



Acres Homes

*Equitable Neighborhood Development Plan
Houston, Texas*

Developed in partnership with



Mission

The mission of the Houston Area Urban League is to enable African Americans and other minorities to secure economic self-reliance, parity, power and civil rights.

Acres Homes

Equitable Neighborhood Development Plan

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The vision for Acres Homes is a stable community where all members are active and engaged in shaping the future of their community.

01 | Introduction

Acres Homes is a community of approximately 55,000 residents located ten miles northwest of downtown Houston. It is a primarily African American and Hispanic/Latino community that is growing and changing. The City of Houston's Acres Homes Complete Communities Action Plan, completed in 2018, identified a set of priorities for the community moving forward, including expanding economic development and opportunities, creating new affordable housing, safeguarding the history and character of the neighborhood, and expanding civic leadership and engagement.

The Houston Area Urban League (HAUL) has been serving the Acres Homes community since 2015. HAUL provides Housing Counseling services, Homebuyer Education workshops, Financial Management workshops and Financial Coaching, Family Literacy, Disaster Case Management, Small Business Development and Texas Benefits through our location at the City of Houston Acres Homes Multiservice Center.

As part of our ongoing commitment to the Acres Homes community, HAUL has created this action plan for equitable development. To develop this Action Plan, we reviewed reports from the Texas State Historical Association, the City of Houston Acres Home Complete Communities Action Plan, and Lessons from Texas 10 years of Disaster Recovery Examined by the Texas Appleseed, Houston Chronicle and the Rice/Kinder Institute for Urban Research. In order to incorporate community knowledge in the plan, HAUL also conducted a survey of Acres Homes residents in partnership with Texas Southern University Mickey Leland Center in the School of Public Affairs. The survey looked at location of homeowners and renters, the barriers to recovery from natural disasters, and what is needed to improve the community and quality of life.

The vision for Acres Homes is a stable community where all members are active and engaged in shaping the future of their community. In order to help achieve this vision, HAUL will work to ensure

renters in Acres Homes can buy affordable homes in the neighborhood, ensure homeowners can maintain their homes, ensure residents can recover from natural disasters, protect residents from predatory

lending, and expand economic opportunities for Acres Homes residents. This plan lays out the specific strategies that HAUL will use to guide our work to achieve these goals.



Acres Homes Residents Civic Engagement 2019



Housing Resource Event at Acres Homes Multi-Service Center

Acres Homes derived its name from the fact that land was sold by the acre and not by the lot. It is a historically Black or African American neighborhood, although this is changing as more Hispanic or Latino residents move into the community.

02 | About the Neighborhood

Acres Homes was once considered the South's largest unincorporated black community. It is located south of Aldine and ten miles northwest of downtown Houston in Harris County, including zip codes 77088 and 77091.

It was developed during WWI when landholders began selling off home sites in plots big enough allow small gardens and maintain chickens or farm animals. The town derived its name from the fact that land was sold by the acre and not by the lot. The first settlers came from rural areas, attracted by the community's inexpensive land, low taxes, and the absence of city building standards. Residents dug wells and built sanitary facilities but conditions in the settlement subsequently declined.

When the community was annexed to the City of Houston, Acres Homes was a 12 1/2 square mile heavily wooded, dispersed slum settlement without transportation or educational facilities. Even though 90 percent of the residents were homeowners, most

