

Houston-Galveston Area Council
2024 HUD PRO Housing Application

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Exhibit A – Executive Summary

Houston-Galveston Area Council

The 13-county Houston-Galveston region has experienced expansive increases in population in recent decades, as the area's robust economy attracted new residents from across the globe. While this rapid growth has made the region one of the most diverse in the country, it has also created sustained pressure on local affordable housing availability. The impact of a scarcity of affordable housing choices is disproportionately impacting the region's most vulnerable communities, who already face a number of barriers to addressing this issue. The majority of the counties the Houston-Galveston Area Council (H-GAC) serves are priority geographies for this program, reflecting the widespread and consistent need across the varied communities of the region, with specific areas of interest in the Harris County areas served by H-GAC's partner, the Houston Land Bank. With the region projected to add another four million people by 2050, while also facing resiliency challenges that threaten existing housing in many vulnerable communities, the current situation will continue to worsen without additional intervention.

The Settegast neighborhood in northeast Houston is an example of one of the many communities in the Houston region that have been deeply impacted by lack of sufficient capacity to address housing barriers, environmental concerns, inequitable access to resources. In response, the Houston-Galveston Area Council (H-GAC) and the Houston Land Bank (HLB) have partnered to launch the Settegast Resilience and Revitalization Project (SRRP) as a model for a regional effort to spur affordable housing development in our most vulnerable communities. This project seeks to transform the neighborhood through critical infrastructure improvements, affordable housing development, and a focus on long-term resilience, while using it as a model to inform regional analyses and promote broader regional capacity to address housing barrier.

The 100-acre undeveloped area of Settegast lacks essential utilities such as roads, drainage, and public services. HLB owns several properties within this zone, but for cohesive development to occur, infrastructure must be developed and additional land must be acquired. Phase I of the project will focus on a 13-acre area identified as part of prior multijurisdictional efforts for development based on drainage constraints and existing property ownership. A vital component of this phase is the acquisition of 22 parcels, which will enable the creation of a unified and viable development plan.

Settegast has historically been one of the most underserved areas in Houston, with a life expectancy nearly 25 years lower than wealthier parts of the city. The community faces severe challenges, including a lack of access to fresh food, substandard infrastructure, heavy truck traffic due to nearby industrial facilities, and area-wide challenges related to disaster resilience. In addition, decades of discriminatory housing and lending practices have exacerbated poverty and limited access to quality housing.

Through extensive community engagement in prior efforts, local residents strongly desire improved infrastructure, affordable housing, and greater homeownership opportunities. The Settegast Resilience and Revitalization Project is designed to meet these needs by incentivizing affordable housing options alongside necessary infrastructure improvements.

The funding request is intended to support three primary components:

1. **Public Infrastructure:** Building roadways and drainage systems is critical to unlocking the development potential of this area. The infrastructure improvements will support the creation of affordable housing opportunities while addressing long-standing issues related to flooding, roadway improvements, water management, and lack of utilities.
2. **Land Acquisition:** Acquiring the 22 parcels needed for Phase I is essential to consolidate land ownership and ensure cohesive development. Without these acquisitions, the development would be fragmented and inefficient, delaying much-needed housing and infrastructure improvements.
3. **Regional Model and Data Development:** H-GAC will use feedback and insights from the Settegast project and leverage its extensive data resources to conduct regional and jurisdictional analyses of current and projected housing need and vulnerabilities of existing housing stock, with a specific focus on equitable community development and the needs of our most vulnerable communities. To further the impact of the local investments, H-GAC will make these data resources publicly available through online GIS for local communities and decision-makers, and integrate disseminating the results through existing regional planning roles.

By investing in infrastructure, land acquisition, and developing a regionally decision-making capacity to address housing barriers, this project will enable the construction of affordable housing that is not only accessible but also sustainable, ensuring long-term affordability and reducing the environmental impact on the community.

The partnership between H-GAC and HLB provides a unique opportunity to leverage regional expertise and local knowledge for transformative change. As the grant applicant, H-GAC will manage all aspects of the HUD PRO Housing grant, including reporting, invoicing, and overseeing compliance efforts conducted by HLB and consultants. H-GAC will also lead community outreach, ensuring that residents are actively involved in shaping the development to meet local needs.

Beyond community engagement, H-GAC's role extends into data-driven decision-making and regional coordination. As a regional leader, H-GAC will conduct thorough analyses of housing needs and vulnerabilities in Settegast and the broader region, using its extensive data resources to guide the project. These analyses will not only inform the Settegast development but will also contribute to a larger regional housing plan, providing a replicable model for other underserved communities. Intended areas of analysis include existing housing needs, projected housing needs, current and projected flooding vulnerability, and various demographic analyses needed to identify where these and other considerations interact with vulnerable populations and priority geographies.

H-GAC and HLB will also leverage existing communication networks, programmatic efforts like the H-GAC Livable Centers program, and other coordination activities at the local and regional levels to incorporate, disseminate, and promote the project's outcomes to decision-makers through existing programs and online data tools. These efforts will be designed to prioritize housing recommendations in areas of greatest need, ensuring that the lessons learned from Settegast can be applied to other communities across the region.

HLB's role is central to the acquisition of land and the management of infrastructure development. With HLB already owning a significant number of lots in the area, the acquisition of the remaining 22 parcels will enable cohesive development. HLB will lead the design and construction of critical systems, including water, sewer, and drainage, ensuring that the infrastructure is built efficiently and cost-effectively. Once the infrastructure is in place, HLB will spearhead the development of affordable housing units in subsequent phases of this project. These homes will be built to meet affordability criteria, ensuring that they remain accessible to low- and moderate-income families. By leveraging both federal grants and local funding, HLB will reduce the financial burden on the community while maintaining high standards of sustainability and resilience.

The partnership between H-GAC and HLB is about more than just building homes—it is about building a community. The Settegast project addresses both the physical and social infrastructure necessary for long-term success. This project creates a replicable model that can be applied to other underserved communities across the Houston-Galveston region and beyond by focusing on housing affordability, infrastructure development, and deep community engagement.

