, TX 78602
512-321-3428
512-321-4177 Fax

Chambers, Harris, Liberty, Montgomery, and Walker Counties

Huntsville Local Office
2 Financial Plaza, Suite 745
Huntsville, TX 77340
936-291-1901
936-294-0533 Fax

Brazoria, Fort Bend, and Galveston Counties

Angleton Local Office
209 East Mulberry Suite 500
Angleton, TX 77518-4650
979-849-5251
979-848-7190 Fax

Matagorda and Wharton Counties

Edna Local Office
700 N. Wells, Room 101
Edna, TX 77957
361-782-7151
361-782-3680

Waller County

Bryan Local Office
3833 South Texas Avenue, Suite 117
Bryan, TX 77802
979-846-0548
979-691-8967

Direct Loan Program Section 502

Under the Direct Loan program, individuals or families receive direct financial assistance directly from the Rural Housing Service in the form of a home loan at an affordable interest rate.

Most of the loans made under the Direct Loan Program are to families with income below 80% of the median income level in the communities where they live. Since RHS is able to make loans to those who will not qualify for a conventional loan, the RHS Direct Loan program enables many more people to buy homes than might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.

Loan Guarantee Program Section 502

Under the Guaranteed Loan program, the Rural Housing Service guarantees loans made by private sector lenders. (A loan guarantee through RHS means that, should the individual borrower default on the loan, RHS will pay the private financier for the loan.) The individual *works with the private lender* and makes his or her payments to that lender.

Under the terms of the program, an individual or family may borrow up to 100% of the appraised value of the home, which eliminates the need for a down payment. Since a common barrier to owning a home for many low-income people is the lack of funds to make a down payment, the availability of the loan guarantees from RHS makes the reality of owning a home available to a ***much larger*** percentage of Americans.

Mutual Self-Help Housing Program Section 523

The Mutual Self-Help Housing Program makes homes affordable by enabling future homeowners to work on homes themselves. With this investment in the home, or "sweat equity", each homeowner pays less for his or her home. Each qualified applicant is required to complete 65% of the work to build his or her own home.

Technical Assistance Grants and Site Loans are provided to nonprofit and local government organizations, which supervise groups of 5 to 12 enrollees in the "Self-Help" Program. Members of each group help work on each other's homes, moving in only when all the homes are completed. Once accepted into the Self-Help Housing Program, each individual enrollee generally applies for a Single-Family Housing Direct Loan (Section 502).

Home Repair Loan and Grant Program Section 504

For very low income families who own homes in need of repair, the Home Repair Loan and Grant Program offers loans and grants for renovation. The Home Repair Program also provides funds to make a home accessible to someone with disabilities. Money may be provided, for example, to repair a leaking roof; to replace a wood stove with central heating; to construct a front-door ramp for someone using a wheelchair; or to replace an outhouse and pump with running water, a bathroom, and a waste disposal system.

Homeowners 62 years and older are eligible for home improvement grants. Other low income families and individuals receive loans at a 1% interest rate directly from RHS.

Other Organizations Offering Homeowner or Homebuyer Assistance

*** Please refer to the list of Community Development Corporations (CDC's) on page 21. Find out in this section if a CDC serves your area. Most of these organizations administer single-family housing construction, renovation, or finance programs.**

Bear Creek Assistance Ministries

16209 Keith Harrow

Houston, TX 77084

(281) 855-0014

Services Offered:

Rainbow Home Repair Program organizes volunteers to repair homes of low-income residents.

Habitat for Humanity

Services Offered: Utilizes volunteers to construct affordable single family housing to be sold to low-moderate income families. The following are HFH offices throughout the Thirteen County Gulf Coast Planning Region

? **Bay Area HFH**
(281) 286-HOME

? **Baytown HFH**
2710 W. Main St.
Baytown, TX 77520
(713) 427-0866

? **Fort Bend HFH**
Stafford, TX
(281) 261-1872

? **Galveston HFH**
Galveston, TX
(409) 747-1886

? **Houston HFH**
3750 McCarty
Houston, TX 77029
(713) 671-9993

? **Montgomery County HFH**
P.O. Box 2624
Conroe, TX 77305-2624
(409) 441- HOME

? **Northwest Harris County HFH**
3320 F.M. 1960 West #400
Houston, TX 77068
(281) 631-0092

? **Pasadena HFH**
403 E. Houston
Pasadena, TX 77502
(713) 534-6061

? **Southern Brazoria County HFH**
Lake Jackson, TX
(409) 285-2800

Housing Opportunities of Houston

2900 Woodridge, Suite 330
Houston, TX 77087
(713) 664-8488
Services Offered:
Homeownership counseling

Houston Housing Partnership

712 Main Street, 14th Floor East
Houston, TX 77002
(713) 216-8164
Services Offered:
Homebuyer Education
Mortgage Assistance

Private Sector Initiatives

1221 Lamar Suite 518
Houston, TX 77010
(713) 659-2511
Services Offered:
Organizes volunteers to repair and fix up homes of low-income inner-city residents.

