

City of Houston Employees

April 13, 2023



CITY OF HOUSTON
HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT





Today's Agenda

1

New Homes for Houston Initiative

2

Homebuyer Prequalification

New Homes for Houston

WHY DO YOU WANT TO BE A HOMEOWNER?



“FOR MY CHILDREN”



“FOR SOMETHING TO CALL MY OWN”



“TIRED OF RENT!”



“BUILDING GENERATIONAL WEALTH”



“THE AMERICAN DREAM”

WHAT IS THE MOST IMPORTANT THING YOU ARE LOOKING FOR IN A HOME?



PRICE



NEIGHBORHOOD



**BEDROOM
COUNT**



**PROXIMITY TO
WORK & SCHOOL**



BACKYARD

WHAT IS YOUR BIGGEST OBSTACLE TOWARDS HOMEOWNERSHIP TODAY?



**SALES
PRICE**



**DOWN
PAYMENT**



**CREDIT
SCORES**



**STUDENT
LOANS**

New Homes For Houston Initiative

- Invest in our neighborhoods
- 3,000 affordable, disaster-resilient, energy-efficient homes
- Affordable Homes reserved for Program Qualified Homebuyers
- Investment based on Affordable Homebuyer
- Additional Developer Program Requirements **MAY APPLY**



Towne Park Village



EXCLUSIVE FAMILY RESIDENCE FOR SALE

7725 Aiiden Ridge Lane

PROPERTY DETAILS

1 STORY

3 BEDS

2 BATHS

1332 SQ FT

FEATURES

- Roof 30 yrs Lifetime Architectural Shingle
- Tile/Carpet Flooring
- ADA- water sense elongated toilets
- Brushed Nickel fixtures and hardware
- Granite countertops in Kitchen and bath
- Ceiling fans in family room and all bedrooms
- Privacy fenced back yard
- Fully sodded front yard and 5 feet around sides and rear
- Landscaping package to include shrubs and trees
- 2 Car garage

CHARACTERISTICS OF ENERGY EFFICIENT HOMES

- Home Insulation
- R-15 Walls, R-30 Attic
- Energy efficient Windows
- Low E Glass, U-Factor 0.35
- CFL, LED or Fluorescent light bulbs
- 14 Seer Energy efficient HVAC system
- Blower Door Test

SMART HOME FIXTURES

- * Alexa (Smart Speaker)
- * Smart Thermostat (Energy Star)
- * Ring Alarm
- * SmartCode Deadbolt
- * Ring Video Doorbell



Plans and elevations are artist's renderings only, may not accurately represent the actual condition of a home as constructed. Burghli Homes reserves the right to make changes to its floor plans, specifications, dimensions, designs and elevations without notice.

CONTACT INFORMATION | 713-691-3948

info@burghlihomes.net
www.burghlihomes.com

4615 N. Freeway Suite 212
Houston Tx 77022

DEVELOPMENT DEPARTMENT



EXCLUSIVE FAMILY RESIDENCE FOR SALE

7723 Aiiden Ridge Lane

PROPERTY DETAILS

2 STORY

3 BEDS

2.5 BATHS

1486 SQ FT

FEATURES

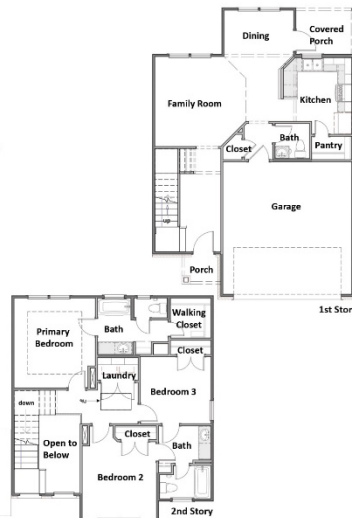
- Roof 30 yrs Lifetime Architectural Shingle
- Tile/Carpet Flooring
- ADA- water sense elongated toilets
- Brushed Nickel fixtures and hardware
- Granite countertops in Kitchen and baths
- Ceiling fans in family room and all bedrooms
- Privacy fenced back yard
- Fully sodded front yard and 5 feet around sides and rear
- Landscaping package to include shrubs and trees
- 2 Car garage

CHARACTERISTICS OF ENERGY EFFICIENT HOMES

- Home Insulation
- R-15 Walls, R-30 Attic
- Energy efficient Windows
- Low E Glass, U-Factor 0.35
- CFL, LED or Fluorescent light bulbs
- 14 Seer Energy efficient HVAC system
- Blower Door Test

SMART HOME FIXTURES

- * Alexa (Smart Speaker)
- * Smart Thermostat (Energy Star)
- * Ring Alarm
- * SmartCode Deadbolt
- * Ring Video Doorbell



Plans and elevations are artist's renderings only, may not accurately represent the actual condition of a home as constructed. Burghli Homes reserves the right to make changes to its floor plans, specifications, dimensions, designs and elevations without notice.

CONTACT INFORMATION | 713-691-3948

info@burghlihomes.net
www.burghlihomes.com

4615 N. Freeway Suite 212
Houston Tx 77022



EXCLUSIVE FAMILY RESIDENCE FOR SALE

7731 Aiden Ridge Lane



PROPERTY DETAILS

2 STORY

3 BEDS

2.5 BATHS

1486 SQ FT

FEATURES

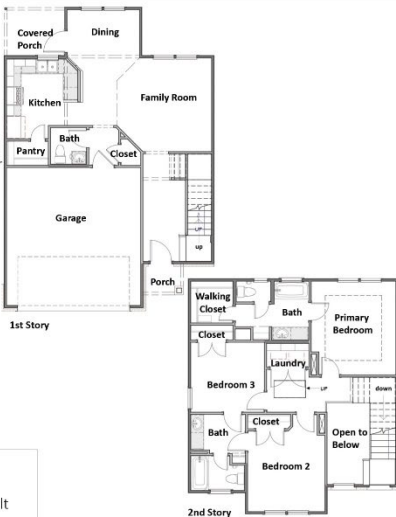
- Roof 30 yrs Lifetime Architectural Shingle
- Tile/Carpet Flooring
- ADA- water sense elongated toilets
- Brushed Nickel fixtures and hardware
- Granite countertops in Kitchen and baths
- Ceiling fans in family room and all bedrooms
- Privacy fenced back yard
- Fully sodded front yard and 5 feet around sides and rear
- Landscaping package to include shrubs and trees
- 2 Car garage

CHARACTERISTICS OF ENERGY EFFICIENT HOMES

- Home Insulation R-15 Walls, R-30 Attic
- Energy efficient Windows Low E Glass, U-Factor 0.35
- CFL, LED or Fluorescent light bulbs
- 14 Seer Energy efficient HVAC system
- Blower Door Test

SMART HOME FIXTURES

- * Alexa (Smart Speaker)
- * Smart Thermostat (Energy Star)
- * Ring Video Doorbell
- * Ring Alarm
- * SmartCode Deadbolt



Plans and elevations are artist's renderings only, may not accurately represent the actual condition of a home as constructed. Burghli Homes reserves the right to make changes to its floor plans, specifications, dimensions, designs and elevations without notice.