H-GAC's leadership in regional transportation planning, workforce development, aging services, and disaster resilience, combined with HLB's expertise in land acquisition and property development, ensures that this project is both comprehensive and scalable. The Settegast Resilience and Revitalization Project will serve as a case study for multijurisdictional coordination, demonstrating how targeted infrastructure and housing investments can catalyze lasting change in vulnerable communities.

Through coordinated efforts, shared resources, and strategic planning, this project will showcase how to break down barriers to affordable housing in underserved areas. By documenting the process and outcomes, H-GAC and HLB aim to create a framework that other cities and regions can follow, amplifying the impact of this work far beyond Settegast.

The *Settegast Resilience and Revitalization Project* seeks to turn the tide for Settegast by addressing long-standing housing affordability, infrastructure gaps, and community disinvestment issues. H-GAC's regional expertise, combined with HLB's deep ties to the local community, provides the foundation for lasting change in Settegast and across the region.

Through coordinated infrastructure investments, strategic land acquisition, regional data analyses, and enabling future affordable housing development, this project will help lift Settegast out of neglect and provide its residents with equitable access to housing, improved infrastructure, and new economic opportunities. The SRRP is a critical step toward closing the inequality gap in

Settegast and creating a thriving, resilient community that can serve as a model for other underserved areas across the region.

Exhibit B - Threshold Requirements and Other Submission Requirements

Houston Galveston Area Council

1. Resolution of Civil Rights Matters
 - a. H-GAC doesn't have outstanding or unresolved civil rights matters, violations of the Fair Housing Act, the Americans with Disabilities Act, Violence Against Women Act, Title VI of the Civil Rights Act of 1964, or other federal statute.
2. Timely Submission of Applications
 - a. H-GAC will submit one application by the posted deadline for consideration response to the PRO Housing NOFO.
3. Eligible Applicant
 - a. The Houston-Galveston Area Council (H-GAC) is a multijurisdictional entity as demonstrated by our Articles of Incorporation (attached). H-GAC functions as a Regional Planning Commission under Ch. 391 of the Texas Local Government Code and may exercise powers conferred on it by State Law or by its member local governments, as demonstrated by our bylaws (attached). As such, H-GAC is eligible to undertake activities in the Notice of Funding Opportunity. The PRO Housing Certifications for Multi-Jurisdictional Applicants is included as Appendix B.
4. Number of applications
 - a. H-GAC will submit only one application by the posted deadline for consideration response to the PRO Housing NOFO.
5. Required Forms
 - a. All required forms 424 (SF-424), HUD 424-B, HUD 2880, 424-CBW, SF-LLL, and Certification Regarding Lobbying are included completely.
6. Additional Requirements and Assurances
 - a. H-GAC will affirmatively further fair housing as demonstrated in the Soundness of Approach Rating Factor section of this application and will comply with all applicable environmental review requirements.
 - b. In accordance with our Public Participation Policy, H-GAC will continue efforts to ensure accessibility to public meetings as part of the PRO Housing program for individuals with Limited English Proficiency, physical, hearing, visual, and other disabilities.
 - c. H-GAC assures compliance with statutory requirements for non-construction grant programs by completing the Federal Assistance Representations and Certifications section of our sam.gov registration.
 - d. H-GAC's ethical standards (code of conduct) related to business decisions, compliance with laws, regulations, and organization policies, and conflicts of

interest are detailed in the H-GAC Accounting & Financial Policies and Procedure Manual¹

¹ available online at <https://www.h-gac.com/getmedia/a04db4cd-8564-4848-afe9-2000a521f1cf/accounting-and-financial-policies-and-procedures-manual.pdf>.

Exhibit C – Need Houston-Galveston Area Council

- i. Demonstrate your progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production and preservation, primarily by having enacted improved laws and regulations.*

The Houston region faces multiple challenges impacting its ability to meet the growing demand for affordable housing. In Harris County, the third most populous county in the United States, issues of disaster vulnerability, rapid population growth, and insufficient infrastructure have compounded the housing crisis, particularly in disadvantaged communities such as Settegast. The Houston-Galveston Area Council (H-GAC) and the Houston Land Bank (HLB) have long been committed to addressing these challenges through a variety of strategies that remove barriers to affordable housing production and preservation.

H-GAC has undertaken a series of efforts aimed at establishing best practices, providing guidance, and developing policies to ensure that affordable housing is produced across the Houston-Galveston region. These efforts are centered around identifying and creating resilient, equitable housing solutions that address the region’s growing demand for affordable homes, particularly in underserved and disadvantaged communities. H-GAC has played a pivotal role in regional housing policy development, focusing on creating scalable solutions for affordable housing. Through initiatives like the *Our Great Region 2040 Plan* and the *2020 Regional Housing Plan*, H-GAC has engaged stakeholders from across its 13-county service area to address barriers such as lack of affordable land, insufficient infrastructure, and the impacts of rapid population growth.

H-GAC’s efforts have included developing toolkits and conducting educational workshops to empower local governments, housing authorities, and developers with the knowledge and resources needed to implement affordable housing projects. These resources are designed to streamline housing production, remove procedural delays, and ensure that affordable housing solutions align with the unique needs of each community within the region. As the lead applicant in the Settegast project, H-GAC is focused on applying these best practices and ensuring that they are effectively implemented in collaboration with HLB. Examples include:

- **Back Home Rapid Housing Recovery Pilot Program (2013)** - After Hurricane Ike, the Texas State Legislature created the Back Home Rapid Housing Recovery Pilot Program to assess modular construction technologies as an alternative to the current process of housing residents displaced by disaster. H-GAC was tasked with constructing ten disaster recovery pilot homes in Harris County and ten pilot homes in Galveston County employing modular technology using a phased approach—emulating the two-phases of the federal response to disaster housing. The federal response is divided between the

initial temporary disaster response housing administered by FEMA and the permanent disaster recovery housing administered by HUD. The Back Home program was created to design and construct livable modular homes that can be deployed immediately after a natural disaster. Once deployed, the homes possessed the capacity to incorporate additional bedroom and bathroom modules as insurance funds, financing, or disaster recovery funding became available. Prior to the designing the home, H-GAC conducted extensive research and community outreach to ensure that the program effectively aligns with the needs of communities in the region. The process began with a thorough examination of past disaster recovery housing efforts employing modular housing technology to distill lessons learned. H-GAC then interviewed city and county staff to determine the local post-disaster housing conditions and regulatory frameworks. Once a comprehensive understanding of the local post-disaster housing landscape was established, H-GAC issued a request for proposals to identify a partner capable of designing and constructing the homes. After the selection of a design team, a series of public meetings were convened throughout Harris and Galveston counties to gauge public sentiment and aspirations regarding disaster recovery housing. Based on the research findings, interviews, and public input, the design team formulated an initial design for the homes, which was then subjected to review and feedback from city and county officials. This iterative process led to the identification of priorities and objectives for the homes. The design team subsequently refined the design in response to the feedback, which culminated in the construction of a prototype home in December of 2014. This prototype served as a testing ground for the phased construction approach and the home's energy efficiency, while also affording potential applicants and local authorities an opportunity to physically experience the home. After this stage, eligible low-to-moderate income homeowners in Harris and Galveston counties who had suffered damage from Hurricane Ike were encouraged to apply for the program. Construction commenced once applicants were qualified. The Back Home program succeeded in its mission to create resilient, energy-efficient, and visually appealing homes deployable in phases using modular technologies. Nevertheless, certain barriers persist in rendering modular construction the preferred choice for disaster housing recovery. The expediency of deploying modular housing is hampered by the protracted processes involved in rebuilding. The existing requisites for securing funding for housing recovery, assessing homeowner eligibility, and navigating the array of local authorizations essential for reconstruction collectively pose more substantial time constraints on rapid recovery than the specific construction technology employed.

- **Our Great Region 2040** - In 2014, H-GAC published Our Great Region 2040¹, a high-level plan with the aspiration of transforming the region into one of the world's greatest places to live, work, and succeed, as defined by measurable goals, by the year 2040. The development of the plan was led by a H-GAC and consortium of community partners

¹ Available online at <https://www.h-gac.com/our-great-region-2040>.

who received a \$3.75 million Sustainable Communities Regional Planning Grant from HUD, the U.S. Department of Transportation, and the U.S. Environmental Protection Agency. Through research, analysis, and extensive public input, along with the knowledge and expertise of local leaders from the public, private, and non-profit sectors, spanning the region's urban, suburban, rural, and coastal areas, the plan synthesizes the expertise of hundreds of organizations and thousands of people from across H-GAC's 13-county service area. The plan recommendations build on many successful local initiatives, as well as innovative ideas generated during the plan's development. Some entail regional collaboration, local communities can pursue others, now, or in the future. All are entirely voluntary, so the success of the plan is entirely up to the local and regional communities.

The *Existing Conditions Report from Our Great Region 2040* provides a snapshot of what the region looked like at the time of publication and provides a benchmark that H-GAC can use to measure implementation progress. According to the report, single-family homes represent 71% of the built housing in the region, and multi-family residents (two or more families in the same building) account for 29% of the housing units. The percent of owned housing units versus rented units in the region is 62%. While the *Existing Conditions Report* looked at the region, the *County Profiles* examined the different attributes that make each community unique.

Our Great Region 2040 has six “Big Ideas” or focus topics. Those focus topics are economic Development, Environment, Healthy Communities, Housing, Transportation, and Resiliency. The premise of the Housing big idea centers the principle that everyone in the region, from those who live in dense urban centers, rural towns, suburban communities, near forestlands, on open farm or ranchland, or along the coast should have access to safe and healthy housing choices near amenities and services. Although, the region has a thriving housing market and some of the most affordable housing in the country, homeownership is below the national average, and housing options for some in the region are unsafe, unhealthy or have poor access to transportation, employment, and services.

Our Great Region 2040 highlights the need for coordinated strategies to improve code enforcement and encourage rehabilitation of older housing, along with policies that encourage development of new housing in underdeveloped areas where there is existing infrastructure, jobs, schools, and services, or where costs and complications are high, such as in urban areas.

These housing strategies include:

- *Local Housing Plans*: Develop local housing plans to accommodate future growth. A housing plan identifies existing housing conditions and needs and

establishes the goals, objectives, and policies that are the foundation of housing and growth strategy. Additionally, the housing plan should design programs to implement and create sustainable, mixed-income neighborhoods.

- *Diverse Housing Types*: Provide financial incentives, such as tax foreclosure property programs or property lien dismissals, for developers to build diverse housing types near jobs, transit centers, and services, including mixed-use developments and housing at a variety of price points.
- *Access to Opportunity*: Develop incentives and a toolkit for matching and maintaining local housing stock to meet economic development needs, bringing greater access to opportunities. Better-planned mixed-use communities with balanced jobs and housing can help reduce travel distances and thus limit the growth in trip lengths.
- *Quality and Supply Regional Housing Stock*: Identify gaps and opportunities in the quality and supply of the regional housing stock, including housing for seniors or aging in place. A regional Housing Gap Analysis assesses current and future housing demand, supply, cost, and affordability to identify potential gaps in the supply of quality housing for individuals and households of a variety of incomes. The issue of sufficient housing affects many communities in the region.
- *Safe and Healthy Housing*: Develop and enforce local housing codes and standards to ensure owner-occupied and rental housing is safe and healthy. Currently, these model codes are developed by the International Code Council (ICC), which has moved away from a regional approach to code development, toward the development of national model codes. Enforcement of local housing codes is critical to ensure the health and safety of the residents.
- Missing Middle Housing: A Regional Conversation (August 3, 2022, January 19, 2023)
 - Part 1: At this peer exchange, participants learned about facts and data for our region from H-GAC staff and engaged in a facilitated discussion revolving around barrier to the development of missing middle housing typologies.
 - Part 2: At this peer exchange, participants heard innovative approaches to developing Missing Middle Housing and preserving affordable workforce housing from a panel of housing experts, followed by roundtable conversations.