Southeast Texas Housing Corporation

4620 Fairmont Parkway, Suite 201
Pasadena, TX 77504
(281) 487-8772
Services Offered:
Down Payment Assistance
Homebuyer Education

Temporary Housing and Emergency Assistance

The following agencies offer various types of emergency or temporary housing assistance:

Interfaith Ministries for Greater Houston

3217 Montrose
Houston, TX 77006
(713) 522-3955

Services Offered:

Temporary housing assistance for refugees
migrating to Houston area.

New Hope Housing Incorporated

320 Hamilton
Houston, TX 77002
(713) 223-1995

Operates 130 low income single room units in
Downtown Houston.

Northwest Assistance Ministries

15555 Kuykendahl
Houston, TX 77090
(281) 885-4555

Services Offered:

Emergency housing assistance in selected
Northwest Harris County zip codes

Salvation Army

Social Service Assistance Office

1500 Austin St.
Houston, TX
(713) 752-0686

Services Offered:

Temporary Emergency Rent and Utility
Assistance

S.H.E.D.

3939 North Freeway
Houston, TX 77022
(713) 692-0141

Services Offered:

Operates 120 unit permanent homeless housing
complex in North Houston.

WOMAN, Inc.

P.O. Box 571898
Houston, TX 77257-1898
(713) 621-3434

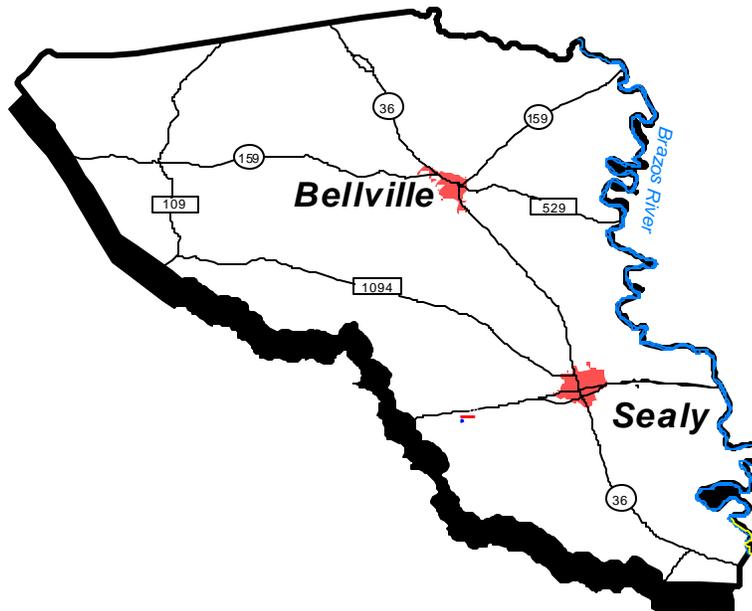
Services Offered:

Operates affordable transitional housing complex
for women who suffer from domestic violence.

County and City Housing Assistance Programs

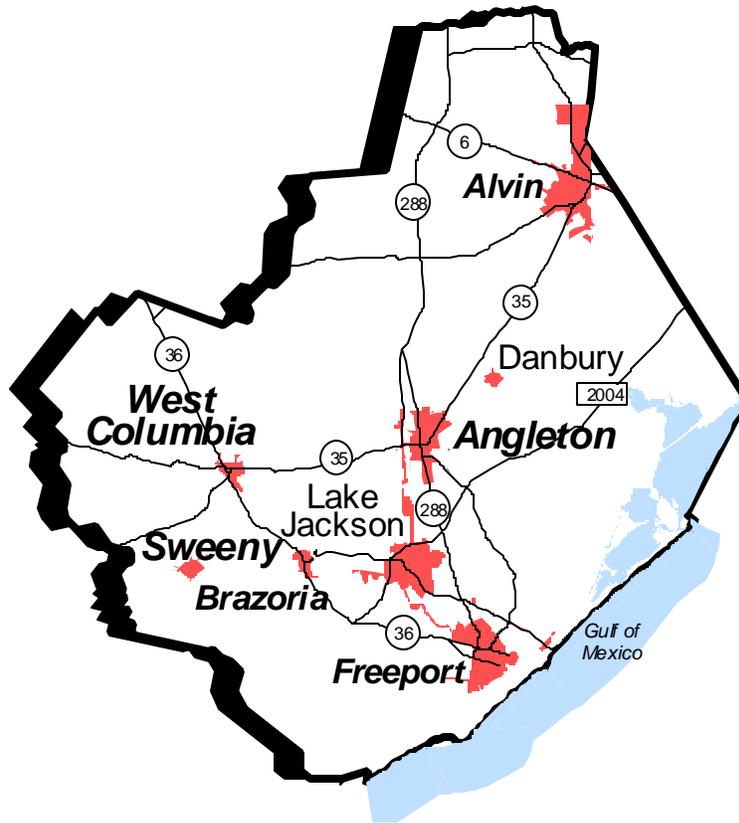
This section lists each county and city in the Gulf Coast Region that administers any type of housing assistance program.

