



Affordable Homes of South Texas, Inc.

Affordable Homes of South Texas, Inc, was founded in 1976 in response to a City of McAllen Planning Department survey of the housing conditions in the city. The results brought to light the fact that many families were living in substandard conditions.

For the last 39 years, AHSTI has been dedicated to not only improving substandard housing conditions, but to also help prospective homebuyers achieve their dream of homeownership at a price they can afford.

Affordable Homes of South Texas, Inc. is a community based non-profit organization enhancing the quality of life by providing affordable housing and related services to eligible families.

Successes to Date

The consortium members have been working diligently to reach out to Colonia residents. To date we've had 26 applicants for the program.

Challenges

We have found that the majority of colonia residents we have made contact with do not own their lots, they are either renting or have just started paying on their lot. In addition, a majority of colonia residents are elderly who do not want to take on a mortgage at this point in their life. These individuals live in dire conditions in mobile homes, but are fearful of taking on a mortgage.

What Lies Ahead

We have sought additional funding to pay off the lots of the eligible Colonia residents who are still interested in the program. Consolidating their lot with the mortgage will protect them from predatory lenders and will allow them to live in better conditions (in a new home). We are also attempting to educate them so that they will be able to understand the way our

program works and that we are not predatory lenders ourselves. While changing the mentality of these individuals is not easy, it is rewarding to know that they will be able to live in decent conditions through the assistance of these grant funds.