



Housing Assistance Council

**A GUIDE TO NONPROFIT
HOUSING ORGANIZATIONS
SERVING THE COLONIAS**

\$7.00

January 2005

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HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, seed money loans from a revolving fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.

Acknowledgments

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HAC would also like to thank the nonprofit housing organizations that serve colonias residents. The courtesy they displayed in responding to information requests is greatly appreciated. The daily assistance they provide to the families living the colonias has led to dramatic progress in meeting the housing needs of this region. The work of these groups provides the inspiration that drives this project.

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EXECUTIVE SUMMARY

The Housing Assistance Council (HAC) has compiled a guide to the organizations, programs, and resources that serve residents in the colonias along the U.S.-Mexico border. The colonias have been recognized at the state and national levels as communities with a high need for housing, infrastructure development, and related services. This guide represents the first effort to catalog systematically the housing resources available to colonias residents.

Nonprofit organizations included in this guide are those that currently provide housing and related services to colonias residents or are in the process of establishing such programs. For the purposes of this guide, HAC has followed HUD's regulatory definition of colonias used for the Community Development Block Grant Colonias Set-Aside Program. Therefore, a colonia is any identifiable community in the U.S.-Mexico border regions of Arizona, California, New Mexico, and Texas that is determined to be a colonia on the basis of objective criteria, including lack of a potable water supply, inadequate sewage systems, and a shortage of decent, safe, and sanitary housing. The border region is the area within 150 miles of the U.S.-Mexico border excluding Metropolitan Statistical Areas with populations exceeding one million.

The directory combines contact information for each group with descriptive data on its service area and types of housing programs offered. An analysis of organizational capacity is provided, including frequencies of a number of characteristics and qualitative measures of organizations as Established Groups, Up-and-Coming Groups, and Innovators.

SECTION I. INTRODUCTION

The Housing Assistance Council (HAC) has compiled a guide to the organizations, programs, and resources that serve residents in the colonias along the U.S.-Mexico border. The colonias have been recognized at the state and national levels as communities with a high level of needs for housing, infrastructure development, and related services. This guide represents the first effort to catalog systematically the housing resources available to colonias residents.

Organization of the Guide

Section II provides basic statistical information on housing organizations serving the colonias. Frequencies are presented for organizations by state, types of organizations, year established, service area, and the type of programs offered.

Section III analyzes organizational capacity based on three qualitative categories. Groups are designated as Established, Up-and-Coming, or Innovative groups depending on their program activities.

Established Groups are organizations that are at least 10 years old and have been able to sustain housing production (either single-family or multifamily). Up-and-Coming Groups are organizations that have been founded more recently (i.e., less than ten years), are actively engaged in housing production, and have successfully completed housing projects. This category also includes older organizations that have only recently implemented housing production programs.

Innovative Groups are organizations that are meeting the needs of colonias residents through unique programs or by tailoring more “mainstream” programs to better address economic and social conditions in the colonias. Unlike those represented in the other categories, the programs engaged in by Innovative Groups go beyond the production of housing units. Some examples include water delivery via water trucks to subdivisions lacking infrastructure and housing construction using culturally appropriate building materials such as adobe or straw bale. Some of the programs offered by Innovative Groups can be found nationwide, such as Individual Development Accounts (IDAs). However, the Innovative Groups have implemented the programs in unique ways to address certain challenges inherent in the colonias.

Groups may be listed in two categories: an Innovative Group may also be defined as Established or Up-and-Coming. The categories of Established and Up-and-Coming Groups are, however, mutually exclusive.

Section IV is the directory of housing organizations. The organizations are grouped by state. The records combine contact information for each organization with descriptive data on its service area and types of housing programs offered.

The records in the directory indicate whether the group is engaged in any of the following programs:

1. single-family housing production;
2. self-help construction methods;
3. packaging USDA Rural Housing Service Section 502 loans;
4. housing rehabilitation;
5. multifamily development;
6. property management;
7. housing counseling/financial literacy;
8. infrastructure development.

Section V is a directory of housing programs that target the colonias. This section provides an overview of federal and state programs that are available to meet the housing needs of colonias residents. Housing programs that are national in scope, such as the Low Income Housing Tax Credit (LIHTC) program or the Rural Housing Service (RHS) Section 502 home mortgage program are not included because of their broader mission, although it is recognized that colonias residents do benefit from these programs.

Section VI provides an index to organizations based on the categories included in the statistical analysis in Section II. The index is intended to assist in the classification of housing organizations.

Methodology

For the purposes of this guide, HAC has followed HUD's regulatory definition of colonias used for the Community Development Block Grant (CDBG) Colonias Set-Aside Program. Therefore, a colonia is any identifiable community in the U.S.-Mexico border regions of Arizona, California, New Mexico, and Texas that is determined to be a colonia on the basis of objective criteria, including lack of a potable water supply, inadequate sewage systems, and a shortage of decent, safe, and sanitary housing. The border region is the area within 150 miles of the U.S.-Mexico border excluding Metropolitan Statistical Areas with populations exceeding one million.¹

Nonprofit organizations included in this guide are those that currently provide housing and related services to colonias residents or are in the process of establishing such programs. The organization data was generated initially from HAC's internal records and information resources. Information materials from the organizations themselves (such as brochures, web sites, etc.) were used to complement this data. Organizations were contacted by telephone as part of the data verification process. All of the information regarding the organizations in this guide, including program and capacity data, is self-reported.

The data analyses in Sections II and III were generated from the information in the directory. Data gathering and analysis were conducted between April and July, 2003.

The pool of candidate organizations for inclusion in the directory was much larger than the final number of colonias groups would indicate. A number of groups were screened out during the

¹U.S. Department of Housing and Urban Development,
<http://www.hud.gov/offices/cpd/communitydevelopment/programs/colonias/cdbgcolonias.cfm>.

selection process because they self-reported that they did not serve colonias residents or colonias communities. For instance, an organization that is located in a county that contains HUD-designated colonias communities is not automatically included in the directory unless it serves these communities.

Finally, it is conceivable that a housing organization that serves the colonias has been overlooked for inclusion. This directory is intended to be a “living” document and will be updated periodically to reflect the status of nonprofit housing organizations serving the colonias. If an organization has been inadvertently overlooked, it will be included in updated editions of the directory.

SECTION II. STATISTICAL ANALYSIS

HAC identified 51 nonprofit housing organizations that serve colonias residents as part of their missions.² These organizations are quite diverse, as the following statistics demonstrate. The state with the largest number of colonias organizations is Texas, home to almost 60 percent of the groups (Table 1).³ California has the fewest colonias groups; only two colonias organizations have been identified in California.

Table 1. Colonias Organizations by State

State	Frequency	Percent
Texas	30	59%
New Mexico	11	22%
Arizona	8	16%
California	2	4%
Total	51	100%

Only 20 percent of the organizations surveyed serve colonias residents or colonias communities exclusively (Table 2). The overwhelming majority of these organizations serve low-income non-colonias families as part of their missions.

Table 2. Colonias Organizations by Service Area

Service Area	Frequency	Percent
Serve Colonias Exclusively	10	20%
Not Exclusive to Colonias	41	80%

The age of these organizations varies widely. Twenty-nine groups were founded before 1994 and are thus ten years old or older (Table 3). Of this subset of groups, 13 of them were founded before 1980. In contrast, 17 groups are less than ten years old (five groups did not report the year they were founded) while only two groups are less than two years old. This last number indicates that there has been a decline in the establishment of new organizations serving the colonias.

²A listing of the specific organizations within each of the categories discussed here can be found in the Index in Section VI.

³This is consistent with data on the location of colonias; 70 percent of border colonias are located in Texas. Housing Assistance Council, *Taking Stock: Rural People, Poverty, and Housing at the Turn of the 21st Century* (Washington, DC: Housing Assistance Council, 2002).

Table 3. Colonias Organizations by Year Founded

Year Founded	Frequency	Percent
Before 1994	29	57%
Before 1980	13	25%
During or after 1994	17	33%
After 2000	2	4%

A diverse array of nonprofit organizations serves the colonias. The largest category of organizations are community housing development organizations (CHDOs); 21 groups are certified as CHDOs and therefore eligible to receive the CHDO set-aside in the HOME Program (Table 4). In addition, there are seven community development corporations (CDCs) and six community development financial institutions (CDFIs) among these organizations. Three groups identified themselves as belonging to multiple categories. Two groups are both CHDOs and CDCs and one group is both a CHDO and a CDFI.

Table 4. Colonias Organizations by Specific Nonprofit Type

Specific Type of Nonprofit	Frequency	Percent
CHDO	21	41%
CDC	7	14%
CDFI	6	12%
Community Action Agency (CAA)	2	4%
Empowerment Zone or Enterprise Community (EZ/EC)	2	4%

Organizations serving the colonias operate a number of housing-related programs. Seventy-one percent of organizations have single-family development programs (Table 5). Of the groups developing single-family housing, 19 are utilizing self-help construction to produce at least a portion of their homes. Nine of these organizations assist their clients by packaging USDA Rural Housing Service (RHS) Section 502 loans.

Table 5. Colonias Organizations by Program

Program	Frequency	Percent
Single-Family Development	36	71%
Self-Help Construction	19	37%
Packaging Section 502 Loans	9	18%
Housing Rehabilitation	20	39%
Multifamily Development	21	41%
Property Management	4	8%
Housing Counseling/Financial Literacy	27	53%
Infrastructure Development	22	43%

After homeownership, the next most frequent programs operated by colonias groups are housing counseling/financial literacy and infrastructure development, at 53 percent and 43 percent, respectively. The high frequency of these programs indicates that housing needs in the colonias cannot be met by the provision of housing units alone. It is also worth noting that many of the programs operated by Innovative Groups (discussed in the following section) are variations of housing counseling and infrastructure development.

Colonias organizations are actively using housing rehabilitation and multifamily development as strategies for meeting the housing needs of their clients. While 21 groups report multifamily development programs, only four of them manage their multifamily properties.

The location and service area of colonias groups can also be analyzed spatially. Figure 1 indicates the location of organizations listed in the directory. The outlined counties are within 100 miles of the U.S.-Mexico border, excluding counties with urban centers with populations of one million or more. Figure 2 highlights the service areas of the organizations in this directory. If an organization specified a county by name as part of its service area, the county is indicated on the map. If an organization stated its service area as statewide then no county data is placed in Figure 2 for that organization. The outlined counties are the same as in Figure 1.