CONTACT INFORMATION

713-691-3948

info@burghlihomes.net
www.burghlihomes.com

4615 N. Freeway Suite 212
Houston Tx 77022



EXCLUSIVE FAMILY RESIDENCE FOR SALE

7729 Aiden Ridge Lane



PROPERTY DETAILS

1 STORY

3 BEDS

2 BATHS

1416 SQ FT

FEATURES

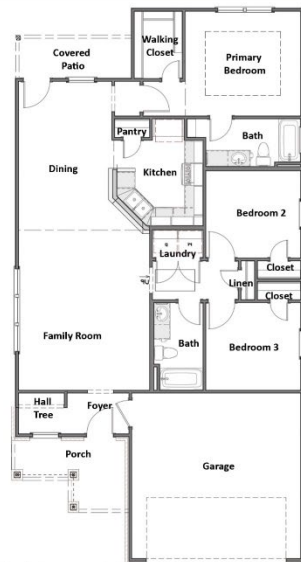
- Roof 30 yrs Lifetime Architectural Shingle
- Tile/Carpet Flooring
- ADA- water sense elongated toilets
- Brushed Nickel fixtures and hardware
- Granite countertops in Kitchen and baths
- Ceiling fans in family room and all bedrooms
- Privacy fenced back yard
- Fully sodded front yard and 5 feet around sides and rear
- Landscaping package to include shrubs and trees
- 2 Car garage

CHARACTERISTICS OF ENERGY EFFICIENT HOMES

- Home Insulation R-15 Walls, R-30 Attic
- Energy efficient Windows Low E Glass, U-Factor 0.35
- CFL, LED or Fluorescent light bulbs
- 14 Seer Energy efficient HVAC system
- Blower Door Test

SMART HOME FIXTURES

- * Alexa (Smart Speaker)
- * Smart Thermostat (Energy Star)
- * Ring Video Doorbell
- * Ring Alarm
- * SmartCode Deadbolt



Plans and elevations are artist's renderings only, may not accurately represent the actual condition of a home as constructed. Burghli Homes reserves the right to make changes to its floor plans, specifications, dimensions, designs and elevations without notice.

CONTACT INFORMATION

713-691-3948

info@burghlihomes.net
www.burghlihomes.com

4615 N. Freeway Suite 212
Houston Tx 77022

Summary

- **Price Range: \$ 250,000 - \$270,000**
- **Sale Status: NOW**
- **Projected move-in: Now**
- **Developer Contact Info**
 - **Burghli Homes**
 - **713-691-3948**
 - **Burghlihomes.com**
 - **info@burghlihomes.net**



New Homes for Acres Homes



Oracle Mansfield Developments



W Tidwell

47 HOMES
Projected Affordable Units: 15
Projected Pre-Sell Date: Now!



Mansfield

101 HOMES
Projected Affordable Units: 73
Projected Pre-Sell Date: Spring 2023



Bland

41 HOMES
Projected Affordable Units: 29
Projected Pre-Sell Date: Summer 2023



January 2023



W Tidwell



Mansfield



Bland

February 2023



March 2023



W Tidwell



Mansfield



Bland

March 2023



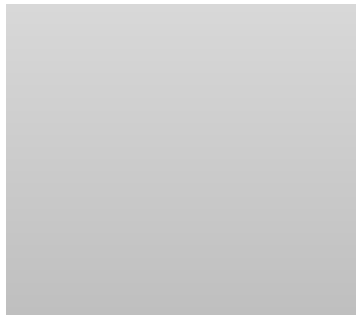
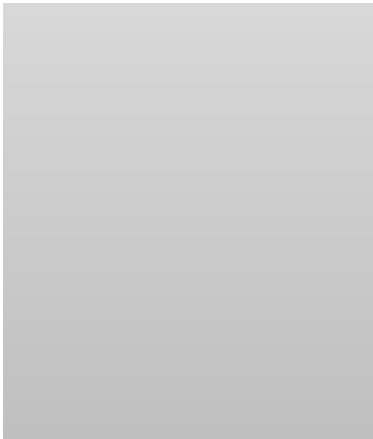
W Tidwell



Mansfield



Bland



April 2023



W Tidwell



Mansfield



Bland

April 2023





W Tidwell

Elevations & Floor Plans

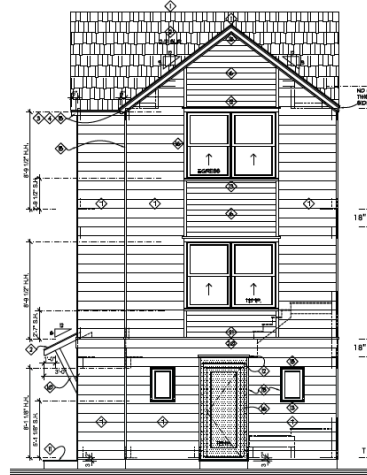
47 TOTAL HOMES

- 2 & 3 Story Homes
- 3 Bedrooms

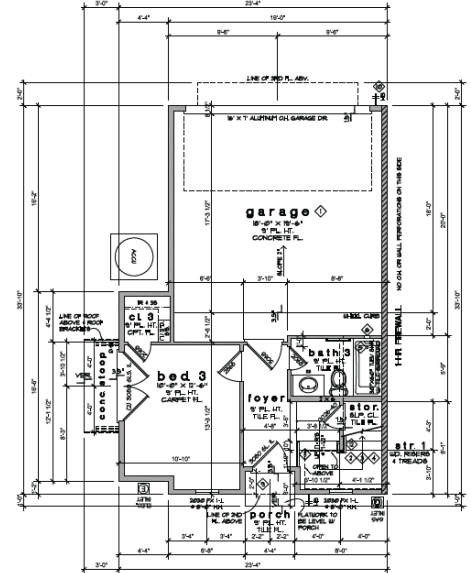
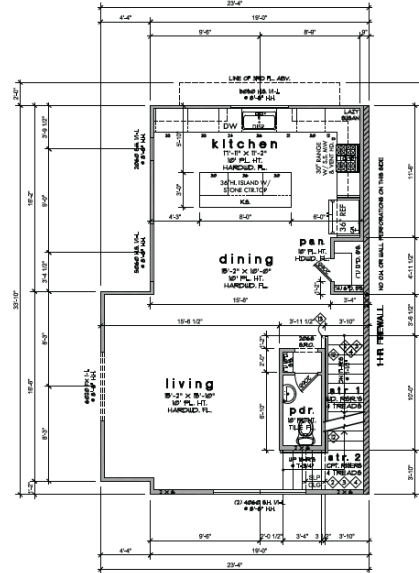
PROJECTED MARKET PRICING:
\$299k - \$369k*

3 FLOOR PLANS:

- Plan A – 1733 sq ft
- Plan B – 1549 sq ft
- Plan C – 1441 sq ft



Plan A



*Projected Market Pricing is for market-rate homes. Pricing for Affordable Homebuyers will differ.