Austin County



City:	Bellville	Bellville Housing Authority
Contact Name:		Evelyn Blackmon – Section 8 Coordinator
Phone:		979-865-3722
Fax:		979-865-0036
Website:		www.bellville.com
Address:		PO Box 247
		Bellville, TX. 77418
Services Offered:		
	34 Units of Public Housing	

Brazoria County



City: Alvin
Contact Name: Lupe Lope – Section 8 Coordinator
Phone: 281-388-4292
Website: www.ci.alvin.tx.us
Address: 216 West Sealy Street,
Alvin, TX 77511

Services Offered:
Section 8 (Waiting List Currently Closed 6/00)

City: Angleton
Contact Name: Carma Moss
Phone: (409) 849-4364
Address: 121 South Velasco
Angleton, TX 77515

City: Brazoria
Contact Name: Teresa Borders
Phone: 979-798-2489
Fax: 979-798-2018
Address: 201 South Main
Brazoria, TX 77422

Services Offered:
Section 8 Rental Assistance

City: Clute
Contact Name: Ann Robinson
Phone: 979-849-2928
Address: 104 East Main Street
Clute, TX 77531

Services Offered:
Section 8 Rental Assistance

City: Freeport
Contact Name: Margaret Dixon
Phone: 979-864-1427
Address: 200 West 2nd Street
Freeport, TX 77541

Services Offered:
Section 8 Rental Assistance

City: Lake Jackson
Contact Name: Ann Robinson
Phone: 979-849-2928
Address: 25 Oak Drive
Lake Jackson, TX 77566

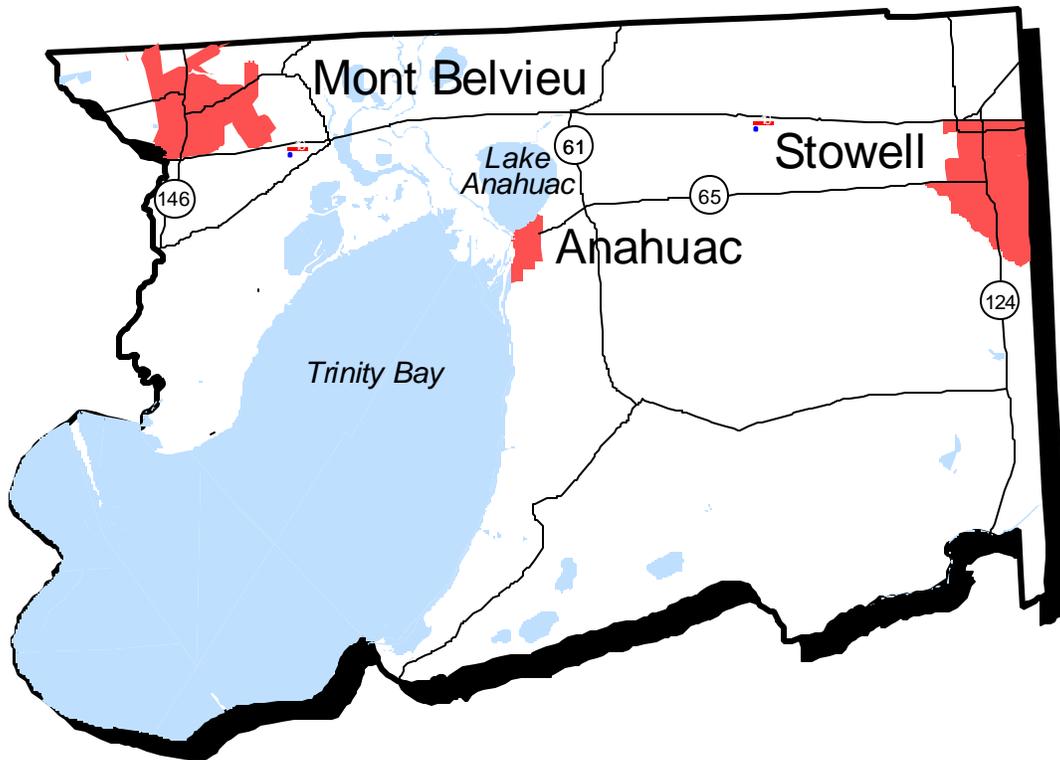
Services Offered:
Section 8 Rental Assistance

City: Sweeny
Contact Name: Reatta Minshew
Phone: 409-548-3321
Fax: 409-239-1334
Website: www.sweenytexas.org
Address: 102 West Ashley Wilson Road
Sweeny, TX 77480

Services Offered:
Housing Program currently in development phase

City: West Columbia
Contact Name: Wesley Owens (HUD Coordinator)
Phone: 409-345-2244
Fax: 409-345-3178
Website: www.west-columbia.tx.us
Address: 512 E. Brazos
West Columbia, TX 77486