Both maps indicate a spatial clustering of organizations and their service areas in two locations: the area surrounding El Paso, Texas, including neighboring counties in New Mexico, and the southernmost tip of Texas. The areas lacking coverage by colonias groups are the western portion of the Rio Grande Valley in Texas and the majority of border counties in Arizona. Further research is required to compare these findings with the spatial distribution of colonias communities across the four border states.

Figure 1: Colonias Organizations

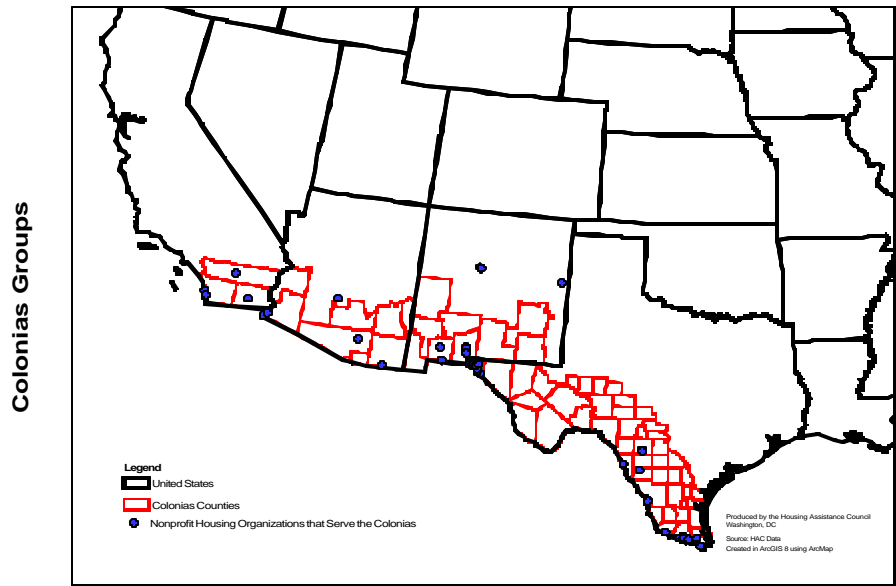
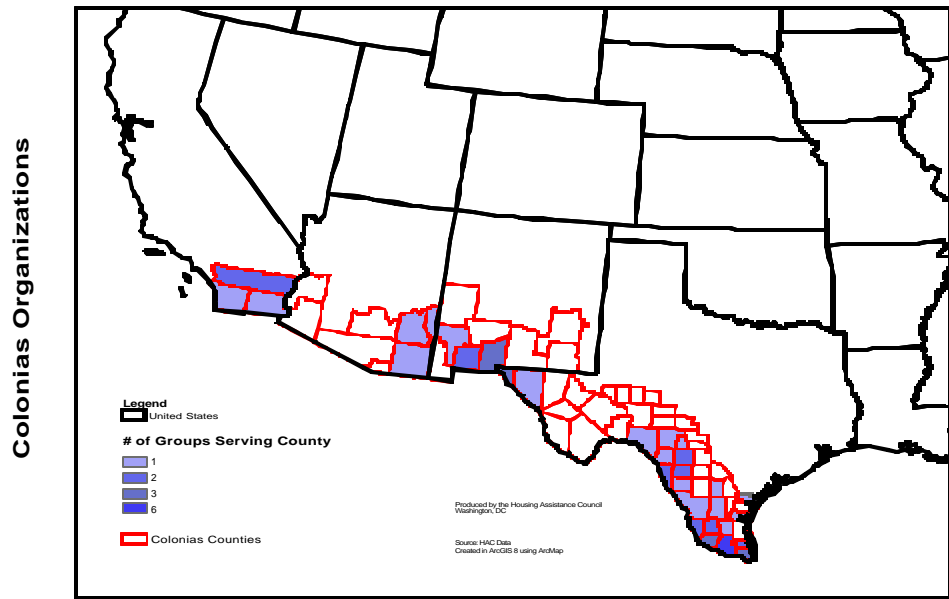


Figure 2. Colonias Organizations' Service Areas



SECTION III. ANALYSIS OF ORGANIZATIONAL CAPACITY

In order to understand the capacity of the organizations operating in the colonias, HAC analyzed the organizations' self-reported data and developed the following typology: Established, Up-and-Coming, and Innovative groups.

- △ Established Groups are organizations that are at least 10 years old and have been able to sustain housing production (either single-family or multifamily).
- △ Up-and-Coming Groups are organizations that have been founded more recently (i.e., less than ten years ago), are actively engaged in housing production, and have successfully completed housing projects. This category also includes older organizations that have only recently implemented housing production programs.
- △ Innovative Groups are organizations that are meeting the needs of colonias residents through unique programs or by tailoring more "mainstream" programs to better address economic and social conditions in the colonias. Innovative Groups also offer programs that go beyond the production of housing units. Some examples include water delivery via water trucks to subdivisions lacking infrastructure and housing construction using culturally appropriate building materials such as adobe or straw bale. Some of the programs offered by Innovative Groups can be found nationwide, such as Individual Development Accounts (IDAs). However, the Innovative Groups have implemented the programs in unique ways to address certain difficulties inherent in the colonias.

Groups may be listed in two categories: an Innovative Group may also be defined as Established or Up-and-Coming. The categories of Established and Up-and-Coming Groups are, however, mutually exclusive. A few groups did not fit any of the categories.

Slightly more than one-third of the organizations in the directory can be classified as Established Groups (Table 6). Slightly more than a quarter of organizations are Up-and-Coming Groups. A quarter of all organizations are operating programs that meet the criteria for Innovative Groups.

Table 6. Colonias Organizations by Qualitative Category

Category	Frequency	Percent
Established Group	18	35%
Up-and-Coming Group	14	27%
Innovative Group	12	24%

The following pages contain the list of organizations according to the three categories. Following the list of Innovative Groups is a more detailed description of the particular programs that are considered innovative.

Established Groups

Name	City	State
Amigos del Valle	Mission	TX
Asociacion Por Servicios Sociales-Centro Aztlan	Laredo	TX
CDC of Brownsville	Brownsville	TX
Center for Economic Opportunities	San Juan	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Comite de Bienestar	San Luis	AZ
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
El Paso Collaborative	El Paso	TX
HOME Education Livelihood Program (HELP)	Albuquerque	NM
Housing & Economic Rural Opportunities (HERO)	Las Cruces	NM
Housing America Corp.	Somerton	AZ
Lower Valley Housing Corporation	Fabens	TX
McAllen Affordable Homes, Inc.	McAllen	TX
Neighborhood Housing Services of Dimmit County	Carrizo Springs	TX
New Mexico Community Development Loan Fund	Albuquerque	NM
Proyecto Azteca	San Juan	TX
Tierra del Sol Housing Corp.	San Miguel	NM

Up-and-Coming Groups

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Azteca Community Loan Fund	San Juan	TX
Bisbee Coalition for the Homeless	Tucson	AZ
Campesinos Sin Fronteras	Somerton	AZ
CDC of South Texas	McAllen	TX
Columbus Health Care	Columbus	NM
Harlingen Community Development Corp.	Harlingen	TX
Housing Plus, Inc.	Harlingen	TX
La Gloria Development	El Cenizo	TX
Las Cruces Affordable Housing Corp.	Las Cruces	NM
Luna County Housing Corporation	Deming	NM
Organizacion Progresive de San Elizario (OPSE)	San Elizario	TX
South Texas Economic Development Corp.	Weslaco	TX
Tierra Madre	Sunland Park	NM

Innovative Groups

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Alianza para el Desarrollo Comunitario	El Paso	TX
Asociacion Por Servicios Sociales-Centro Aztlan	Laredo	TX
Azteca Community Loan Fund	San Juan	TX
Catholic Community Services of Cochise County	Bisbee	AZ
Coachella Valley Housing Coalition	Indio	CA
Colonias Unidas	Rio Grande	TX
El Paso Collaborative	El Paso	TX
Organizacion Progresiva de San Elizario (OPSE)	San Elizario	TX
Proyecto Azteca	San Juan	TX
Tierra del Sol Housing Corp.	San Miguel	NM
Tierra Madre	Sunland Park	NM

Innovative Groups in Detail

Adult & Youth United Development (AYUDA)

San Elizario, TX

AYUDA produces adobe homes; adobe is a cost-effective and environmentally appropriate construction material. In addition, AYUDA is able to provide water and sewer lines through the collective labor of clients and volunteers.

Alianza para el Desarrollo Comunitario

El Paso, TX

Alianza para el Desarrollo Comunitario provides safe drinking water to colonias communities through water trucks. The water trucks will serve as the primary source of water to these communities, as the process of developing proper infrastructure is expected to take several years.

Asociacion Por Servicios Sociales-Centro Aztlan

Laredo, TX

Asociacion Por Servicios Sociales-Centro Aztlan provides safe drinking water to colonias communities through water trucks. As the process of developing proper infrastructure is expected to take several years, water trucks are serving as the primary source of water to these communities.

Azteca Community Loan Fund

San Juan, TX

ACLF utilizes a number of innovative programs and approaches, including mortgage loans, loans for “cascaron” houses, and microenterprise loans. It is also operating an Individual Development Account program with potential homebuyers. In addition, ACLF has been able to work around clients’ low credit scores by underwriting their loans based on the clients’ ability to pay.

Catholic Community Services of Cochise County

Bisbee, AZ

Catholic Community Services provides emergency/cash assistance to clients. In addition, it is using a grant from HUD’s Rural Housing and Economic Development program to provide transportation services so that its housing clients may access employment opportunities, goods, and services.

Coachella Valley Housing Coalition

Indio, CA

Coachella Valley Housing Coalition has made technical innovations in its self-help construction methods. The organization has had success with steel frames, which are lighter than traditional lumber and ease the construction process. Coachella Valley has a history of innovation and has been willing to undertake new projects; it is among the first colonias organizations to engage in multifamily development with Low Income Housing Tax Credit funding.

Colonias Unidas

Rio Grande, TX

Colonias Unidos has developed a contract-for-deed conversion program.

Community Development Corporation of Brownsville

Brownsville, TX

The Community Development Corporation of Brownsville has a mission to assist low-income families in achieving homeownership. The CDC of Brownsville does this through targeted outreach, quality construction, below market financing, and the use of professional home design.

El Paso Collaborative

El Paso, TX

The El Paso Collaborative utilizes a revolving loan fund to support homeownership. It also operates a down payment assistance program. The Collaborative offers an IDA program for first-time homebuyers. It has developed a homeownership counseling program that is suited to the economic conditions of colonias residents and is culturally appropriate as well (including the use of "novelas" to provide information).

Organizacion Progresiva de San Elizario (OPSE)

San Elizario, TX

OPSE produces adobe homes; adobe is a cost-effective and environmentally-appropriate construction material.

