

New Homes for Houston Virtual Homebuyer Fair

February 25, 2023



CITY OF HOUSTON
HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT



Housing Keeping

- Please mute your microphone
- The Homebuyer Fair is being recorded
- Send questions into the chat box





Today's Agenda



1

Tejano Center for
Community Concerns

2

New Homes for Houston
Initiative

3

Homebuyer
Prequalification

Tejano Center For Community Concerns



Tejano Center for Community Concerns

Housing Program

improving opportunity
empowering our community

Making it Happen Together!

Family of Programs & Services



Making it Happen Together!

Housing Program

- Homebuyer Education Workshops
- Individualized Housing Counseling
- Homeowner Housing Counseling
- Disaster Recovery Case Management
- Home Repair Program
- Weatherization Program



Homebuyer Education Classes

- 8-Hour HUD-approved Class
- Offered Monthly: Spanish & English
- The Steps of the Homebuying process
- Requirement for Down Payment Assistance Programs & Special Mortgage Financing for First-time Homebuyers



Making it Happen Together!

Homebuyer Education Classes

2023 Homebuyers Education Class Schedule

JANUARY

Jan. 07 Spanish
Jan. 21 English

APRIL

Apr. 01 Spanish
Apr. 15 English

JULY

Jul. 08 Spanish
Jul. 22 English

OCTOBER

Oct. 07 Spanish
Oct. 21 English

FEBRUARY

Feb. 04 Spanish
Feb. 18 English

MAY

May 06 Spanish
May 20 English

AUGUST

Aug. 05 Spanish
Aug. 19 English

NOVEMBER

Nov. 04 Spanish
Nov. 18 English

MARCH

Mar. 04 Spanish
Mar. 25 English

JUNE

Jun. 03 Spanish
Jun. 17 English

SEPTEMBER

Sep. 09 Spanish
Sep. 23 English

DECEMBER

Dec. 02 Spanish
Dec. 09 English



Class Location: Raul Yzaguirre Schools for Success
2950 Broadway Street
Houston, Texas 77017

Class Time: 8:00 AM to 4:00 PM

Cost: \$50 – Money Order Only

Call (713) 640-3743 to register for our next Class!



Making it Happen Together!

One-on-One Counseling

- Tailored Assessment of Financial Situation
- Obstacles / Barriers
- Plan of Action Development
- Mortgage Readiness
- Assistance Program Participation Eligibility



Making it Happen Together!

One-on-One Counseling for Homeowners

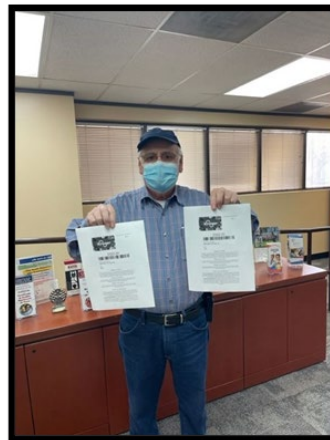
- Refinancing
- Property Tax Discounts
- Foreclosure Intervention
 - Retention
 - Disposition



Making it Happen Together!

Disaster Recovery Case Management

- Applications & Referrals to Resources
- Unmet Needs Assistance



Making it Happen Together!

Home Repair Program

- Disaster Home Repairs
 - Hurricanes
 - Floods
 - Freeze



Making it Happen Together!

Weatherization Program

- Property Homeowners
- Must be under 200% of Federal Poverty Level (FPL) / Program Participation / Qualifying Census Tract
- Electric Bill
- Air Infiltration
- Ceiling Insulation
- Wall Insulation
- Solar Screens
- HVAC / Window Units
- LED Lightbulbs
- Low Flow Showerheads
- Faucet Aerators
- Water Heater Pipe Insulation
- Tune Up: AC or Heat Pump



Making it Happen Together!

What Makes Us Unique

<https://youtu.be/PnzLkt2RRyQ>



Making it Happen Together!

Tejano Center Housing Program

6200 Gulf Freeway Suite 200
Houston, TX 77023

Housing@tejanocenter.org

713 643.3743



Making it Happen Together!

