Housing Assistance Council

A GUIDE TO NONPROFIT HOUSING ORGANIZATIONS SERVING THE COLONIAS
This report was prepared by James Yagley and Elizabeth Owens of the Housing Assistance Council (HAC). The work that provided the basis for this publication was supported by funding under Cooperative Agreement H-21396 with the U.S. Department of Housing and Urban Development (HUD). Ndeye Jackson served as Government Technical Representative. The substance and funding of that work are dedicated to the public. HAC is solely responsible for the accuracy of the statements and interpretations contained in this publication.

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, websites, 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

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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. 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). California has the fewest colonias groups; only two colonias organizations have been identified in California.

Table 1. Colonias Organizations by State

<table>
<thead>
<tr>
<th>State</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>30</td>
<td>59%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>11</td>
<td>22%</td>
</tr>
<tr>
<td>Arizona</td>
<td>8</td>
<td>16%</td>
</tr>
<tr>
<td>California</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Service Area</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serve Colonias Exclusively</td>
<td>10</td>
<td>20%</td>
</tr>
<tr>
<td>Not Exclusive to Colonias</td>
<td>41</td>
<td>80%</td>
</tr>
</tbody>
</table>

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.

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

3 This 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

<table>
<thead>
<tr>
<th>Year Founded</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1994</td>
<td>29</td>
<td>57%</td>
</tr>
<tr>
<td>Before 1980</td>
<td>13</td>
<td>25%</td>
</tr>
<tr>
<td>During or after 1994</td>
<td>17</td>
<td>33%</td>
</tr>
<tr>
<td>After 2000</td>
<td>2</td>
<td>4%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Specific Type of Nonprofit</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHDO</td>
<td>21</td>
<td>41%</td>
</tr>
<tr>
<td>CDC</td>
<td>7</td>
<td>14%</td>
</tr>
<tr>
<td>CDFI</td>
<td>6</td>
<td>12%</td>
</tr>
<tr>
<td>Community Action Agency (CAA)</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>Empowerment Zone or Enterprise Community (EZ/EC)</td>
<td>2</td>
<td>4%</td>
</tr>
</tbody>
</table>

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

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

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.
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>
<thead>
<tr>
<th>Category</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Established Group</td>
<td>18</td>
<td>35%</td>
</tr>
<tr>
<td>Up-and-Coming Group</td>
<td>14</td>
<td>27%</td>
</tr>
<tr>
<td>Innovative Group</td>
<td>12</td>
<td>24%</td>
</tr>
</tbody>
</table>

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

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

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

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

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrios Unidos Land Trust, Inc.</td>
<td>Tucson</td>
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<tr>
<td>Bisbee Coalition for the Homeless</td>
<td>Tucson</td>
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<tr>
<td>Campesinos Sin Fronteras</td>
<td>Somerton</td>
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<tr>
<td>Catholic Community Services of Cochise County</td>
<td>Bisbee</td>
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<tr>
<td>Chicanos por la Causa</td>
<td>Phoenix</td>
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<tr>
<td>Comite de Bienestar</td>
<td>San Luis</td>
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<tr>
<td>Housing America Corp.</td>
<td>Somerton</td>
</tr>
<tr>
<td>PPEP Microbusiness &amp; Housing Development Corp.</td>
<td>Tucson</td>
</tr>
</tbody>
</table>
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
Housing Counseling/ Financial Literacy
Property Management

Single-family units produced last year: 35
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
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
Self-Help Construction
Packaging RHS Section 502 Loans
Multifamily Housing Production
Housing Counseling/Financial Literacy
Infrastructure Development

Single-family units produced last year: 75
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
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  
Self-Help Construction  
Housing Rehabilitation  
Multifamily Housing Production

Single-family units produced last year:  61

All clients served from housing-related programs last year: 150
<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
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<tbody>
<tr>
<td>Campesinos Unidos</td>
<td>Brawley</td>
</tr>
<tr>
<td>Coachella Valley Housing Coalition</td>
<td>Indio</td>
</tr>
</tbody>
</table>
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
Self-Help Construction
Packaging RHS Section 502
Housing Rehabilitation
Multifamily Housing Production
Housing Counseling/Financial Literacy
Infrastructure Development

Single-family units produced last year: 48
All clients served from housing-related programs last year: 250
### New Mexico

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
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<tbody>
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<td>Colonias Development Council</td>
<td>Las Cruces</td>
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<tr>
<td>Columbus Health Care</td>
<td>Columbus</td>
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<tr>
<td>Habitat for Humanity – Gila Region</td>
<td>Artesia</td>
</tr>
<tr>
<td>HOME Education Livelihood Program (HELP)</td>
<td>Albuquerque</td>
</tr>
<tr>
<td>Housing &amp; Economic Rural Opportunities (HERO)</td>
<td>Las Cruces</td>
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<tr>
<td>Las Cruces Affordable Housing Corp.</td>
<td>Las Cruces</td>
</tr>
<tr>
<td>Luna County Housing Corporation</td>
<td>Deming</td>
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<tr>
<td>Mesilla Valley Habitat for Humanity</td>
<td>Las Cruces</td>
</tr>
<tr>
<td>New Mexico Community Development Loan Fund</td>
<td>Albuquerque</td>
</tr>
<tr>
<td>Tierra del Sol Housing Corp.</td>
<td>San Miguel</td>
</tr>
<tr>
<td>Tierra Madre</td>
<td>Sunland Park</td>
</tr>
</tbody>
</table>
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
Single-family units produced last year: 2
Housing Rehabilitation
Infrastructure Development
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
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
Self-Help Construction
Housing Rehabilitation
Multifamily Housing Production