W Tidwell

Elevations & Floor Plans

Plan B



47 TOTAL HOMES

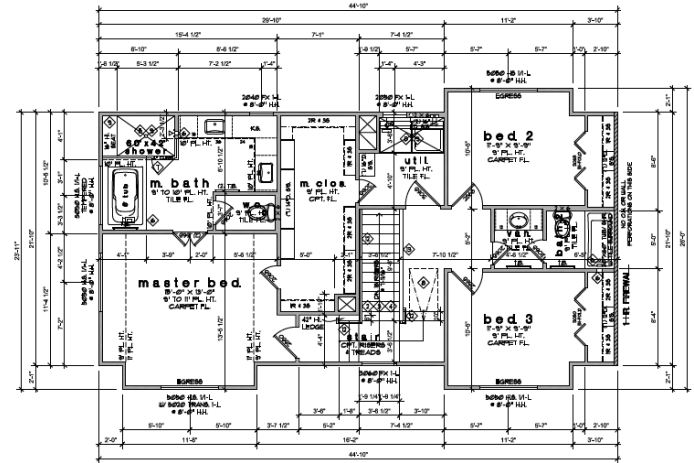
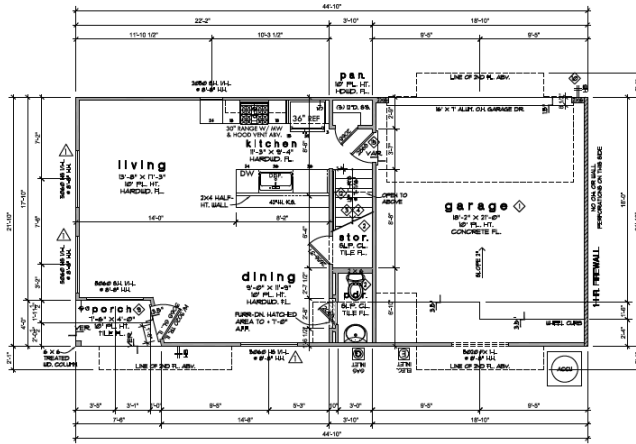
- 2 & 3 Story Homes
- 3 Bedrooms

PROJECTED MARKET PRICING:

\$299k - \$369k*

3 FLOOR PLANS:

- Plan A – 1733 sq ft
- Plan B – 1549 sq ft
- Plan C – 1441 sq ft



*Projected Market Pricing is for market-rate homes. Pricing for Affordable Homebuyers will differ.



W Tidwell

Elevations & Floor Plans

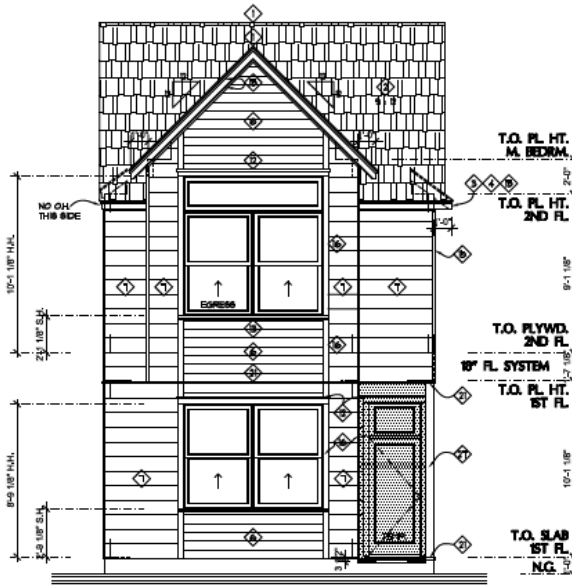
47 TOTAL HOMES

- 2 & 3 Story Homes
- 3 Bedrooms

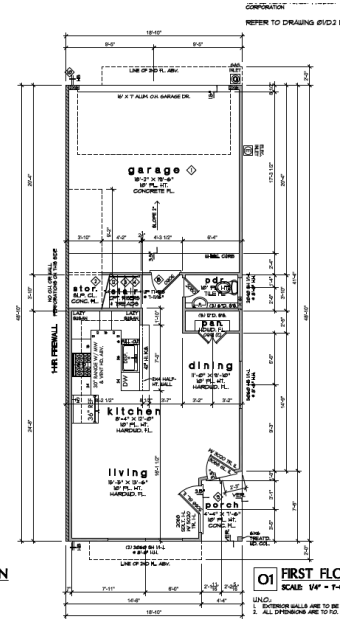
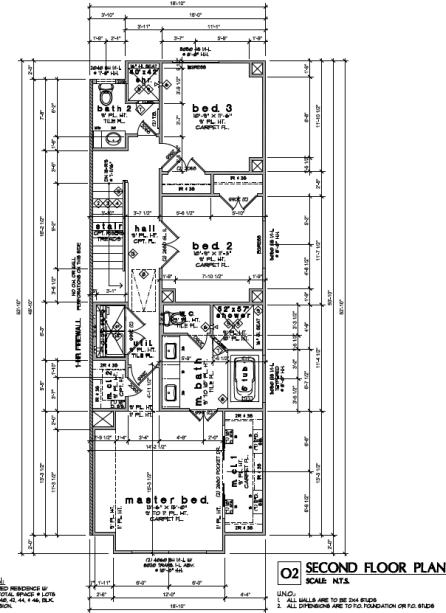
PROJECTED MARKET PRICING:
\$299k - \$369k*