Proyecto Azteca

San Juan, TX

Proyecto Azteca has a history of innovation. In order to construct scattered-site self-help homes more efficiently, Proyecto Azteca pioneered an off-site production method. It has imported cascaron housing production methods from Mexican models. Cascaron design entails the construction of a frame house with plumbing and electrical systems installed by contractors. The remainder of the house can be finished through self-help methods. In addition, Proyecto Azteca has been able to work around clients' low credit scores by underwriting its loans based on the clients' ability to pay.

Tierra del Sol Housing Corp.

San Miguel, NM

Tierra del Sol was the first organization to successfully develop farm labor housing through LIHTC funding. In addition, it operates an IDA program for first-time homebuyers.

Tierra Madre

Sunland, NM

Tierra Madre produces straw bale homes; straw bale is a cost-effective and environmentally appropriate construction material. These homes are also produced with passive solar techniques for energy efficiency. Tierra Madre has developed a community land trust as an alternative to contracts-for-deed. In addition, it provides emergency/cash assistance to clients.

SECTION IV. DIRECTORY OF NONPROFIT HOUSING ORGANIZATIONS SERVING THE COLONIAS

Arizona

Name	City
Barrios Unidos Land Trust, Inc.	Tucson
Bisbee Coalition for the Homeless	Tucson
Campesinos Sin Fronteras	Somerton
Catholic Community Services of Cochise County	Bisbee
Chicanos por la Causa	Phoenix
Comite de Bienestar	San Luis
Housing America Corp.	Somerton
PPEP Microbusiness & Housing Development Corp.	Tucson

Barrios Unidos Land Trust, Inc.

P.O. Box 26861
Tucson, AZ 85726

Phone 520-623-0893
Fax 520-529-4250

Executive Director: Jeanne Shaw
Contact Person: Pedro Gonzalez
Contact Phone: 520-623-0893
Contact Email: jeannes@azstarnet.com

Mission Statement

Barrios Unidos' mission is to provide opportunities for low and moderate income people to secure housing that is decent and affordable and that is controlled by the residents on a long-term basis. It also seeks to preserve the quality and affordability of housing for future low and moderate income residents of the community.

Barrios Unidos seeks to combat community deterioration in economically disadvantaged neighborhoods by promoting the development, rehabilitation and maintenance of decent housing in these neighborhoods; by promoting economic opportunities for low-income residents of these neighborhoods; by making land available for projects and activities that improve the quality of life in these neighborhoods; and by assisting residents of these neighborhoods in improving the safety and well being of their community.

Barrios Unidos works to protect the natural environment and to promote the ecologically sound use of land and natural resources and the long-term health and safety of the community.

Type of Organization: Community-Based
Year Founded: 1999
Service Area: Colonias of South Tucson
This organization serves the colonias exclusively.

Housing-Related Programs

Single-Family Housing Production	Single-family units produced last year: 35
Housing Counseling/Financial Literacy	
Property Management	

Bisbee Coalition for the Homeless

P.O. Box 26861
Tucson, AZ 85726

Phone 520-432-4660
Fax 520-432-6642

Executive Director: Angie Lee
Contact Person: Angie Lee
Contact Phone: 520-432-4660
Contact Email: bishell@cybertrails.com

Mission Statement

Bisbee Coalition for the Homeless's mission is to improve the quality of life of families and individuals who are homeless or at risk of homelessness in Cochise County.

Type of Organization: Community-Based
Year Founded: 1996

Housing-Related Programs

Housing Counseling/Financial Literacy

All clients served from housing-related programs last year: 250

Campesinos Sin Fronteras

P.O. Box 2693
Somerton, AZ 85350

Phone 928-627-6677
Fax 928-627-8028

Executive Director: Agustin Tumbaga
Contact Person: Arturo Vargas
Contact Phone: 928-627-6677
Contact Email: tum@cybertrails.com

Mission Statement

Campesinos Sin Fronteras's mission is to provide assistance and facilitate access to social services such as health education, health services, housing, referrals, job re-training, and placement to low-income families and farmworkers.

Type of Organization: Community-Based Nonprofit
Year Founded: 1999
Service Area: Four colonias within county

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Packaging RHS Section 502 Loans
Housing Rehabilitation
Multifamily Housing Production
Housing Counseling/Financial Literacy

All clients served from housing-related programs last year: 505

Catholic Community Services of Cochise County

P.O. Box 1777
Bisbee, AZ 85603

Phone 520-432-2285
Fax 520-432-2009

Executive Director: Charles Fisher
Contact Person: Frank McDonough
Contact Phone: 520-432-2285
Contact Email: maccs@theriver.com

Mission Statement

Catholic Community Service's mission is to provide shelter services for women and children who are victims of domestic violence.

Type of Organization: Community-Based Nonprofit
Year Founded: 1977
Service Area: Cochise, Graham, and Greenlee counties

Housing-Related Programs

Multifamily Housing Production
Housing Counseling/Financial Literacy

All clients served from housing-related programs last year: 554

Chicanos por la Causa

1112 E. Buckeye Road
Phoenix, AZ 85034

Phone 602-257-0700
Fax 602-254-4920

Executive Director: Pete Garcia
Contact Person: Edmundo Hildago, Chief Operating Officer
Contact Phone: 602-257-0700
Contact Email: edmundo.hildago@cplc.org

Mission Statement

Chicanos por la Causa is committed to building stronger, healthier communities as a lead advocate, a coalition builder, and a direct service provider. To promote positive change and self-sufficiency in order to enhance the quality of life for the benefit of those we serve.

Type of Organization: Community-Based Nonprofit
CHDO and CDFI

Year Founded: 1969

Service Area: State of Arizona

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Housing Rehabilitation
Multifamily Housing Production
Property Management
Housing Counseling/Financial
Infrastructure Development

Single-family units produced last year: 65

Comite de Bienestar
963 East B Street, P.O. Box 7170
San Luis, AZ 85349

Phone 928-627-8559
Fax 928-627-9026

Executive Director: Mario Reyes
Contact Person: John McGrady
Contact Phone: 928-627-8559
Contact Email: JohnCdB@aol.com

Mission Statement

Comite de Bienestar strives to establish and to enhance the economic and social well being of San Luis' residents through cooperative land development housing and community service programs.

Type of Organization: Community-Based Nonprofit
CHDO and CDC

Year Founded: 1980

Service Area: City of San Luis

Housing-Related Programs

Single-Family Housing Production	Single-family units produced last year: 75
Self-Help Construction	
Packaging RHS Section 502 Loans	
Multifamily Housing Production	
Housing Counseling/Financial Literacy	
Infrastructure Development	

All clients served from housing-related programs last year: 200

Housing America Corp.
130 N. State Ave, P.O. Box 600
Somerton, AZ 85350

Phone 928-627-4221
Fax 928-627-4213

Executive Director: Laurie Gail Senko
Contact Person: Laurie Gail Senko
Contact Phone: 928-627-4221
Contact Email: HAC@hacorp.org

Mission Statement

Housing America Corporation's mission is to improve community living standards by providing decent, safe, and sanitary housing for very low, low, and moderate income families of Yuma and Mohave County.

Type of Organization: Community-Based Nonprofit
CHDO

Year Founded: 1976

Service Area: Mohave County
This organization serves the colonias exclusively.

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Multifamily Housing Production
Property Management
Housing Counseling/Financial Literacy

PPEP Microbusiness & Housing Development Corp.

1100 E. Ajo Way, # 210

Tucson, AZ 85713

Phone 520-889-4203

Fax 520-889-5319

Executive Director: Jeanne Shaw
Contact Person: Jeanne Shaw
Contact Phone: 520-889-4203
Contact Email: jrshaw@ppep.org

Mission Statement

PMHDC builds communities of opportunity for all people including low-income persons, rural persons, youths, the elderly and migrant/seasonal farmworkers.

Type of Organization: State or Regional Nonprofit
CDFI

Year Founded: 1997

Service Area: Multi-state, Western U.S.

Housing-Related Programs

Single-Family Housing Production	Single-family units produced last year: 61
Self-Help Construction	
Housing Rehabilitation	
Multifamily Housing Production	

All clients served from housing-related programs last year: 150

California**Name****City**

Campesinos Unidos

Brawley

Coachella Valley Housing Coalition

Indio

Campesinos Unidos

P.O. Box 39
Brawley, CA 92227

Phone 760-344-6300
Fax 760-344-0322

Executive Director: Jose Lopez
Contact Person: Jose Lopez
Contact Phone: 760-344-6300
Contact Email: cuijm1@brawleyonline.com

Mission Statement

Campesinos Unidos seeks to promote fair and better social, economic, educational, and employment opportunities for all residents in our communities.

Type of Organization: Community-Based Nonprofit
CAA

Year Founded: 1971

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Packaging RHS Section 502 Loans
Housing Rehabilitation
Housing Counseling/Financial Literacy
Infrastructure Development

All clients served from housing-related programs last year: 6,000

Coachella Valley Housing Coalition

45-4701 Monroe St.

Suite G

Indio, CA 92201

Phone 760-347-3157

Fax 760-342-6466

Executive Director: John Mealey
Contact Person: Rebeca Dennis, Single Family Housing Director
Contact Phone: 760-347-3157
Contact Email: rebeca.dennis@cvhc.org

Mission Statement

The purpose of the Coachella Valley Housing Coalition is to help low-income people improve their living conditions through advocacy, research, and the construction and operation of housing and community development projects.

Type of Organization: Community-Based Nonprofit
CHDO

Year Founded: 1982

Service Area: Riverside County

Housing-Related Programs

Single-Family Housing Production Single-family units produced last year: 48
Self-Help Construction
Packaging RHS Section 502
Housing Rehabilitation
Multifamily Housing Production
Housing Counseling/Financial Literacy
Infrastructure Development

All clients served from housing-related programs last year: 250

New Mexico

Name	City
Colonias Development Council	Las Cruces
Columbus Health Care	Columbus
Habitat for Humanity – Gila Region	Artesia
HOME Education Livelihood Program (HELP)	Albuquerque
Housing & Economic Rural Opportunities (HERO)	Las Cruces
Las Cruces Affordable Housing Corp.	Las Cruces
Luna County Housing Corporation	Deming
Mesilla Valley Habitat for Humanity	Las Cruces
New Mexico Community Development Loan Fund	Albuquerque
Tierra del Sol Housing Corp.	San Miguel
Tierra Madre	Sunland Park

Colonias Development Council

1050 Monte Vista
Las Cruces, NM 88001

Phone 505-647-2744
Fax 505-647-1462
www.colonias.org

Executive Director: Diana Bustamante
Contact Person: Diana Bustamante
Contact Phone: 505-647-2744
Contact Email: dbustamante@zianet.com

Mission Statement

The Colonias Development Council has a vision of a healthy, hopeful future for southern New Mexico's colonias. CDC's work seeks to make this vision a reality by focusing on three elements of the colonia community: the residents, the physical environment, and the community organizations.