New Homes for Houston

New Homes For Houston Initiative

- Invest in our neighborhoods
- More than 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



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**

Towne Park Village



EXCLUSIVE FAMILY RESIDENCE FOR SALE

7725 Aiiden Ridge Lane

PROPERTY DETAILS

1 STORY

3 BEDS

2 BATHS

1332 SQ FT

FEATURES

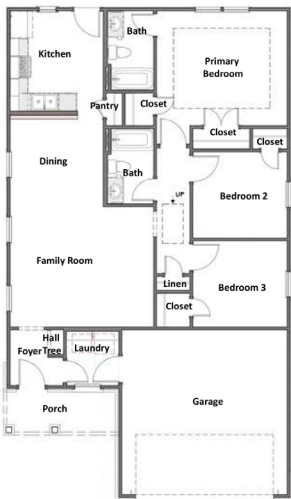
- Roof 30 yrs Lifetime Architectural Shingle
- Tile/Carpet Flooring
- ADA- water sense elongated toilets
- Brushed Nickel fixtures and hardware
- Granite countertops in Kitchen and bath
- Ceiling fans in family room and all bedrooms
- Privacy fenced back yard
- Fully sodded front yard and 5 feet around 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. Burghill Homes reserves the right to make changes to its floor plans, specifications, dimensions, designs and elevations without notice.

CONTACT INFORMATION | 713-691-3948

info@burghillhomes.net
www.burghillhomes.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
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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

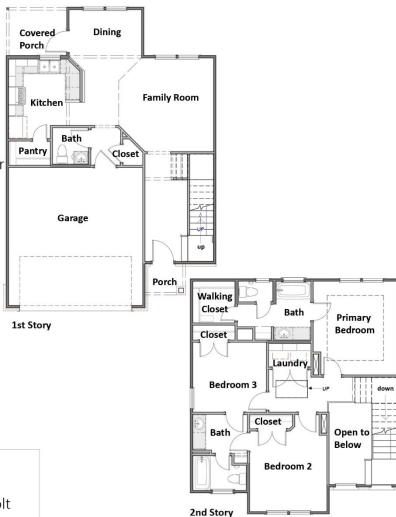
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CONTACT INFORMATION

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

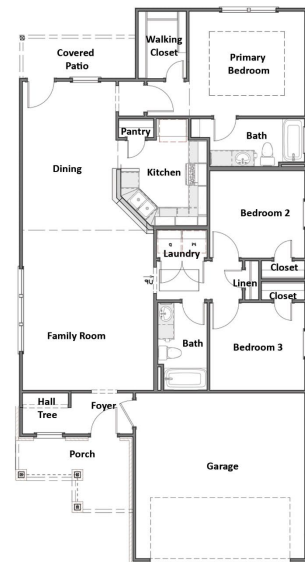
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CONTACT INFORMATION

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





W Tidwell



Mansfield



Bland



W Tidwell



Mansfield



Bland



W Tidwell

Elevations & Floor Plans

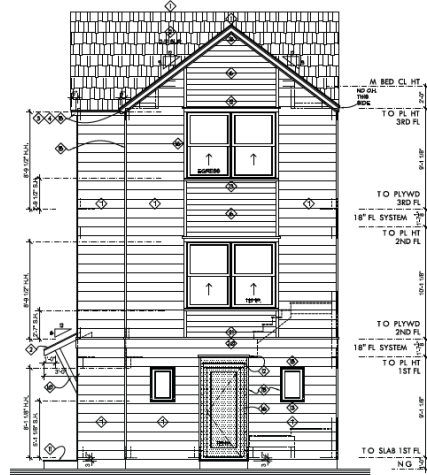
47 TOTAL HOMES

- 2 & 3 Story Homes
- 3 Bedrooms

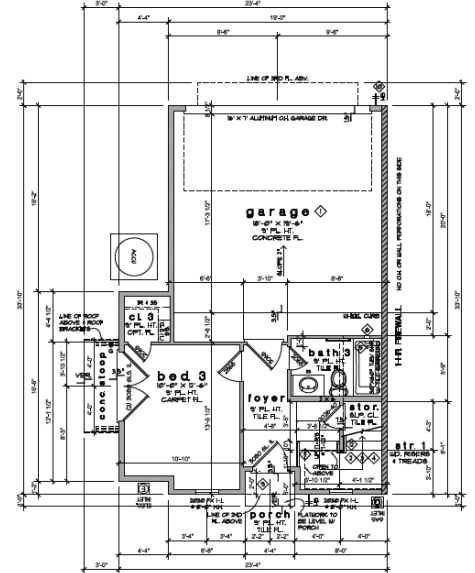
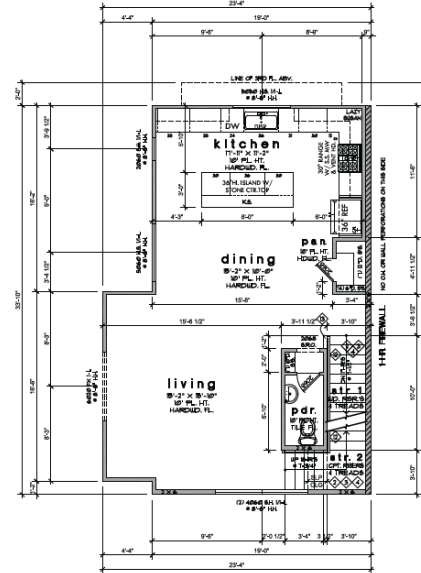
PROJECTED MARKET PRICING:
\$299k - \$369k*