Chambers County



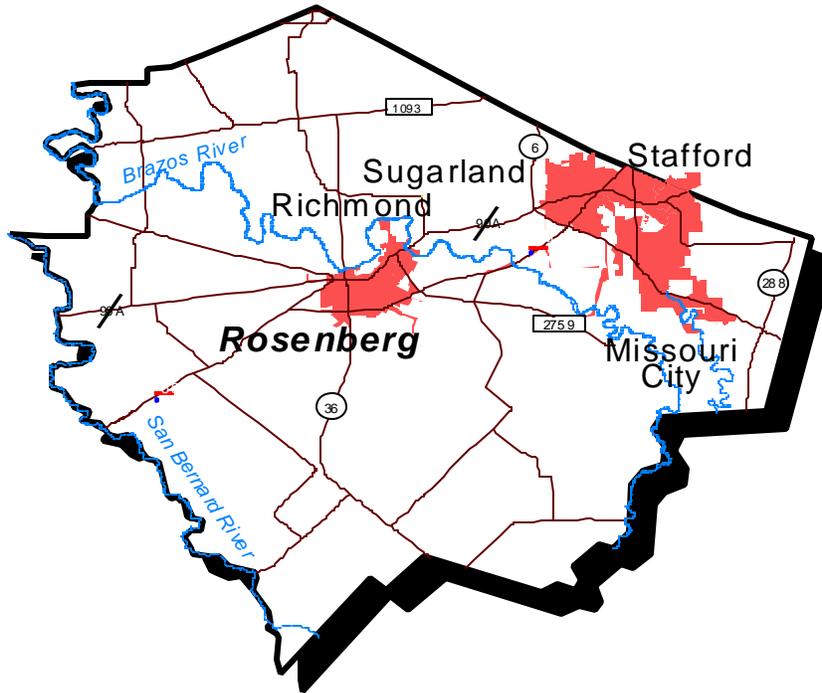
County:	Chambers
Phone:	409-267-8295
Fax:	409-267-4453
Website:	www.co.chambers.tx.us
Services Offered:	First time homebuyers program, administered by Southeast Texas Housing Finance Corporation (281-484-4663)

Colorado County



City:	Eagle Lake	Eagle Lake Housing Authority
Phone:		(409) 234-2640
Website:		www.etc.net/city.of.eagle.lake
Address:		100 East Main Street Eagle Lake, TX 77434

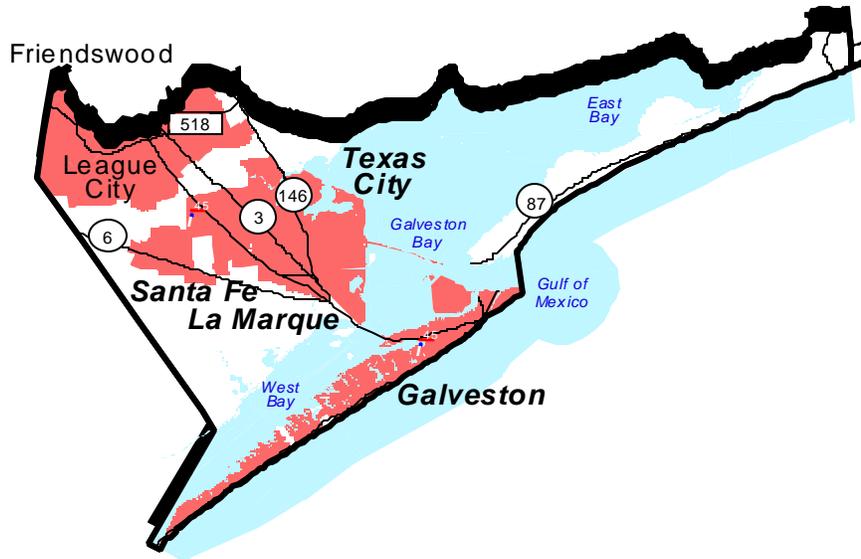
Fort Bend County



County:	Fort Bend	Fort Bend County Housing Finance Corporation
Contact Name:		Tamela Poole
Phone:		281-499-5626 or 281-403-8001
Fax:		281-403-8009
Website:		www.co.fort-bend.tx.us
Services Offered:		
Down payment Assistance Programs for First Time Homebuyers.		
4% Down Payment/ Closing Cost Assistance open to all homebuyers for homes under \$75,000.		

City:	Rosenberg	Rosenberg Housing Authority
Contact Name:		Lupe Uresti
Phone:		281-342-1456
Fax:		281-342-1456
E-Mail:		Rha@nstci.com
Website:		www.ci.rosenberg.tx.us
Address:		2110 Fourth Street Rosenberg, TX 77471
Services Offered		
Section 8 Rental Assistance		

Galveston County



County:	Galveston
Phone:	409-762-8621
Fax:	409-765-2653
Website:	www.co.galveston.tx.us
Address:	722 Moody Galveston, TX 77550
Services Offered Section 8 Rental Assistance	

City:	Galveston	Galveston Housing Authority
Address:		4700 Broadway, Galveston, TX 77551
Contact Name:		Sharon Strain
Phone:		409-795-1900 (Housing)
Fax:		409-795-1990
Website:		www.cityofgalveston.org
Address:		823 Rosenberg Galveston, TX 77553
Services Offered: 1,151 Units of Public Housing Section 8 Rental Assistance		

