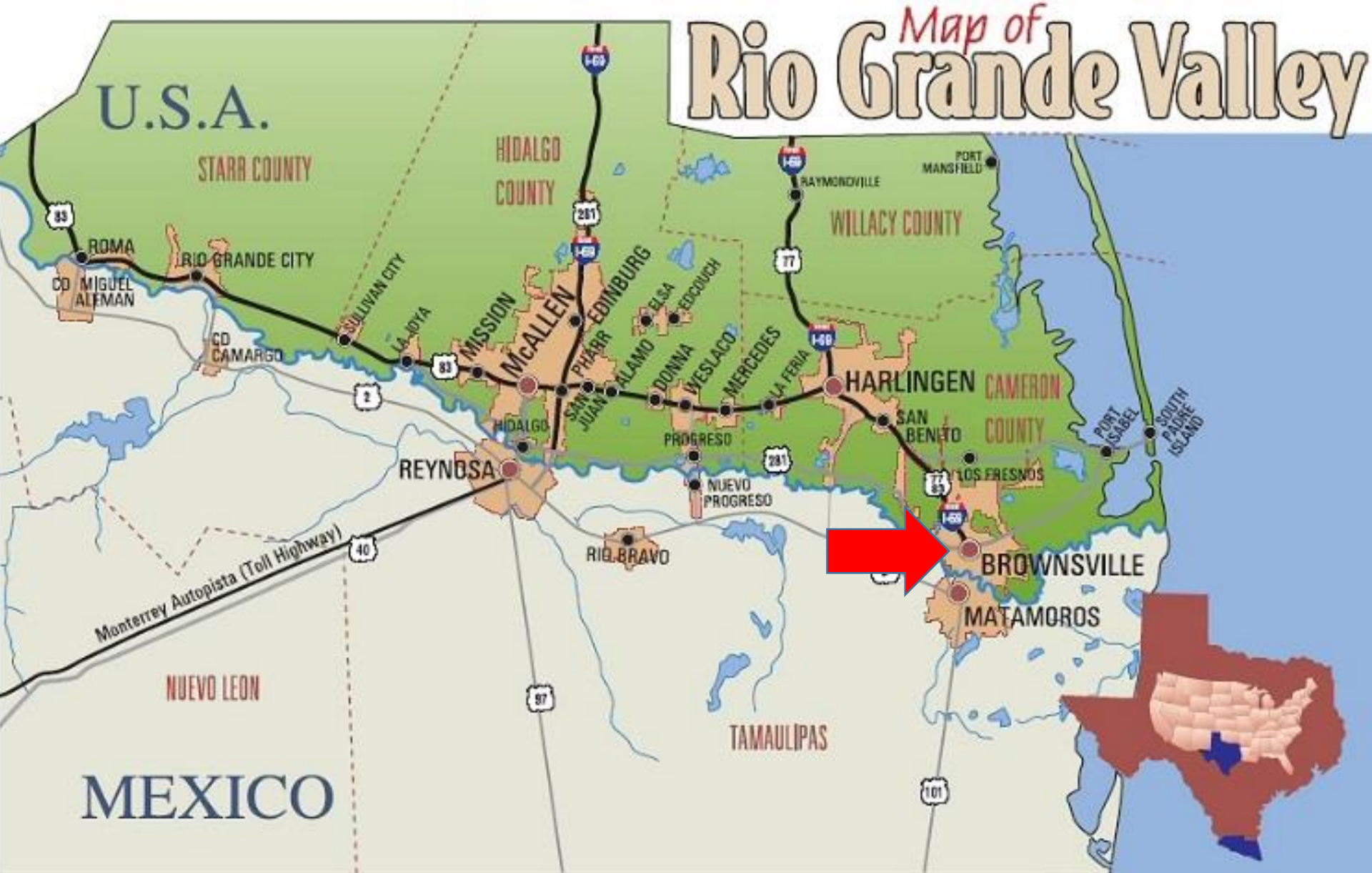