Single-family units produced last year: 6
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
Self-Help Construction
Housing Counseling/ Financial Literacy
Infrastructure Development

Single-family units produced last year: 20
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<thead>
<tr>
<th>Name</th>
<th>City</th>
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<tbody>
<tr>
<td>Adult &amp; Youth United Development (AYUDA)</td>
<td>San Elizario</td>
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<tr>
<td>Alianza para el Desarrollo Comunitario</td>
<td>El Paso</td>
</tr>
<tr>
<td>Amigos del Valle</td>
<td>Mission</td>
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<tr>
<td>Asociacion Por Servicios Sociales-Centro Aztlan</td>
<td>Laredo</td>
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<tr>
<td>Azteca Community Loan Fund</td>
<td>San Juan</td>
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<tr>
<td>Azteca Economic Development and Preservation Corp.</td>
<td>Laredo</td>
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<td>CDC of Brownsville</td>
<td>Brownsville</td>
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<tr>
<td>CDC of South Texas</td>
<td>McAllen</td>
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<tr>
<td>Center for Economic Opportunities</td>
<td>San Juan</td>
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<tr>
<td>Centro de Salud Familiar La Fe</td>
<td>El Paso</td>
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<td>Colonias Unidas</td>
<td>Rio Grande</td>
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<td>Community Action Council of South Texas</td>
<td>Rio Grande City</td>
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<td>Community Action Social Services &amp; Education (CASSE)</td>
<td>Eagle Pass</td>
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<td>Community Council of Southwest Texas</td>
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<td>Community HOPE Projects</td>
<td>McAllen</td>
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<td>Community Outreach Partnership Center (COPC)</td>
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<td>El Paso Collaborative</td>
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<td>Futuro Communities Incorporated</td>
<td>Uvalde</td>
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<td>Harlingen Community Development Corp.</td>
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<td>Housing Plus, Inc.</td>
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<td>La Gloria Development</td>
<td>El Cenizo</td>
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<td>Lower Valley Housing Corporation</td>
<td>Fabens</td>
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<td>McAllen Affordable Homes, Inc.</td>
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<tr>
<td>Neighborhood Housing Services of Dimmit County</td>
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<td>Organizacion Progresiva de San Elizario (OPSE)</td>
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<tr>
<td>Proyecto Azteca</td>
<td>San Juan</td>
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<tr>
<td>Rio Valle Rainbow, Inc.</td>
<td>El Paso</td>
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<td>South Texas Economic Development Corp.</td>
<td>Weslaco</td>
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<td>Sparks Housing Development Corp.</td>
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<tr>
<td>Tejas Community Credit Opportunities</td>
<td>Mission</td>
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</tbody>
</table>
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 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: Isaias 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 78049

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

Executive Director: Alberto Luera
Contact Person: Rosalia Guerro, 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, underserved, 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: aclf@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
Executive Director: Robert Calvillo  
Contact Person: Robert Calvillo  
Contact Phone: 956-687-6263  
Contact Email: rcalvillo@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: Hidalgo County

Housing-Related Programs

Single-Family Housing Production
Housing Rehabilitation

All clients served from housing-related programs last year: 94
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
Single-family units produced last year: 12
Housing Counseling/Financial Literacy
**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

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
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
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

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
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
Self-Help Construction
Housing Counseling/Financial Literacy
Infrastructure Development

Single-family units produced last year: 100
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
Single-family units produced last year: 5
Multifamily Housing Production

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.

<table>
<thead>
<tr>
<th>Program</th>
<th>States</th>
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<tbody>
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<td>Colonias States</td>
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<td>Contract for Deed Consumer Education Program</td>
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<td>Contract for Deed Conversion Program</td>
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<td>Down Payment Assistance Program (DPAP)</td>
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<td>First Time Homebuyer Program</td>
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<td>New Mexico Colonias Construction Grant</td>
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<td>Single Family Bond Program</td>
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<td>State CDBG Program Colonias Allocation</td>
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<tr>
<td>Texas Bootstrap Loan Program</td>
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<td>U.S.-Mexico Border Environmental Program: Border 2012</td>
<td>Colonias States</td>
</tr>
<tr>
<td>Water &amp; Environmental Program</td>
<td>Colonias States</td>
</tr>
</tbody>
</table>
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
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
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
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
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.

**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
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
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.