3 FLOOR PLANS:

- Plan A – 1733 sq ft
- Plan B – 1549 sq ft
- Plan C – 1441 sq ft



Plan C



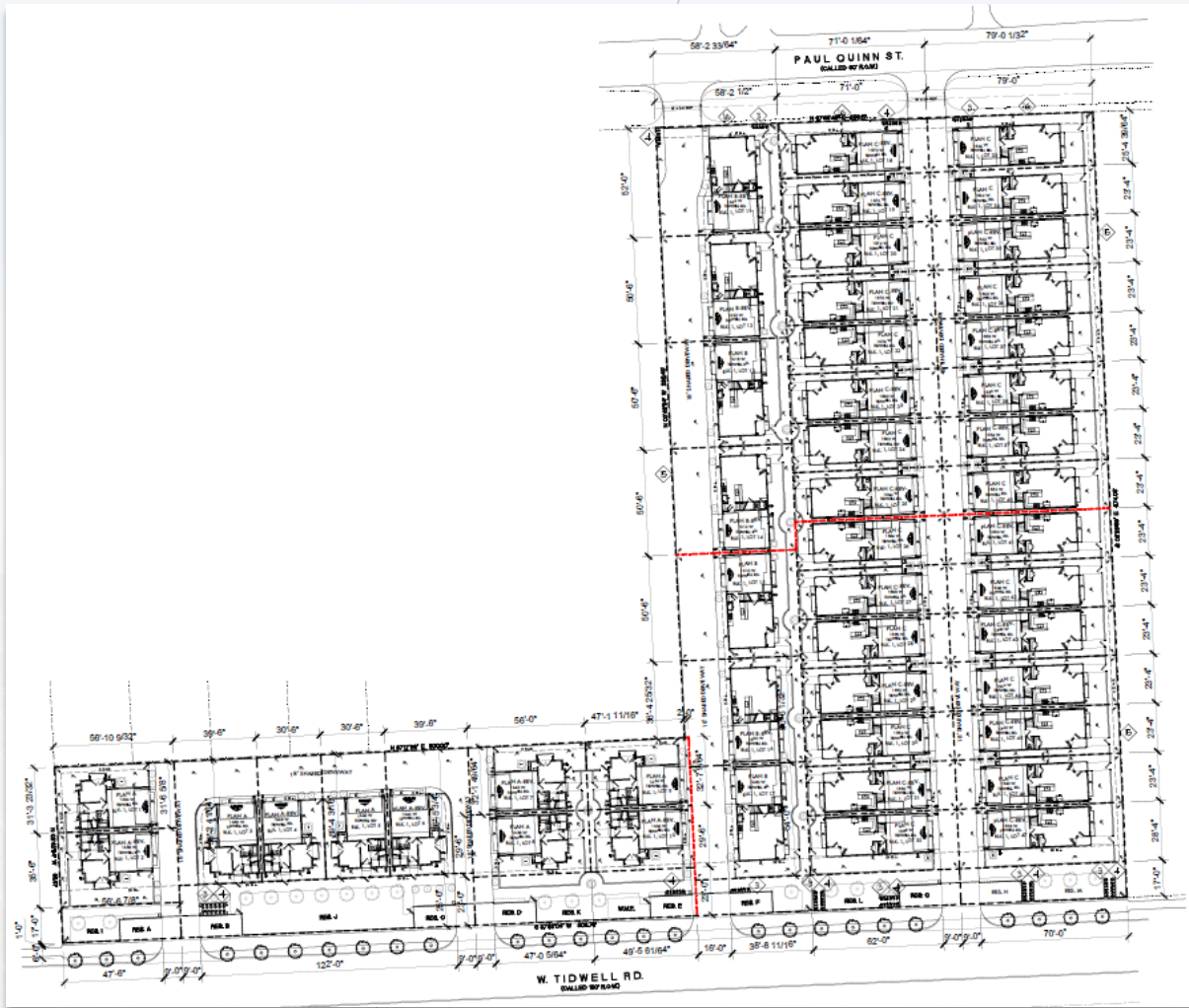


W Tidwell

Site Plan

AMENITIES

- Gated Community
- Extra Parking for Guests
- Walkways and Green Spaces Throughout
- Backyards and Side-yards on Select Lots



Summary

- **Market Rate Price Range: \$ 299,000 - \$369,000***
- **Presale Status: NOW**
- **Projected move-in: Spring 2023**
- **Developer Contact Info**
 - **832-649-5600**
 - **oracle@rzinc.net**
 - **www.oraclecityhomes.com**

Acres Home Sales Center

Location:

**5448 Wheatley St
Houston, TX 77091
(Corner of Wheatley and
W Tidwell)**

Hours:

**7 Days a Week
11 am – 5 pm**

***Contact developer for final prices**



New Homes for OST South Union



Homes ranging from

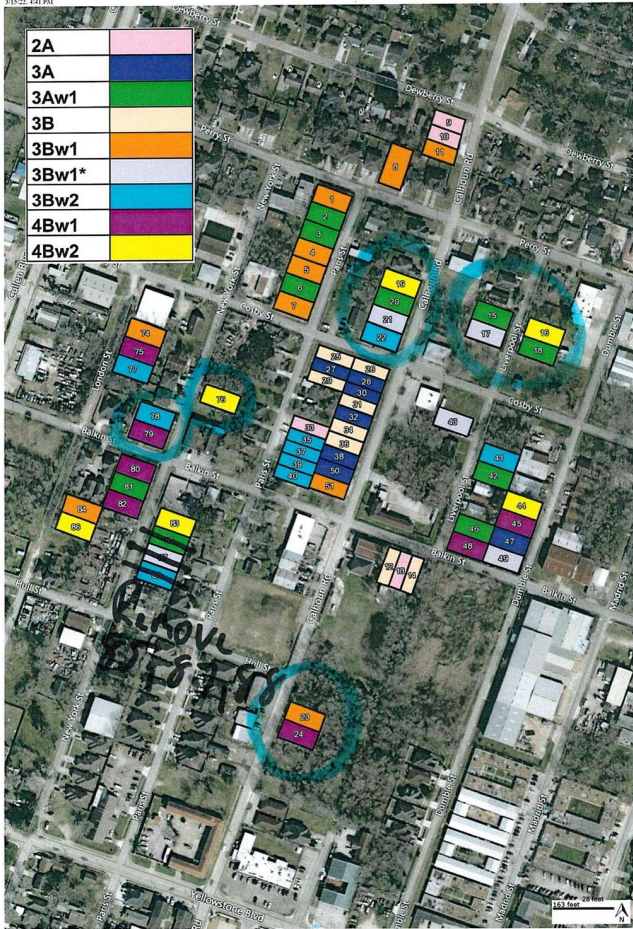
839 sq. ft.
2 bedroom
1 bath home



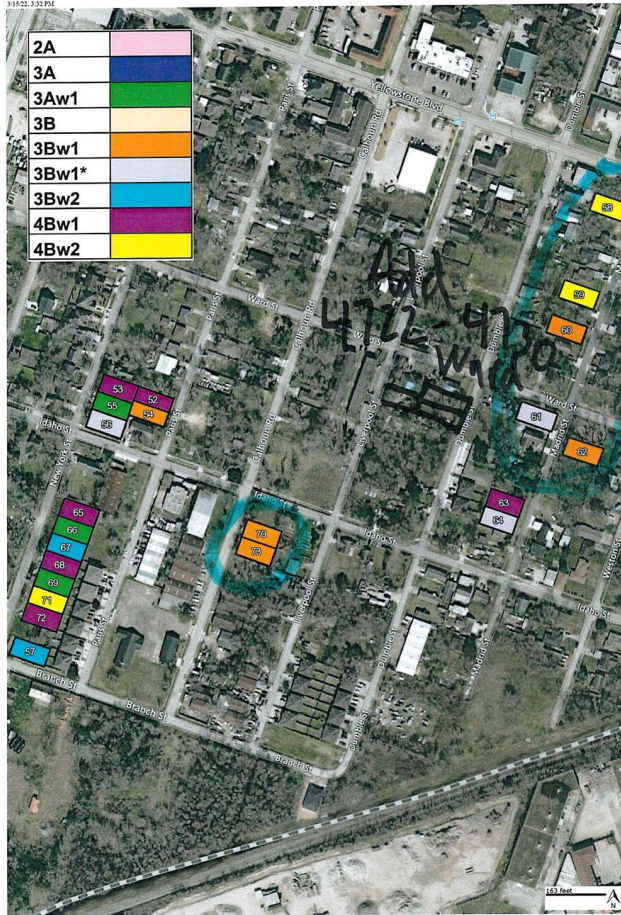
1431 sq. ft.
3 bedroom
2.5 bath home



| | |
|-------|--|
| 2A | |
| 3A | |
| 3Aw1 | |
| 3B | |
| 3Bw1 | |
| 3Bw1* | |
| 3Bw2 | |
| 4Bw1 | |
| 4Bw2 | |



| | |
|-------|--|
| 2A | |
| 3A | |
| 3Aw1 | |
| 3B | |
| 3Bw1 | |
| 3Bw1* | |
| 3Bw2 | |
| 4Bw1 | |
| 4Bw2 | |