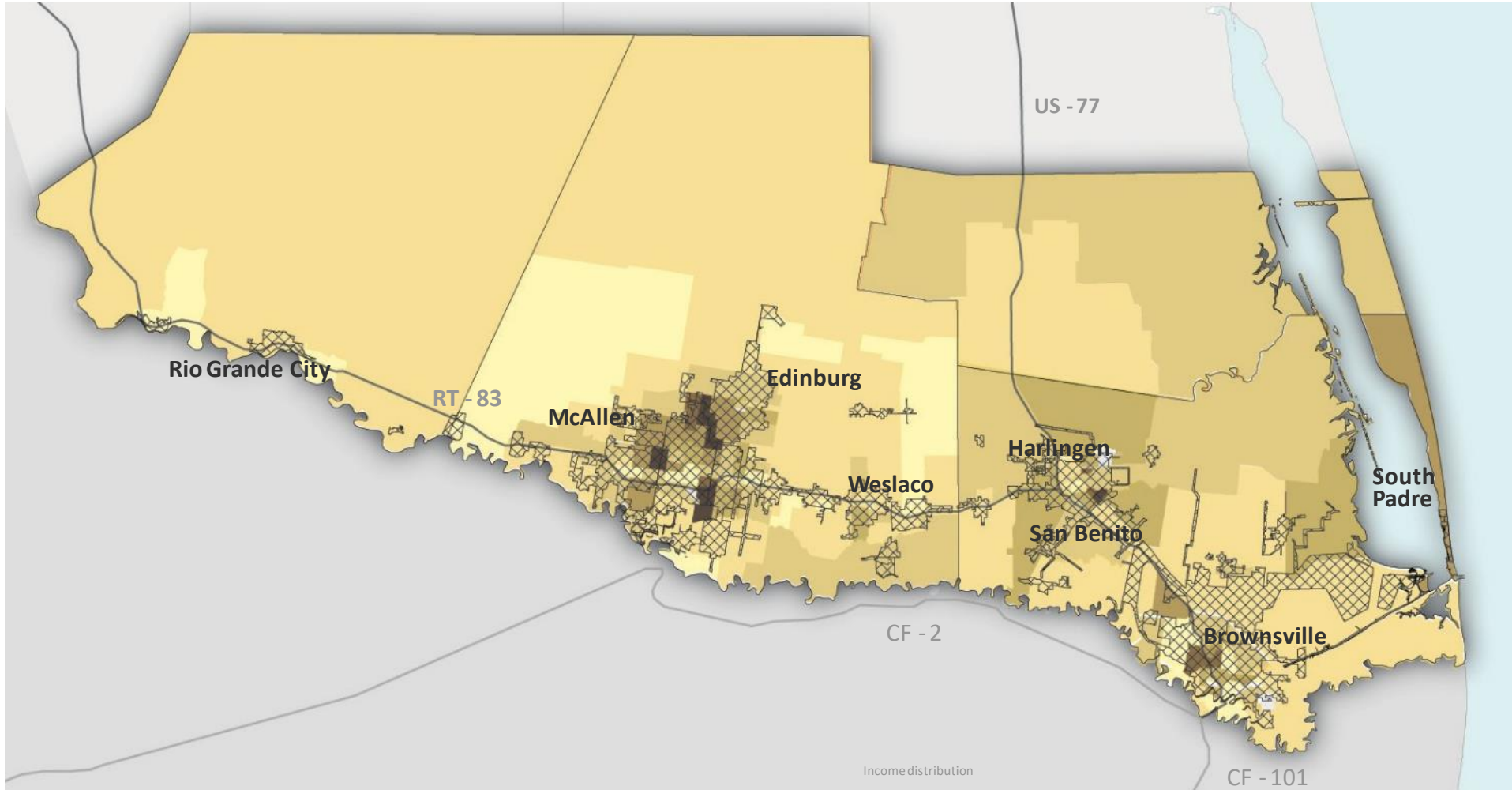