As H-GAC leads the charge in creating these best practices, the Houston Land Bank (HLB) has emerged as a key implementation partner, particularly in the Settegast area of Houston. Over the past four years, HLB has committed to and actively participated in three major studies focused on affordable housing and community development in Settegast, providing critical insights and action plans for future development. These studies, *Settegast/East Houston Development Strategy* (2021), the *Settegast Community Action Plan for Health Equity* (2023), and the *Settegast Land Planning Update* (2023), form the backbone of the current project's approach to overcoming long-standing barriers to affordable housing production.

- **Settegast/East Houston Development Strategy (2021):** This study provided a comprehensive analysis of the housing and infrastructure needs in the Settegast community. The report identified the severe lack of infrastructure, including roads, utilities, and drainage, which has hindered housing development in the area. The study also highlighted the need for coordinated land use planning to ensure that future development is both sustainable and resilient. HLB has used the findings from this study to guide its land acquisition efforts and infrastructure planning, ensuring that new affordable housing developments are built on a solid foundation of public infrastructure improvements.
- **Settegast Community Action Plan for Health Equity (2023):** Developed by Harris County Public Health in partnership with HLB, the Urban Land Institute, and Rice-Kinder Urban Research Institute, this plan emphasized the deep health disparities in Settegast, where life expectancy is significantly lower than other parts of Harris County. The plan identified critical health and environmental challenges, including inadequate housing, high rates of chronic illness, and exposure to environmental hazards such as flooding. HLB's involvement in this study helped to shape the current project's focus on resilient, healthy homes that will not only provide affordable housing but also improve the overall quality of life for residents. The homes being developed under this project will incorporate energy-efficient designs and flood-resilient features, directly addressing the health disparities outlined in the action plan.
- **Settegast Land Planning Update (2023):** This update builds on previous studies and provides actionable steps for land use and infrastructure planning in Settegast. The report focuses on overcoming the barriers of fragmented land ownership, inadequate infrastructure, and the need for coordinated development across multiple stakeholders. HLB has been instrumental in consolidating land parcels for affordable housing development, working with MWBE builders to ensure that the construction of homes aligns with the community's long-term vision. By leveraging the insights from this report, HLB is ensuring that new developments are designed to maximize land use efficiency, reduce costs, and provide sustainable housing for residents earning 80% or less of the Area Median Income (AMI).

The Houston Land Bank (HLB) was included as a key partner in this project due to its 23-year history of building affordable homes and its longstanding relationship with the City of Houston. These partnerships have allowed HLB to streamline the permitting process, making it easier for Minority and Women-Owned Business Enterprise (MWBE) builders to participate in housing production. By working directly with the city, HLB has been able to reduce permitting delays, expedite land use approvals, and ensure that affordable housing projects move forward in a timely manner, even in areas with significant infrastructure challenges.

HLB's model for affordable housing production is centered on providing land to MWBE builders at significantly reduced costs, selling lots for 50% to 90% off the fair market value. This approach not only ensures affordability but also supports small business development in Houston's construction sector. HLB's unique program combines land affordability with the construction of homes that meet resilience and sustainability standards, ensuring that even the

most vulnerable populations in the city can access safe, energy-efficient homes at affordable prices.

HLB also works with master builders such as Habitat for Humanity and oversees and supports MWBE builders, providing them with the technical and financial assistance needed to scale their operations and meet community demands for affordable housing. This ecosystem of small business support and affordable housing production has proven to be an effective model in addressing both infrastructure constraints and the capacity of local builders to implement the community's vision for equitable development.

ii. Do you have acute need for affordable housing? What are your remaining affordable housing needs and how do you know?

Like many of the most vulnerable communities in the H-GAC region, the Settegast area faces a severe and acute need for affordable housing, exacerbated by several interconnected socio-economic challenges. Currently, 50% of Settegast households are housing cost-burdened, meaning they spend over 30% of their income on housing costs. Furthermore, 39% of Settegast's residents live below the federal poverty line, which is significantly higher than the average for Harris County and the City of Houston. Median household incomes in Settegast are also much lower, which limits the financial capacity of residents to access affordable and sustainable housing.

The *Settegast Land Planning Update* report indicates that this area has been historically underserved, with limited infrastructure, poor drainage, and fragmented land ownership, contributing to the lack of housing development in the region. Additionally, according to the *Community Action Plan for Health Equity* report, the community suffers from high rates of chronic illnesses, the lowest life expectancy in Harris County, and limited access to essential services such as healthcare and fresh food. The plan highlights that these adverse health conditions are directly linked to housing quality and environmental factors, making the provision of resilient, affordable housing in Settegast an urgent public health priority.

This economic instability, combined with the severe shortage of affordable housing, has made it nearly impossible for many families to find safe, affordable homes, particularly those earning below 80% of the Area Median Income (AMI). As housing affordability continues to erode, the threat of displacement looms large due to increasing development pressures in surrounding areas. Without targeted interventions, many long-time residents may be forced out of their community, disrupting the social fabric and further exacerbating the housing crisis in the area.

The Settegast Community Action Plan for Health Equity highlights another urgent need: the intersection of housing and health in the neighborhood. Settegast residents experience the lowest life expectancy in Harris County—nearly 25 years less than more affluent areas such as Clear Lake. Chronic illnesses such as asthma, diabetes, and hypertension are widespread, largely due to substandard living conditions and environmental factors like flooding and pollution from nearby industrial uses. These health disparities underscore the need for housing that not only provides affordability but also promotes healthier living environments.