**Focus of Program:** Single-Family Development

**Service Area:** Texas

**Program Recipients:** Nonprofit Organizations

**Eligibility Requirements:** Colonia Self-Help Centers and State-Certified Owner-Builder Housing Programs

**Annual Budget:** $3,000,000

**Clients Served Annually:** 147

**Program Contact:** Phyllis Calderon
phyllis.calderon@tdhca.state.tx.us
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
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

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### A. Organizations that Serve the Colonias Exclusively

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<th>Name</th>
<th>City</th>
<th>State</th>
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<tr>
<td>Alianza para el Desarrollo Comunitario</td>
<td>El Paso</td>
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<td>Barrios Unidos Land Trust, Inc.</td>
<td>Tucson</td>
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<td>Center for Economic Opportunities</td>
<td>San Juan</td>
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<td>Colonias Development Council</td>
<td>Las Cruces</td>
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<td>Colonias Unidas</td>
<td>Rio Grande</td>
<td>TX</td>
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<td>Community Action Social Services &amp; Education (CASSE)</td>
<td>Eagle Pass</td>
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<td>Housing America Corp.</td>
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<td>La Gloria Development</td>
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<td>Organizacion Progresiva de San Elizario (OPSE)</td>
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<tr>
<td>Proyecto Azteca</td>
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<th>Name</th>
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<td>Adult &amp; Youth United Development (AYUDA)</td>
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<td>Amigos del Valle</td>
<td>Mission</td>
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<td>Asociacion Por Servicios Sociales-Centro Aztlán</td>
<td>Laredo</td>
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<td>Azteca Economic Development and Preservation Corp.</td>
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<td>Campesinos Unidos</td>
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<td>Catholic Community Services of Cochise County</td>
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<td>CDC of Brownsville</td>
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<td>Center for Economic Opportunities</td>
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<td>Centro de Salud Familiar La Fe</td>
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<td>Chicanos por la Causa</td>
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<td>Coachella Valley Housing Coalition</td>
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<td>TX</td>
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<td>Comite de Bienestar</td>
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<td>Community Action Council of South Texas</td>
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<td>Community Council of Southwest Texas</td>
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<td>El Paso Collaborative</td>
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<td>Habitat for Humanity – Gila Region</td>
<td>Artesia</td>
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<td>HOME Education Livelihood Program (HELP)</td>
<td>Albuquerque</td>
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<td>Housing &amp; Economic Rural Opportunities (HERO)</td>
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<td>Housing America Corp.</td>
<td>Somerton</td>
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<td>McAllen Affordable Homes, Inc.</td>
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<td>Mesilla Valley Habitat for Humanity</td>
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<td>Neighborhood Housing Services of Dimmit County</td>
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<td>New Mexico Community Development Loan Fund</td>
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<td>Proyecto Azteca</td>
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<td>Rio Valle Rainbow, Inc.</td>
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<td>Sparks Housing Development Corp.</td>
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## C. Organizations Founded Before 1980

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## J. Organizations That Package RHS Section 502 Loans

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### K. Organizations With Housing Rehabilitation Programs

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<tr>
<td>PPEP Microbusiness &amp; Housing Development Corp.</td>
<td>Tucson</td>
<td>AZ</td>
</tr>
<tr>
<td>Rio Valle Rainbow, Inc.</td>
<td>El Paso</td>
<td>TX</td>
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<tr>
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<tr>
<td>Tierra del Sol Housing Corp.</td>
<td>San Miguel</td>
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# Organizations With Multifamily Housing Development Programs

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<td>Azteca Economic Development and Preservation Corp.</td>
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<td>Center for Economic Opportunities</td>
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<tr>
<td>Centro de Salud Familiar La Fe</td>
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<td>Indio</td>
<td>CA</td>
</tr>
<tr>
<td>Comite de Bienestar</td>
<td>San Luis</td>
<td>AZ</td>
</tr>
<tr>
<td>Community Action Council of South Texas</td>
<td>Rio Grande City</td>
<td>TX</td>
</tr>
<tr>
<td>El Paso Collaborative</td>
<td>El Paso</td>
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<tr>
<td>HOME Education Livelihood Program (HELP)</td>
<td>Albuquerque</td>
<td>NM</td>
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<tr>
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<tr>
<td>Housing America Corp.</td>
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<td>Housing Plus, Inc.</td>
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<td>McAllen Affordable Homes, Inc.</td>
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## M. Organizations With Housing Counseling/Financial Literacy Programs

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<td>CDC of Brownsville</td>
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<td>Brownsville</td>
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<td>Center for Economic Opportunities</td>
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<td>Community HOPE Projects</td>
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<td>Community Outreach Partnership Center (COPC)</td>
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<td>Futuro Communities Incorporated</td>
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<td>La Gloria Development</td>
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### N. Organizations With Infrastructure Development Programs

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<td>Alianza para el Desarrollo Comunitario</td>
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<td>Asociacion Por Servicios Sociales-Centro Aztlan</td>
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<td>Center for Economic Opportunities</td>
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<td>Comite de Bienestar</td>
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<td>Housing Plus, Inc.</td>
<td>Harlingen</td>
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<td>La Gloria Development</td>
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<tr>
<td>Tierra Madre</td>
<td>Sunland Park</td>
<td>NM</td>
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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.