Type of Organization: Community-Based Nonprofit
Year Founded: 1994
Service Area: Dona Ana County
This organization serves the colonias exclusively.

Housing-Related Programs

Single-Family Housing Production
Infrastructure Development

Columbus Health Care

P.O. Box 128
Columbus, NM 88029

Phone 505-531-2479
Fax 505-531-2750

Administrator: Norma Gomez
Contact Person: Norma Gomez
Contact Phone: 505-531-2479
Contact Email: norma@vtc.com

Mission Statement

Columbus Health Care's mission is to promote good health for all residents of the border area through integration of health service delivery systems with community education and economic development efforts.

Type of Organization: Community-Based Nonprofit
CHDO

Year Founded: 1996

Service Area: Luna and Columbus counties

Housing-Related Programs

Single-Family Housing Production
Housing Rehabilitation
Infrastructure Development

Single-family units produced last year: 2

Habitat for Humanity – Gila Region

P.O. Box 654
Artesia, NM 88120

Phone 505-538-5754

President: Don Trammell
Contact Person: Martha Trammell
Contact Phone: 505-538-5754
Contact Email: mltrammell@zianet.com

Mission Statement

Habitat for Humanity – Gila Region’s motto is “Building houses for people who could not otherwise afford to build their own home.”

Type of Organization: Community-Based Nonprofit
Year Founded: 1989
Service Area: Grant County

Housing-Related Programs

Single-Family Housing Production
Housing Rehabilitation
Infrastructure Development

HOME Education Livelihood Program (HELP)

5105 Copper Avenue NE
Albuquerque, NM 87108

Phone 505-265-3717

Fax 505-265-5412

Executive Director: Ernest Ortega
Contact Person: Ernest Ortega
Contact Phone: 505-265-3717

Mission Statement

HELP's mission is to identify gaps in services throughout the state. HELP seeks to identify potential resources that can be tapped to deliver services to low- and moderate-income individuals.

Type of Organization: Community-Based Nonprofit

Year Founded: 1965

Service Area: State of New Mexico

Housing-Related Programs

Single-Family Housing Production
Multifamily Housing Production

Single-family units produced last year: 16

Housing & Economic Rural Opportunities (HERO)

1990 E. Lohman Ave., Suite A
Las Cruces, NM 88006

Phone 505-541-0477
Fax 505-541-0476

Contact Person: Rosie Torres
Contact Phone: 505-882-1825
Contact Email: tdshg@zianet.com

Mission Statement

HERO's mission is to improve housing conditions for low and moderate-income persons.

Type of Organization: Community-Based Nonprofit
CHDO
Year Founded: 1987
Service Area: Colonias in New Mexico and Texas

Housing-Related Programs

Housing Rehabilitation
Multifamily Housing Production
Infrastructure Development

Las Cruces Affordable Housing Corp.

P.O. Box 326
Las Cruces, NM 88004

Phone 505-528-1231
Fax 505-526-8452

Executive Director: Sharon Carole
Contact Person: Sharon Carole
Contact Phone: 505-528-1231
Contact Email: lcahi@vianet.com

Mission Statement

Las Cruces Affordable Housing Corporation's mission is to provide housing opportunities to modest income households.

Type of Organization: Community-Based Nonprofit
CHDO

Year Founded: 1999

Service Area: City of Las Cruces

Housing-Related Programs

Multifamily Housing Production
Housing Counseling/Financial Literacy
Infrastructure Development

All clients served from housing-related programs last year: 168

Luna County Housing Corporation

2300 East Plain St.
Deming, NM 88030

Phone 505-546-6594

Fax 505-546-0938

Executive Director: Rachel Marifo
Contact Person: Rachel Marifo
Contact Phone: 505-546-6594

Mission Statement

Luna County Housing Corporation's goal is to establish credit counseling and homeownership programs.

Type of Organization: Community-Based Nonprofit
Enterprise Community

Year Founded: 1998

Service Area: Luna County

Mesilla Valley Habitat for Humanity

720 Santa Fe
Las Cruces, NM 88001

Phone 505-525-0475
Fax 505-523-7349

Executive Director: John Arguello
Contact Person: John Arguello
Contact Phone: 505-525-0475

Mission Statement

Mesilla Valley Habitat for Humanity's motto is "Give a hand-up, not a hand-out."

Type of Organization: Community-Based Nonprofit

Year Founded: 1987

Service Area: Dona Ana County

Housing-Related Programs

Single-Family Housing Production Single-family units produced last year: 4

All clients served from housing-related programs last year: 4

New Mexico Community Development Loan Fund

P.O. Box 705
700 4th Street
Albuquerque, NM 89103

Phone 505-243-3196
Fax 505-234-8803
www.nmcdlf.org

Executive Director: Vangie Gabaldon
Contact Person: Kathleen Conners, Director of Development
Contact Phone: 505-234-3196

Mission Statement

The New Mexico Community Development Loan Fund seeks to be an alternative lender and technical assistance provider that empowers low-income people and advocates on their behalf. It achieves these goals by providing loans and technical assistance to organizations and individuals who affect the economic and community development of low-income communities.

Type of organization: Intermediary
CDFI
Year Founded: 1989
Service Area: New Mexico

Tierra del Sol Housing Corp.

18422 S. Highway 28
San Miguel, NM 88058

Phone 505-233-2923
Fax 505-233-3613

Executive Director: Rose Garcia
Contact Person: Rose Garcia
Contact Phone: 505-233-2923

Mission Statement

Tierra del Sol's mission is to provide affordable housing to communities of low and moderate income, to work with the powers that be to increase the numbers of homes built for these families.

Type of Organization: Community-Based Nonprofit
CHDO

Service Area: Southern New Mexico and West Texas

Housing-Related Programs

Single-Family Housing Production	Single-family units produced last year: 6
Self-Help Construction	
Housing Rehabilitation	
Multifamily Housing Production	

All clients served from housing-related programs last year: 500

Tierra Madre
P.O. Box 1769
Sunland Park, NM 88063

Phone 505-589-4412
Fax 915-852-1737

President: Sr. Jean Miller
Contact Person: Dolores Saldana
Contact Phone: 505-589-4412

Mission Statement

Tierra Madre is a community based non-profit working on affordable housing in a sustainable community concept to address economic and environmental needs in Sunland Park, NM. Self-help housing construction of energy efficient homes will assist the plans for small economic development activities.

Type of Organization: Community-Based Nonprofit
CHDO
Service Area: Sunland Park colonia in Dona Ana County

Housing-Related Programs

Single-Family Housing Production	Single-family units produced last year: 20
Self-Help Construction	
Housing Counseling/Financial Literacy	
Infrastructure Development	

Texas

Name

Adult & Youth United Development (AYUDA)
Alianza para el Desarrollo Comunitario
Amigos del Valle
Asociacion Por Servicios Sociales-Centro Aztlan
Azteca Community Loan Fund
Azteca Economic Development and Preservation Corp.
CDC of Brownsville
CDC of South Texas
Center for Economic Opportunities
Centro de Salud Familiar La Fe
Colonias Unidas
Community Action Council of South Texas
Community Action Social Services & Education (CASSE)
Community Council of Southwest Texas
Community HOPE Projects
Community Outreach Partnership Center (COPC)
El Paso Collaborative
Futuro Communities Incorporated
Harlingen Community Development Corp.
Housing Plus, Inc.
La Gloria Development
Lower Valley Housing Corporation
McAllen Affordable Homes, Inc.
Neighborhood Housing Services of Dimmit County
Organizacion Progresiva de San Elizario (OPSE)
Proyecto Azteca
Rio Valle Rainbow, Inc.
South Texas Economic Development Corp.
Sparks Housing Development Corp.
Tejas Community Credit Opportunities

City

San Elizario
El Paso
Mission
Laredo
San Juan
Laredo
Brownsville
McAllen
San Juan
El Paso
Rio Grande
Rio Grande City
Eagle Pass
Uvalde
McAllen
Edinburg
El Paso
Uvalde
Harlingen
Harlingen
El Cenizo
Fabens
McAllen
Carrizo Springs
San Elizario
San Juan
El Paso
Weslaco
El Paso
Mission

Adult & Youth United Development (AYUDA)

P.O. Box 2017
San Elizario, TX 79849

Phone 915-851-0272
Fax 915-851-5266

Executive Director: Gloria Melendez
Contact Person: Gloria Melendez
Contact Phone: 915-851-0272
Contact Email: ayudaorh1@yahoo.com

Mission Statement

AYUDA's mission is to serve the residents of San Elizario and neighboring communities in El Paso County in the elimination of barriers that prevent them from providing their families access to quality health care, to good drinking water, to decent affordable housing, to a healthy environment free from pollution and negative social ills.

Type of Organization: Community-Based Nonprofit
Year Founded: 1993
Service Area: City of San Elizario

Housing-Related Programs

Single-Family Housing Production
Housing Rehabilitation

Alianza para el Desarrollo Comunitario

17541 Old Butterfield Trail
El Paso, TX 79938

Phone 915-855-4877
Fax 915-833-8002

Executive Director: Daniel Solis
Contact Person: Daniel Solis
Contact Phone: 915-855-4877

Mission Statement

Alianza para el Desarrollo Comunitario delivers potable water, assists with natural gas and sewage service, works to transform contracts for deed into standard deeds, and provides education and training so colonias residents can advocate and organize for themselves.

Type of Organization: Community-Based Nonprofit
Year Founded: 1998
Service Area: El Paso and Hudspeth counties
This organization serves the colonias exclusively.

Housing-Related Programs

Infrastructure Development

Amigos del Valle
1116 N. Conway Ave.
Mission, TX 78572

Phone 956-581-9494
Fax 956-581-2210

Executive Director: Isaías Aguayo
Contact Person: Joe Garza, Deputy Director
Contact Phone: 956-581-9494
Contact Email: JoeGarza@amigos.vt.com

Mission Statement

Amigos del Valle's mission is to positively impact the quality of life in the Lower Rio Grande Valley and South Texas through the provision of diversified and effective human services, community development activity, and advocacy, which are directed to low- and moderate-income individuals and families. A special emphasis is placed on assisting the elder population to maintain active, healthy, and independent lives.