The Settegast Resilience and Revitalization Project (SRRP), led by the Houston-Galveston Area Council (H-GAC) and the Houston Land Bank (HLB), directly addresses this acute need by providing resilient, affordable housing that is aligned with the specific needs of the Settegast community through several project phases. The SRRP's approach is designed to prevent displacement by ensuring that new development directly benefits current residents through homeownership opportunities and long-term affordability protections. By integrating tools such as the Houston Community Land Trust, the project will preserve affordability and stabilize the community for generations to come. Program features such as a fortified roof and training for MWBE builders will reduce residents' exposure to environmental risks, lower utility costs, and create healthier living conditions. By addressing both housing and health, the SRRP seeks to break the cycle of poverty and poor health outcomes that has long plagued the Settegast community. This life-cycle approach ensures that all aspects of development and community capacity building are integrated.

H-GAC's leadership ensures that the SRRP is aligned with the broader regional housing strategies outlined in the Our Great Region 2040 Plan and the 2020 Regional Housing Plan. Both plans emphasize the importance of equitable, affordable housing development as a means of addressing the region's rapid growth and increasing demand for housing. By focusing on sustainable and resilient housing solutions, H-GAC and HLB are positioning Settegast as a model for overcoming long-standing barriers to affordable housing production, particularly in disinvested neighborhoods.

The SRRP will not only provide immediate benefits to Settegast but will also serve as a replicable model for multijurisdictional coordination. The lessons learned from this project will be shared with local governments and housing authorities across the Houston-Galveston region, offering best practices and policy recommendations for addressing housing affordability, infrastructure deficits, and environmental resilience.

The combination of infrastructure improvements, affordable land access, and resilient housing development ensures that the SRRP will have a lasting impact on both Settegast and the broader Houston region. By removing key barriers to affordable housing production, the project creates an opportunity to transform Settegast into a thriving community that meets the needs of its most vulnerable residents.

Furthermore, the project fosters small business development by working with Minority and Women-Owned Business Enterprises (MWBE) builders, strengthening the local economy while addressing critical housing needs. This holistic approach—focusing on public health, infrastructure, housing affordability, and economic development—ensures that the SRRP will not only stabilize Settegast but also serve as a beacon for similar revitalization efforts across the region.

In summary, the acute need for affordable housing in Settegast, combined with the neighborhood's significant health and infrastructure challenges, and the opportunity to use it as a model for addressing affordable housing on a regional level makes the SRRP a vital initiative for the community's future. By addressing these pressing needs through resilient, affordable housing solutions, H-GAC and HLB are poised to create a sustainable, inclusive, and healthy community for Settegast's long-time residents.

iii. What key barriers still exist and need to be addressed to produce and preserve more affordable housing?

The Settegast neighborhood in Northeast Houston faces significant barriers to affordable housing production, rooted in decades of disinvestment and neglect. These barriers include a severe lack of infrastructure, the high cost of land acquisition, environmental health risks, and regulatory challenges. The Settegast Resilience and Revitalization Project (SRRP), led by the Houston Land Bank (HLB) in partnership with the Houston-Galveston Area Council (H-GAC), is designed to directly address these challenges and create pathways for sustainable, affordable housing in the community. The SRRP seeks to transform Settegast by tackling the following key barriers:

- **Infrastructure Deficiency:** With 100 acres of land lacking basic utilities, roads, and drainage systems, Settegast has remained a largely undeveloped area, making it nearly impossible for affordable housing projects to thrive. Through Phase I of the SRRP, essential infrastructure such as roadways and drainage systems will be constructed to unlock the development potential of a 13-acre area. These improvements are aligned with the recommendations outlined in the Settegast Land Planning Update and are critical to fostering new affordable housing projects in the area.
- **Land Fragmentation and Acquisition Challenges:** Houston's absence of zoning regulations presents complexities in land use planning, particularly in disinvested neighborhoods like Settegast, where fragmented land parcels and a lack of infrastructure impede cohesive development. In communities of color, such as Settegast, these challenges are further compounded by environmental risks, including flooding and industrial pollution. HLB has focused on land assembly and site control to facilitate redevelopment, acquiring 22 key parcels to create a cohesive, large-scale affordable housing project. By overcoming these land acquisition hurdles, HLB can expedite the production of much-needed affordable homes in the area.
- **Access to Affordable Land:** The high cost of land in Houston has been a longstanding barrier to affordable housing. To mitigate this, HLB has developed a model that provides land to builders at 50% to 90% below market value. This model, particularly beneficial for Minority and Women-Owned Business Enterprises (MWBE) builders, allows the construction of affordable homes without the financial burden of inflated land costs. As a result, homes remain accessible to families earning up to 80% of the Area Median Income (AMI). The master builder program further supports MWBE builders, fostering both small business growth and affordable housing production.
- **Environmental and Health Risks:** Settegast suffers from some of the worst health disparities in Harris County, with life expectancy nearly 25 years lower than in wealthier areas like Clear Lake. The community is also surrounded by Locally Unwanted Land Uses (LULUs), such as landfills and rail yards, which contribute to high rates of asthma, diabetes,

and other chronic conditions. The SRRP incorporates resilience strategies, such as the creation of green spaces and shared drainage systems, to reduce these environmental hazards and enhance the livability of the neighborhood. Additionally, new homes will be built to meet modern energy efficiency standards, lowering utility costs and protecting residents from further environmental risks.

- **Regulatory Barriers:** Chapter 42 Development Code Amendments: Historically, the City of Houston's Chapter 42 development code limited housing density and restricted the development of smaller housing typologies, creating challenges for affordable housing projects in neighborhoods like Settegast. However, in 2023, the City amended Chapter 42 to allow for more flexible housing development, removing many of the constraints that previously hindered projects. 2024 marks the first year of implementation for these amendments, and the SRRP is poised to leverage this new regulatory framework to increase affordable housing production. Phase I of the SRRP will feature at least 51% affordable units, aimed at households earning up to 80% of AMI. The project will also explore partnerships with the Houston Community Land Trust (HCLT) to preserve at least 20% of the site for long-term affordability, ensuring that homeownership remains accessible to future generations.

Exhibit D – Soundness of Approach

Houston-Galveston Area Council

i. Vision (15 points)

The vision for the Settegast Resilience and Revitalization Project (SRRP) is to address the systemic barriers that have long hindered the production and preservation of affordable housing in the Settegast community of northeast Houston. This project as a whole will transform an underserved, undeveloped area by building critical infrastructure and acquiring key parcels of land to spur development of resilient, affordable homes. The initiative is guided by two primary strategies: the development of essential infrastructure to unlock housing production and leveraging regional data to drive informed decision-making for long-term housing policy.