City: La Marque
Contact Name: Sharon Strain
Phone: 409-765-1900
Fax: 409-765-1990
E-Mail: Strain@c-com.net
Address: 4700 Broadway
Galveston, TX 77550

Services Offered:
130 Units of Public Housing
Section 8 Rental Assistance

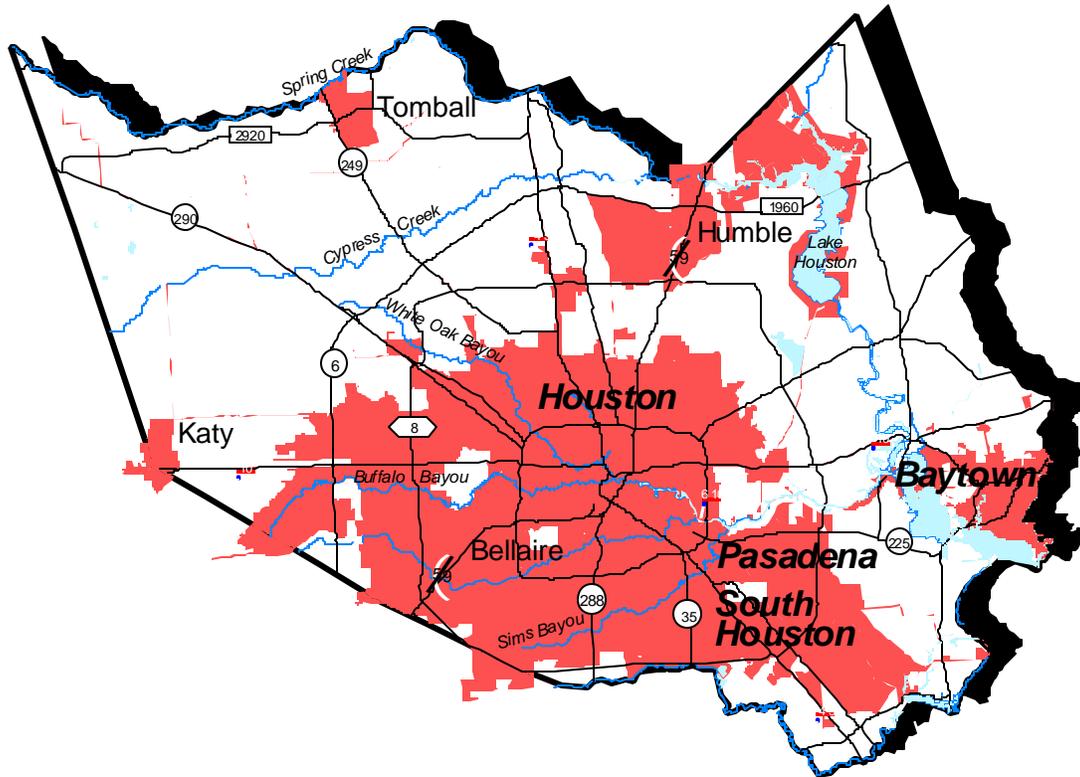
City: Santa Fe
Phone: 409-925-6412
Fax: 409-925-3559
Address: P.O. Box 950
Santa Fe, TX 77510

Services Offered:
Down Payment Assistance for first time homebuyers through Southeast Texas
Housing Corporation

City: Texas City
Contact Name: Texas City Housing Authority
George Fuller
Phone: 409-945-4011
Fax: 409-945-8606
Website: www.ci.texas-city.tx.us
Address: PO Box 2608
Texas City, TX 77592

Services Offered:
Public Housing Units
Section 8 Rental Assistance

Harris County



County:	Harris	Harris County Community Development Department
Contact Name:		Steven Skeet
Phone:		713-747-2052
Fax:		713-747-4274
Website:		www.hchcda.co.harris.tx.us
Address:		2727 El Camino Houston, TX 77054
Services Offered:		
No programs of its own- funds the following:		
Harris County Bond Program – Chris Spellbraing at (214) 953-4176		
Southeast Texas Housing Assistance Corporation – Joseph Gonzales at (281) 484-4176		
Greater Northwest Community Development Corporation – Paul Doucette at 281-686-3780		
Corporation for Economic Development of Harris County – Calvin Polk at (713) 840-8804		

City: Baytown Baytown Housing Authority
Contact Name: Steve Jean
Phone: 281-427-6686
Fax: 281-422-4307
E-Mail: Director@baytownhousing.org
Website: www.baytownhousing.org

Address: 805 W. Nazro
Baytown, TX 77520

Services Offered:
158 Units of Public Housing
Section 8 Rental Assistance

City: Houston
Phone: (713)260-0505 (Housing Authority/ Section 8)
Website: www.ci.houston.tx.us
Address: 601 Sawyer
Houston, TX 77007

Services Offered:
3093 Units of Public Housing
Section 8 Rental Assistance
Single Family Mortgage Assistance Programs (713-461-9550)
Low to Moderate Income HIV Positive Housing Assistance (713- 868-8300)
Fair Housing Office- (713-868-8300)
Emergency Home Repair (713-868-8400)
Home Improvement Loan Program- (713-868-8300)

