



## Tejano Center's Housing Division

**Tejano Center's** (TCCC) contributions to Houston's Greater East End have been strengthened by the agency's role as builder and developer of affordable, single family homes for purchase by low and moderate income families, as well as a Senior housing developer. Recently, **Tejano Center**, a National Council of La Raza (NCLR) affiliate, was deemed to be among the best housing programs in U.S. by that organization. The Agency operates one of the most successful housing counseling programs in Harris County, resulting in hundreds of households succeeding in becoming homeowners each year (Refer to table below).

**Tejano Center** is a HUD-certified Housing Counseling Agency and NeighborWorks America member, and is certified as a Community Housing Development Organization by the City of Houston. TCCC has an extensive history of documented success in placing low-income families into permanent owner-occupied housing. TCCC built its first home in 1993. Homeownership Counseling and Post-Purchase Counseling programs began in 1995. Homebuyer Education classes and Incubation Counseling followed as additional services in 2001. Foreclosure Intervention Counseling was started in 2007, and in 2008, the Agency completed a HUD Section 202 Sr. Housing apartment project. In 2010, the Agency developed a mortgage lending program.

TCCC is one of the very few organizations in Houston that focuses on in-fill housing, a field that developers and builders find difficult, if not impossible to tackle because of the high cost involved; yet, the Agency has been successful in halting or reversing the social and economic deterioration in several Houston target neighborhoods. TCCC delivers a full range of Homebuyer Counseling and Education services aimed at increasing homeownership opportunities for Low to Moderate Income families. **Basic Homeownership Counseling** is performed on a one-to-one basis. **Homebuyer Education Classes** provide families with critical information on the basics of the homeownership process. **Incubation Counseling** is geared to families needing more time to achieve homeownership and who need to improve their financial management practices. **Post-Purchase Counseling** is made available for all homebuyer families after they close if any problem situations should arise. **Delinquency and Foreclosure Intervention Counseling** attempts to prevent a foreclosure or to mitigate the impact of foreclosure on a household's finances and life situation.

Since 1992, **TCCC** has amassed an impressive development record as demonstrated by the development of 114 homes (average Sales price \$99,000) located in Houston and Port Arthur Texas; the rehabilitation of 45 homes (\$5,000 average investment per home) located in the East End; the rehabilitation of 73 homes that suffered damage from Hurricane Ike in 2008 via a partnership with Neighborhood Centers and the United Way, the rehabilitation and resale of 7 homes through the City of Houston's Neighborhood Stabilization Program; and the completion of TCCC's first HUD Section 202 Elderly Supportive Housing project, **Nueva Vida** (66 units, \$5.2 million investment).

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NeighborWorks America Homebuyer Counseling and Education Production (By Family)			
Service	FY'10 (Oct - Sep.)	FY'11 (Thru Aug 11)	FY'04 - 11 Total
Homebuyer Education	839	431	7,110
Homebuyer Counseling	406	203	4,031
Qualified Homebuyer	321	149	2,819
New Homeowner	188	106	1,600

### Tejano Center Single Family Construction



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Prospective homebuyers who are interested in finding out how to purchase their first home and learning the qualifications for purchasing an affordable home under TCCC's program should call **Tejano Center's Housing Division** at **713-673-1080** or **tejanocenter@sbcglobal.net**.