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

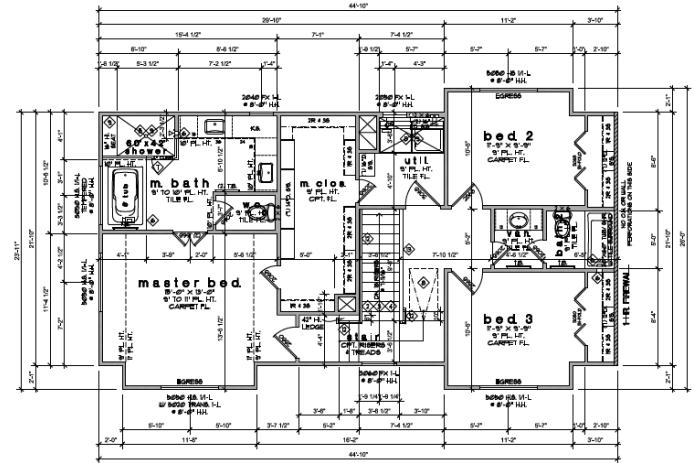
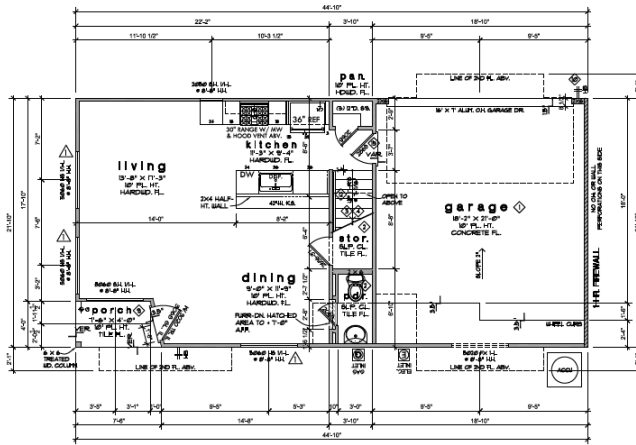
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W Tidwell

Elevations & Floor Plans

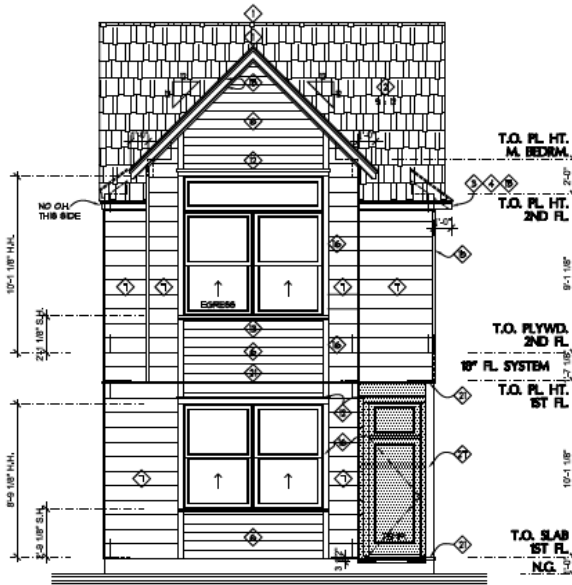
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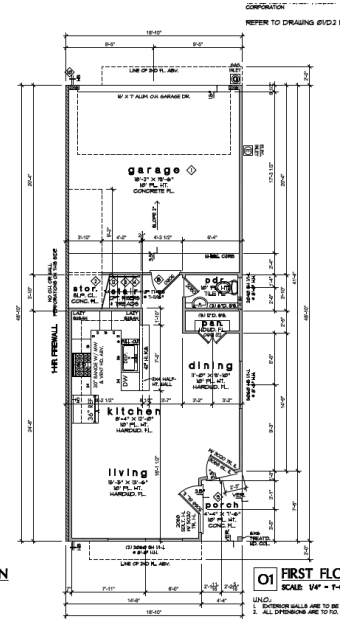
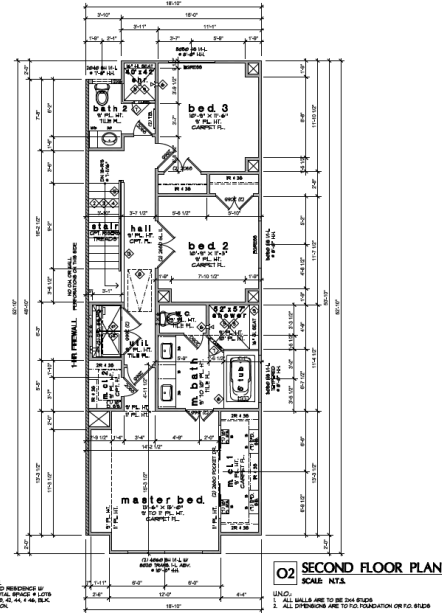
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Plan C