City: Pasadena Pasadena HAP
Contact Name: Jolenta Hughes
Phone: 713-475-5544 (Housing Assistance)
Fax: 713-477-3819
E-Mail: Jkhughes@ci.pasadena.tx.us
Website: www.ci.pasadena.tx.us
Address: Corrigan Center
919 Shaw
Pasadena, TX

Services Offered:
Section 8 Rental Assistance (waiting list currently closed 6/00)

City: South Houston

Contact Name: Alex Espinosa

Phone: 713-947-7700

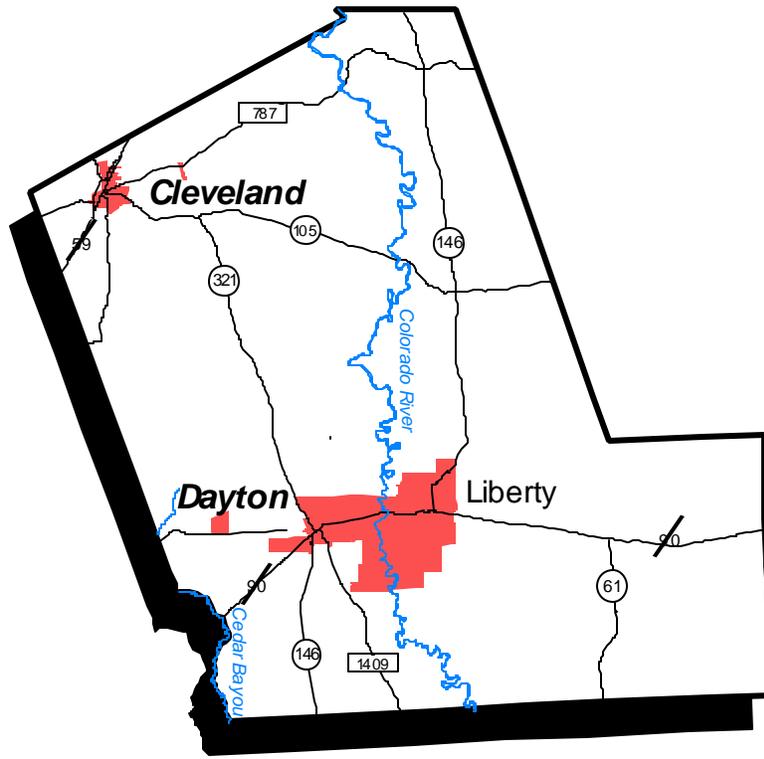
Fax: 713-947-2213

Address: PO Box 238
South Houston, TX 77587

Services Offered:

Robert Wood Johnson Family program, which offers emergency rent and utility assistance as well as caseworker assistance.

Liberty County

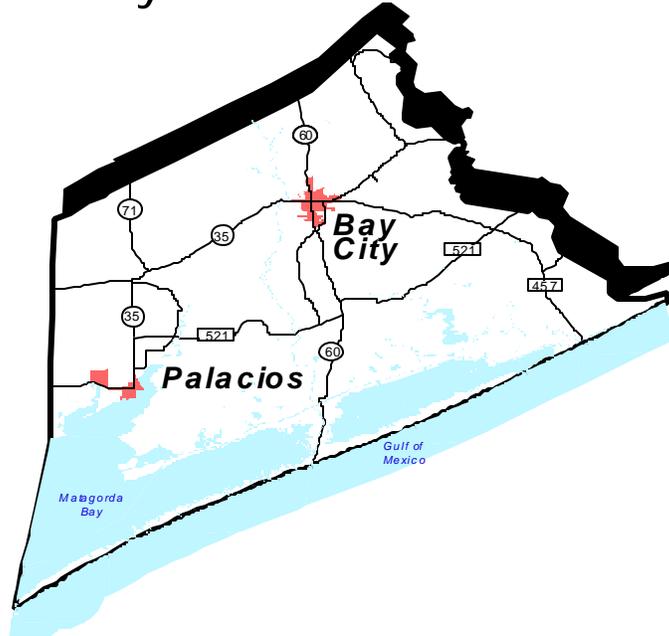


County:	Liberty	Liberty County Housing Authority
Contact Name:		Willie Carter
Phone:		409-336-4558
Fax:		409-336-4565
E-Mail:		Lcha@lcc.net
Address:		2103 Cos St. Rm 103 Liberty, TX 77575
Services Offered: Section 8 Rental Assistance		

City:	Cleveland	Cleveland Housing Authority
Contact Name:		Samantha Coaliron
Phone Number:		281-593-1159
Fax:		281-593-2677
Website:		www.clevelandtexas.com
Address:		801 S. Franklin Cleveland, TX. 77327

City:	Dayton	Dayton Housing Authority
Contact Name:		Ernest Wilson
Phone		409-258-5372
Number:		
Fax:		409-258-2966
E-Mail:		Dha@lcc.net
Website:		www.dayontexas.com
Address:		2502 North Winfree Dayton, TX 77535
Services Offered:		
		100 Units of Public Housing