The proposed activities include:

- **Infrastructure Development:** We will construct infrastructure valued at \$5,092,000, for paving, drainage, sewer, and water systems, to support future housing construction in Settegast. This will involve acquiring 22 key parcels (valued at \$1,100,000), allowing the creation of a cohesive development that will meet CDBG Low and Moderate Income (LMI) national objectives by benefiting up low-to-moderate income residents. The long-term benefit of this infrastructure will be realized as affordable homes are built in subsequent phases of the project, providing lasting housing opportunities for families at or below 80% of the Area Median Income (AMI).
- **Regional Decision-making Capacity through Data Analyses :** We will leverage H-GAC's existing extensive spatial data resources and feedback from the Settegast project to develop a series of regional data analyses on affordable housing needs and barriers, including current and projected housing need, area-specific vulnerabilities to existing housing (flood prone areas, etc.) and other demographic considerations necessary to provide local decision-makers with information needed to duplicate the Settegast project or similar efforts. H-GAC will make those analyses publicly available and usable as an outcome of this project.
- **Community-Engaged Workshops:** Community engagement is at the heart of the Settegast Resilience and Revitalization Project (SRRP), ensuring that residents are active participants in shaping the future of their neighborhood. The Houston Land Bank (HLB) and the Houston-Galveston Area Council (H-GAC) are committed to fostering a collaborative and inclusive process that empowers the community throughout every phase of the project. This commitment is operationalized through a variety of engagement strategies, including resilience and design workshops, public forums, and involvement of a Neighborhood Advisory Committee (NAC).
- **Affordable Home Construction:** Following the completion of the infrastructure and site readiness work, HLB will partner with a Master Builder to lead the construction of 120+ affordable homes. The Master Builder, selected for their expertise in affordable housing and resilient construction, will finance the homebuilding process. The homes, each priced

at no more than \$225,000, will be designed to meet the needs of families earning up to 80% of the Area Median Income (AMI). This partnership ensures that the development remains cost-effective while maintaining a high standard of construction. The homes constructed by the Master Builder will follow HLB's resilient housing designs, which emphasize energy-efficient materials and flood-resistant features to ensure long-term sustainability and reduced utility costs for homeowners. Throughout the development process, HLB and the Master Builder will work closely to ensure that the housing constructed aligns with the community's vision, offering high-quality, affordable homes for the residents of Settegast. By managing both the infrastructure and housing construction phases, HLB is positioned to ensure the success of the SRRP, fostering a community-centered approach to development while addressing the systemic barriers that have long hindered affordable housing in the area.

These activities are directly tied to the key barriers identified in H-GAC's 2020 Regional Housing Plan, which highlights the lack of infrastructure as a major hurdle to housing development. By addressing this barrier, the SRRP will enable the production of affordable housing in an area that has been historically underserved, ensuring that development is not fragmented but cohesive and sustainable.

This project addresses multiple barriers that have prevented affordable housing development in Settegast, including:

- Infrastructure Deficiency: Settegast has historically lacked the necessary infrastructure to support housing. By building essential public services such as roads and drainage systems, the SRRP removes this critical barrier to development.
- Resource Gaps: The project leverages local, regional, and federal resources to fill gaps in available funding and data needed to spur development of affordable housing. Lessons learned from other successful multijurisdictional projects in the region have been integrated into the SRRP, ensuring coordinated efforts across stakeholders.

The SRRP builds on similar housing development projects that have succeeded in overcoming infrastructure and land acquisition challenges, such as Robin's Landing in Northeast Houston. Future phases of the project not funded under this effort will focus on capitalizing on the infrastructure and data investments of this proposal to affordable housing production. Future phases include working with local developers to create housing and incentivizing more efficient and sustainable structures through the use of resilience subsidies as an innovative element designed to ensure that homes are both affordable and environmentally sustainable, something not widely tested in the region. By integrating these features, the project ensures long-term affordability and climate resilience for residents, ensuring investments made during this phase have ongoing impact and building on past multijurisdictional efforts for the community to benefit from public-private partnerships that reflect the community's needs.

The SRRP aligns with several local and regional initiatives, including updates to H-GAC's Regional Housing Plan and the City of Houston's broader transportation and climate resilience strategies. By coordinating with local governments and transportation planning efforts, the

project ensures that residents of the new development will have access to essential public services, employment, and transit options, all while promoting economic development and minimizing the risk of displacement.

Settegast faces significant environmental challenges, including flood risks and proximity to industrial sites. The SRRP integrates energy-efficient building practices, flood mitigation through shared drainage systems, and the use of native vegetation to reduce environmental impacts. This focus on resilience will improve community sustainability while addressing environmental justice concerns.

One potential roadblock is the regulatory process related to infrastructure approvals and land acquisition. To mitigate these risks, H-GAC and HLB will use their extensive experience and relationship working with local governments to streamline permitting and regulatory approvals. Additionally, a dedicated project management team will be tasked with ensuring that any obstacles are quickly addressed, minimizing delays and keeping the project on track.

ii. Geographic Scope

The Settegast Resilience and Revitalization Project focuses on a 13-acre undeveloped area within the Settegast neighborhood, an area with a history of neglect and underinvestment. The project will provide significant benefits to a community in need by transforming vacant land into a vibrant, affordable housing development. The geographic scope of this project extends beyond the immediate neighborhood, as the results will serve as a model for multijurisdictional coordination in housing development across the Houston-Galveston region, reflected in coordination efforts and the regional data analyses.