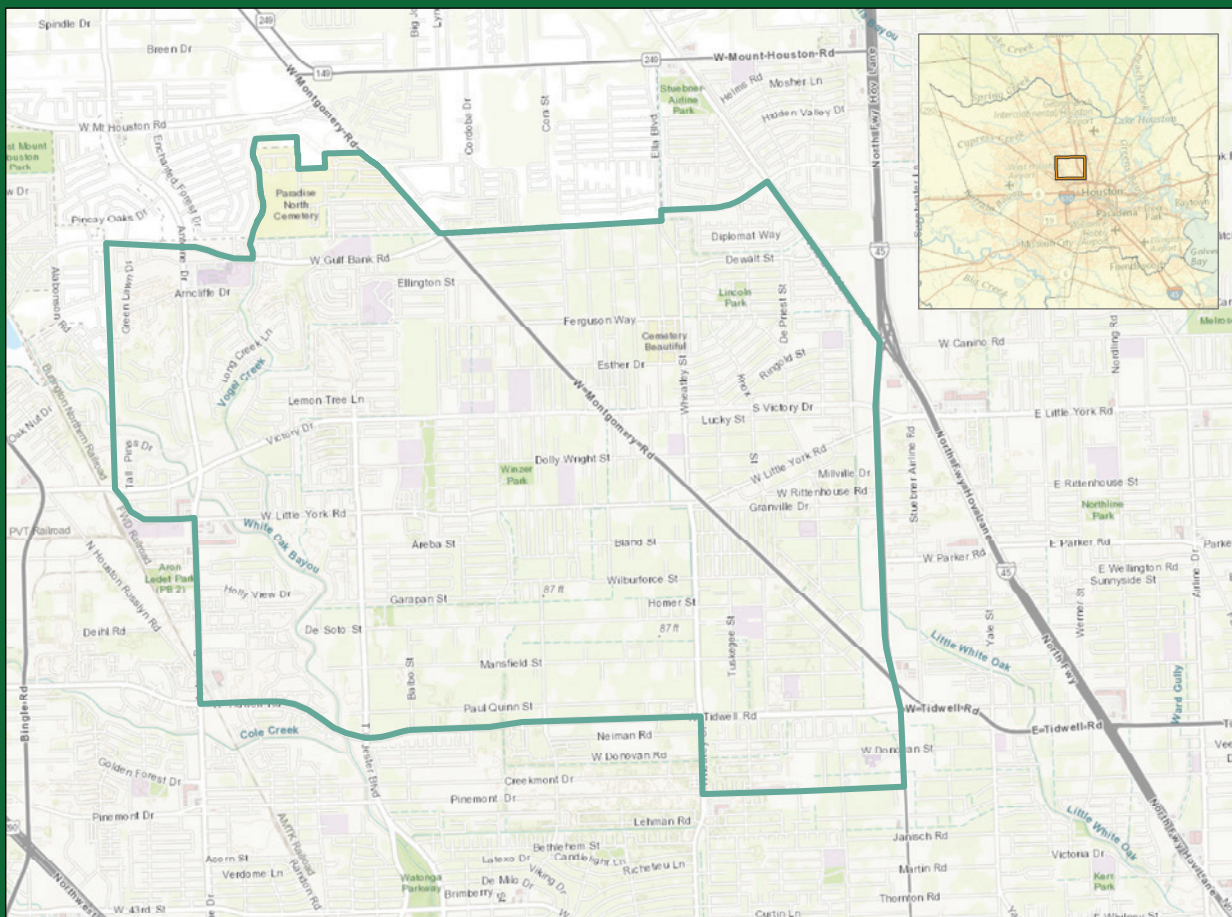
housing was substandard (Kleiner, Diana, Texas State Historical Association June, 2010).

Acres Homes has become a sprawling working-class neighborhood of brick and frame homes interspersed with abandoned and dilapidated shacks. The community is also affectionately known as the "44" after the Metro bus that runs through the community. Respondents to the survey HAUL conducted as part of the planning process¹ identified Acres Homes' proximity to downtown, access to transit, and inexpensive housing as important assets. Because of its affordability, local painters and sculptors have been drawn to the community.

The City of Houston Acres Homes Complete Communities Action Plan, completed in 2018, states today nearly 55,000 residents live in Acres Homes. The community has a mixture of land uses, with single-family residential as the majority (54%), followed by undeveloped land. It is a historically Black or African American neighborhood, although

¹ The Houston Area Urban League jointly with NALCAB developed a survey during the summer of 2019 to be administered to residents of Acres Homes. Questions were designed to look at the demographics of residents including neighborhood, income and employment, ethnicity, gender. Questions also looked at quality of housing, cost, need for repairs, impact of disasters and whether fair housing issues such as predatory lending were prevalent.

Acres Homes



Through a review of previous plans and our community engagement process, we identified four key community challenges and priorities.



Complete Communities Planning Process

this is changing as more Hispanic or Latino residents move into the community. In 2015 the population was comprised of 56% African American, 35% Hispanic or Latino, and 7% White and 1% Asian.

Community Challenges and Priorities

Through a review of previous plans, including the Acres Home Complete Community Action Plan, and our community engagement process, which included a survey of the community, we identified the following key community challenges and priorities:

- New Affordable housing
- Natural Disaster Preparedness and Recovery
- Protection from Predatory Lending
- Expansion of Economic Opportunities

Affordable Housing

Acres Homes residents are facing the following challenges related to housing:

Rising housing costs: Rising housing costs point to the need for new affordable housing. Nearly 38% of households in Acres Homes were burdened with high housing costs in 2017, spending more than 30% of their income towards this expense. And housing is

becoming more expensive. To date, Redfin reports that the average home in Houston sells for \$180,000 and this continues to rise. A house in Houston can stay on the market from 8 to 60 days depending on the neighborhood. Median home value in Houston, according to American Factfinder, is \$104,055 and the median rent is \$940.00. Of local residents, 40% view housing in Acres Homes as affordable.

Declining homeownership rate: Acres Homes has historically been a community of homeowners. In 2015, 53% of households owned their own homes, a much higher percentage than Houston overall where 44% of households owned their home. Yet, similar to communities across Houston and the United States, homeownership is declining. Between 2000 and 2015, the number of homeowners in Acres Homes declined by 445.

Gentrification: According to “Neighborhood Gentrification across Harris County: 1990 to 2016” produced by the Rice/Kinder Institute for Urban Research in December 2018, during the past three decades many neighborhoods across Houston have experienced disinvestment and reinvestment. With an influx of high-income households, certain low-and moderate-income neighborhoods are experiencing rising housing costs. At the same time, those neighborhoods have seen greater socioeconomic change, particularly in racial composition, educational attainment, and increases in rent and property taxes.

