

# New Homes for Houston Virtual Homebuyer Fair

June 7, 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

Introductions & Partner  
Presentation

2

New Homes for Houston  
Initiative

3

Homebuyer  
Prequalification

4

Additional Resources



# Introductions

# 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**



# **Partner Presentation: Avenue**





## WELCOME TO AVENUE CENTER



## MISSION

To invest in people, homes and communities to advance equity and opportunity for all Houstonians

## VISION

All Houstonians have the opportunity to live in quality homes in healthy, vibrant and inclusive neighborhoods

## SERVICES



Homeownership  
Education &  
Counseling



Community  
Initiatives



Develop  
Single-Family  
& Multi-  
Family Homes



Resident  
Support

# Homeownership Center

HUD Certified Housing Counselors  
English & Spanish  
Monday-Friday  
Virtual • In-person • Online



## EDUCATION

- HUD Certified Home Buyer Education Courses
- Q&A Webinars
- Post Purchase Workshops



## PRE- PURCHASE

- Mortgage Readiness Counseling
- Review
  - Debt
  - Income
  - Savings
  - Credit – Soft Pull Report
- Continued follow-up support
- Homebuying process support
  - Review Loan Estimates
  - Review Closing Disclosures



## POST-PURCHASE

- Refinance
- Escrow
- Paying Down Mortgage
- **Foreclosure Intervention**
  - Delinquent Mortgage Loan
  - Delinquent Property Tax

Is this your  
**BIG QUESTION**  
when considering your next move?

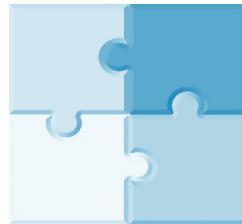


# Are You Ready to Buy a Home?



# D.I.S.C.

Debt. Income. Savings. Credit.



## INCOME

- Established Employment History (at least 24 months)
- Housing Affordability Range

## DEBT

- Housing Ratio: 31-33% of GMI
- Debt-to-Income Ratio: 43-45% of GMI

GMI=Gross Monthly Income

## CREDIT SCORES

- VA & FHA (580 - 640)
- Conventional (680+)
- How does this impact my Interest Rate

## SAVINGS

- Cash Reserves/ 3 Months of Mortgage Payments / 3 Months of Essentials
- Upfront Costs

# How much money is needed to buy a house?



<b>UPFRONT COST</b>
<b>EARNEST MONEY</b> 1% of the purchase price.
<b>OPTION FEE</b> Avg. \$200
<b>HOME INSPECTION</b> Avg. \$400-\$650 Cost varies
<b>WDI INSPECTION</b> Avg \$250
<b>MOLD INSPECTION</b> Avg. \$450+. Visual insp. for mold growth, moisture mapping, air & surface sampling, A/C duct check.
<b>CREDIT REPORT FEE</b> A fee paid directly to the lender

<b>DOWN PAYMENT</b>
<b>CONVENTIONAL</b> 5% for LMI Up to 20%
<b>FHA</b> 3.5%
<b>VA</b> 0%
<b>USDA</b> 0%

<b>CLOSING COST</b>
3-6 % of the PURCHASE PRICE
<b>LENDER</b> Loan Origination & Related Fees
<b>MORTGAGE INS. FEE</b> If applicable
<b>PROPERTY TAXES</b> 3-6 Months
<b>TITLE COMPANY FEES</b>
<b>HOMEOWNERS INS.</b>
<b>HOA FEES &amp; DUES</b> If applicable

# Creating a Plan for the Home Purchase



## STEP 1

### WHAT IS MY GOAL

- Consider Housing & DTI Ratio's: Do I need to **REDUCE my monthly DEBT** by paying off current credit items or **lowering my credit utilization** below 30%
- Do I need to **IMPROVE my CREDIT score** by catching up on late accounts or paying off default collection accounts
- Do I need to **SAVE more funds** for my cash reserves or upfront expenses?
- Is my **EMPLOYMENT** stable? Is it a good time to change employers? Do I need to increase my **INCOME**? If I am self-employed, do I need to plan how I file taxes?

## STEP 2

### ASSESS GROSS vs NET AFFORDABILITY

**Gross Income:** What the lender uses to calculate affordability (Housing & DTI calculations)

**Debt:** Credit Items on the credit report

**Net Income:** The income I use for my budget

**Debt Expenses:** Credit Items on the credit report

**Living Expenses:** My monthly expenses that lender does not include

## STEP 3

### CREATE & EXECUTE THE PLAN

- Create my **NET BUDGET** (net income minus debt & living expenses)
- Do I have a **surplus or a shortage** each month?
- Calculate how much I need to meet my goals (surplus ÷ funds needed)
- **Update the budget** with new goals
- **STICK TO THE PLAN!** Share your home buying goals! Create a support system!

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## Mortgage Loan Process

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## Down Payment Assistance

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# Where are you in the homebuying process?



# How Avenue can support you?

Register to take the HUD Certified  
**Home Buyer Education Course (HBE)**

Virtual, Online via e-Home, & In-person



**Receive your HBE Certificate**

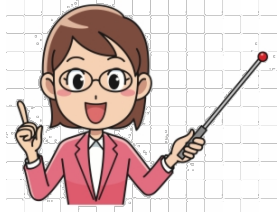
- Use to apply for DPA
- Valid for 12 months

Schedule your One-on-One  
**Mortgage Readiness Appointment**  
with a *HUD Certified Housing Counselor*

- Review D.I.S.C. to review mortgage readiness
- Create an Action Plan for next steps
- Review down payment program options



Attend Avenue's upcoming  
**HomeFest 2023 Summer Event**  
to learn about a variety of resources



## Homebuyer Education

- Ch. 1 - Are You Ready to Buy a Home?
- Ch. 2 - Managing Your Money
- Ch. 3 - Understanding Credit
- Ch. 4 - Obtaining a Mortgage Loan
- Ch. 5 - Shopping for a Home
- Ch. 6 - Protecting Your Investment
- Ch. 7 - Down Payment Assistance

Sign up for our upcoming Homebuyer's Education Class!

June 10   July 18   July 26

**To register for Homebuyer Education:**

Online: <https://www.avenuecdc.org/homeownership/buying-a-home>

Phone: (713) 864-9099

Email: [classes@avenuecdc.org](mailto:classes@avenuecdc.org)



**AVENUE**

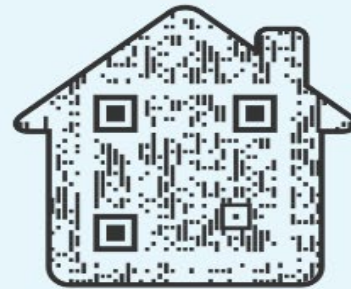
**HomeFest**

For Homebuyers and Homeowners

**Saturday, June 17**  
**10 am to 2 pm**

**3517 IRVINGTON BLVD.**  
**HOUSTON, TX 77009**

**Register here:**







**Thank You!**

**Avenue Homeownership Team**  
3517 Irvington Blvd.  
Houston, TX 77009

(713) 864-9099

[classes@avenuecdc.org](mailto:classes@avenuecdc.org)