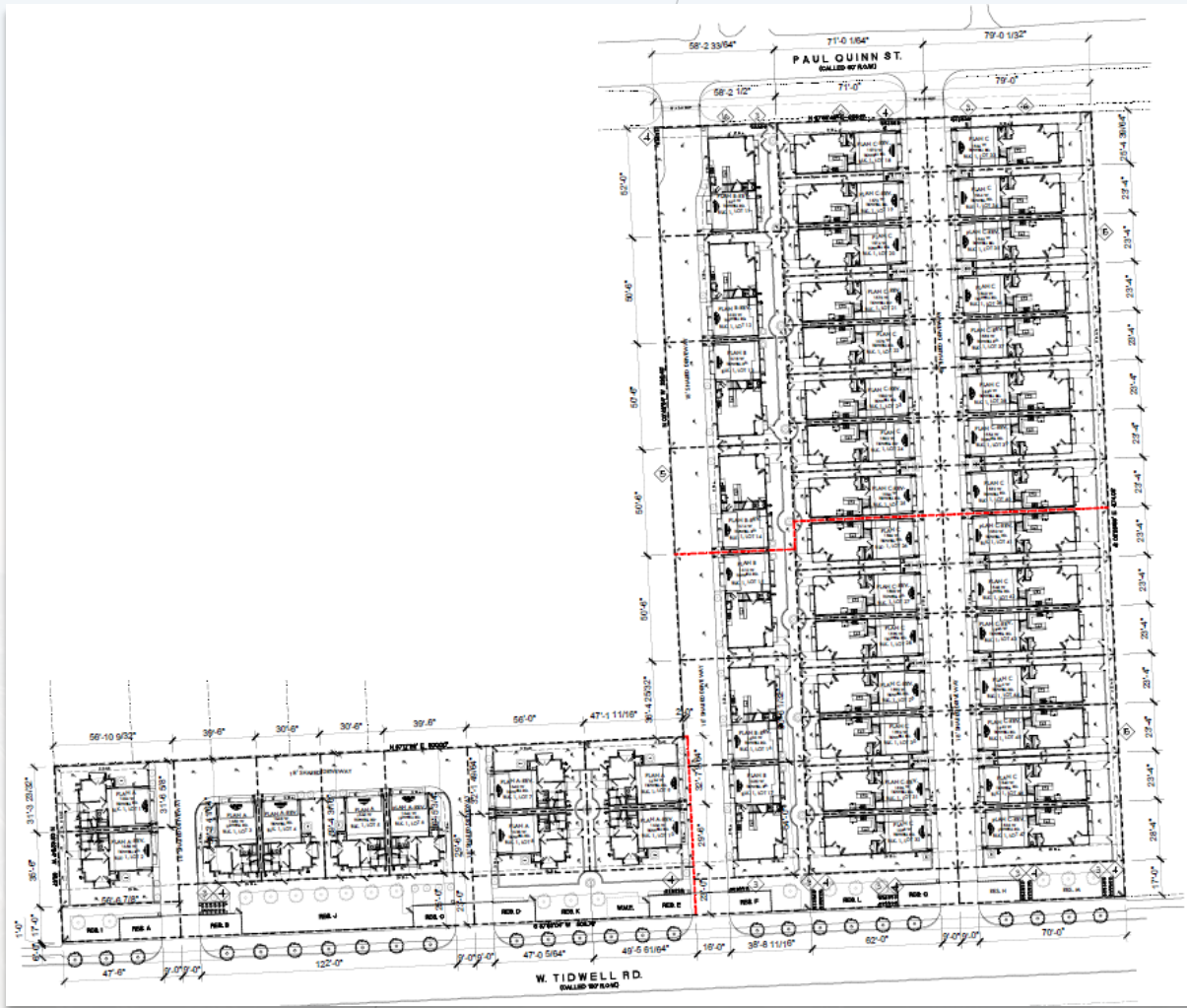


W Tidwell

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

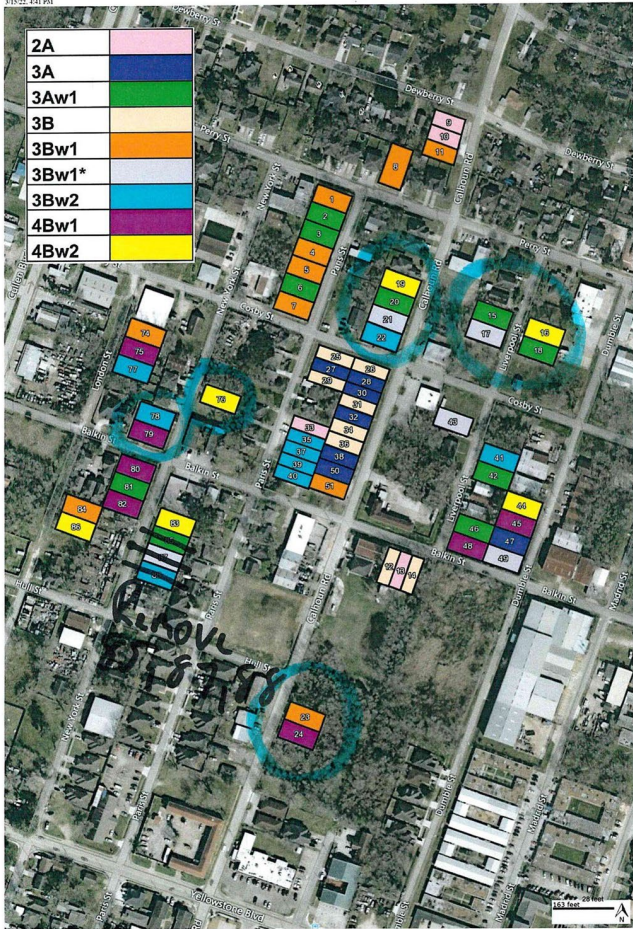
839 sq. ft.
2 bedroom
1 bath home



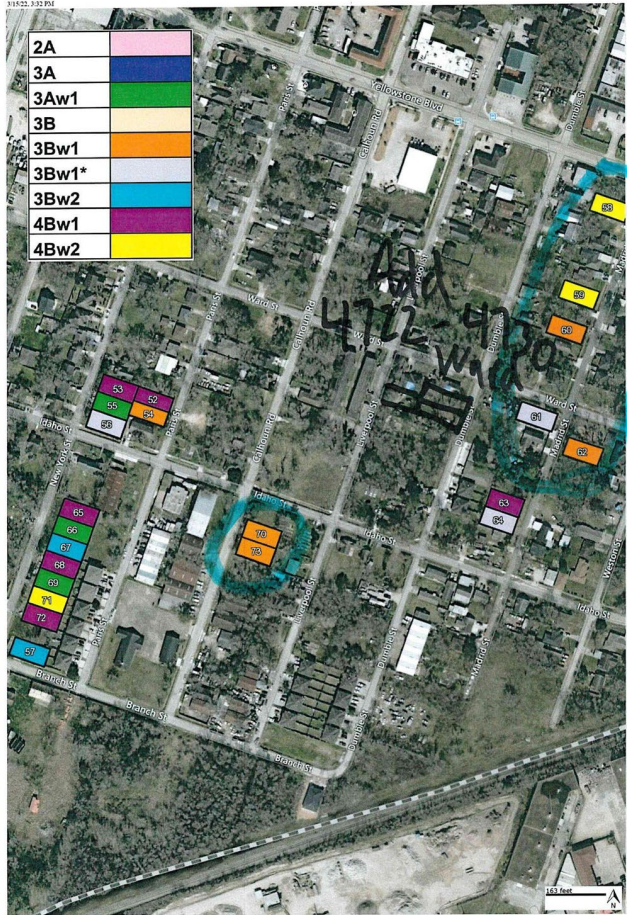
1431 sq. ft.
3 bedroom
2.5 bath home



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



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