Type of Organization: Community-Based Nonprofit
Year Founded: 1979
Service Area: Cameron, Hidalgo and Willacy counties

Housing-Related Programs

Self-Help Construction
Packaging RHS Section 502 Loans

Asociacion Por Servicios Sociales - Centro Aztlan

406 Scott St.
Laredo, TX 79849

Phone 956-724-6244
Fax 956-724-5458

Executive Director: Alberto Luera
Contact Person: Rosalia Guerra, Director of Operations
Contact Phone: 956-724-6244
Contact Email: aztlan@icsi.net

Mission Statement

Asociacion Por Servicios Sociales, Inc. was founded on its philosophy of community betterment by acting as a service provider and a vehicle of advocacy for the rights of low-income, under-served, and disenfranchised community residents.

Type of Organization: Community-Based Nonprofit
Year Founded: 1975
Service Area: Webb, Zapata, Jim Hogg, and Starr counties

Housing-Related Programs

Infrastructure Development

Azteca Community Loan Fund

P.O. Box 7
San Juan, TX 78589

Phone 956-783-5626
Fax 956-783-2455

Executive Director: David Arizmendi
Contact Person: Jose Segura, Loan Fund Director
Contact Phone: 956-783-5626
Contact Email: acf@hiline.net

Mission Statement

The Azteca Community Loan Fund makes micro loans so that colonia parents can establish or expand businesses to give their families greater economic stability.

Type of Organization: Community-Based Nonprofit

Year Founded: 2001

Service Area: Hidalgo County

Housing-Related Programs

Single-Family Housing Production
Infrastructure Development

Azteca Economic Development and Preservation Corp.

20 Iturbide
Laredo, TX 78040

Phone 956-726-4462
Fax 956-726-9014
www.aedpc.org

Executive Director: Rafael Torrez
Contact Person: Rafael Torrez
Contact Phone: 956-726-4462

Mission Statement

The mission of the Azteca Economic Development and Preservation Corp. is to organize the Azteca neighborhood into a healthy community through housing development, economic revitalization, job creation, skills training, and neighborhood safety and beautification.

Type of Organization: Community-Based Nonprofit
Year Founded: 1982
Service Area: City of Laredo

Housing-Related Programs

Multifamily Housing Production

All clients served from housing-related programs last year: 56

Community Development Corporation of Brownsville

901 E. Levee
Brownsville, TX 78520

Phone 956-541-4955
Fax 956-541-4990

Executive Director: Don Currie
Contact Person: Don Currie
Contact Phone: 956-541-4955
Contact Email: nmitchell@cdcb.org

Mission Statement

The Community Development Corporation of Brownsville has worked since 1974 to assist low-income Cameron County families in attaining homeownership.

Type of Organization: Community-Based Nonprofit
Year Founded: 1989
Service Area: Cameron County

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Packaging RHS Section 502 Loans
Housing Rehabilitation

Community Development Corporation of South Texas

1420 Erie Avenue
McAllen, TX 78501

Phone 956-687-6263

Fax 956-682-9751

Executive Director: Robert Calvillo
Contact Person: Robert Calvillo
Contact Phone: 956-687-6263
Contact Email: rcavillo@mcallenaffordablehomes.com

Mission Statement

CDC of South Texas's mission is to provide affordable housing to low-income families.

Type of Organization: Community-Based Nonprofit

Year Founded: 2001

Service Area: Hildago County

Housing-Related Programs

Single-Family Housing Production

Housing Rehabilitation

All clients served from housing-related programs last year: 94

Center for Economic Opportunities

P.O. Box 45
San Juan, TX 78589

Phone 956-702-7300
Fax 956-702-7705

Executive Director: Arturo Ramirez
Contact Person: Arturo Ramirez
Contact Phone: 956-702-7300
Contact Email: ceo@hiline.net

Mission Statement

Center for Economic Opportunities' mission is to improve the quality of life for rural colonial low-income farmworker families through community development initiatives that focus on housing, economic development, and public infrastructure.

Type of Organization: Community-Based Nonprofit

Year Founded: 1993

Service Area: Hidalgo County

This organization serves the colonias exclusively.

Housing-Related Programs

Single-Family Housing Production

Housing Rehabilitation

Multifamily Housing Production

Housing Counseling/Financial Literacy

Infrastructure Development

Centro de Salud Familiar La Fe

608 South St. Vrain
El Paso, TX 79901

Phone 915-534-7979

Fax 915-534-7601

Executive Director: Salvador Balcorta
Contact Person: Salvador Balcorta
Contact Phone: 915-534-7979
Contact Email: balcorta@mail.htg.net

Mission Statement

Centro de Salud Familiar La Fe's mission is to improve the quality of life of colonias residents in El Paso County by continually enhancing their health and human services.

Type of Organization: Community-Based Nonprofit
CHDO

Year Founded: 1967

Service Area: Several Colonias in El Paso County

Housing-Related Programs

Single-Family Housing Production
Multifamily Housing Production

Single-family units produced last year: 19

Colonias Unidas
1 Las Lomas Rd.
Rio Grande, TX 78582

Phone 956-487-8609
Fax 956-488-1504

Executive Director: Juan Rios
Contact Person: Juan Rios
Contact Phone: 956-487-8609

Mission Statement

Colonias Unidas' motto is "together we can for a better future."

Type of Organization: Community-Based Nonprofit
Year Founded: 1989
Service Area: Starr County
This organization serves the colonias exclusively.

Housing-Related Programs

Housing Rehabilitation
Housing Counseling/Financial Literacy
Infrastructure Development

Community Action Council of South Texas

P.O. Drawer 98
Rio Grande City, TX 78582

Phone 956-487-2587

Fax 956-487-2871

Executive Director: Jamie Garza
Contact Person: Jamie Garza
Contact Phone: 956-487-2587
Contact Email: jgarza@cacst.org

Mission Statement

CAC of South Texas's mission is to maintain comprehensive human services network in Duval County, Jim Hogg County, Starr County, Zapata County, and other Texas counties. It builds on family values and works with public and private agencies to help people become self-sufficient.

Type of Organization: Community-Based Nonprofit

Year Founded: 1967

Service Area: Duval, Jim Hogg, Starr, Zapata, Hidalgo, Brooks, MacMullen, Kleburg, and San Patricio counties

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Multifamily Housing Production

Single-family units produced last year: 8

All clients served from housing-related programs last year: 275

Community Action Social Services & Education (CASSE)

2341 El Indio Highway, Suite 200
Eagle Pass, TX 78852

Phone 830-752-1911
Fax 830-752-1910

Executive Director: Sabino Garza
Program Director: Bobby Rankin
Contact Phone: 830-752-1911

Mission Statement

CASSE's mission is to empower colonias residents by assessing their culture and traditions, allowing for spiritual formation, establishing obtainable goals, and developing a plan of action to address social, economic, health, housing, and educational barriers.

Type of Organization: Community-Based Nonprofit
CHDO
Year Founded: 2000
Service Area: Maverick County
This organization serves the colonias exclusively.

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Housing Rehabilitation
Infrastructure Development

All clients served from housing related programs last year: 10

Community Council of Southwest Texas

713 E. Main Street
P.O. Drawer 1709
Uvalde, TX 78802

Phone 830-278-6268

Fax 830-591-2234

Executive Director: Jorge Botello
Contact Person: Judith Quiroz, Director of Housing and Community Services
Contact Phone: 830-287-9167
Contact Email: ccswt@aol.com

Mission Statement

Community Council of Southwest Texas's mission is to support planned, loved, nurtured, and healthy families that are empowered to achieve self-sufficiency.

Type of Organization: Community-Based Nonprofit
CAA

Year Founded: 1965

Service Area: Edwards, Kinney, Real, Uvalde, Val Verde and Zavala counties

Housing-Related Programs

Packaging RHS Section 502 Loans
Housing Counseling/Financial Literacy

All clients served from housing-related programs last year: 45

Community HOPE Projects

2201 Martin
McAllen, TX 78504

Phone 956-631-5295
Fax 956-631-5460

Executive Director: Mary Strohmeyer
Contact Person: Mary Strohmeyer
Contact Phone: 956-631-5295

Mission Statement

Community HOPE Projects' mission is to provide affordable, good quality housing opportunities, and ancillary educational services to low income households within the boundaries of Holy Spirit Parish and surrounding areas.

Type of Organization: Community-Based Nonprofit
CHDO

Year Founded: 1998

Service Area: Colonia Palm Lake Estates, subdivision #4, NW

Housing-Related Programs

Single-Family Housing Production
Housing Counseling/Financial Literacy

Single-family units produced last year: 12

Community Outreach Partnership Center (COPC)

2412 S. Closner
Edinburg, TX 78539

Phone 956-316-2610

Fax 956-316-2612

www.coserve.org/copc

Executive Director: Osvaldo Cardoza
Contact Person: Osvaldo Cardoza
Contact Phone: 956-316-2610
Contact Email: cardoza@panam.edu

Mission Statement

COPC seeks to mobilize the resources of the University of Texas - Pan American as a catalyst for economic and community development in South Texas' substandard, rural communities.

Type of Organization: State or Regional Nonprofit

Year Founded: 1994

Service Area: South Texas

Housing-Related Programs

Housing Counseling/Financial Literacy

El Paso Collaborative

care of: OSBRC
1359 Lomaland
El Paso, TX 79935

Phone 915-629-6702

Executive Director: Delia Ponce
Contact Person: Delia Ponce
Contact Phone: 915-629-6702
Contact Email: delia@epcollab.org

Mission Statement

El Paso Collaborative seeks to provide affordable housing to low-income families in partnership with other housing organizations.

Type of Organization: Intermediary
CDFI

Year Founded: 1976

Service Area: El Paso and Dona Ana counties

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Multifamily Housing Production
Property Management
Housing Counseling/Financial Literacy

Futuro Communities Incorporated

330 E. Main
Uvalde, TX 78801

Phone 830-278-6817

Executive Director: Tammey Trevino
Contact Person: Tammey Trevino
Contact Phone: 830-278-6817
Contact Email: fcceo@futurocommunities.org

Mission Statement

To promote local and regional strategies for job creation and economic development and to reverse the economic decline of towns and neighborhoods.

Type of Organization: Community-Based Nonprofit
Empowerment Zone
Year Founded: 1999
Service Area: Dimmit, Maverick, Zavala and Uvalde counties

Housing-Related Programs

Self-Help Construction
Packaging RHS Section 502 Loans
Housing Counseling/Financial Literacy

All clients served from housing-related programs last year: 40

Harlingen Community Development Corp.