# **New Homes for Houston**

# New Homes For Houston Initiative

- Invest \$105M in our neighborhoods
- Over 2,000 affordable, disaster-resilient, energy-efficient homes
- Affordable Homes reserved for Program Qualified Homebuyers
- Investment based on Affordable Homebuyer
- Additional Developer Program Requirements **MAY APPLY**





# Affordable Homeownership





# 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)
- \* Ring Alarm
- \* Smart Thermostat (Energy Star)
- \* 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**

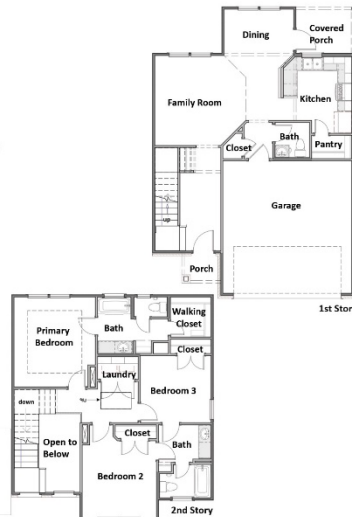
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**EXCLUSIVE FAMILY RESIDENCE FOR SALE**

7731 Aiden Ridge Lane



**PROPERTY DETAILS**

2 STORY

3 BEDS

2.5 BATHS

1486 SQ FT

**FEATURES**

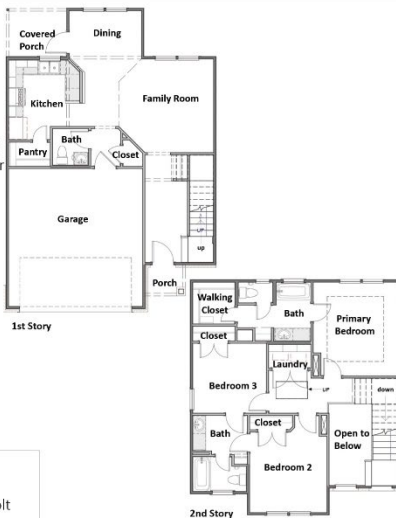
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4615 N. Freeway Suite 212  
Houston Tx 77022



**EXCLUSIVE FAMILY RESIDENCE FOR SALE**

7729 Aiden Ridge Lane



**PROPERTY DETAILS**

1 STORY

3 BEDS

2 BATHS

1416 SQ FT

**FEATURES**

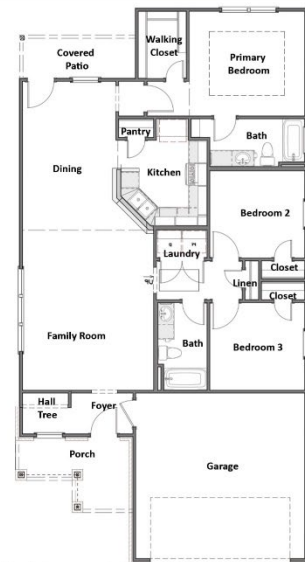
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Houston Tx 77022



# 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

# April 2023





# W Tidwell

## Elevations & Floor Plans

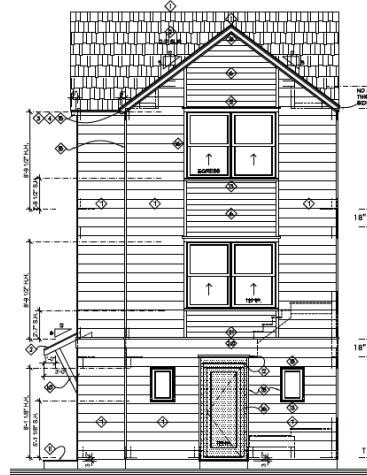
47 TOTAL HOMES

- 2 & 3 Story Homes
- 3 Bedrooms

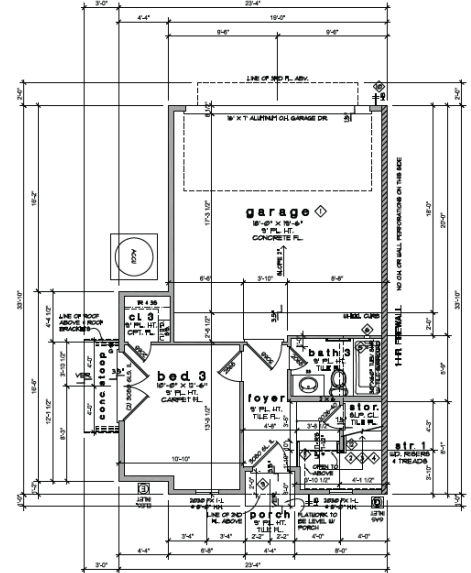
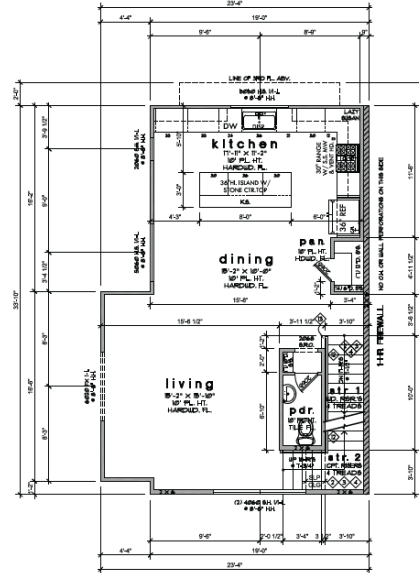
**PROJECTED MARKET PRICING:**  
\$299k - \$369k\*

### 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

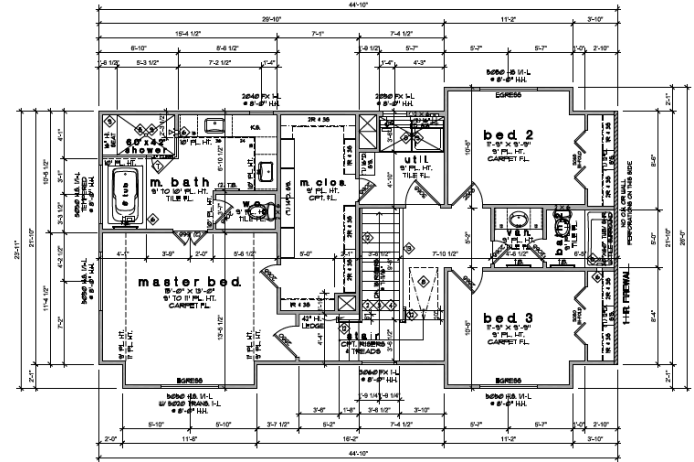
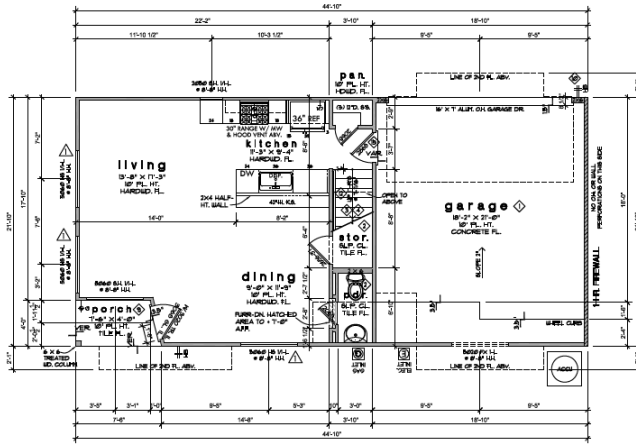
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- 3 Bedrooms