This phenomenon, referred to as gentrification, changes both the social character and the built environment of a neighborhood. A study of Harris County's census tracts revealed that certain areas were more vulnerable to gentrification and had a greater change than the county's overall change over a period of time. From 1990 to 2016, six (6) tracts experienced continual gentrification. Acres Homes was one of the tracts that is experiencing a 90% chance of continued gentrification.

On the survey administered by HAUL, respondents indicated that:

- Of homeowners, 51% were current on their mortgage
- Of renters, 79% were current on their rent
- Of all respondents, 25% had deferred maintenance on their home, 25% had no insurance coverage, and 25% were behind on property taxes
- Homeownership Counseling was the housing service that respondents were more interested in receiving

Natural Disasters

Over the past ten years, the State of Texas has weathered the impact of five major hurricanes and two flooding events. The hurricanes were Katrina, Rita, Dolly, Ike, and Harvey, and the flooding

events were the 'Memorial Day' (2015) and 'Tax Day' (April 15, 2016) floods. As communities began to recover and rebuild, Texas learned that natural disasters reveal and highlight systemic inequalities in the communities affected.

One of the legacies of segregation is that historically underserved communities—the poor, people of color, persons with disabilities—often live in areas most vulnerable to flooding and other areas at risk from the impact of natural disasters. These same communities are traditionally overlooked during the recovery process, despite having borne the brunt of the damage and the most significant loss of services and resources. Historically, there has been less attention paid to long-term and systemic inequities in the disaster recovery—the process of rebuilding homes, infrastructure and whole communities.

As noted in the 'Lessons from Texas, 10 years of Disaster Recovery Examined,' by Texas Appleseed, September 15, 2015, there has been a failure to incorporate Civil Rights and Fair Housing Requirements into the Disaster Recovery Planning and Implementation. This denies equitable recovery to the hardest hit communities and exacerbates existing inequality. A review of the last decade of disaster recovery implementation revealed systemic discrimination, from the undisclosed FEMA rules that deny benefits to low-income communities of color to

Houston Area Urban League First Time Homebuyers Workshop 2019



Houston residents evacuating during Hurricane Harvey 2017



*Community Exchange Breakfast with Senior Citizens
in Northside Houston 2019*

the long-term recovery decisions that permanently displace those communities. The last decade has shown that incorporating and enforcing fair housing and civil rights requirements in CDBG-DR programs make a real difference in the fairness and effectiveness of disaster recovery overall.

Acres Homes residents have been repeated victims of natural disasters. Most recently, Acres Homes was one of the communities that experienced great loss during Hurricane Harvey. This disaster again exacerbated the need for the enforcement of fair housing law and support of the protected classes that traditionally and historically suffer the greatest loss during these events. On HAUL's survey of Acres homes residents, 57% of respondents reported that they did not receive any assistance to recover.

Predatory Lending

There are five major banks located on the outskirts of zip codes 77088 and 77091, however there are not any banks located within the Acres Homes community. This lack of access to basic banking information has resulted in abusive lending practices: pay day lending, contract for deed and lease to own cons. HAUL's housing survey reflected new predatory lending swindles of new immigrants trying to purchase homes.

Predatory lending has been described as an abusive lending practice that can result in serious harm to borrowers (Quecia, Stegman, Davis, 2004). Predatory lending is a practice that comes in many forms. For example, payday loans can be predatory because when people are desperate for funds they will borrow money regardless of the interest rate. Payday loan businesses are located mostly in low-income neighborhoods where many households live from paycheck to paycheck. The following map shows the proximity of predatory lenders, including payday lenders, to Acres Homes.

Even though payday lending may target low-income communities, anyone regardless of income may become a victim of predatory lending. A person with bad credit may be forced to acquire a high interest rate loan that may be predatory. People with bad credit are generally not able to receive conventional loans because they are a credit risk. This means that anyone, regardless of race, income, age or disability can become a victim of some form of predatory lending.

Predatory lending in the mortgage industry has 4 major elements. Elements of the practice are: 1) Charging excessive fees that are higher than justified. These charges are packed into the loan and the buyer is not aware of them. 2) Loan flipping involves repeated refinancing of loans by mortgage loan originators in a short period of time. 3) Lending based solely on the owner's equity and not the ability to repay. And 4) Outright fraud where mortgage brokers, lenders, home improvement contractors, appraisers or any combination "prey" on the elderly, minorities, illegal immigrants and individuals with low and less income (HUD Sub Prime Lending Report, 1998).

Many predatory loans are either home equity loans or home improvement loans. The targets of predatory lenders are most often minorities, the elderly, and the inner-city and rural poor. Borrowers from predatory lenders usually have substantial equity in their homes due to rising real estate values or to reduction of purchase money debt, but are short on cash because of their low or fixed income. Many homeowners in Acres Homes share these characteristics.