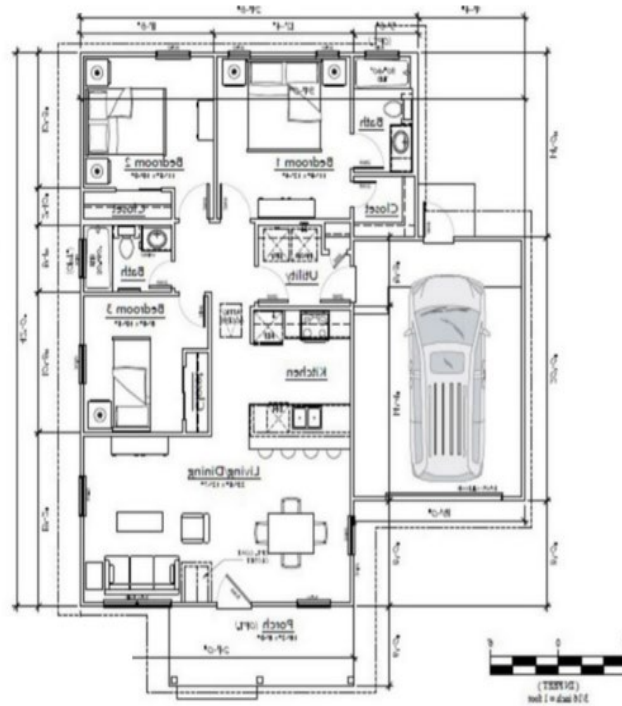






Program Requirements

- 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/>**

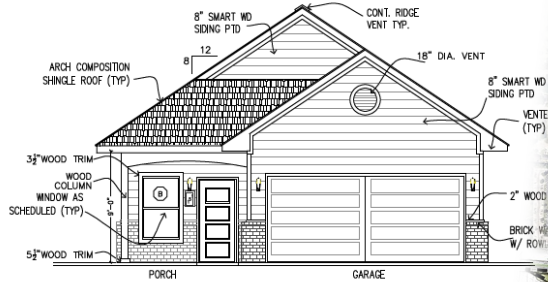
*Contact developer for final prices



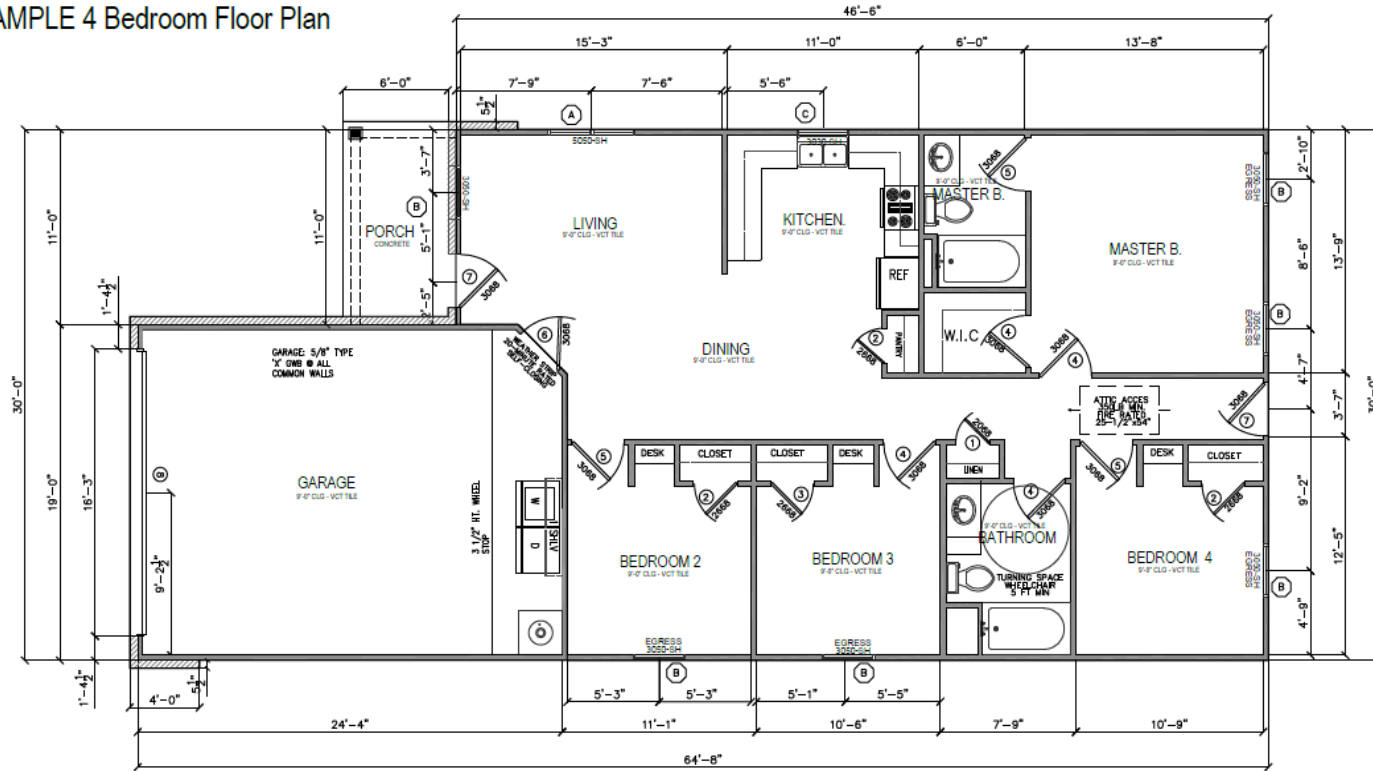
New Homes for Northeast Houston

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



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



ROBINS LANDING COMMUNITY UPDATE

Thursday, March 2, 2023

6:00 - 8:00 p.m.

HCC North Forest Campus
The Community Room - #C128
6010 Little York Rd
Houston, TX 77016



Robins Landing



ROBINS LANDING ACTUALIZACIÓN DE LA COMUNIDAD

Jueves, March 2, 2023

6:00 - 8:00 p.m.

HCC North Forest Campus
The Community Room - #C128
6010 Little York Rd
Houston, TX 77016