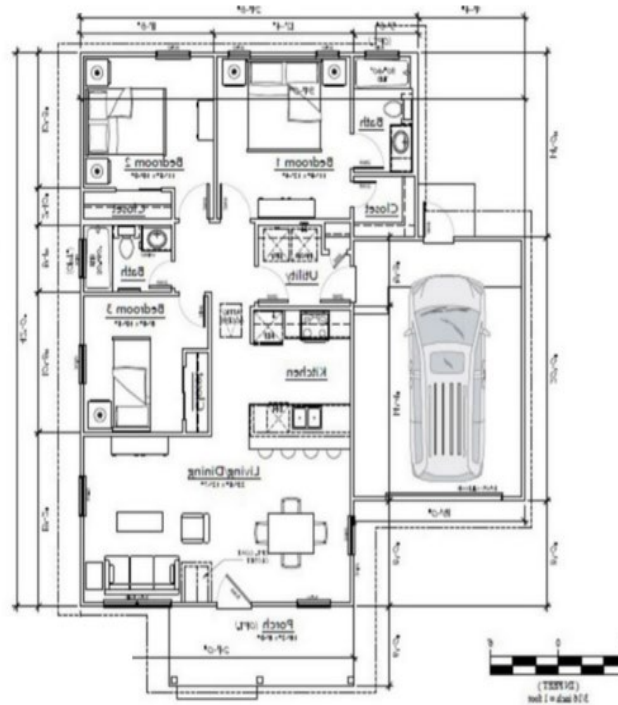






Program Requirements

- Under 80% AMI
- Have not owned home in last 3 years.
- Up to date on taxes.
- Have income to afford monthly expenses.
- Must show a dedication to savings
- Qualify for a loan from conventional financing. (income, debt ratio, credit score)
- 620/640 credit score.
- Create will and testament.
- Must sign agreement for a second lien/deed of trust. Prevents home flipping for 20 years.
- Agape Home Buyer Training Program
- Volunteering



3 BED 2 BATH 1 STORY

1,095 S.F.



Agape Development

OST / SOUTH UNION

6504 Calhoun Road
Houston, Texas 77012

info@agapedevelopment.org
713-658-1001



Summary

- **Market Rate Price Range: \$ 219,000 - \$399,000***
- **Presale Status: NOW**
- **Projected move-in: Through Fall 2023**
- **Developer Contact Info**
 - **713-658-1001**
 - **info@agapedevelopment.org**
 - **<https://www.agapedevelopment.org/>**

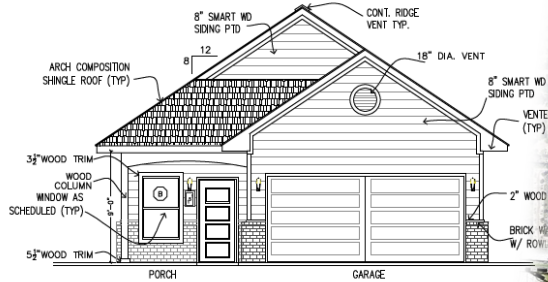
*Contact developer for final prices



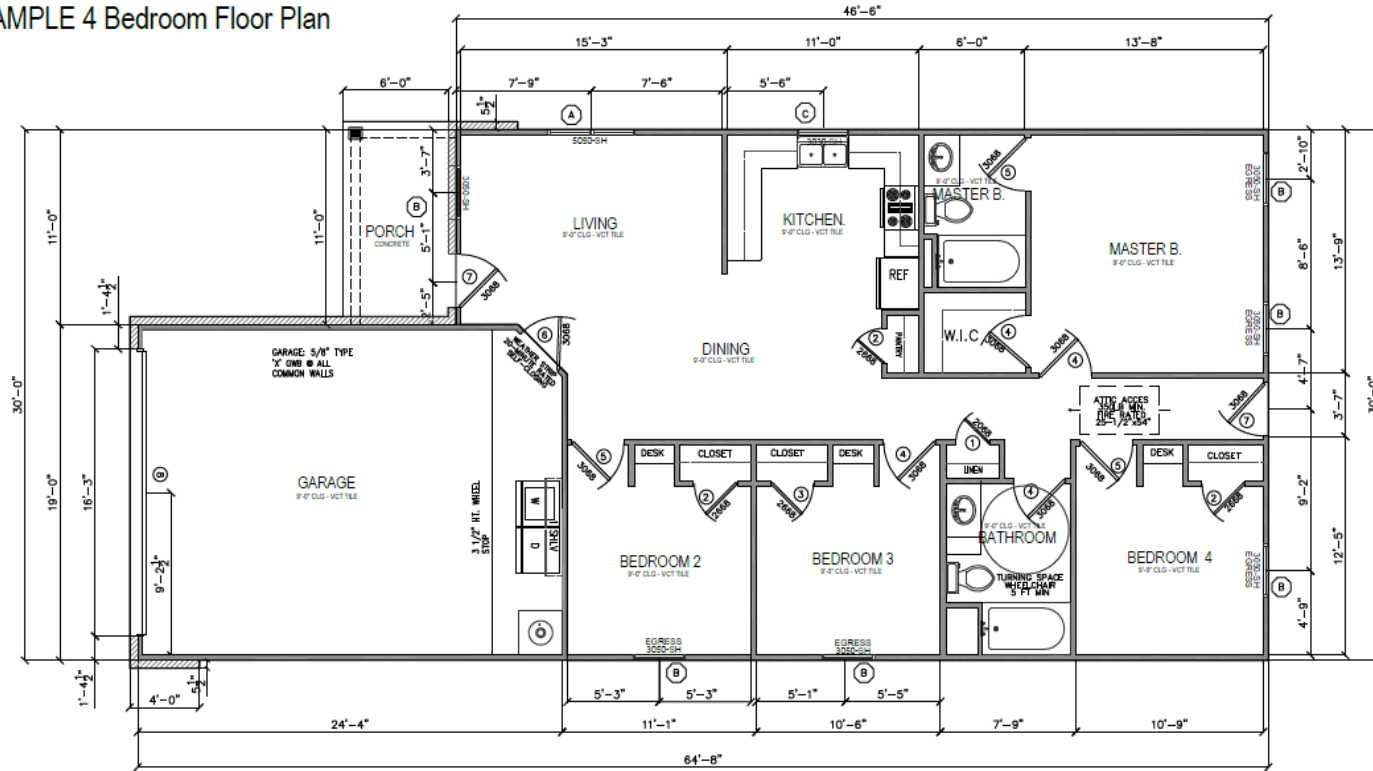
New Homes for Northeast Houston

A127-acre, affordable, master-planned community serving low-to-moderate-income families.