222 East Van Buren, Suite 610

Harlingen, TX 78550

Phone 956-421-3291

Fax 956-421-1084

Executive Director: Fred Huerta
Contact Person: Fred Huerta
Contact Phone: 956-421-3291

Mission Statement

Harlington CDC's mission is to provide affordable, safe, and decent housing opportunities for low and moderate income families by acquiring, developing, and financing single and multi-family dwellings in the State of Texas.

Type of Organization: Community-Based Nonprofit
CDC

Housing Plus, Inc.

518 E. Harrison
Harlingen, TX 78550

Phone 956-421-3290

Fax 956-421-1084

Executive Director: Alfredo Huerta
Contact Person: Alfredo Huerta
Contact Phone: 956-421-3290

Mission Statement

Housing Plus, Inc. was established to provide affordable, safe, and decent housing opportunities for low and moderate income families.

Type of Organization: Community-Based Nonprofit

Service Area: Cameron and Willacy county colonias

Housing-Related Programs

Single-Family Housing Production
Housing Rehabilitation
Multifamily Housing Production
Infrastructure Development

Single-family units produced last year: 13

La Gloria Development

615 Cadena #4
El Cenizo, TX 78046

Phone 956-791-3034
Fax 956-791-6997

President: Juan Idrogo
Contact Person: Gabriela Sandoval, Coordinator of Self-help Housing
Contact Phone: 956-791-3034
Contact Email: lagloria@netscorp.com

Mission Statement

La Gloria Development's mission is to provide self-help construction for low-income families in El Cenizo.

Type of Organization: Community-Based Nonprofit
Year Founded: 1992
Service Area: City of El Cenizo
This organization serves the colonias exclusively.

Housing-Related Programs

Single-Family Housing Production	Single-family units produced last year: 4
Housing Rehabilitation	
Housing Counseling/Financial Literacy	
Infrastructure Development	

Lower Valley Housing Corporation

215 W. Main
P.O. Box 638
Fabens, TX 79838

Phone 915-764-3413

Fax 915-764-3413

Executive Director: Nancy Hanson
Contact Person: Nancy Hanson
Contact Phone: 915-764-3413

Mission Statement

Lower Valley Housing Corporation's mission is to provide affordable housing to very low income families in El Paso County.

Type of Organization: Community-Based Nonprofit
CHDO and CDC

Year Founded: 1986

Service Area: El Paso County

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Infrastructure Development

Single-family units produced last year: 70

McAllen Affordable Homes, Inc.

1420 Erie Avenue
McAllen, TX 78501

Phone 956-687-6263

Fax 956-682-9751

www.mcallenaffordablehomes.com

Executive Director: Robert Calvillo
Contact Person: Robert Calvillo
Contact Phone: 956-687-6263
Contact Email: rcavillo@mcallenaffordablehomes.com

Mission Statement

McAllen Affordable Homes, Inc. has been providing affordable housing to the residents of McAllen, Texas since 1976. It serves as a residential subdivision developer, builder, and mortgage company for the exclusive benefit of low-income families.

Type of Organization: For-profit developer
Year Founded: 1976
Service Area: City of McAllen

Housing-Related Programs

Single-Family Housing Production
Housing Rehabilitation
Multifamily Housing Production

Neighborhood Housing Services of Dimmit County

301 Pena Street
Carrizo Springs, TX 78834

Phone 830-876-5295

Fax 830-876-3941

Executive Director: Manual Estrada
Contact Person: Manual Estrada
Contact Phone: 830-876-5295
Contact Email: mestrada@the-i.net

Mission Statement

NHS of Dimmit County's mission is to foster economic development by promoting the creation of new businesses and job opportunities.

Type of Organization: Community-Based Nonprofit

Year Founded: 1986

Service Area: Multi-County

Housing-Related Programs

Single-Family Housing Production
Packaging RHS Section 502 Loans
Multifamily Housing Production
Housing Counseling/Financial Literacy

Single-family units produced last year: 4

Organizacion Progresiva de San Elizario (OPSE)

P.O. Box 423
San Elizario, TX 79849

Phone 915-851-0000

Executive Director: Antonio Araujo
Contact Person: Antonio Araujo
Contact Phone: 915-851-0000

Mission Statement

OPSE is a self-help community development organization and colonias grassroots group building passive solar adobe homes for economically disadvantaged colonias residents.

Type of Organization: Community-Based Nonprofit
Service Area: City of San Elizario
This organization serves the colonias exclusively.

Housing-Related Programs

Single-Family Housing Production

Proyecto Azteca

P.O. Box 27
San Juan, TX 78589

Phone 956-702-3307
Fax 956-702-3309

Executive Director: David Arizmendi
Contact Person: David Arizmendi
Contact Phone: 956-702-3307
Contact Email: proyectoazteca@yahoo.com

Mission Statement

Proyecto Azteca's mission is to develop housing and economic development products in response to the needs of very low-income families residing in the colonias along the Texas-Mexico border.

Type of Organization: Community-Based Nonprofit
Year Founded: 1991
Service Area: Hidalgo County
This organization serves the colonias exclusively.

Housing-Related Programs

Single-Family Housing Production	Single-family units produced last year: 100
Self-Help Construction	
Housing Counseling/Financial Literacy	
Infrastructure Development	

Rio Valle Rainbow, Inc.

3501 Moorehead Ave.
El Paso, TX 79930

Phone 915-565-2041

Executive Director: Jose Santiago
Contact Person: Jose Santiago
Contact Phone: 915-565-2041

Mission Statement

Rio Valle Rainbow was incorporated to serve the housing needs of veterans. Clients provide cooperative labor to rehabilitate their homes, including mobile homes.

Type of Organization: Community-Based Nonprofit
CDC
Year Founded: 1989
Service Area: colonia Montana Vista in El Paso County

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Housing Rehabilitation
Housing Counseling/Financial Literacy

All clients served from housing-related programs last year: 80

South Texas Economic Development Corp.

1800 N. Texas Blvd.
Weslaco, TX 78596

Phone 956-969-5865

Fax 956-969-5863

Executive Director: Mike Lopez
Contact Person: Mike Lopez
Contact Phone: 956-969-5865

Mission Statement

South Texas EDC's mission is to address the chronically poor housing conditions that exist in Hidalgo County, Texas.

Type of Organization: Community-Based Nonprofit
CHDO

Year Founded: 1996

Housing-Related Programs

Single-Family Housing Production
Multifamily Housing Production

Single-family units produced last year: 5

Sparks Housing Development Corp.

106 Peyton Rd.
El Paso, TX 79927

Phone 915-852-2245
Fax 915-852-1737

Executive Director: Frank Desales
Contact Person: SMark Alvarado, Community Resources Administrator
Contact Phone: 915-852-2245
Contact Email: sparkshousing@msn.com

Mission Statement

Sparks Housing Development Corporation's mission is to improve the quality of life of the poor by providing affordable housing through new construction and the rehabilitation of existing housing, as well as advocating for their needs.

Type of Organization: Community-Based Nonprofit
CHDO

Year Founded: 1979

Service Area: Sparks Colonia in El Paso County

Housing-Related Programs

Single-Family Housing Production
Self-Help Construction
Housing Rehabilitation
Multifamily Housing Production
Housing Counseling/Financial Literacy

Tejas Community Credit Opportunities

1303 Matamoros Street

Mission, TX 78572

Phone 956-424-7477

Fax 956-424-7478

Executive Director: Janet Matthews
Contact Person: Janet Matthews
Contact Phone: 956-424-7477
Contact Email: tejascco@yahoo.com

Mission Statement

Tejas Community Credit Opportunities provides access to capital, credit and equity to low-income U.S.-Mexico border and colonias residents and supports member organizations in their housing and community development activities.

Type of Organization: Community-Based Nonprofit
CDFI

Year Founded: 1994

Service Area: Multi-County

Housing-Related Programs

Single-Family Housing Production

SECTION V. DIRECTORY OF COLONIAS-SPECIFIC HOUSING PROGRAMS

This section of the directory provides an overview of federal and state programs that are available to meet the housing needs of colonias residents. Housing programs that are national in scope, such as the LIHTC Program or RHS Section 502 are not included because of their broader mission, although it is recognized that colonias residents do benefit from these programs.

Program	States
CDBG Colonias Set-Aside	Colonias States
Contract for Deed Consumer Education Program	TX
Contract for Deed Conversion Program	TX
Down Payment Assistance Program (DPAP)	TX
First Time Homebuyer Program	TX
New Mexico Colonias Construction Grant	NM
Single Family Bond Program	TX
State CDBG Program Colonias Allocation	CA
Texas Bootstrap Loan Program	TX
U.S.-Mexico Border Environmental Program: Border 2012	Colonias States
Water & Environmental Program	Colonias States

CDBG Colonias Set-Aside Provision
HUD Community Development Block Grants
U.S. Federal Government

Under a HUD mandate, Arizona, California, New Mexico, and Texas set aside up to 10 percent of their state Community Development Block Grant (CDBG) funds for use in colonias. The set-aside funds are used for all CDBG-eligible activities that meet the needs of colonias. Most of the funds have been expended on water and sewer and housing assistance.

For the purposes of this program, a colonia is defined as any identifiable community in the U.S.-Mexico border regions of Arizona, California, New Mexico, and Texas that is determined to be a colonia on the basis of objective criteria, including lack of a potable water supply, inadequate sewage system, and a shortage of decent, safe, and sanitary housing. The border region refers to the area within 150 miles of the U.S.-Mexico border excluding Metropolitan Statistical Areas with populations exceeding one million.

Service Area: Border States

This program serves the colonias exclusively.

Program Recipients: Governments of Border States

Program Contact: 800-998-9999

Contract for Deed Consumer Education Program
Texas Department of Housing and Community Affairs
State of Texas

The program goals of the Contract for Deed Consumer Education Program include homebuyer education and contract for deed conversion programs for colonia residents. The program will be developing brochures to meet the demands of the educating colonia residents in other aspects of homeownership.

Operation of the consumer education program is traditionally funded from a 1 percent technical assistance set-aside of CDBG funds.

Focus of Program: Housing Counseling

Service Area: Texas

This program serves the colonias exclusively.

Program Recipients: Individuals

Program Contact: Consumer Protection Division, Office of the Attorney General
956-682-4547

Contract for Deed Conversion Program
Texas Department of Housing and Community Affairs
State of Texas

The intent of the Contract for Deed Conversion Program is to help colonia residents become property owners by converting their contracts for deed into traditional mortgages.

Participants in this program must be U.S. citizens or permanent residents of this country and must not earn more than 60 percent of area median family income. The properties proposed for this initiative must be located in colonias as identified by the Texas Water Development Board colonia list.

Focus of Program: Mortgage Lending

Service Area: Texas

This program serves the colonias exclusively.