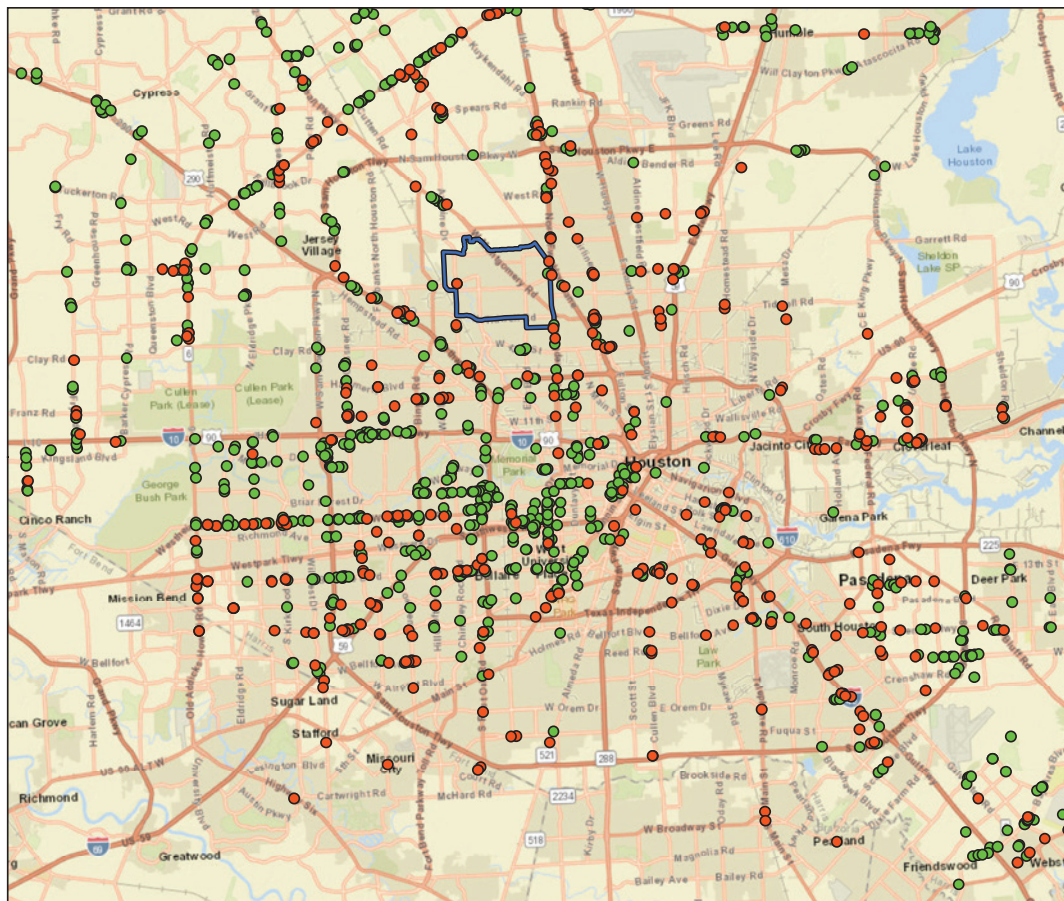
Economic Opportunities

In 2016, there were 5,167 jobs in Acres Home, a ratio of one local job per four local workers. As a result, many people travel outside of the neighborhood for work.

- Median income of Houston: \$49,399
 - » Acres Homes: \$39,886
- Average home price in Houston: \$149,000
 - » Acres Homes: \$104,055
- Educational attainment in Houston: 31.7% with Bachelor's
 - » Acres Homes: 27%
- 46.51% earn \$25,100 or below
- 35.42% completed High School/GED
- 18.75% less than 12 years
- 44.90% employed full time
- 14.29% Self employed

The unemployment rate is very low, at only 4% as of 2018. More insight into the economic status of Acres Homes residents was provided in the Community Survey. Survey respondents reported the following:

Banks and Predatory Lending



Legend

- Banks
- Predatory Lenders
- ▭ Acres Homes



Banks and Predatory Lending

0 2 4 8 Miles

Coordinate System: NAD 1983 Texas Statewide Mapping System
 Projection: Lambert Conformal Conic
 Datum: North American 1983
 False Easting: 1,000,000.0000
 False Northing: 1,000,000.0000
 Central Meridian: -95.0000
 Standard Parallel 1: 27.4467
 Standard Parallel 2: 34.9167
 Latitude Of Origin: 31.1667
 Units: Meter

Data Source: PolicyMap

Service Layer Credits:
 Sources: ESRI, HERE

Date Created: 01/15/2020

Acres Homes

2 Zip Codes: 77088 & 77091

Key Facts

80,443

Population



Average Household Size

33.5

Median Age

\$39,102

Median Household Income

Business



1,693

Total Businesses



12,980

Total Employees

Income



\$39,102

Median Household Income



\$17,135

Per Capita Income



\$25,496

Median Net Worth

Source: This infographic contains data provided by Esri, Esri and Infogroup. The vintage of the data is 2019.

Credit: Anthony Rodriguez, Ph.D.