- 468 Single-family homes
- 500 Multi-family & senior units
- Legacy Community Health Clinic
- Houston Public Library Branch
- 12 Acre Park
- TXRX Makerspace
- Trees for Houston Tree Farm
- 2.2 Acre Urban Farm with Urban Harvest
- Neighborhood Resilience Hub
- Hike and Bike Trails
- Commercial Kitchen and Food Hall
- Child Care



SAMPLE 4 Bedroom Floor Plan



Robins Landing

March 2023



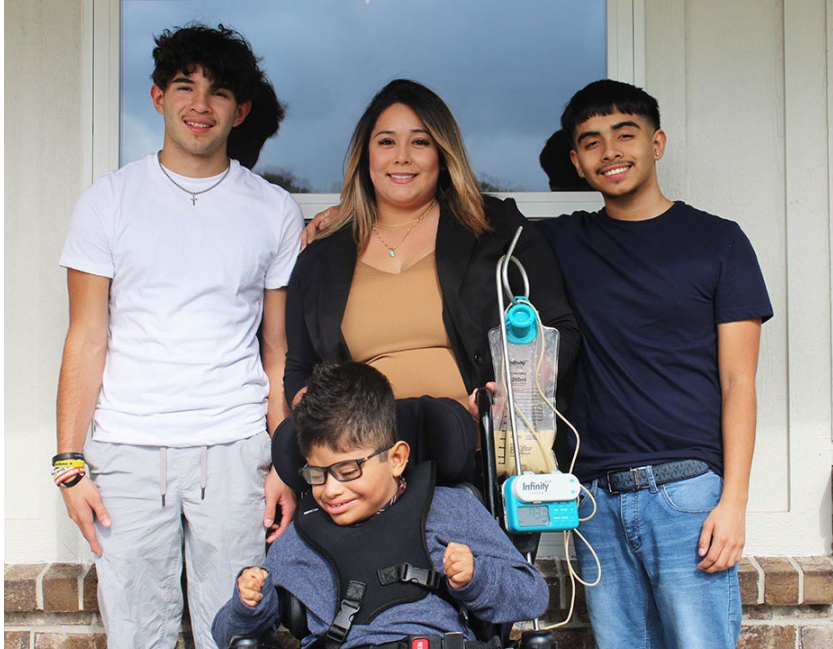
CITY OF HOUSTON

March 2023



CITY OF HOUSTON

Homeownership Program



Eligibility

- 🏠 U.S. Citizen or Permanent Legal Resident
- 🏠 Income should be within 50-80% of Houston Area Median Income (A.M.I.)
- 🏠 Need an acceptable Credit Score
- 🏠 Demonstrate Need for Housing
- 🏠 Willingness to Partner

Download an application and virtually tour our homes at www.houstonhabitat.org

Eligibility continued

Income Guidelines

| Family Size | 50% | 80% |
|-------------|----------|----------|
| 1 | \$31,050 | \$49,600 |
| 2 | \$35,450 | \$56,700 |
| 3 | \$39,900 | \$63,800 |
| 4 | \$44,300 | \$70,850 |
| 5 | \$47,850 | \$76,550 |
| 6 | \$51,400 | \$82,200 |
| 7 | \$54,950 | \$87,900 |
| 8 | \$58,500 | \$93,550 |

Ability to Pay

(Can afford the home)

- 🏠 Steady income
- 🏠 50-80% of the Houston Area Median Income (AMI) per household size
- 🏠 No more than 30% of monthly income toward house payment (Front Ratio- Housing Cost Ratio)
- 🏠 Credit check to ensure ability to pay the monthly mortgage.
- 🏠 No more than 43% of monthly income toward debt payments + house payment (Back Ratio- DTI)

Need for Housing

Current housing is:

- 🏠 Not habitable
- 🏠 Not safe
- 🏠 Overcrowded
- 🏠 Costs more than 30% of pay

Willingness to Partner

(Can afford the home)

- 🏠 Complete sweat equity
- 🏠 Pay closing costs
- 🏠 Purchase home where we build

CITY OF HOUSTON



Houston Habitat for Humanity is an equal opportunity employer and lender and follows all fair housing laws. Houston Habitat for Humanity does not discriminate based on age, race, marital or familial status, gender, creed, faith or religious affiliation.

How do I apply?



Visit www.houstonhabitat.org



Download the Application



Fill in, include required documents, and deliver to office **drop-box** or by **postal mail to:**

Houston Habitat for Humanity
3750 N. McCarty St.
Houston, TX 77029

**Attn: Homeowner Services
Department**

CITY OF HOUSTON

Summary

- **Price Range: \$155,000 - \$195,000***
- **Presale Status: N/A, contact Developer for more information**
- **Projected move-in: Summer 2023**
- **Developer Contact Info**
 - www.houstonhabitat.org
 - **713-671-9993 x287**
- www.houstonhabitat.org

*Contact developer for final prices



CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT



Robins Landing



**New Homes for
OST South Union
at MLK**

March 2023





Southern Palm



Southern Palm Playground

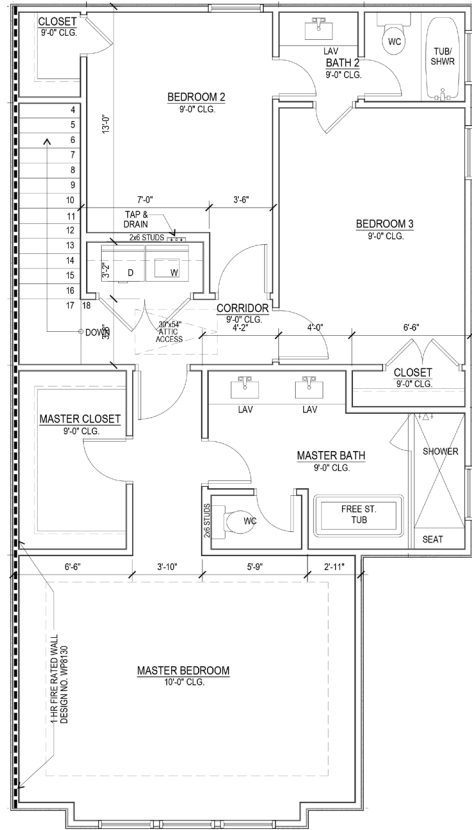


CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT



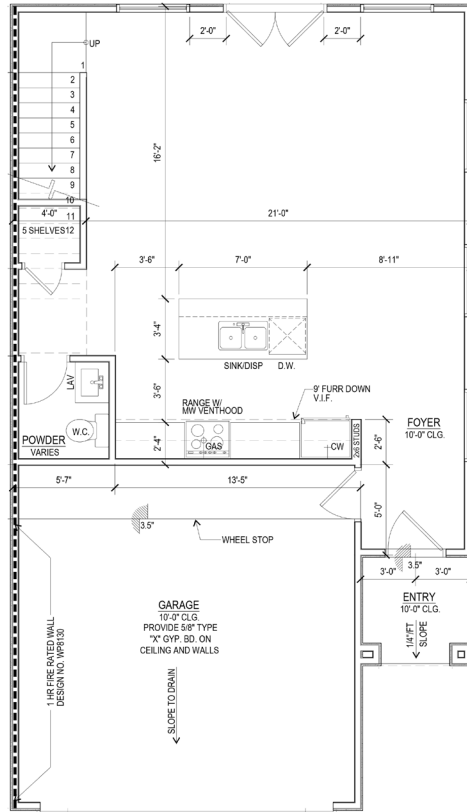


Southern Palm Interior



| | |
|--------------------------|------------|
| FIRST FLOOR CONDITIONED | 657 s.f. |
| SECOND FLOOR CONDITIONED | 964 s.f. |
| GARAGE | 387 s.f. |
| COVERED ENTRY | 36 s.f. |
| TOTAL COVERED AREA | 2,024 s.f. |