Program Recipients: Individuals
Colonias residents

Eligibility Requirements: Under 60% AMI

Annual Budget: \$4,000,000

Clients Served Annually: 400

Program Contact: Phyllis Buen Rostro
800-462-4251

Down Payment Assistance Program
Texas Department of Housing and Community Affairs
State of Texas

The Down Payment Assistance Program assists very low and low-income families (with incomes at or below 60 percent of area median family income) in purchasing homes by providing interest free loans for down payment and allowable closing costs.

Focus of Program: Single-Family Development

Service Area: Texas

Program Recipients: Individuals

Eligibility Requirements: Under 60% AMFI

Program Contact: Eric Pike, Director of Single Family Finance Production
512-475-3356

First Time Homebuyer Program
Texas Department of Housing and Community Affairs
State of Texas

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.

Focus of Program: Single-Family Development

Service Area: Texas

Program Recipients: Individuals

Eligibility Requirements: Under 120% AMI

Program Contact: Eric Pike, Director of Single Family Finance Production
512-475-3356

New Mexico Colonias Construction Grant
Construction Programs Bureau
State of New Mexico

The New Mexico Colonias Construction Grant Program is authorized through the Clean Water and New Mexico Water Quality Acts. Federal funds and matching state funds are set aside to address the wastewater treatment needs of colonias in New Mexico.

The priority funding list has been established and all funds are obligated. New applications are not being accepted.

Focus of Program: Infrastructure

Service Area: New Mexico

This program serves the colonias exclusively.

Program Recipients: Nonprofits and Governments
Unincorporated Colonias

Annual Budget: \$14,432,174

Program Contact: David Wolfe, Program Administrator
505-827-2807

Single Family Bond Program
Texas Department of Housing and Community Affairs
State of Texas

The Single Family Bond Program promotes homeownership for very low and low-income individuals and families as well as families of moderate income. The program provides below market fixed interest rate loans and promotes the development of affordable housing stock.

<i>Focus of Program:</i>	Single-Family Development
<i>Service Area:</i>	Texas
<i>Program Recipients:</i>	Individuals
<i>Eligibility Requirements:</i>	Under 120% AMI
<i>Program Contact:</i>	Eric Pike, Director of Single Family Finance Production 512-475-3356

State CDBG Program Colonias Allocation
Department of Housing and Community Development
State of California

The California State CDBG Program Colonias Allocation is a set-aside within the state CDBG program. It provides grants to fund housing activities, public works, community facilities, and public service projects serving lower-income people in rural communities. Colonias applicants are distressed non-entitlement jurisdictions within 150 miles of the California-Mexico border. The maximum grant amount is \$500,000.

Service Area: California

This program serves the colonias exclusively.

Program Recipients: Nonprofits and Governments
Colonias

Eligibility Requirements: Under 80% AMI

Program Contact: Program Administration
916-263-0485

Texas Bootstrap Loan Program
Texas Department of Housing and Community Affairs
State of Texas

The Texas Bootstrap Loan Program, also known as the Owner Builder Loan Program, works through certified nonprofit organizations to provide funds for mortgage loans to low-income families. This is a self-help construction program, requiring a 60 percent contribution of sweat equity. Borrower families must have incomes at or under 60 percent of area median income.

At least two-thirds of available funds are set aside for owner-builders whose property is located in an Economically Distressed Area Program (EDAP) county; the majority of the EDAP counties are located along the Texas-Mexico border region.

<i>Focus of Program:</i>	Single-Family Development
<i>Service Area:</i>	Texas
<i>Program Recipients:</i>	Nonprofit Organizations
<i>Eligibility Requirements:</i>	Colonia Self-Help Centers and State-Certified Owner-Builder Housing Programs
<i>Annual Budget:</i>	\$3,000,000
<i>Clients Served Annually:</i>	147
<i>Program Contact:</i>	Phyllis Calderon phyllis.calderon@tdhca.state.tx.us

U.S.-Mexico Border Environmental Program: Border 2012

U.S. Environmental Protection Agency

U.S. Federal Government

The mission of the Border 2012 Program is to protect the environment and public health in the U.S.-Mexico border region, consistent with the principles of sustainable development. The goals of the program are to reduce water contamination, reduce air pollution, reduce land contamination, improve environmental health, reduce exposure to chemicals, and improve environmental performance. The program supports infrastructure planning and development.

Focus of Program: Infrastructure

Service Area: Border States

Program Contacts:

For Arizona and California: EPA Region 9
San Diego Border Liaison Office
610 West Ash St., Suite 905
San Diego, CA 92101
619-235-4765 or 800-334-0741 and press 03

For New Mexico and Texas: EPA Region 6
1445 Ross Avenue
Suite 1200
Dallas, TX 75202
214-665-6444

Water and Environmental Program

USDA Rural Utilities Service

U.S. Federal Government

The USDA RUS Water and Environmental Program gives priority to applicants serving the colonias; it is not a set-aside of funds. Water and waste disposal systems can obtain up to 100 percent grants to construct basic drinking water, sanitary sewer, solid waste disposal, and storm drainage to serve residents of colonias. Also, the systems can obtain funds to provide grant assistance directly to individuals to install necessary indoor plumbing like bathrooms and pay other costs of connecting to the system.

This program defines colonias as subdivisions that exist outside incorporated areas located along the United States-Mexico border which are generally characterized as smaller communities with inadequate drinking water, poor sanitary waste disposal facilities, and substandard housing.

Focus of Program: Infrastructure

Service Area: Border States

This program serves the colonias exclusively.

Program Recipients: Nonprofits and Governments

SECTION VI. INDEX TO ORGANIZATIONS

- A. Organizations That Serve the Colonias Exclusively
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- K. Organizations With Housing Rehabilitation Programs
- L. Organizations With Multifamily Housing Development Programs
- M. Organizations With Housing Counseling/Financial Literacy Programs
- N. Organizations With Infrastructure Development Programs

A. Organizations that Serve the Colonias Exclusively

Name	City	State
Alianza para el Desarrollo Comunitario	El Paso	TX
Barrios Unidos Land Trust, Inc.	Tucson	AZ
Center for Economic Opportunities	San Juan	TX
Colonias Development Council	Las Cruces	NM
Colonias Unidas	Rio Grande	TX
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
Housing America Corp.	Somerton	AZ
La Gloria Development	El Cenizo	TX
Organizacion Progresiva de San Elizario (OPSE)	San Elizario	TX
Proyecto Azteca	San Juan	TX

B. Organizations Founded Before 1994

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Amigos del Valle	Mission	TX
Asociacion Por Servicios Sociales-Centro Aztlan	Laredo	TX
Azteca Economic Development and Preservation Corp.	Laredo	TX
Campesinos Unidos	Brawley	CA
Catholic Community Services of Cochise County	Bisbee	AZ
CDC of Brownsville	Brownsville	TX
Center for Economic Opportunities	San Juan	TX
Centro de Salud Familiar La Fe	El Paso	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Colonias Unidas	Rio Grande	TX
Comite de Bienestar	San Luis	AZ
Community Action Council of South Texas	Rio Grande City	TX
Community Council of Southwest Texas	Uvalde	TX
El Paso Collaborative	El Paso	TX
Habitat for Humanity – Gila Region	Artesia	NM
HOME Education Livelihood Program (HELP)	Albuquerque	NM
Housing & Economic Rural Opportunities (HERO)	Las Cruces	NM
Housing America Corp.	Somerton	AZ
La Gloria Development	El Cenizo	TX
Lower Valley Housing Corporation	Fabens	TX
McAllen Affordable Homes, Inc.	McAllen	TX
Mesilla Valley Habitat for Humanity	Las Cruces	NM
Neighborhood Housing Services of Dimmit County	Carrizo Springs	TX
New Mexico Community Development Loan Fund	Albuquerque	NM
Proyecto Azteca	San Juan	TX
Rio Valle Rainbow, Inc.	El Paso	TX
Sparks Housing Development Corp.	El Paso	TX

C. Organizations Founded Before 1980

Name	City	State
Amigos del Valle	Mission	TX
Asociacion Por Servicios Sociales-Centro Aztlan	Laredo	TX
Campeños Unidos	Brawley	CA
Catholic Community Services of Cochise County	Bisbee	AZ
Centro de Salud Familiar La Fe	El Paso	TX
Chicanos por la Causa	Phoenix	AZ
Community Action Council of South Texas	Rio Grande City	TX
Community Council of Southwest Texas	Uvalde	TX
El Paso Collaborative	El Paso	TX
HOME Education Livelihood Program (HELP)	Albuquerque	NM
Housing America Corp.	Somerton	AZ
McAllen Affordable Homes, Inc.	McAllen	TX
Sparks Housing Development Corp.	El Paso	TX

D. Organizations Founded During and After 1994

Name	City	State
Alianza para el Desarrollo Comunitario	El Paso	TX
Azteca Community Loan Fund	San Juan	TX
Barrios Unidos Land Trust, Inc.	Tucson	AZ
Bisbee Coalition for the Homeless	Tucson	AZ
Campesinos Sin Fronteras	Somerton	AZ
CDC of South Texas	McAllen	TX
Colonias Development Council	Las Cruces	NM
Columbus Health Care	Columbus	NM
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
Community HOPE Projects	McAllen	TX
Community Outreach Partnership Center (COPC)	Edinburg	TX
Futuro Communities Incorporated	Uvalde	TX
Las Cruces Affordable Housing Corp.	Las Cruces	NM
Luna County Housing Corporation	Deming	NM
PPEP Microbusiness & Housing Development Corp.	Tucson	AZ
South Texas Economic Development Corp.	Weslaco	TX
Tejas Community Credit Opportunities	Mission	TX

E. Community Housing Development Organizations (CHDOs)

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Asociacion Por Servicios Sociales-Centro Aztlan	Laredo	TX
Campesinos Sin Fronteras	Somerton	AZ
Center for Economic Opportunities	San Juan	TX
Centro de Salud Familiar La Fe	El Paso	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Columbus Health Care	Columbus	NM
Comite de Bienestar	San Luis	AZ
Community Action Council of South Texas	Rio Grande City	TX
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
Community HOPE Projects	McAllen	TX
HOME Education Livelihood Program (HELP)	Albuquerque	NM
Housing & Economic Rural Opportunities (HERO)	Las Cruces	NM
Housing America Corp.	Somerton	AZ
Las Cruces Affordable Housing Corp.	Las Cruces	NM
Lower Valley Housing Corporation	Fabens	TX
South Texas Economic Development Corp.	Weslaco	TX
Sparks Housing Development Corp.	El Paso	TX
Tierra del Sol Housing Corp.	San Miguel	NM
Tierra Madre	Sunland Park	NM