Education



No High School Diploma



34%

High School Graduate



25%

Some College



15%

Bachelor's/Grad/Prof Degree

Employment



White Collar

46%



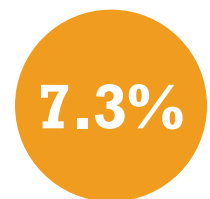
Blue Collar

33%



Services

21%



Unemployment Rate

Households by Income

The largest group: <\$15,000 (19.5%)

The smallest group: \$200,000+ (1.1%)

Indicator	Value	Difference	
<\$15,000	19.5%	+9.0%	<div></div>
\$15,000 - \$24,999	13.0%	+3.9%	<div></div>
\$25,000 - \$34,999	12.1%	+2.8%	<div></div>
\$35,000 - \$49,999	15.4%	+2.9%	<div></div>
\$50,000 - \$74,999	17.8%	-0.1%	<div></div>
\$75,000 - \$99,999	9.8%	-2.1%	<div></div>
\$100,000 - \$149,999	8.6%	-6.2%	<div></div>
\$150,000 - \$199,999	2.5%	-3.2%	<div></div>
\$200,000+	1.1%	-7.3%	<div></div>

Bars show deviation from Harris County.

Our vision is that Acres Homes is a stable community where all members are active and engaged in shaping the future of their community.

03 | Action Plan

Vision


Our vision is that Acres Homes is a stable community where all members are active and engaged in shaping the future of their community. In order to realize this vision, HAUL has developed the following goals and strategies to guide our work:

Goal #1

Ensure renters in Acres Homes can buy affordable homes in the neighborhood.

Strategy: *Partner with City of Houston Land Trust to ensure construction of new affordable for-sale housing on City-owned property in Acres Homes*

HAUL will provide education workshops for Acres Homes residents on new housing options and provide access to new affordable single-family housing. This option will ensure that existing households in Acres Homes will be able to stay in the community even as the housing market appreciates. The Houston Community Land Trust (HCLT) is planning to construct new housing on 135 Land Assemblage and Redevelopment Authority (LARA) lots in Acres Homes that are currently owned by the City. One challenge with this strategy is that people are generally unaware of the CLT concept, so education about the model is needed and how it can serve as a building block to creating family wealth.



HCLT properties provide a homeownership option that works for individuals with very low incomes who cannot compete in the market. The HCLT partners with the City of Houston's Housing and Community Development Department to sell homes built under the New Home Development Program at deeply affordable prices. By providing upfront subsidies, HCLT ensures that homes are affordable to individuals earning less than 80% of the area median income. By limiting resale prices, HCLT ensures that these homes remain affordable for generations to come. In areas that are quickly gentrifying, this practice can be an important tool for allowing community members to stay in their homes despite skyrocketing market prices. Property taxes for HCLT homeowners are significantly lower when compared to other market rate homes. This is because the land and home are taxed at a value consistent with the restricted resale price of the home. Homeowners are responsible for

paying all the taxes and assessments associated with their property.

HCLT is community-directed with two-third of its board being comprised of community land trust homeowners and community representatives. Although HCLT operates citywide, its activities are neighborhood-based, meaning that the specific needs and wants of community members are considered when deciding where and how to build HCLT homes.

To implement this strategy, HAUL will do the following:

- Include education about CLT model in every homebuyer education course
- Connect very low-income individuals who pass through Urban League's first-time homebuyer program to the HCLT



Acres Homes Community Land Trust Meeting 2019



Homebuilder's resource fair at Acres Homes Multi-Service Center

Strategy: *Ensure the HCLT development on 135 LARA lots includes commercial development, support services, and other amenities for new low-income homebuyers*

As mentioned in the previous strategy, the City of Houston is partnering with the HCLT to build on 135 lots in Acres Homes that it owns. To ensure that the community of new low-income homeowners is stable over the long term, this development must include commercial development, support services, and other amenities that will make it a vibrant and healthy community. Doing this will also align with the vision of the Acres Homes Complete Community.

To implement this strategy, HAUL will do the following:

- Attend monthly City of Houston Housing Committee meetings and advocate for inclusion of these components in the City's development plan through our position on the Committee.

Strategy: *Increase affordable homeownership opportunities by bringing more builders to Acres Homes*

To ensure that existing Acres Homes residents can remain in the community, newer, affordable housing, for ownership, is needed. There is currently a surplus

of lots available to build on, but there are not enough builders constructing new homes in Acres Homes. There are 5 Community Development Corporations that build affordable homeownership housing in the City of Houston. Two of these CDCs are already building in Acres Homes: Common Unity CDC and Nation Sync CDC.

Given the low number of CDCs in the city, engaging small homebuilders is an important strategy for increasing the number of new, affordable homes built in Acres Homes. There are over 200 small construction companies certified by the City, but they are not building in Acres Homes because they do not think there is sufficient demand for their product. Therefore, there is a need to connect potential homebuyers to builders.

Additionally, prospective homebuyers are unaware that CDCs and small homebuilders offer opportunities for affordable homeownership, so there is a need to educate residents about this opportunity.