### PROJECTED MARKET PRICING:

\$299k - \$369k\*

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- Plan A – 1733 sq ft
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# W Tidwell

## Elevations & Floor Plans

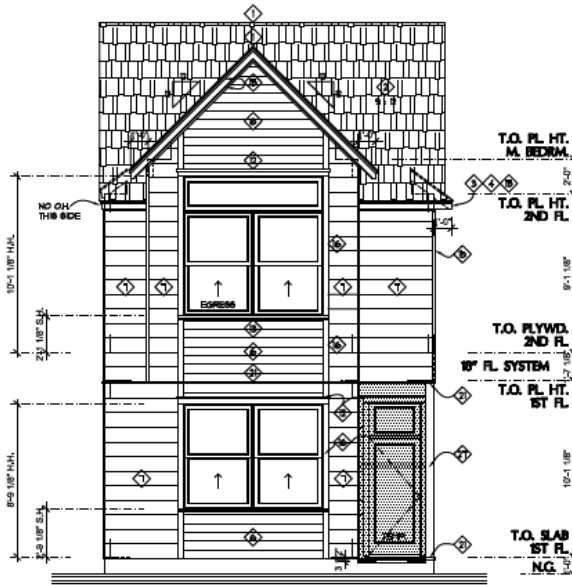
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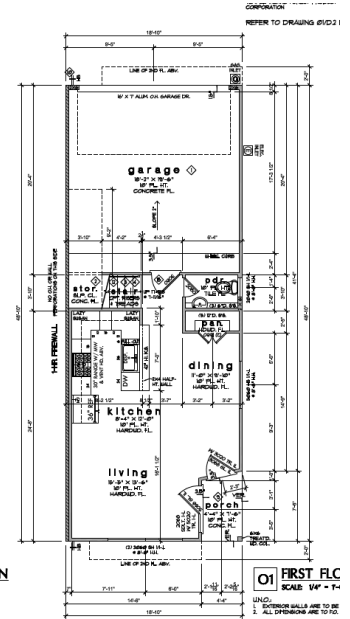
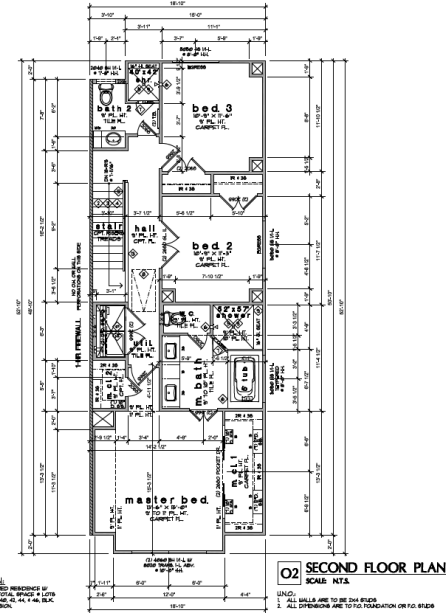
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- Plan C – 1441 sq ft



## Plan C



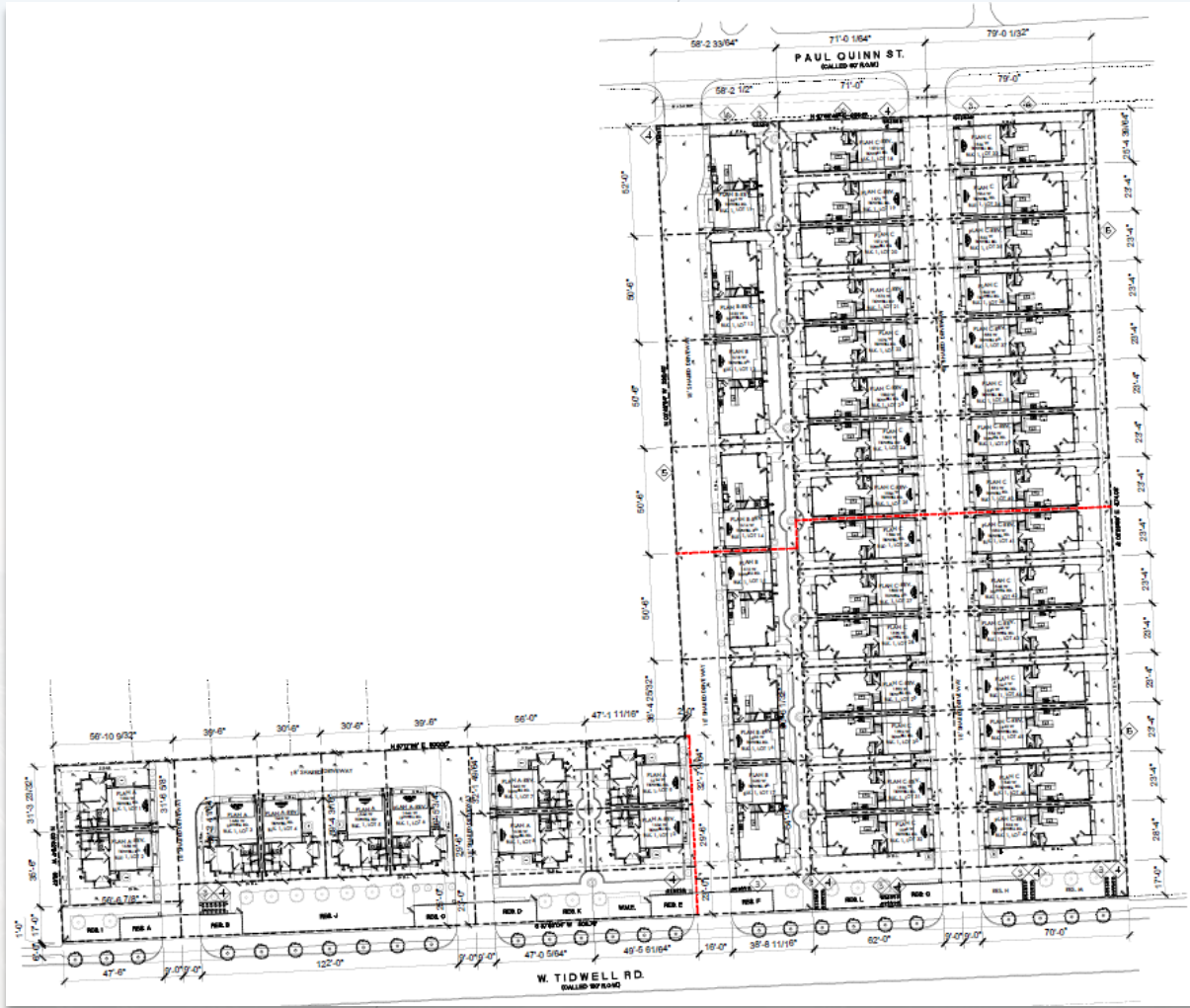


# W Tidwell

## 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](mailto:oracle@rzinc.net)**
  - **[www.oraclecityhomes.com](http://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