F. Community Development Corporations (CDCs)

Name	City	State
CDC of Brownsville	Brownsville	TX
CDC of South Texas	McAllen	TX
Comite de Bienestar	San Luis	AZ
Harlingen Community Development Corp.	Harlingen	TX
Lower Valley Housing Corporation	Fabens	TX
Organizacion Progresiva de San Elizario (OPSE)	San Elizario	TX
Rio Valle Rainbow, Inc.	El Paso	TX

G. Community Development Financial Institutions (CDFIs)

Name	City	State
Azteca Community Loan Fund	San Juan	TX
Chicanos por la Causa	Phoenix	AZ
El Paso Collaborative	El Paso	TX
New Mexico Community Development Loan Fund	Albuquerque	NM
PPEP Microbusiness & Housing Development Corp.	Tucson	AZ
Tejas Community Credit Opportunities	Mission	TX

H. Organizations With Single-Family Housing Programs

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Azteca Community Loan Fund	San Juan	TX
Barrios Unidos Land Trust, Inc.	Tucson	AZ
Campesinos Sin Fronteras	Somerton	AZ
Campesinos Unidos	Brawley	CA
CDC of Brownsville	Brownsville	TX
CDC of South Texas	McAllen	TX
Center for Economic Opportunities	San Juan	TX
Centro de Salud Familiar La Fe	El Paso	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Colonias Development Council	Las Cruces	NM
Columbus Health Care	Columbus	NM
Comite de Bienestar	San Luis	AZ
Community Action Council of South Texas	Rio Grande City	TX
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
Community HOPE Projects	McAllen	TX
El Paso Collaborative	El Paso	TX
Habitat for Humanity – Gila Region	Artesia	NM
HOME Education Livelihood Program (HELP)	Albuquerque	NM
Housing America Corp.	Somerton	AZ
Housing Plus, Inc.	Harlingen	TX
La Gloria Development	El Cenizo	TX
Lower Valley Housing Corporation	Fabens	TX
McAllen Affordable Homes, Inc.	McAllen	TX
Mesilla Valley Habitat for Humanity	Las Cruces	NM

Neighborhood Housing Services of Dimmit County	Carrizo Springs	TX
Organizacion Progresiva de San Elizario (OPSE)	San Elizario	TX
PPEP Microbusiness & Housing Development Corp.	Tucson	AZ
Proyecto Azteca	San Juan	TX
Rio Valle Rainbow, Inc.	El Paso	TX
South Texas Economic Development Corp.	Weslaco	TX
Sparks Housing Development Corp.	El Paso	TX
Tejas Community Credit Opportunities	Mission	TX
Tierra del Sol Housing Corp.	San Miguel	NM
Tierra Madre	Sunland Park	NM

I. Organizations With Self-Help Construction Programs

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Azteca Community Loan Fund	San Juan	TX
Barrios Unidos Land Trust, Inc.	Tucson	AZ
Campesinos Sin Fronteras	Somerton	AZ
Campesinos Unidos	Brawley	CA
CDC of Brownsville	Brownsville	TX
CDC of South Texas	McAllen	TX
Center for Economic Opportunities	San Juan	TX
Centro de Salud Familiar La Fe	El Paso	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Colonias Development Council	Las Cruces	NM
Columbus Health Care	Columbus	NM
Comite de Bienestar	San Luis	AZ
Community Action Council of South Texas	Rio Grande City	TX
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
Community HOPE Projects	McAllen	TX
El Paso Collaborative	El Paso	TX
Habitat for Humanity – Gila Region	Artesia	NM
HOME Education Livelihood Program (HELP)	Albuquerque	NM
Housing America Corp.	Somerton	AZ
Housing Plus, Inc.	Harlingen	TX
La Gloria Development	El Cenizo	TX
Lower Valley Housing Corporation	Fabens	TX
McAllen Affordable Homes, Inc.	McAllen	TX
Mesilla Valley Habitat for Humanity	Las Cruces	NM
Neighborhood Housing Services of Dimmit County	Carrizo Springs	TX
Organizacion Progresiva de San Elizario (OPSE)	San Elizario	TX
PPEP Microbusiness & Housing Development Corp.	Tucson	AZ
Proyecto Azteca	San Juan	TX
Rio Valle Rainbow, Inc.	El Paso	TX
South Texas Economic Development Corp.	Weslaco	TX

Sparks Housing Development Corp.	El Paso	TX
Tejas Community Credit Opportunities	Mission	TX
Tierra del Sol Housing Corp.	San Miguel	NM
Tierra Madre	Sunland Park	NM

J. Organizations That Package RHS Section 502 Loans

Name	City	State
Amigos del Valle	Mission	TX
Campesinos Sin Fronteras	Somerton	AZ
Campesinos Unidos	Brawley	CA
CDC of Brownsville	Brownsville	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Comite de Bienestar	San Luis	AZ
Community Action Council of South Texas	Rio Grande City	TX
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
El Paso Collaborative	El Paso	TX
Futuro Communities Incorporated	Uvalde	TX
Housing America Corp.	Somerton	AZ
Lower Valley Housing Corporation	Fabens	TX
PPEP Microbusiness & Housing Development Corp.	Tucson	AZ
Proyecto Azteca	San Juan	TX
Rio Valle Rainbow, Inc.	El Paso	TX
Sparks Housing Development Corp.	El Paso	TX
Tierra del Sol Housing Corp.	San Miguel	NM
Tierra Madre	Sunland Park	NM

K. Organizations With Housing Rehabilitation Programs

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Campesinos Sin Fronteras	Somerton	AZ
Campesinos Unidos	Brawley	CA
CDC of Brownsville	Brownsville	TX
CDC of South Texas	McAllen	TX
Center for Economic Opportunities	San Juan	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Colonias Unidas	Rio Grande	TX
Columbus Health Care	Columbus	NM
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
Habitat for Humanity – Gila Region	Artesia	NM
Housing & Economic Rural Opportunities (HERO)	Las Cruces	NM
Housing Plus, Inc.	Harlingen	TX
La Gloria Development	El Cenizo	TX
McAllen Affordable Homes, Inc.	McAllen	TX
PPEP Microbusiness & Housing Development Corp.	Tucson	AZ
Rio Valle Rainbow, Inc.	El Paso	TX
Sparks Housing Development Corp.	El Paso	TX
Tierra del Sol Housing Corp.	San Miguel	NM

L. Organizations With Multifamily Housing Development Programs

Name	City	State
Azteca Economic Development and Preservation Corp.	Laredo	TX
Campeños Sin Fronteras	Somerton	AZ
Catholic Community Services of Cochise County	Bisbee	AZ
Center for Economic Opportunities	San Juan	TX
Centro de Salud Familiar La Fe	El Paso	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Comite de Bienestar	San Luis	AZ
Community Action Council of South Texas	Rio Grande City	TX
El Paso Collaborative	El Paso	TX
HOME Education Livelihood Program (HELP)	Albuquerque	NM
Housing & Economic Rural Opportunities (HERO)	Las Cruces	NM
Housing America Corp.	Somerton	AZ
Housing Plus, Inc.	Harlingen	TX
Las Cruces Affordable Housing Corp.	Las Cruces	NM
McAllen Affordable Homes, Inc.	McAllen	TX
Neighborhood Housing Services of Dimmit County	Carrizo Springs	TX
PPEP Microbusiness & Housing Development Corp.	Tucson	AZ
South Texas Economic Development Corp.	Weslaco	TX
Sparks Housing Development Corp.	El Paso	TX
Tierra del Sol Housing Corp.	San Miguel	NM

M. Organizations With Housing Counseling/Financial Literacy Programs

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Amigos del Valle	Mission	TX
Barrios Unidos Land Trust, Inc.	Tucson	AZ
Bisbee Coalition for the Homeless	Tucson	AZ
Campesinos Sin Fronteras	Somerton	AZ
Campesinos Unidos	Brawley	CA
Catholic Community Services of Cochise County	Bisbee	AZ
CDC of Brownsville	Brownsville	TX
Center for Economic Opportunities	San Juan	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Colonias Unidas	Rio Grande	TX
Comite de Bienestar	San Luis	AZ
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
Community Council of Southwest Texas	Uvalde	TX
Community HOPE Projects	McAllen	TX
Community Outreach Partnership Center (COPC)	Edinburg	TX
El Paso Collaborative	El Paso	TX
Futuro Communities Incorporated	Uvalde	TX
Housing America Corp.	Somerton	AZ
La Gloria Development	El Cenizo	TX
Las Cruces Affordable Housing Corp.	Las Cruces	NM
Neighborhood Housing Services of Dimmit County	Carrizo Springs	TX
Proyecto Azteca	San Juan	TX
Rio Valle Rainbow, Inc.	El Paso	TX
Sparks Housing Development Corp.	El Paso	TX
Tierra Madre	Sunland Park	NM

N. Organizations With Infrastructure Development Programs

Name	City	State
Adult & Youth United Development (AYUDA)	San Elizario	TX
Alianza para el Desarrollo Comunitario	El Paso	TX
Asociacion Por Servicios Sociales-Centro Aztlan	Laredo	TX
Azteca Community Loan Fund	San Juan	TX
Campesinos Unidos	Brawley	CA
CDC of Brownsville	Brownsville	TX
Center for Economic Opportunities	San Juan	TX
Chicanos por la Causa	Phoenix	AZ
Coachella Valley Housing Coalition	Indio	CA
Colonias Development Council	Las Cruces	NM
Colonias Unidas	Rio Grande	TX
Columbus Health Care	Columbus	NM
Comite de Bienestar	San Luis	AZ
Community Action Social Services & Education (CASSE)	Eagle Pass	TX
Habitat for Humanity -- Gila Region	Artesia	NM
Housing & Economic Rural Opportunities (HERO)	Las Cruces	NM
Housing Plus, Inc.	Harlingen	TX
La Gloria Development	El Cenizo	TX
Las Cruces Affordable Housing Corp.	Las Cruces	NM
Lower Valley Housing Corporation	Fabens	TX
Proyecto Azteca	San Juan	TX
Tierra Madre	Sunland Park	NM

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Center
Jonesboro, Arkansas

The Housing Assistance Council has compiled a guide to the organizations, programs, and resources that serve residents in the colonias along the U.S.-Mexico border. The directory combines contact information for each group with descriptive data on its service area and types of housing programs offered. An analysis of colonias organizations includes frequencies of programs offered, service area, and related characteristics, and the identification of organizations as Established Groups, Up-and-Coming Groups, and Innovators based on program capacity.

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