To implement this strategy, HAUL will do the following:

- Incorporate information about homes built by small builders into homebuyer education and one-on-one counseling

- Contact homebuilders on the City of Houston approved list of CDCs and construction companies—all of whom have expressed a commitment to affordable housing, cultivate relationships with them, and invite them to participate in housing fairs
- Organize tours of homes built by small homebuilders and CDCs

Strategy: *Educate renters to prepare them for homeownership with Financial Education, Financial Coaching, and Homebuyer Education.*

Connecting potential buyers to homeowner education workshops and financial assistance programs will help to increase the number of homeowners in the community. The HAUL Housing Services represent a variety of programs to assist families in becoming successful homeowners. By utilizing comprehensive one-on-one counseling, credit enhancement and homebuyer education training, HAUL guides perspective homebuyers through the home-buying process step-by-step—from deciding whether homeownership is right for them to shopping for a home that meets the buyers' needs, obtaining a

home mortgage, closing the sale, maintaining the home after purchase and successfully handling their mortgage obligation. Clients enter the process with the hopes of fulfilling lifelong dreams of homeownership. As the applicants start the process, their dreams are usually slowed by a lack of savings, financial knowledge, lack of sophistication in the home buying process and poor credit scores. Our comprehensive approach provides a myriad of programs to move families into home ownership. Although we work with clients from the first-time homebuyer to those in the default and foreclosure process, we are now bridging the gap by increasing the communication during one-on-one counseling sessions. In order to be effective in this process, we need to provide a more comprehensive approach to reach families in a more proactive time frame.

To implement this strategy, HAUL will do the following:

- Host homebuyer education workshops every 2 months
- Hold financial education classes quarterly



New Housing Construction in Acres Homes.

Goal #2

Ensure existing and new homeowners can stay in their homes.

Strategy: *Educate homeowners to maintain home through HAUL's Post Homeownership Program with one-on-one housing counseling and financial coaching.*

In addition to helping Acres Homes residents become homeowners in the community, it is also imperative that new homeowners are provided support to successfully maintain ownership of their homes.

The transition from renter to homeownership is a crucial period for ensuring that homeownership is sustainable and can lead to wealth building. The highest rates of foreclosure are experienced by homeowners during their first 3 years of ownership. Issues that impact new homeowners include

- Not filing homestead exemptions, which lower their tax bill and financial burden

- Rising taxes
- For those who inherit homes, if the paperwork is not done or is done incorrectly, the new owner will not be able to access tax exemptions, disaster recovery funds, etc.
- Contractor fraud

In recognition of this fact, the City of Houston requires all individuals that receive down-payment assistance to participate in post-purchase counseling.

The Post Homeownership Program created by Houston Area Urban League for the City of Houston provides homebuyers with the tools and knowledge necessary to maintain their homes and build wealth. HAUL guides new homeowners through the Post Homeownership process step-by-step — from outreach, intake, homeowner assessment of needs, housing counseling activities and referrals.

Housing counseling activities consist of the following: financial management/budget counseling financial budgeting, credit assessment, fair housing education/counseling, property maintenance, mortgage responsibility, supportive services and warm referrals to community partners as needed. The course also includes education on predatory contractors and participants are informed of the City of Houston's verified contractor list.

Additionally, collaborative partnerships have been established with local and national businesses such as Home Depot, Lowe's, Reliant Energy, TXU and County Appraisal Districts to provide onsite, quarterly training sessions to promote topics such as energy savings, DIY home repair and maintenance, asset protection, taxes and civic engagement.

To implement this strategy, HAUL will do the following:

- Roll out new program to help homeowners work on savings and understanding credit
- Host Post Homeownership Workshops in Acres Homes

Strategy: *Connect clients to non-profit agencies who can help homeowners to get clear title to their home.*

Homeowners without a clear title have trouble getting insurance to protect their home as well as trouble

accessing disaster recovery funding in the event of a natural disaster. Often, homeowners who have inherited a home from a parent or those whose spouse has passed away are those with title issues. HAUL works with nonprofit attorneys, AARP, and the Harris County Appraisal District to support homeowners with title issues. Many of HAULs clients have received a subsidy from the City of Houston for various programs to improve their home and are referred to HAUL for the Post Homeownership Workshop. HAUL refers clients with title issues who are enrolled in its Post Homeownership Workshop to quarterly events where HAUL brings in nonprofit attorneys to provide legal assistance. Clients are incentivized to participate with gift cards to home improvement stores like Home Depot and Lowes.

To implement this strategy, HAUL will do the following:

- Host events with nonprofit attorneys (Timeline: quarterly)

Goal #3

Ensure Acres Homes residents can recover from natural disasters.

Strategy: *Educate residents on disaster preparedness*

Providing residents with basic information on flood insurance, guidance on how to create a to-go kit with vital information, and education about possible scams and fraudulent activity will help them be better prepared to recover from the next natural disaster. It will also help residents prepare for the uncertainties of life beyond natural disasters, including health emergencies, job losses, etc. HAUL has hosted this program in Acres Homes year-round since 2015 in response to repeated natural disasters.



Community Disaster Preparedness Outreach

To implement this strategy, HAUL will do the following:

- Hold group education events on disaster preparedness
- Conduct one-on-one counseling (general housing counseling) to prepare households for natural disasters

Strategy: *Help Acres Homes residents recover from natural disasters*

Acres Homes residents have suffered from repeated natural disasters over the past 4 years. In response, HAUL has entered into a MOU with the City of Houston to be onsite and available to clientele on a year-round basis to assist with the disaster preparedness and recovery process. HAUL will provide services, counseling, and assistance with completing recovery funding/insurance applications (FEMA, SBA).