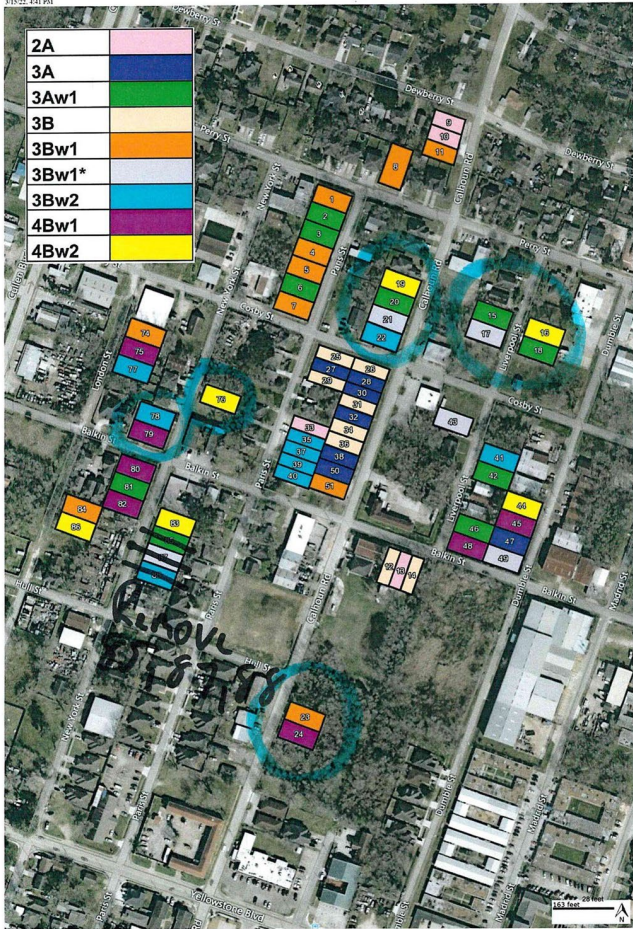
839 sq. ft.  
2 bedroom  
1 bath home



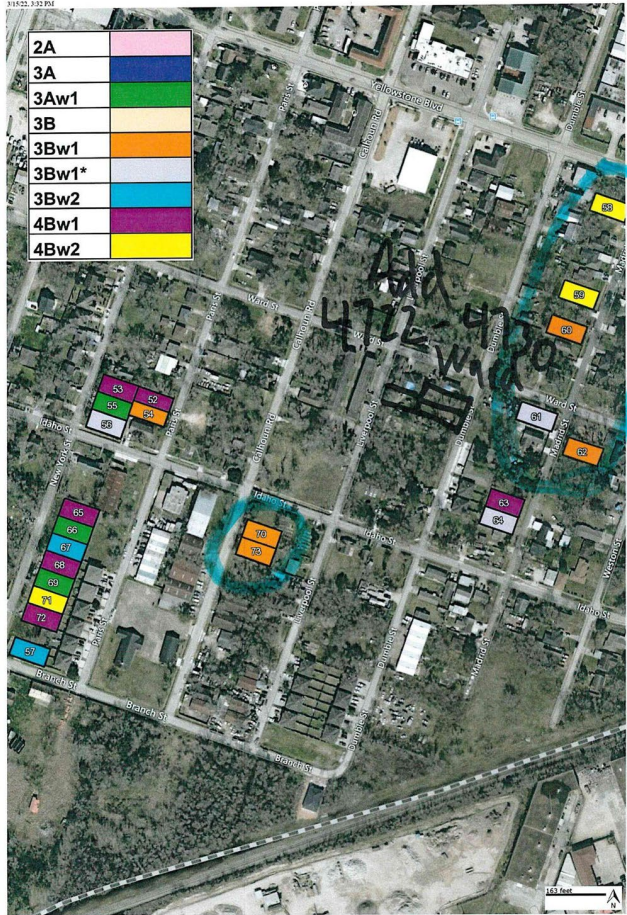
1431 sq. ft.  
3 bedroom  
2.5 bath home



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



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



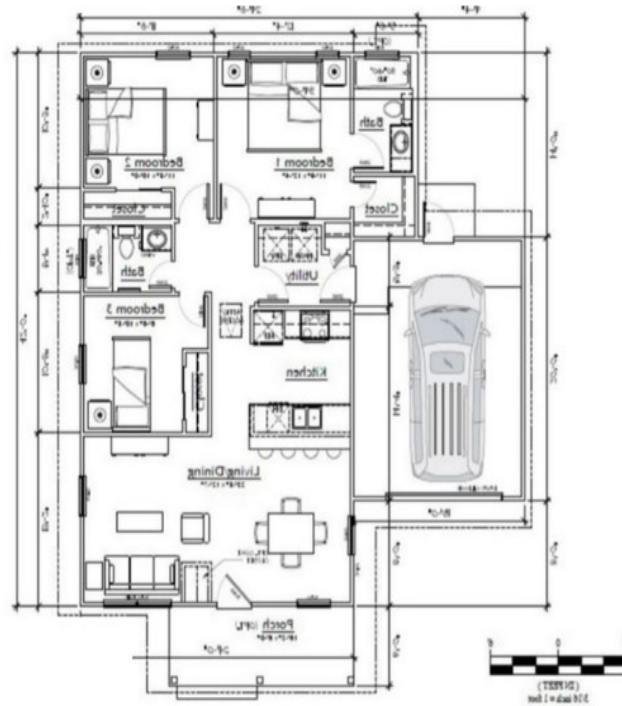






# Program Requirements

- 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](mailto: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](mailto:info@agapedevelopment.org)**
  - **<https://www.agapedevelopment.org/>**