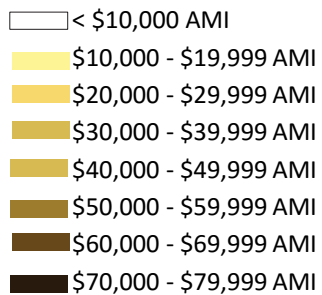
Building dreams in the RGV since 1974



## Where We Are

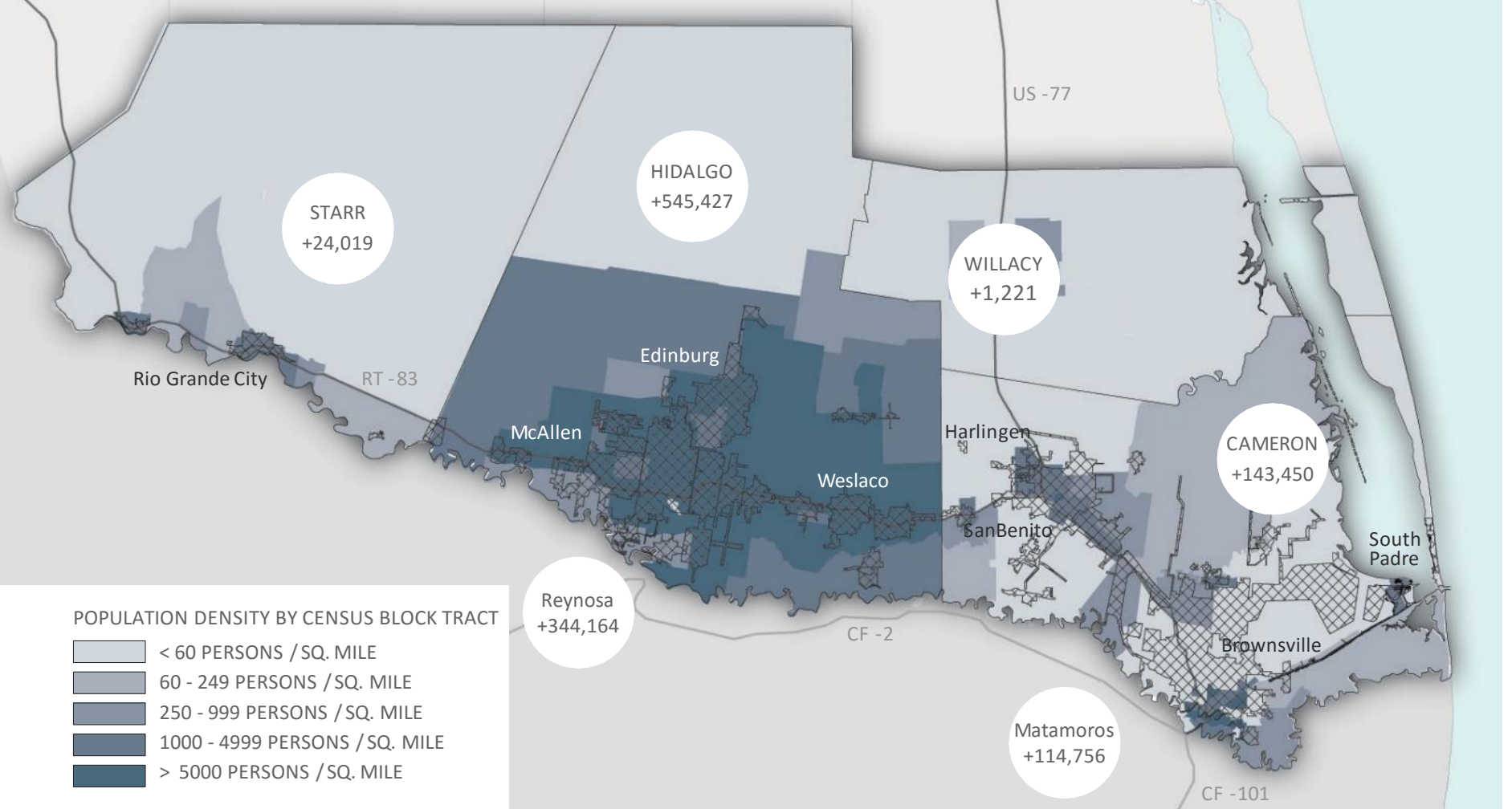


POPULATION AREA MEDIAN INCOME

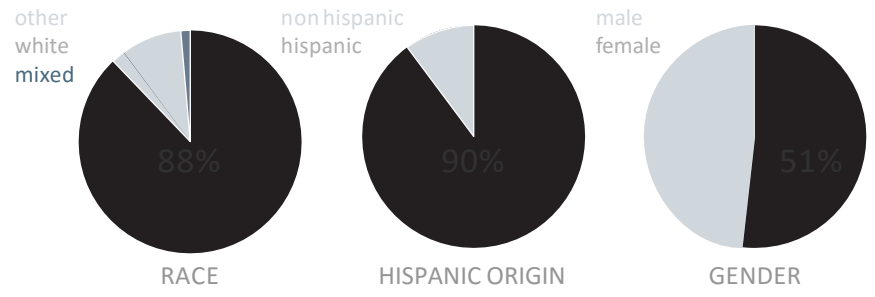


# Demographics





Population Growth by Region 2010 - 2030  
(Texas Data Center)



(US Census 2012 Estimates)

# Lines of business



Single family



Community equity



YouthBuild



RGV  
MultiBank



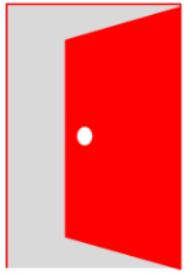
Rental Housing



La Puerta



# La Puerta – Center for Financial Empowerment



# La Puerta Center for Financial Empowerment

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- Housing Counseling
- Foreclosure Counseling
- Volunteer Income Tax Assistance
- One-on-One Financial Coaching
- Financial Education Seminars
- ACA Coaching
- FAFSA assistance





# Single Family, Development & Lending





# Single Family, Development & Lending

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Provide critical gap services to low-income families through the entire home buying process

- Build new homes and subdivisions
- Provide knowledgeable real estate agents (RGV Casitas)
- Mortgage lending
  - For families with documentation: FHA loan, USDA 502 Direct
  - For families without documentation: CASALoan, MiCASiTa (New Loan), I-TIN Loans (Working on product)
  - DPA & closing cost grants
- Loan servicing

# Choice Empowers!









# Colonias

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- What is a Colonia?
  - Unincorporated
  - Many lack some basic resources
  - No rules on how structures can be built
- 77% Homeownership Rate
- \$17,253 (36.6% of AMFI) Median household income of Colonia residents assisted by CDCB
- Many homes built piece by piece, many living with holes in walls or damaged housing