Robins Landing



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



Houston
Habitat
for Humanity®



Robins Landing



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



Southern Palm

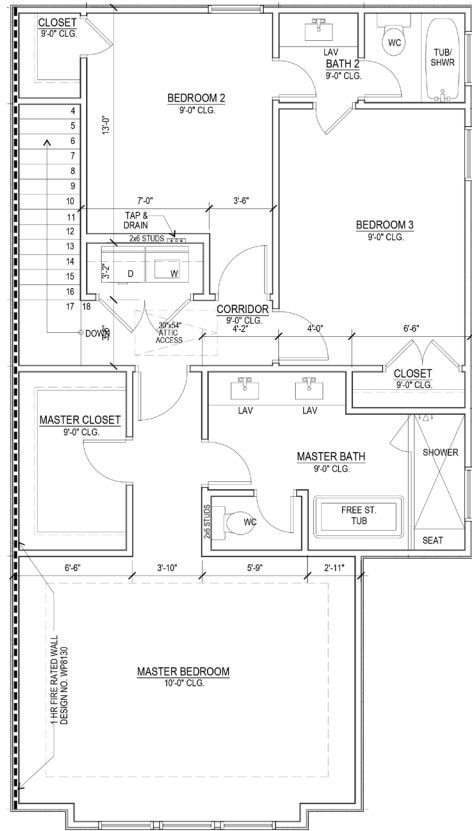


Southern Palm Playground



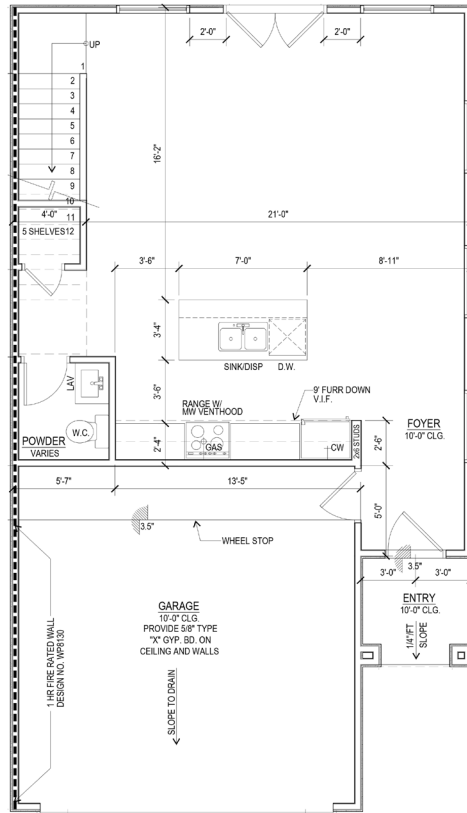


Southern Palm Interior



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

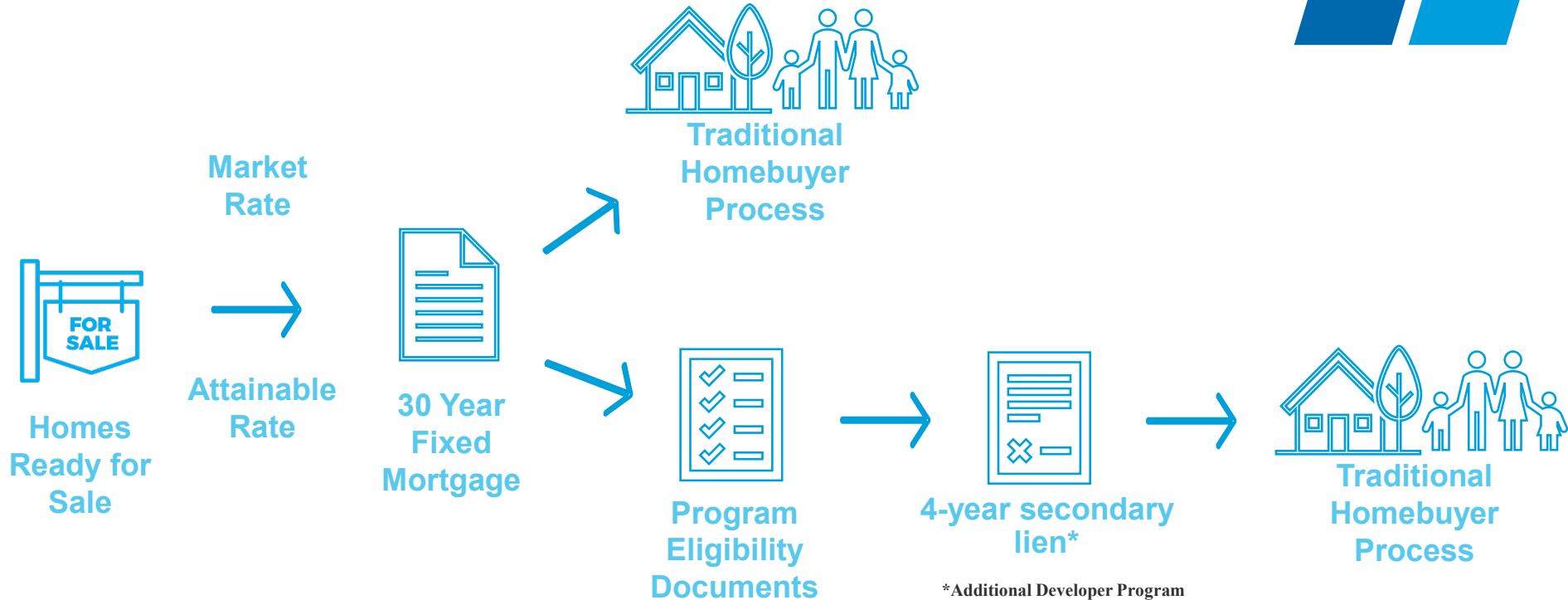
2022 Houston/The Woodlands/Sugar Land Region HUD Maximum Annual Household Income Limits*

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, social security or permanent resident card
- Homebuyer Education Course Certificate
 - Less than 1 year old
- Lender Pre-Approval Lender
 - Dated within last 120 days
- 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



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



Homebuyer Prequalification

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!**