By providing new housing in an area with access to transportation, jobs, and public services, the SRRP expands opportunities for underserved populations and demonstrates how similar projects can be implemented in other high-need areas. The phase of the project represented by this proposal, developing the physical infrastructure and decision-making capacity needed to support affordable housing construction, is critical to the overall project's success. The lessons learned from this project will be shared with other municipalities, potentially leading to the replication of this model in both local and national markets.

iii. Key Stakeholders and Engagement

Key stakeholders in the SRRP include:

- *Harris County Public Health (HCPH):*
HCPH led the community engagement for the Community Action Plan for Health Equity in Settegast. Their Built Environment (BE) Unit focuses on integrating health considerations into community planning and design. HCPH has committed to supporting residents as they transition into leadership roles for plan implementation.
- *Houston Habitat for Humanity:*
Houston Habitat for Humanity played a role in the Settegast/East Houston Development Strategy, contributing land and expertise on affordable housing developments. Their

involvement extends to improving the housing stock in the area while aligning with community goals of affordability and sustainability.

- *Settegast Heights Redevelopment Corporation:*
This local organization has been actively involved in community revitalization efforts, focusing on housing and neighborhood improvement. The corporation worked with stakeholders to identify and address the needs of legacy residents, preventing displacement and promoting equitable development.
- *Houston Community Land Trust (HCLT):*
The HCLT is a critical partner in ensuring long-term affordability for housing in Settegast. The SRRP will explore partnerships with HCLT to ensure that at least 20% of the development is preserved for long-term affordable homeownership.
- *City of Houston Planning and Public Works Departments:*
These departments have been crucial in advancing the infrastructure and regulatory frameworks necessary for development in Settegast. The Planning Department, in particular, helped amend the Chapter 42 Development Code, allowing for greater flexibility in affordable housing development.
- *Continued Community Engagement and Education:*
HLB has a history of involving the community at every stage of revitalization, including decision-making and planning processes. The organization engages residents through advisory committees, public meetings, and workshops to ensure that the community's vision is implemented. HLB and HGAC will continue these efforts, working with the aforementioned partners to educate residents on homeownership opportunities and shared decision-making in the redevelopment process.

By fostering these relationships, HLB and HGAC aim to create a sustainable and inclusive ecosystem for housing development that benefits local businesses, particularly MWBE builders, while addressing critical infrastructure and environmental challenges. This holistic approach ensures that Settegast residents, especially legacy and vulnerable populations, remain central to the neighborhood's transformation.

iv. Alignment with Fair Housing

The SRRP is designed to affirmatively further fair housing by removing barriers to affordable housing development in a high-opportunity area and using it as a model to address these barriers on a regional level. The project will create new housing opportunities for underserved groups, particularly communities of color, in an area that has historically lacked investment. By increasing access to affordable housing, the SRRP aims to desegregate the Settegast area, ensuring that long-time residents are not displaced by new development but instead benefit from it.

Anti-displacement measures are central to the project's design. The SRRP includes affordable housing provisions and protections to prevent displacement of current residents. In addition, the

homes will be designed to meet the needs of people with disabilities, ensuring compliance with the Americans with Disabilities Act (ADA) and Fair Housing Act accessibility requirements.

The SRRP aligns with local fair housing plans by addressing key issues such as access to public services, transportation, and job opportunities for underserved residents. The project will also incorporate diversity and equity goals, with plans to engage and support minority-, women-, and veteran-owned businesses throughout the housing production process.

v. Budget and Timeline (5 points)

The SRRP's budget covers the costs of infrastructure development, land acquisition, and regional data analyses and model dissemination.. Funding will be sourced from HUD PRO Housing funds, local contributions, and regional grants. The budget was determined based on industry standards for construction, land acquisition, and infrastructure costs, ensuring cost-effectiveness for the scope of the project.

In the proposed Phase I scenario, to accommodate housing that would be affordable for area residents, a smaller footprint for houses and smaller lots is proposed, along with a housing typology that would accommodate fewer roadways and access points. To achieve this vision, replatting and a shared drainage area is envisioned, in order to meet City of Houston requirements. The draft land plan assumes additional property acquisition of the parcels that are not owned by either the Houston Land Bank or a private land owner which will partner with HLB, Mid-Continent Companies. Assuming all properties are able to be acquired, a sample land plan is shown as an attachment, but in reality, this will need to be revised once acquisitions have begun. The land plan shows a shared detention area that can also serve as recreational greenspace, and housing with alleys to reduce infrastructure costs

If HUD awards less funding than requested, the SRRP can be scaled to focus on acquiring fewer parcels in Phase I, prioritizing infrastructure development to lay the foundation for future housing projects, and scaling down the scope of regional data analyses. A minimum of 50% of the requested funding would allow for significant infrastructure improvements and land acquisition to proceed. The project timeline anticipates full completion within the grant's performance period, with key milestones in infrastructure, land acquisition and data development.

Proposed Timeline for SRRP

The following timeline outlines the key activities and milestones for the Settegast Resilience and Revitalization Project (SRRP), focusing on both infrastructure development and housing production. This timeline will help ensure that the project proceeds efficiently and that each phase aligns with the long-term goals of the SRRP. HLB and H-GAC will work in close coordination to meet all targets.

Year 1: Initial Pre-Development & Planning, Community Engagement, and Land Acquisition

- Activities:

- Finalize community engagement and advisory committee formation.
- Begin procurement and detailed engineering designs for infrastructure (roads, drainage, water, and sewer).
- Conduct Phase 1 and Phase 2 (if needed) environmental assessments for land acquisitions.
- Secure permits for paving, drainage, sewer, and water infrastructure.
- Acquire 22 parcels within Phase I.
- Procure MWBE builders and contractors through HLB's Master Builder Program.
- Outcomes:
 - Secured land parcels for development.
 - Community-driven input into the design and development of infrastructure.
 - Permits approved for infrastructure development.

Year 2-4: Infrastructure Development and Construction Management

- Activities:
 - Begin procurement of infrastructure project management and construction, including paving, drainage, water, and sewer systems.
 - Initiate and monitor construction progress and maintain ongoing engagement with community stakeholders.
 - Manage contractors to ensure that the project stays on time and meets quality standards.
 - Begin clearing and grading lots for future home development.
- Outcomes:
 - Fully constructed infrastructure (roads, drainage, sewer, and water systems) to support housing.
 - Land cleared and prepared for housing construction.