\*Contact developer for final prices



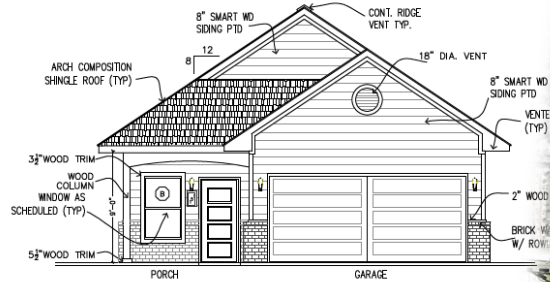




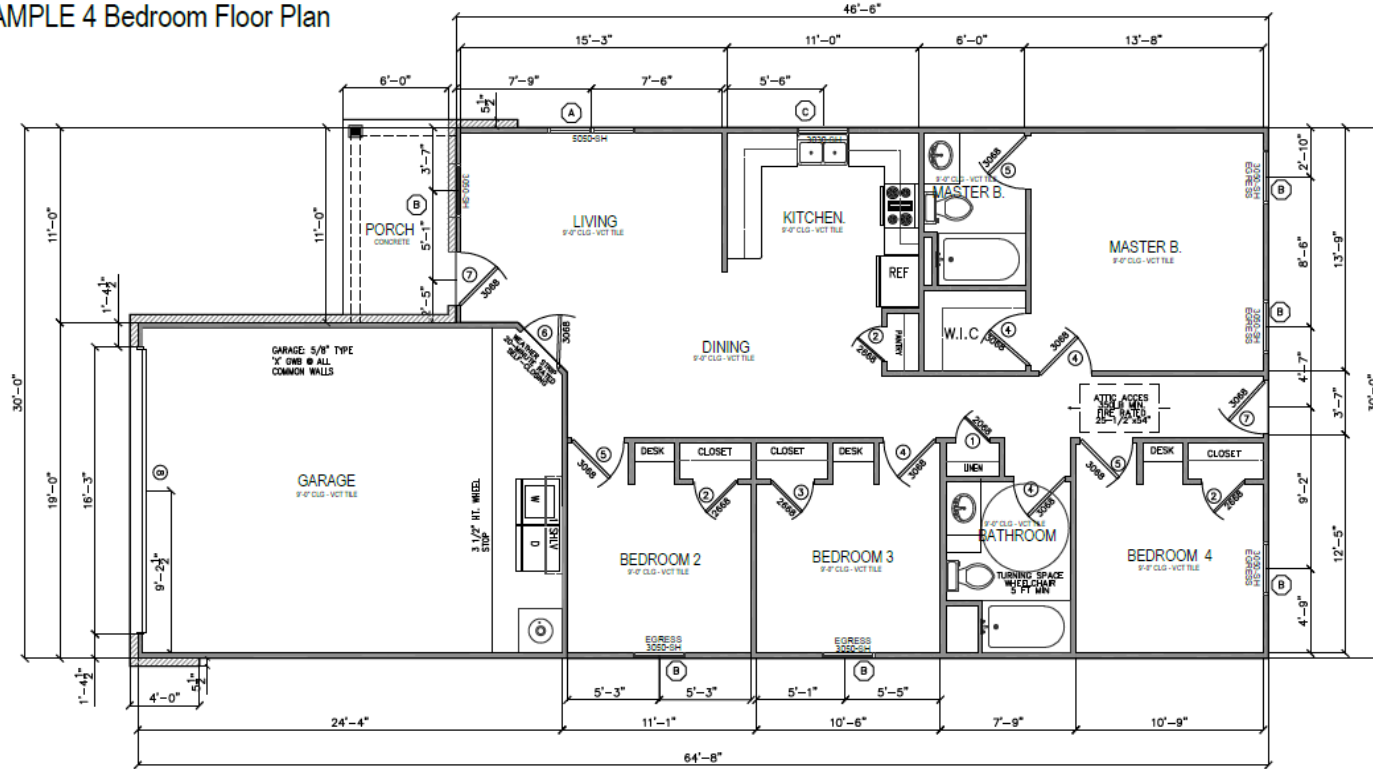
# **New Homes for Northeast Houston**

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

# May 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](http://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](http://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](http://www.houstonhabitat.org)
  - **713-671-9993 x287**
- [www.houstonhabitat.org](http://www.houstonhabitat.org)



Robins Landing

\*Contact developer for final prices



CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT





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

# March 2023



# May 2023





# Southern Palm



# Southern Palm Playground



CITY OF HOUSTON  
HOUSING AND  
COMMUNITY  
DEVELOPMENT

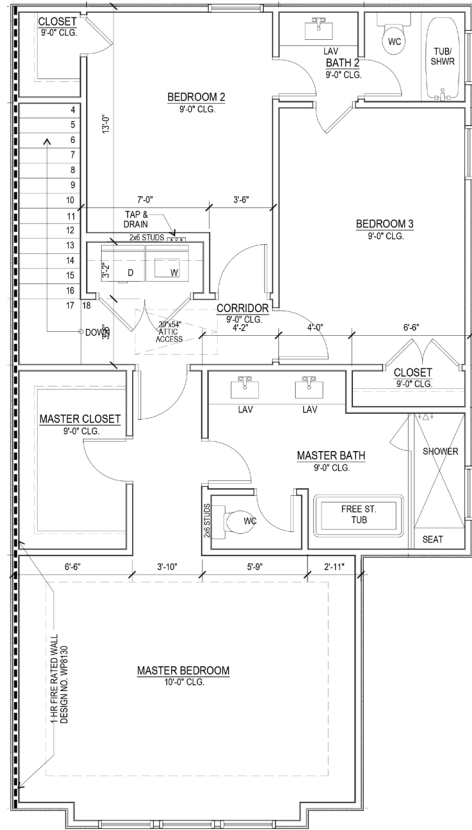
CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT





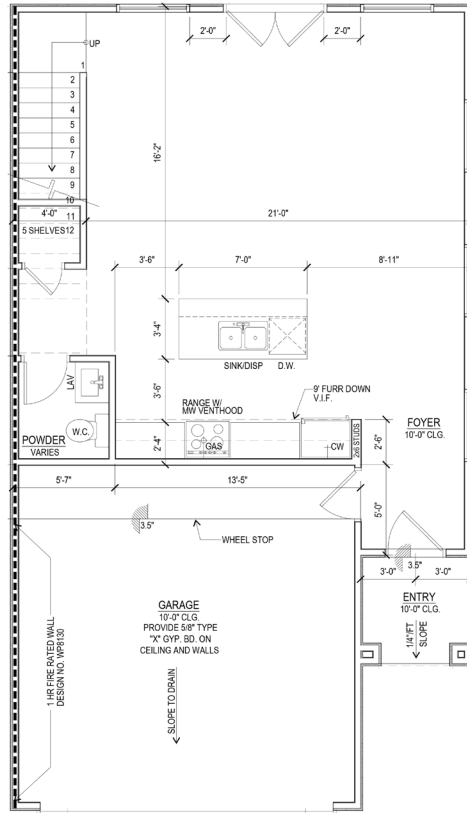
# Southern Palm Interior





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](mailto:Ashley@Mayberryhomes.net)
- <https://mayberryhomes.net/>



\*Contact developer for final prices



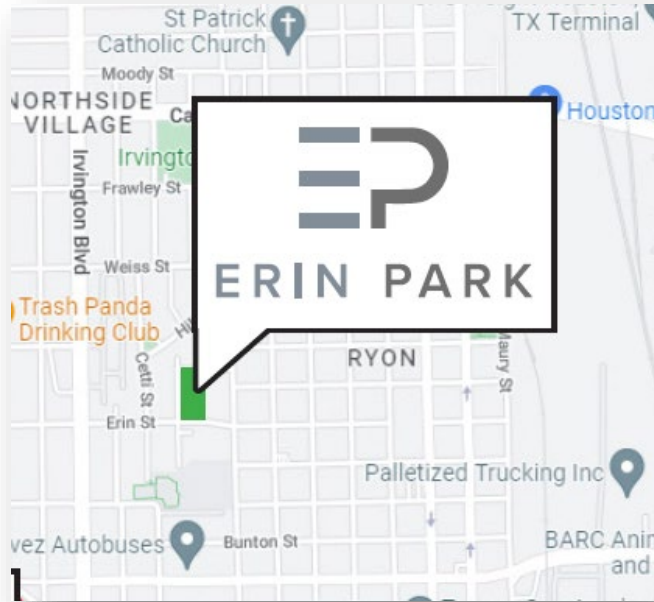
CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT





# **New Homes For Northside**

# Erin Park & Fulton Crossing



# Erin Park



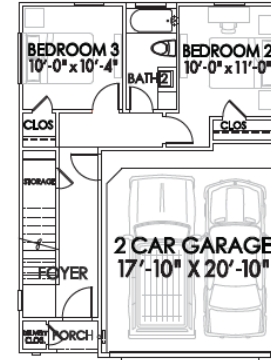
FREE-STANDING HOMES WITH PRIVATE YARDS



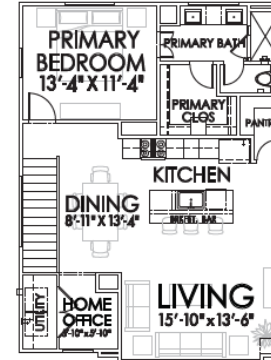
CITY OF HOUSTON  
HOUSING AND  
COMMUNITY  
DEVELOPMENT

CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

9289 PLAN | 1,396 SQ FT

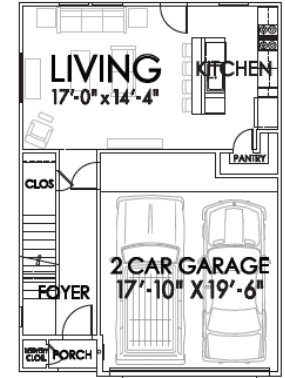


FIRST FLOOR

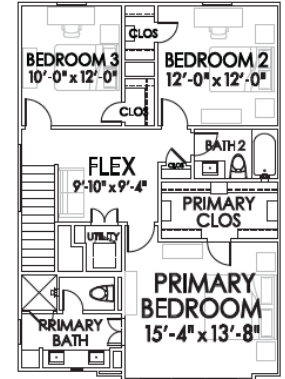


SECOND FLOOR

9215 PLAN | 1,496 SQ FT

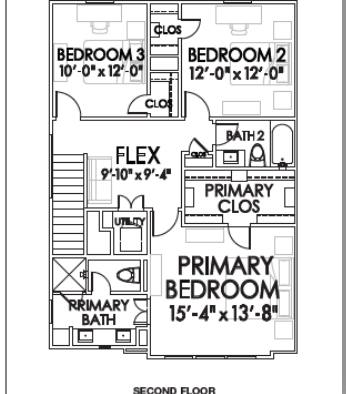
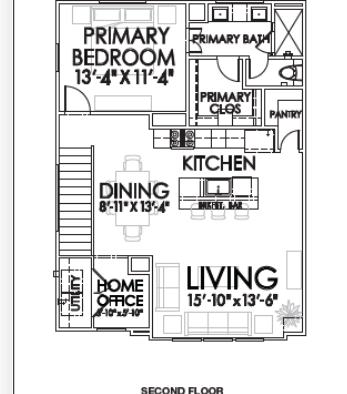
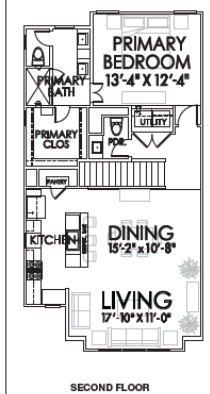
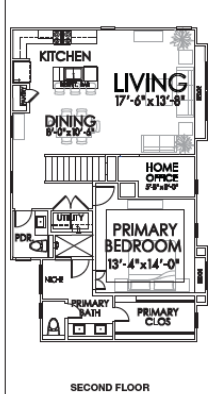
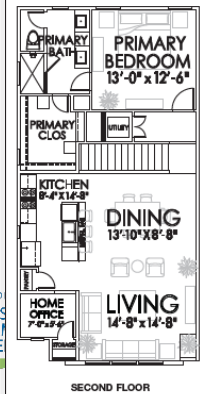
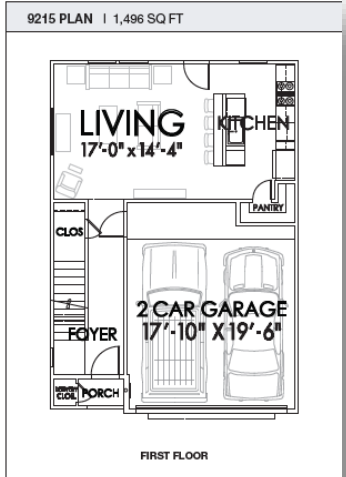
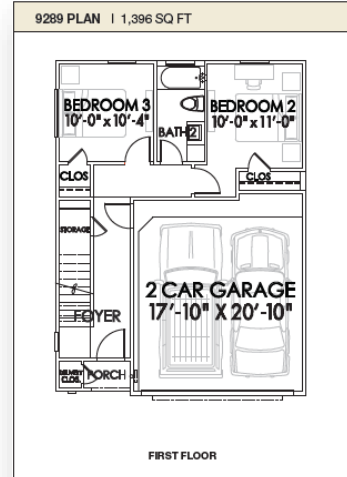
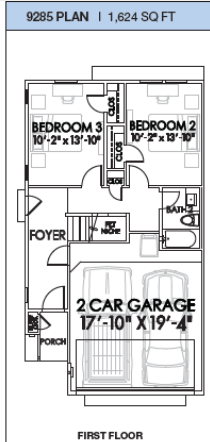
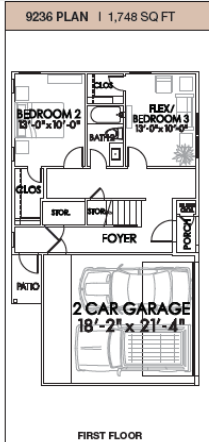
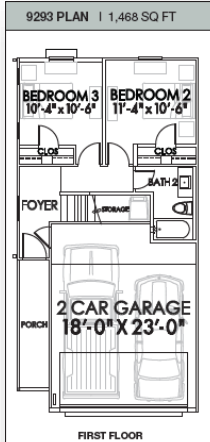


FIRST FLOOR



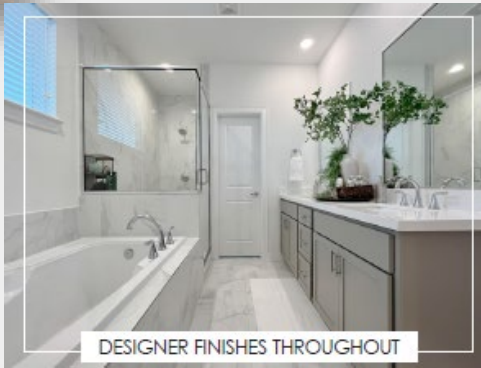
SECOND FLOOR

# Fulton Crossing

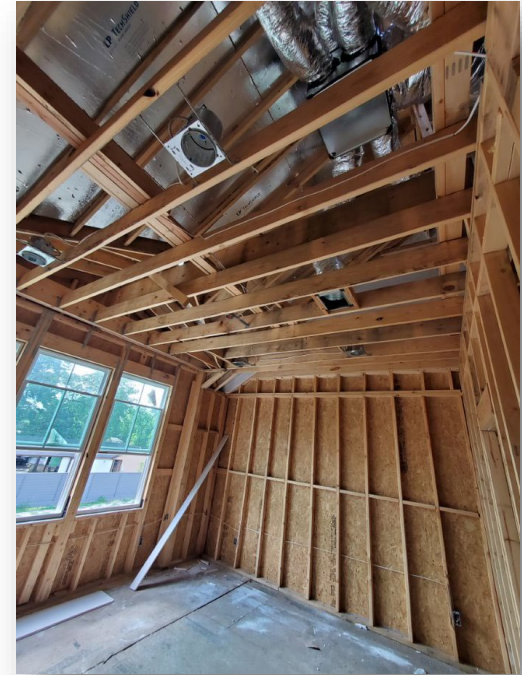


CITY OF HOUSTON COMMUNITY DEVELOPMENT

# Fulton Crossing



# Fulton Crossing – May 2023





# Summary

- **Price Range: Varies per site**
- **Presale Status: Fall 2023**
- **Projected move-in: Winter 2023**
- **Developer Contact Info**
  - <https://citysidehomes.com/>
  - **713-868-7226**