Resources

- [360 Road to Homeownership](#)
 - Credit 101
 - One-Way to Building the Perfect Team
 - Road Rules (What to Expect)
 - Housing Tune - Ups





SPRING COMMUNITY MEETINGS

In-Person

Tuesday, March 28, 2023 at 6pm
Acres Homes Multi-Service Center
6719 W Montgomery Rd
Houston, TX 77091

Interactive Open House & Activities
with HCD Staff

Virtual*

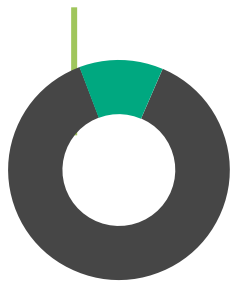
Thursday, March 30, 2023 at 3pm
English: bit.ly/2023SPH
Spanish: bit.ly/2023SPH-Spanish

Audio Lines: 1-936-755-1521
English ID: 103 305 474#
Spanish ID: 795 643 572#

For questions or more information, email HCDPlanning@houstontx.gov

*Also viewable on Facebook Live: [@HoustonHCD](https://www.facebook.com/HoustonHCD) & [@HoustonTelevision](https://www.facebook.com/HoustonTelevision)

HTV: Comcast (Ch. 16); Phonoscope (Ch. 73 & 99); Suddenlink (Ch. 14); AT&T U-verse (Ch. 99)



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