The objective of disaster recovery counseling is to get households impacted by disasters resettled in an affordable and stable home. This might involve helping renters become homeowners, helping families move out of state, connecting clients to the Houston Housing Authority or homeless service providers, helping families move in with relatives, etc.

HAUL also maintains a distribution center in partnership with other nonprofits (Salvation Army, Lutheran Services, etc.). The center provides furniture, clothing, basic needs like personal hygiene, and back to school clothing for families in Acres Homes.

To implement this strategy, HAUL will do the following:

- Maintain a distribution center in Acres Homes
- Provide disaster housing counseling

Goal #4

Protect residents from predatory lending.

Strategy: *Help residents to access safe loan products by bringing in a new lender to the community*

There is no lender in Acres Homes at the moment and there is a clear need for a bank in the neighborhood that can provide safe and affordable financial services to Acres Homes residents. Many HAUL clients have expensive debt (payday loans, car title loans, etc.) so there is a need for a lender that can refinance predatory debt to lower interest rates.

To implement this strategy, HAUL will do the following:

- Identify bank that is willing to move into Acres Homes

- Bring bank into neighborhood through events
- Introduce lending entity to key stakeholders—community leaders, key organizations, city councilmembers, etc.
- Help identify location for new lender in Acres Homes

Strategy: *Educate residents on how to avoid predatory lending activity*

As mentioned above, many of HAUL's counseling clients have payday loans, car title loans, etc. that affect their financial stability. HAUL's counseling program includes education on budgeting and how to pay off loans (for example, some employers provide payroll deductions to help pay off loans), as well as education on what other, non-predatory lending options are available to borrowers.

To implement this strategy, HAUL will do the following:

- Host outreach events to distribute information on predatory lending
- Provide one-on-one financial counseling

There is no lender in Acres Homes at the moment and there is a clear need for a bank in the neighborhood that can provide safe and affordable financial services to Acres Homes residents.

Goal #5

Expand economic opportunities
so people can remain in
the neighborhood.

Strategy: *Help informal, small, and start-up business owners start and grow their businesses*


Strengthening local, small businesses will strengthen the local economy to meet the needs of area residents. Expanding opportunities for small businesses will be achieved by creating an economic development hub connecting small business owners to loans, grants, and other resources.

To implement this strategy, HAUL will do the following:

- Partner with a small business development and funding organization that can bring resources to Acres Homes
- Bring Urban League's small business university program to Acres Homes
- Create a full-service office in Acres Homes that will be an incubator for small businesses

Strategy: *Improve access to workforce development and job training programs in Acres Homes.*

Providing improved access to workforce development and job training programs in Acres Homes will provide greater opportunities for residents to secure stable and good paying jobs. HAUL will do this by assisting



local businesses to be certified as contractors with the city and as historically under-utilized businesses, by creating apprenticeship opportunities for Acres Homes residents to learn skilled trades that can provide them a path to living wage employment.

Construction company Section 3 training: With public funding for disaster recovery programs ramping up, there will be lots of contracting opportunities for construction businesses. Small contractors in Acres Homes need training to be eligible to win those contracts. HAUL will set up a training program to help small businesses become certified and eligible for City contracts.

Apprenticeship program: The National Urban League has a program for apprenticeships. HAUL is getting ready to implement this program in Houston and will bring it to Acres Homes. HAUL will leverage

the contractors that go through its construction company Section 3 training to provide apprenticeships for Acres Homes residents.

HAUL is also launching a CVS pharmacy technician training in Houston in January 2020. This program will not be offered in Acres Homes, but HAUL will work to connect Acres Homes residents to the training program.

To implement this strategy, HAUL will do the following:

- Launch small construction company training/ Section 3 training program
- Launch National Urban League apprenticeship program in Acres Homes
- Enroll Acres Homes residents in CVS program

04 | Implementation Plan

Goal 1: Ensure renters in Acres Homes can buy affordable homes in the neighborhood