UNIT 1
2 SECOND FLOOR PLAN
 1/4"=1'-0"



| | |
|--------------------------|------------|
| FIRST FLOOR CONDITIONED | 657 s.f. |
| SECOND FLOOR CONDITIONED | 964 s.f. |
| TOTAL LIVING SPACE | 1,621 s.f. |

UNIT 1
1 FIRST FLOOR PLAN
 1/4"=1'-0"



Summary

- Price Range: \$250,018 - \$297,425*
- Presale Status: Spring 2023
- Projected move-in: Mid-Summer 2023
- Developer Contact Info
 - Ashley Mayberry
 - 281-771-2121
 - Ashley@Mayberryhomes.net
- <https://mayberryhomes.net/>



*Contact developer for final prices



Homebuyer Prequalification

First Steps



Take a HUD-approved
8-hour [Homebuyer
Education Course](#)



Secure pre-approval
letter for a fixed-rate
mortgage from a lender



Earn up to 120% Area
Median Income*



Eligibility: Taxable Income

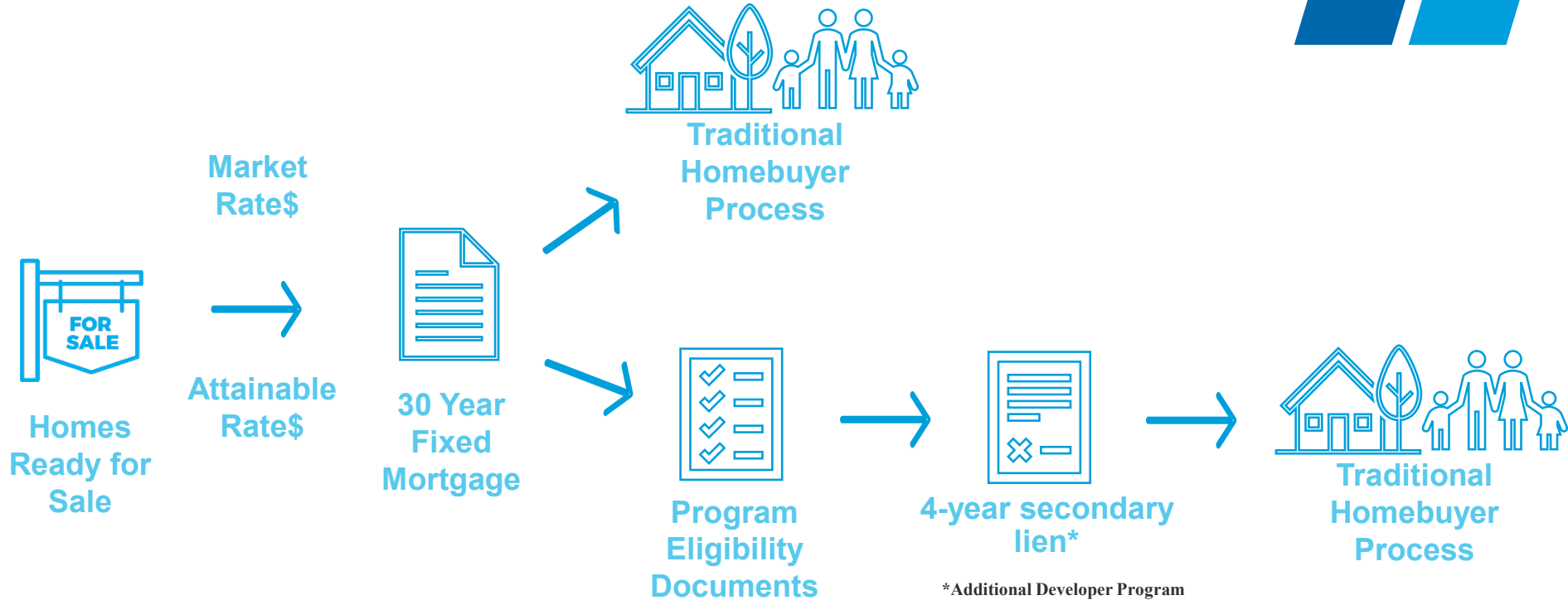
2022 Houston/The Woodlands/Sugar Land Region HUD Maximum Annual Household Income Limits*

| Household Size | 80% Area Median Income (AMI) | 120% Area Median Income (AMI) |
|----------------|------------------------------|-------------------------------|
| 1 person | \$49,600 | \$74,400 |
| 2 person | \$56,700 | \$85,050 |
| 3 person | \$63,800 | \$95,700 |
| 4 person | \$70,850 | \$106,300 |
| 5 person | \$76,550 | \$114,850 |
| 6 person | \$82,200 | \$123,350 |
| 7 person | \$87,900 | \$131,850 |
| 8 person | \$93,550 | \$140,350 |

*Household income limits subject to annual changes.



The Homebuyer Process



*Additional Developer Program Requirements May Apply



Required Documents

- Government issued ID
- **Most recent tax return (1040)***
- Proof of legal status documents
 - Birth certificate, passport, or permanent resident card
- **Homebuyer Education Course Certificate**
 - **Less than 1 year old**
- Lender Pre-Approval Lender
 - Dated within last 120 days
- **Child Support Affidavit**
- Other applicable documents

***Other documentation will be required for non-tax filers**



NEW HOMES FOR HOUSTON

Homebuyer Checklist Packet

CITY OF HOUSTON

HOUSING AND COMMUNITY
DEVELOPMENT DEPARTMENT

2100 Travis Street | 9th floor | Houston, TX 77002 | 832.394.6200



Conflict of Interest

- Up to 1 week review
- Does **NOT** require notary public
- Reply **ASAP**

CITY OF HOUSTON | HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT
CONFLICT OF INTEREST DISCLOSURE



HOMEOWNERS & HOMEBUYERS **SAMPLE**

INFORMATION

Applicant Name **Jane Doe** Co-Applicant Name (if applicable) **None**
Program **Affordable Home Development Program** Address (if applicable) **1234 Home St #246, Houston, TX 77002**

DISCLOSURE

Are you, your immediate family member(s)*, or your business partner(s) currently or within the past year an employee, agent, consultant, officer, elected or appointed official, sub-recipient, or vendor of the City of Houston?