**\*Contact developer for final prices**



CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT





# **New Homes For Houston in 2024**

# Fall 2023 Construction Start



[Complete our Homebuyer Interest Survey to sign up for updates!](#)





# 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

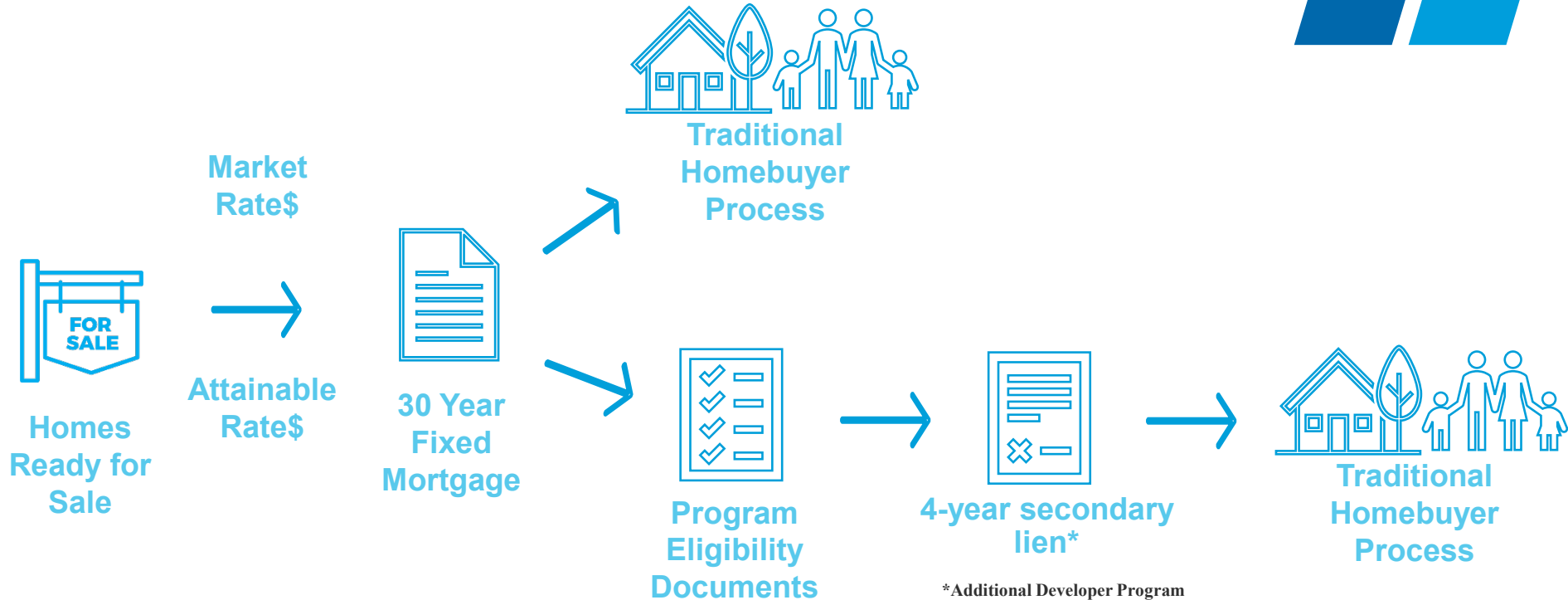
2022 Houston/The Woodlands/Sugar Land Region HUD Maximum Annual Household Income Limits\*

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 to increase June 15, 2023.**



# The Homebuyer Process



**\*Additional Developer Program Requirements May Apply**



# Homebuyer Profile

- Family of four & one grandparent
- Inspector: \$45,480
- School Social Worker: \$48,220
- Stay at home grandparent
- 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](mailto: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!

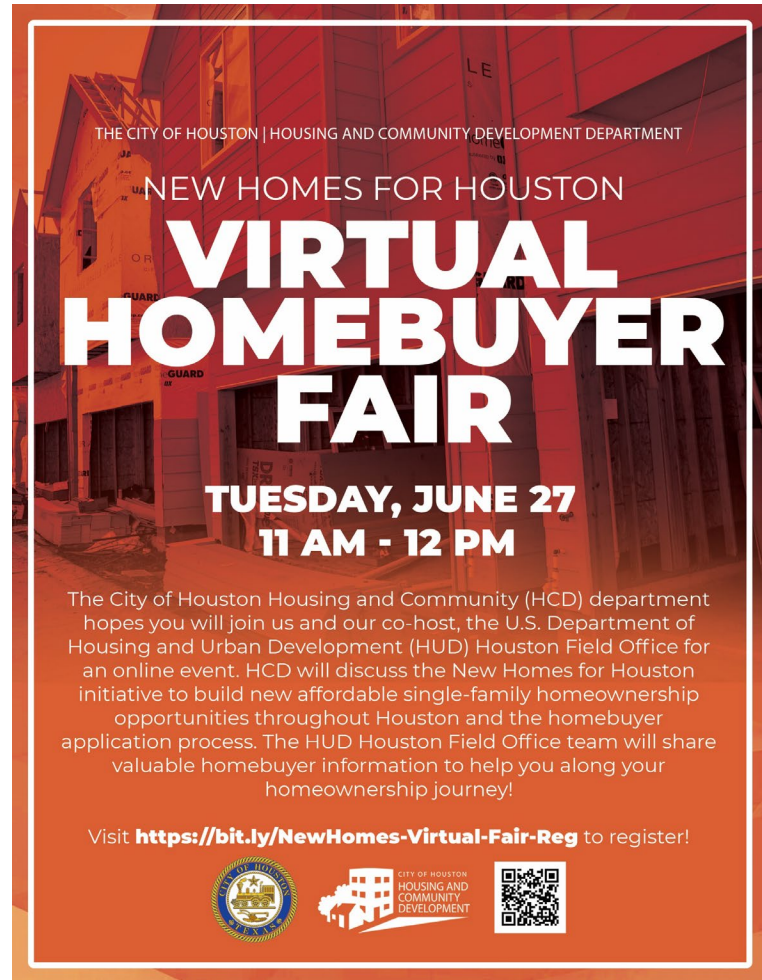
A square QR code located at the bottom left of the flyer, next to a blue triangle pointing right towards the text "SCAN TO TAKE SURVEY!".The official seal of the City of Houston, featuring a central figure and the text "CITY OF HOUSTON HOUSING AND COMMUNITY DEVELOPMENT" around the perimeter.