Strategy	Actions	Timeline	Metrics Of Success
Partner with City of Houston Land Trust to ensure construction of new affordable for-sale housing on City-owned property in Acres Homes	Include education about CLT model in every homebuyer education course		Refer 10 individuals each month to the HCLT (40 people receive homebuyer education each month; 10 of them have income levels that fit the HCLT)
	Connect very low-income individuals who pass through Urban League's first time homebuyer program to the HCLT	Ongoing. Once the CLT education component is integrated into the homebuyer education course, these referrals will happen through each course	
Ensure the HCLT development on 135 LARA lots includes commercial and other amenities, and support services for new low-income homebuyers	Attend monthly City of Houston Housing Committee meetings and advocate for inclusion of these components in the City's development plan through our position on the Committee.	Begin immediately, meet monthly	Support services (post-homeownership counseling to buyers in the neighborhood) and commercial/ small businesses are included in the Acres Homes HCLT development plan
Increase affordable homeownership opportunities by bringing more builders to Acres Homes	Incorporate information about homes built by small builders into homebuyer education and one-on-one counseling	Incorporate into curriculum immediately, host homebuyer education classes every 2 months	Increase number of small construction companies building in Acres Homes: Get 15 builders to build in Acres Homes over next 12-18 months
	Contact homebuilders on the City of Houston approved list of CDCs and construction companies—all of whom have expressed a commitment to affordable housing. Cultivate relationships with them and invite them to participate in housing fairs.	Contact builders: ongoing Host housing fairs: monthly	
	Organize tours of homes built by small homebuilders and CDCs		
Educate renters to prepare them for homeownership with Financial Education, Financial Coaching, and Homebuyer Education	Host homebuyer education workshops are every 2 months	Ongoing, every 2 months	100 people take homebuyer education workshop and 30 of those individuals also take a financial education class
	Hold financial education classes quarterly	Ongoing, quarterly	

Goal 2: Ensure existing and new homeowners can stay in their homes

Strategy	Actions	Timeline	Metrics Of Success
Educate homeowners to maintain home through HAUL's Post Homeownership Program with one-on-one housing counseling and financial coaching	Roll out new program to help homeowners work on savings and understanding credit	Currently being piloted in one apartment complex	Average of 10 people complete class every other month
	Host Post Homeownership Workshops in Acres Homes	Ongoing, every 2 months	<p>Participants demonstrate an increased level of knowledge about the responsibilities of homeownership as measured by a pre and post evaluation. After completing the class, all participants achieve at least 70% on post-evaluation</p> <p>75% of people that take post homeownership class are able to retain homeownership. HAUL does follow up with homeowners up to 18 months after participation in class.</p>
Connect clients to non-profit agencies who can help homeowners to get clear title to their home	Host events with nonprofit attorneys	Ongoing, quarterly	<p>10 individuals complete post homeownership class (every 2 months) and every individual with a title issue is referred to the relevant quarterly event</p> <p>90% of homeowners that have a title issue resolve that issue</p>

Goal 3: Ensure Acres Homes residents can recover from natural disasters

Strategy	Actions	Timeline	Metrics Of Success
Educate residents on disaster preparedness	Hold group education events on disaster preparedness	Ongoing, every 2 months	Eight-to-ten attendees per workshop
	Conduct one-on-one counseling (general housing counseling) to prepare households for natural disasters	Ongoing, monthly	All attendees have a disaster plan, which might include a transportation plan for evacuation; 5-7 days of supplies for sheltering in place; documentation of what they own for insurance purposes; or a plan to acquire appropriate insurance
Help Acres Homes residents recover from natural disasters	Maintain a distribution center in Acres Homes	Already up and running	Serve an average of 20 to 25 people per day
	Disaster housing counseling	MOU already in place, will conduct counseling year-round in Acres Homes	Serve 10 clients per week 75% of clients are resettled into stable, affordable homes

Goal 4: Protect residents from predatory lending

Strategy	Actions	Timeline	Metrics Of Success
Help resident access safe loan products by bringing in a new lender to the community	Identify bank that is willing to move into Acres Homes	Complete	New lender locates in Acres Homes in next 3 years
	Bring bank into neighborhood through events	6 months	
	Introduce lending entity to key stakeholders—community leaders, key organizations, city councilmembers, etc.	6 months – 1 year	
	Help identify location for new lender in Acres Homes	3 years	
Educate residents on how to avoid predatory lending activity	Outreach events to distribute information on predatory lending	Ongoing, monthly	Clients reduce debt—25% of clients with predatory debt have reduced their debt
	One-on-one financial counseling	Ongoing, weekly	Clients do not secure additional predatory debt Clients start savings—100% of clients start to save

Goal 5: Expand economic opportunities so people can remain in the neighborhood

Strategy	Actions	Timeline	Metrics Of Success
Help informal, small, and start-up business owners start and grow their businesses	Partner with a small business development and funding organization that can bring resources to Acres Homes	Identify partner and bring them into the multi-service center in Acres Homes: 6 months	In 2015, 443 small business loans were secured for a total of \$16 million. In the next five years, increase this investment by 25%, to \$20 million
	Bring Urban League's small business university program to Acres Homes	Start within 3 months. In year 1, hold 2 classes. Expand to 4 classes in year 2.	Graduate 15 people in the first year
	Create a full-service office in Acres Homes that will be an incubator for small businesses	2-3 years	
Improve access to workforce development and job training programs in Acres Homes	Launch small construction company training / Section 3 training program	6 months	<p>The number of local jobs in Acres Home increases by 10% in five years, which totals over 500 new jobs.</p> <p>Small contractor Section 3 training: 3-5 companies complete training</p> <p>Apprenticeship program: 9-10 individuals complete training (with the companies that go through the Section 3 training)</p> <p>CVS training: 15 Acres Homes residents enrolled in this program</p>
	Launch National Urban League apprenticeship program in Acres Homes	3-6 months	
	Enroll Acres Homes residents in CVS program		

This Equitable Development Plan is supported by:



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