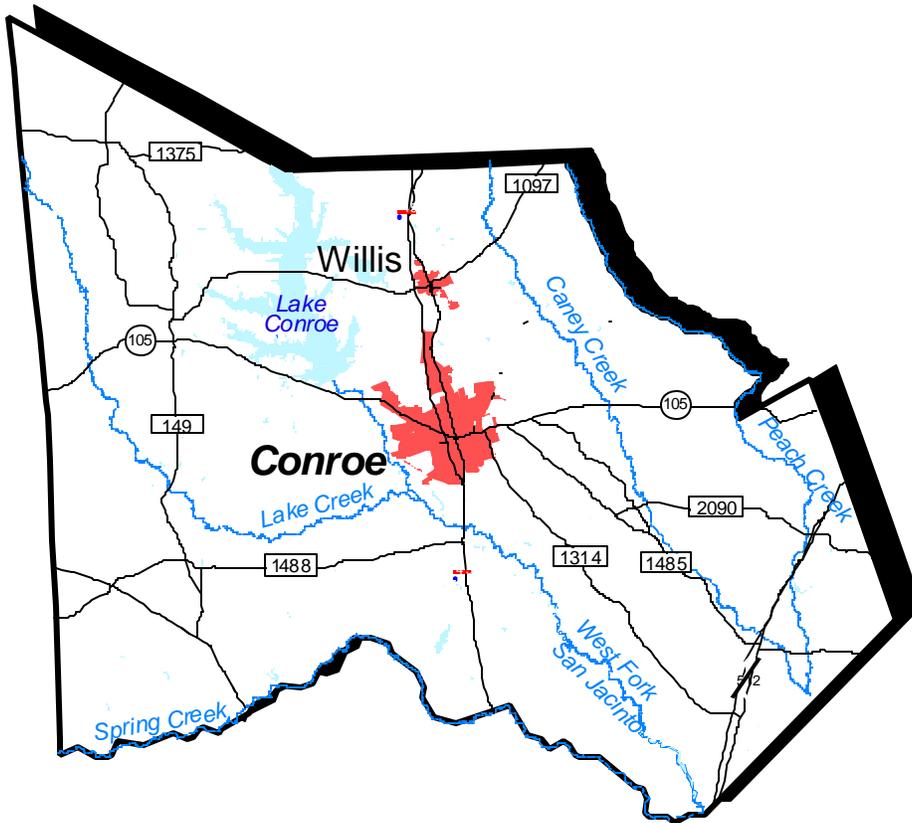
Matagorda County



City:	Bay City	Bay City Housing Authority
Contact Name:		John Triplett (Units) Chriselda Figueroa (Sec. 8)
Phone:		979-245-2652 or 979-245-2652
Fax:		979-245-1274
E-Mail:		Bcpha@iamerica.net
Address:		3012 Sycamore Bay City, TX 77414
Services Offered: 94-98 Units of Public Housing Section 8 Rental Assistance		

City:	Palacios	Palacios Housing Authority
Contact Name:		Robert Solis
Phone:		361-972-3721
Fax:		361-972-5198
E-Mail:		Pwyatt5@yahoo.com
Website:		www.cityofpalacios.com
Address:		45 Seashell, Seacrest Estates Palacios, TX 77465
Services Offered: 44 Units of Public Housing; Section 8 Rental Assistance		

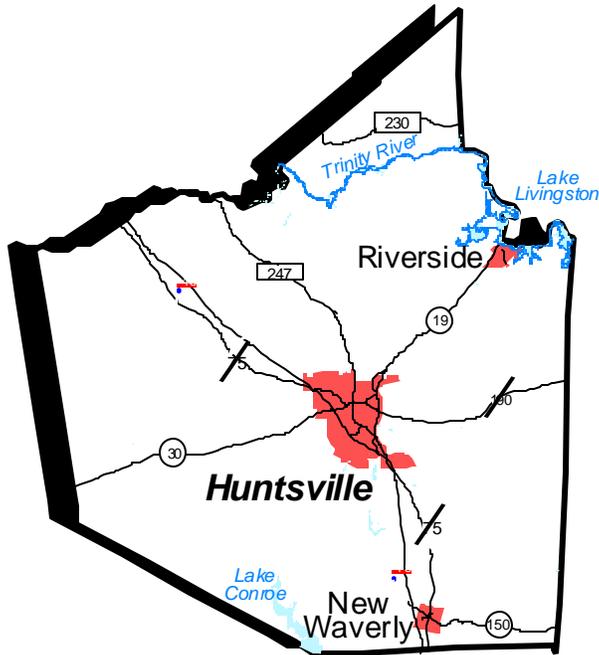
Montgomery County



County:	Montgomery	Montgomery County Housing Authority
Contact Name:		Diane Pyle
Phone:		409-539-9239
Fax:		409-539-9239
Address:		1022 McCall Conroe, TX 77301
Services Offered: Section 8 Rental Assistance		