Yes (see below) No

*Includes, whether by blood, marriage, or adoption: spouse, parent (including a stepparent), child (including a stepchild), sibling (including a step-sibling), grandparent, grandchild, and in-laws.

Please indicate the names, positions, and telephone numbers for each person applicable to the above question, including yourself (if applicable)

| Name | Position and City Department | Telephone Number |
|----------|----------------------------------|------------------|
| Jane Doe | Administrative Specialist / HCDD | 832-346-9311 |
| | | |

Please fill out additional forms as needed.

APPLICANT SIGNATURES

Warning: Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001 and 31 U.S.C. 3729. Under penalties of perjury, I/we certify that the information presented above is true and accurate to the best of my/our knowledge and belief. I/We further understand that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in my ineligibility to participate in this program or any other programs that will accept this document. Title 18, Section 1001 of the U.S. Code states that a person is guilty of a FELONY if he/she knowingly and willfully makes a false statement to any department of the United States Government. I/we understand that this application may be delayed or found ineligible if a conflict of interest is found to exist and no waiver is granted.

Jane Doe 4/11/2023 _____
Applicant Signature Date Co-Applicant Signature (if applicable) Date

FOR PROGRAM STAFF USE ONLY

Does applicant list a potential conflict of interest? Yes (Forward to PGM) No (STOP-process normally) _____
Initials and Date



HCD Notary Public

- On staff from 8-5 free of charge
- 2100 Travis St, 9th Floor
- Inform receptionist
- Banks/UPS mailboxes are other options



Homebuyer Profile

- Family of four & one grandparent
- Inspector: \$45,480
- School Social Worker: \$48,220
- Stay at home grandparent: \$14,000 annual disability (NOT taxable)
- Income Calculation: $\$45,480 + 48,220 = \$93,700$
- 120% Area Median Income for 5-person household: \$114,850

Salary ranges per [U.S. Bureau of Labor Statistics](#) 2021
Houston-Woodlands-Sugar Land Metro Area



Affordability Gap

- **Fixed Rate Mortgage*: \$250,000**
- **Market Rate Sales Price: \$300,000**
- **Affordability Gap: \$300,000 - \$250,000 = \$50,000**
- **Developer works with INDIVIDUAL homebuyer's Affordability Gap**



*Homebuyers will secure a fixed rate mortgage through an independent lender.



Secondary Lien

- 4-year secondary lien tied to homebuyer Affordability Gap
- 25% forgiven every year
- Example: $\$50,000 * 25\% = \$12,500$ forgiven
- Secondary lien is **COMPLETELY** forgiven after 4 years
- No payments made on secondary lien **UNLESS** you sell/move out of home before 4 years



Debt to Income (DTI) Ratio

- Debt to income ratio = monthly payments divided by gross monthly income
- Monthly mortgage payment
 - Principle, Interest, Taxes, Insurance
- Monthly Debt
 - Car payment, credit cards, student loans, medical debt, etc.
- Gross Income = Income before taxes
- DTI CANNOT exceed 45%



DTI Example

- **Monthly Mortgage Payment = \$2,000**
- **Monthly Debt = \$1,500**
- **Total Monthly Debt: $\$2,000 + \$1,500 = \$3,500$**
- **Gross Monthly Income = \$7,808**
- **DTI: $\$3,500 / \$7,808 = 44\%$**
- **45% DTI and below IS eligible!**



Additional Resources

Resources

- New Homes for Houston
 - <https://houstontx.gov/housing/homes/new.html>
- New Homebuyer Interest Survey
 - <https://bit.ly/HCDNewHomesForSale>
- Contact Us!
 - newhomebuyer@houstontx.gov



CITY OF HOUSTON | HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

NEW HOMEBUYER INTEREST SURVEY

NEW HOMES FOR HOUSTON

The City of Houston Housing and Community Development (HCD) Large Tract Division will be building new attainable single-family homes priced up to \$425,000*. We partnered with local Developers to build energy-efficient, disaster-resilient homes throughout the City. Pre-sales will begin in Fall 2022. Complete the New Homebuyer Interest Survey and the City will let you know when new Homes are available for sale.

**Price based on household size and Area Median Income.*

HOW TO PARTICIPATE

- Scan the QR code below to visit the New Homebuyer Interest Survey and learn more about each development!
- Complete the Survey, and the City and our developer partners will contact you when homes are ready for purchase!

SCAN TO TAKE SURVEY!

A square QR code located at the bottom left of the flyer, next to a blue triangle pointing right towards the text "SCAN TO TAKE SURVEY!".The official seal of the City of Houston, featuring a central figure and the text "CITY OF HOUSTON HOUSING AND COMMUNITY DEVELOPMENT" around the perimeter.

Resources

- Tuesday, April 25
 - 6:00 PM to 7:30 PM
- Lisa Diaz, Licensed Realtor
 - Mitchell Realty
- Ian Okoli, Community Manager
 - Chase Bank
- [Click to register](#) or go to
 - <https://conta.cc/3YZGkh5>
- latasha.smith@houstontx.gov

CITY OF HOUSTON | HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

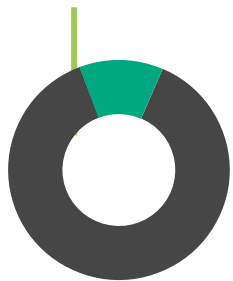
360 ROAD TO HOMEOWNERSHIP

Session Two: Building the Perfect Team

Our newest series: **360 Road to Homeownership**, focuses on preparing to become first-time homeowners.

The four sessions include understanding the importance of building healthy credit and real expectations after homeownership, including maintenance and aftercare. The series runs from March through June 2023.

During the second session, you will learn the importance of building a solid team of business professionals, including real estate agents, brokers, mortgage officers, and inspectors.



Cities for
Financial
Empowerment
Fund



Houston Financial Empowerment Centers

Core Elements of the FEC Model

The Financial Empowerment Center initiative offers professional, one-on-one financial counseling as a free public service for all residents.



No Cost



One-on-One



Professional



Integrated



Data Driven



Sustainable



Government Led

FEC Locations & Contact Info

Acres Home Multi-Service Center

6719 W. Montgomery Road, Suite 223,
Houston, TX 77091

Sunnyside Multi-Service Center

4410 Reed Road

Houston, TX 77051

Magnolia Multi-Service Center

7037 Capitol Street, Suite A,
Houston, TX 77011

Kashmere Gardens Multi-Service Center

4802 Lockwood Dr.

Houston, TX 77026



Contact Information

- <https://fecpublic.my.site.com/fecbot/s/referral?city=0010f00002VgXRd>
- Non-Profit Program Manager: Roberto Howard
- Phone: 281.883.7940
- Email: rhoward@serjobs.org





2100 Travis Street, 9th floor, Houston, TX 77002
832-394-6200 | www.houstontx.gov/housing



CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

@HoustonHCDD