**Sustainability**  
**Affordability**  
**Desirability**  
**High-quality**

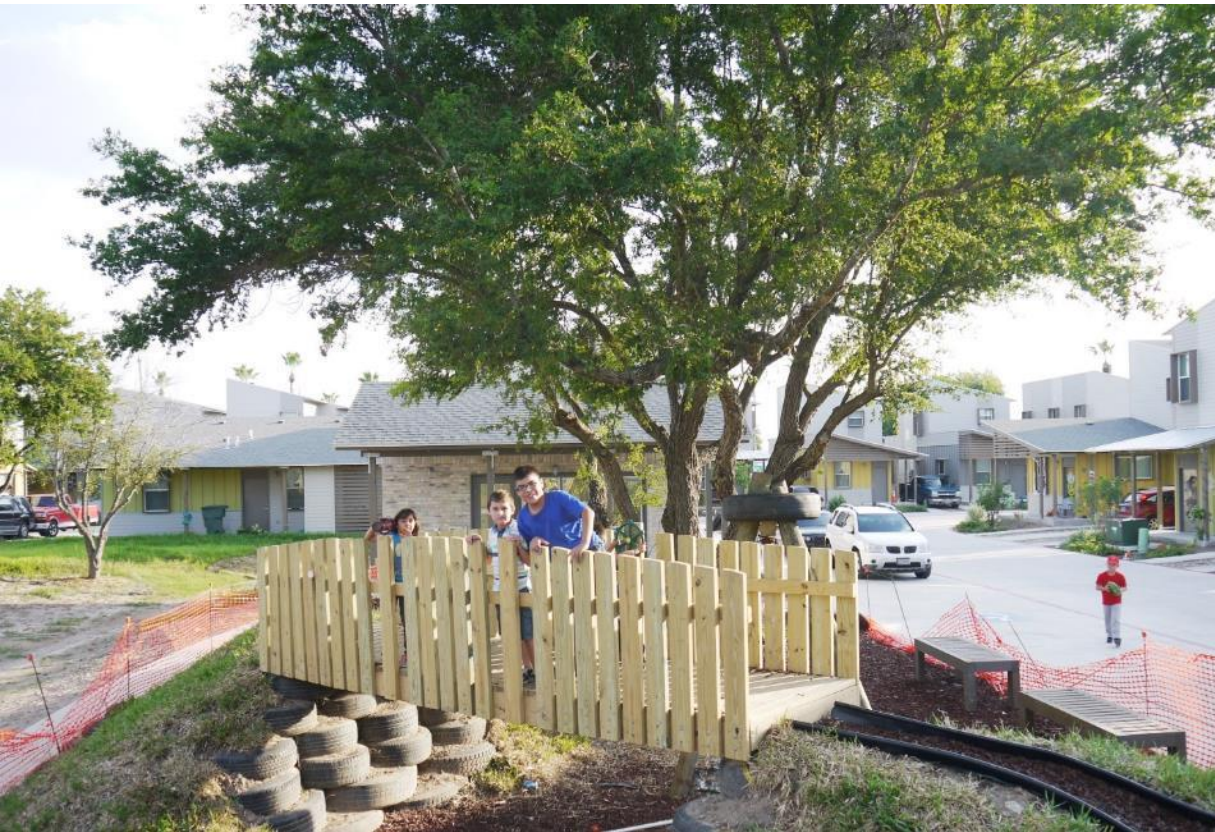


**MiCAsiT**

# MiCASiTA 5-phase build out

|  | <b>Core</b>  | <b>Phase 2</b><br>(Bedroom) | <b>Phase 3</b><br>(Living Space) | <b>Phase 4</b><br>(Bedroom) | <b>Total</b>                         |
|--|--------------|-----------------------------|----------------------------------|-----------------------------|--------------------------------------|
|  | 600 sf       | 100 sf                      | 90 sf                            | 110 sf                      | 900 sf                               |
|  | Initial home | Year 2                      | Year 3                           | Year 4                      | Home complete, Counseling throughout |





# La Hacienda Casitas

56 unit cottage community (tax Credit project)

- Award-winning design
- New and innovative site drainage design



# CDCB Key Results

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- Improved Credit Scores
  - Avg. Score <600
  - 13% no Credit
- Improved Savings
- Build New Housing





# CDCB Challenges

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- I-TIN Loans
- Keeping Clients engaged
  - Process is long for many
- Disasters
  - 800 homes given away
- Combating Predatory Lending
  - 27 Payday lenders within 2 blocks of our office
- Health
  - Poor community Health



# Advice

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- Build Trust
- Walk side by side with Clients
- Don't be afraid to partner



Barajas  
family  
(before +  
after)





# Melendez family (before + after)