City:	Conroe	
Contact Name:		Sondra Rushing, CDBG Coordinator
Phone:		936-525-4714
Address:		300 West Davis Conroe, TX 77305
Services Offered: Owner occupied single family home reconstruction and rehabilitation		

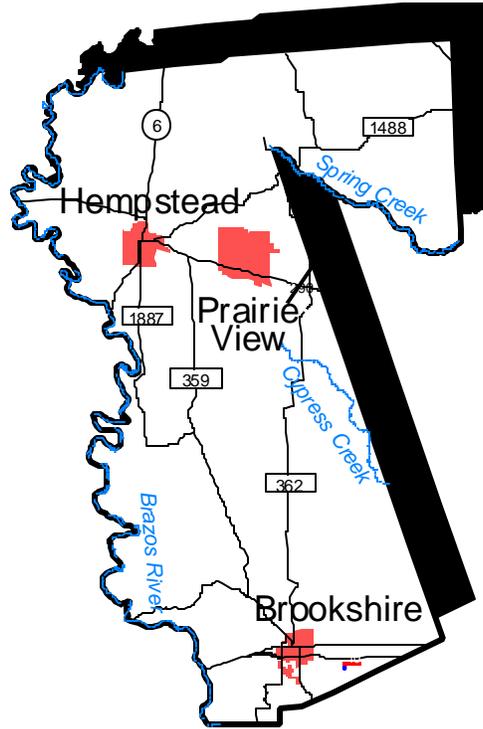
Walker County



County:	Walker	Walker County Housing Authority
Contact Name:	Mary Harrelson	
Phone:	409-291-3306	
Fax:	409-291-1626	
E-Mail:	Housing@lcc.net	
Address:	P.O. Box 1411	
	Huntsville, TX 77342	

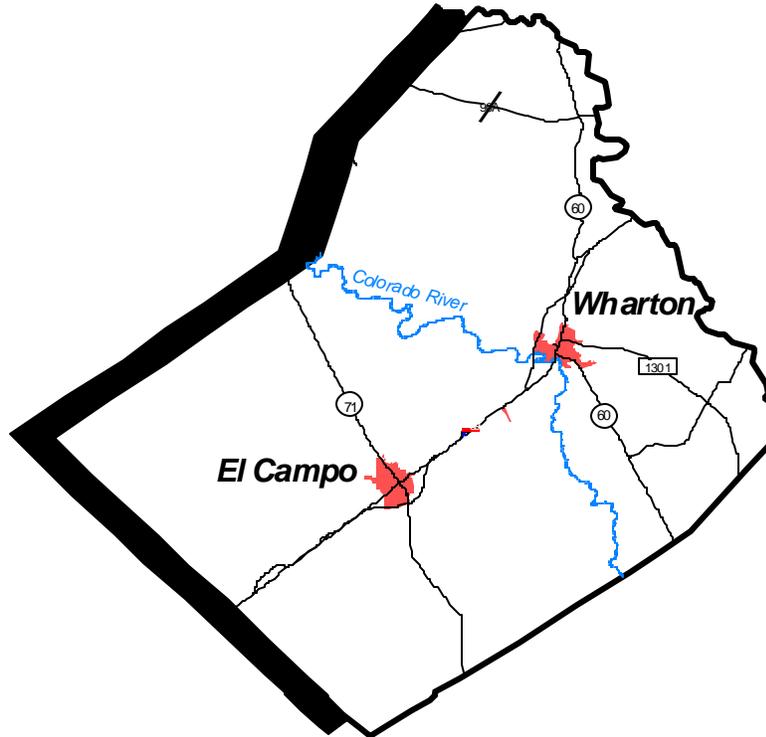
City:	Huntsville	Huntsville Housing Authority
Contact Name:	Dolores Matthews	
Phone:	936-294-0277	
Fax:	936-294-9813	
E-Mail:	Strain@c-com.net	
Website:	www.ci.huntsville.tx.us	
Address:	1212 Avenue M	
	Huntsville, TX 77340	
Services Offered:	100 Units of Public Housing	

Waller County



County:	Waller
Contact Name:	Ms. Angela Williams
Phone:	979-826-3357
Fax:	979-826-2112
Services Offered:	Section 8 Rental Assistance

Wharton County



County:	Wharton
Contact Name:	Lawrence Naiser
Phone:	409-532-4612
Fax:	409-532-1970
Address:	103 South Fulton, Wharton, TX 77488
Services Offered:	Down payment assistance through Southeast Texas Housing Corporation

City:	El Campo	El Campo Housing Authority
Contact Name:	Robert Anderson	
Phone:	979-543-6991	
Fax:	979-543-5027	
E-Mail:	ECHA@wcnnet.net	
Website:	www.el-campo.tx.us	
Address:	1303 Delta	El Campo, TX 77437
Services Offered:	150 Units of Public Housing Section 8 Rental Assistance	

City:	Wharton	Wharton Civic Center
Contact Name:	Jo Knezek	
Phone Number:	409-532-2491 x 603	
Fax:	409-532-2218	
Address:	1924 N. Fulton	
	Wharton, TX 77488	
Services Offered:	Section 8 Rental Assistance	