# Resources

- Virtual Homebuyer Fair
- U.S. Department of Housing and Urban Development Houston Field Office
- Tuesday, June 27, 11 AM -12 PM
- <https://bit.ly/NewHomes-Virtual-Fair-Reg>



CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

A promotional poster for the Virtual Homebuyer Fair. The background is a photograph of a modern, multi-story residential building under construction, with orange and red tones. The text is overlaid on the image. At the top, it says "THE CITY OF HOUSTON | HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT". Below that, "NEW HOMES FOR HOUSTON" is written in white. The main title "VIRTUAL HOMEBUYER FAIR" is in large, bold, white letters. The date and time "TUESDAY, JUNE 27 11 AM - 12 PM" are also in white. A paragraph of text describes the event, mentioning the City of Houston Housing and Community (HCD) department and the U.S. Department of Housing and Urban Development (HUD) Houston Field Office. At the bottom, it says "Visit <https://bit.ly/NewHomes-Virtual-Fair-Reg> to register!". There are three logos at the bottom: the City of Houston seal, the City of Houston Housing and Community Development logo, and a QR code.

THE CITY OF HOUSTON | HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

NEW HOMES FOR HOUSTON

# VIRTUAL HOMEBUYER FAIR

**TUESDAY, JUNE 27  
11 AM - 12 PM**

The City of Houston Housing and Community (HCD) department hopes you will join us and our co-host, the U.S. Department of Housing and Urban Development (HUD) Houston Field Office for an online event. HCD will discuss the New Homes for Houston initiative to build new affordable single-family homeownership opportunities throughout Houston and the homebuyer application process. The HUD Houston Field Office team will share valuable homebuyer information to help you along your homeownership journey!

Visit <https://bit.ly/NewHomes-Virtual-Fair-Reg> to register!



# Resources

- Session 1: Credit 101
- Session 2: Building the Perfect Team
- Session 3: Road Rules: What to Expect
- Session 4: Housing Tune-Ups
- Visit

<https://houstontx.gov/housing/outreach/360.html> to learn more.



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## 360 ROAD TO HOMEOWNERSHIP

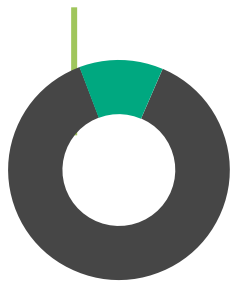
### Session Two: Building the Perfect Team

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](mailto:rhoward@serjobs.org)

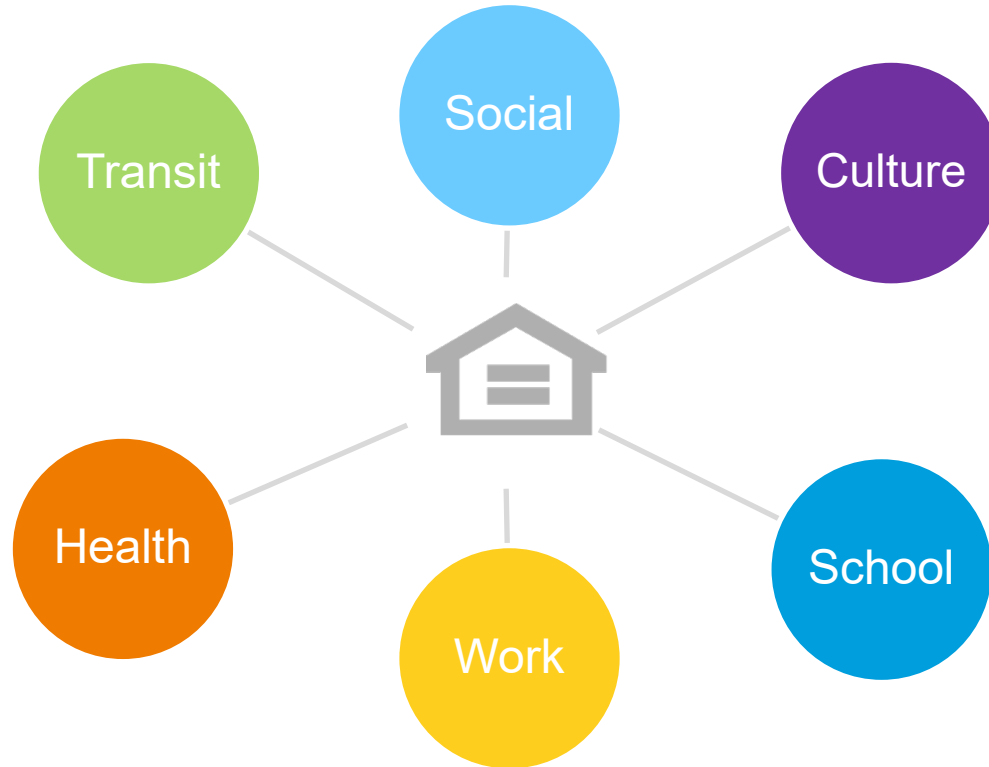




# **FAIR HOUSING BASICS**



# Importance of Fair Housing





# The Fair Housing Act Covers:

- The rental or sale of housing
  - Housing availability
  - Housing terms/conditions/privileges
- Housing services or facilities
- Advertising
- Lending and insurance
- Reasonable accommodations and modifications
- Harassment
- Retaliation



# Protected Classes

The Fair Housing Act prohibits housing discrimination against any of the following protected classes:

- **Race**
- **Color**
- **National Origin**
- **Religion**
- **Sex**
- **Familial Status**
- **Disability**





# Filing a Fair Housing Complaint



**U.S. Department of Housing & Urban Development**

1.800.669.9777 or [www.HUD.gov](http://www.HUD.gov)

**Texas Workforce Commission  
Civil Rights Division**

1.888.452.4778

**Greater Houston Fair Housing Center**

713.641.3247







# What does housing discrimination look like?



**Misrepresentation**

**Refusal**

**Inconsistency**

**Steering**

**Preferential Advertising**

**Illegal Inquiries**

**Denying reasonable accommodations or modifications**

**Threatening, coercing, intimidating or harassing**





- “If I were a single woman like you, I would want to rent in an area where it’s safer.”
- “I don't think you would be happy in this neighborhood.”
- “With young children, would you feel safe living on a busy street like this?”
- “We typically invite families with kids to apply for first-floor units.”



# Common Discriminatory

## Statements



# Steering

- Occurs when a real estate agent or landlord attempts to direct a home seeker to a particular area based on their protected class
- To avoid steering realtors should
  - Show all available properties to all homebuyers
  - Allow homebuyers to make decisions about which properties should be viewed or if the property is a good fit for them
  - Direct homebuyers to reliable resources such as the local school district, law enforcement, or Census Bureau to obtain information about neighborhood demographics



# Fair Housing Resources



Fair Housing Information & Downloads  
<https://bit.ly/HCDD-FairHousing>



Fair Housing & Landlord-Tenant Hotline  
832.394.6200 ext. 5



Fair Housing Education & Outreach  
[FairHousing@houstontx.gov](mailto:FairHousing@houstontx.gov)





2100 Travis Street, 9th floor, Houston, TX 77002  
832-394-6200 | [www.houstontx.gov/housing](http://www.houstontx.gov/housing)



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@HoustonHCDD