Year 5: Housing Development and Program Management

- Activities:
 - Master Builder is procured, and lots are disposed by HLB in compliance with HUD, HGAC and HLB policies and procedures.
 - Begin construction of 120 affordable housing units on cleared lots.
 - Implement housing affordability measures in partnership with the Houston Community Land Trust.
 - Conduct regional data analysis to track progress and outcomes.
- Outcomes:
 - Completion of at least 51% affordable housing units.

- Establishment of resilience measures in newly constructed homes, reducing long-term costs for residents.
- Active partnerships with MWBE builders to sustain local economic benefits.

Year 6: Project Evaluation, Community Support, and Future Phases Planning

- Activities:
 - Conduct a final evaluation of Phase I, measuring key success metrics.
 - Plan for future development phases based on lessons learned.
 - Continue long-term community engagement efforts for housing support, homeownership education, and sustainability.

- Outcomes:
 - Documentation of project outcomes, including the number of homes developed, infrastructure built, and residents served.
 - Plan for Phase II, incorporating community feedback and best practices from Phase I.

Category Cost for Phase I	Project Lead	Project Cost	Grant Requested Total
Paving	HLB	935,000.00	935,000.00
Drainage (Public Infrastructure)	HLB	1,083,000.00	1,083,000.00
Drainage (Greenspace and HCFCDD)	HLB	1,487,000.00	1,487,000.00
Sewer	HLB	686,000.00	686,000.00
Water	HLB	547,000.00	547,000.00
Permitting	HLB	100,000.00	100,000.00
Clearing and Grading of Lots	HLB	254,000.00	254,000.00
Acquisition			
Total Acquisition (22 parcels within Phase 1 @ 50,000 per lot)	HLB	1,100,000.00	

Acquisition - Total allocated to budget:		500,000.00	500,000.00
Acquisition (HLB Commitment)	HLB	600,000.00	
Regional Data Analysis and Program Management	HGAC	800,000.00	800,000.00
Includes: data analysis, reporting, community involvement			
Construction of Infrastructure and Management Total allocated to budget:	HLB	608,000.00	608,000.00
Includes: Staff time, construction administrator, replating services community engagement, land disposition, procurement of master builder			
HLB Commitments:			
Phase 1 assessment for 22 parcels @ \$3,000 ea. (EPA Grant funded)	HLB	66,000.00	
Phase 2 assessment, if needed, for study area (EPA Grant funded)	HLB	50,000.00	
Environmental and Infrastructure Evaluation and Market Study (EPA Grant Funded)	HLB	140,000.00	
Resilient and Affordable Floor Plan and Catalog (Fannie Mae)	HLB	220,000.00	
		476,000.00	
Master Builder Costs for 120 Single Family homes			
Land Development (@ 14,501 ea.)	Master Builder	1,740,120.00	
Builder Hard Costs (@ 125,000 ea.)	Master Builder	15,000,000.00	
Builder Soft Costs (@ 17,800 ea.)	Master Builder	2,136,000.00	
Builder Commission (@ 32,699 ea.)	Master Builder	3,923,880.00	

Builder Land Cost (@ 35,000 ea.)	Master Builder	4,200,000.00	
		27,000,000.00	
Total		34,468,000.00	7,000,000.00

Exhibit E – Capacity

Houston-Galveston Area Council

The Houston-Galveston Area Council (H-GAC) and the Houston Land Bank (HLB) bring a wealth of expertise, experience, and community-focused leadership to the implementation of the Settegast Resilience and Revitalization Project (SRRP). Together, these organizations have an established track record in managing large-scale federal grants and leading community development projects that promote equitable, resilient housing solutions.

As the lead applicant, H-GAC has extensive experience in managing federal and state funding for housing, transportation, workforce, disaster recovery, and community development projects. H-GAC's 37-member Board of Directors, composed of local elected officials, guides the organization in aligning regional policies with local community needs.

H-GAC's expertise in large-scale, multijurisdictional projects is demonstrated through its leadership in initiatives like the Back Home Rapid Housing Recovery Pilot Program and the Livable Centers Program. These programs highlight H-GAC's capacity to manage complex federal projects that address housing, infrastructure, and regional resilience. H-GAC's dedicated financial management and procurement systems ensure compliance with HUD's regulations, while its long-standing relationships with local governments and community organizations enable successful project implementation.

In the SRRP, H-GAC's role will be to coordinate overall project management, financial oversight and reporting, regional data analyses development, and support for community engagement. Its extensive data resources and planning expertise will ensure the project meets HUD's objectives while aligning with broader regional housing and development strategies.

HLB's origins date back to 1999 when the **Land Assemblage Redevelopment Authority (LARA)** was formed to address Houston's most tax-delinquent, contaminated, and neglected areas. In 2018, this initiative evolved into the **Houston Land Bank (HLB)**, with a renewed mission to strategically acquire, dispose of, and redevelop properties, ensuring that community interests and voices are central to all activities. HLB's approach is deeply community-driven, fostering partnerships with local organizations, volunteers, and residents to shape the future of neglected neighborhoods through inclusive and equitable development.

Recognizing the need for sustainable funding sources, HLB established the **HLB Fund** in February 2022, which was granted 501(c)(3) status by the IRS in June 2022. The HLB Fund acts as a fiscal sponsor, allowing the organization to receive tax-deductible donations and grants. This fund provides critical gap financing to accelerate HLB's community engagement efforts, property acquisitions, infrastructure improvements, and capital development. HLB stands out as the only governmental and nonprofit entity in Houston dedicated solely to community development and affordable housing, making it a unique and invaluable partner in the region's housing landscape.

Operating under the governance of a 13-member volunteer board of directors, HLB's mission is to transform vacant, abandoned, and neglected properties into productive uses, thereby catalyzing transformative community and economic development across Houston. HLB's staff of eight professionals, with over 50 years of combined experience, manage all aspects of the organization's operations, including acquisitions, development, finance, legal affairs, asset management, dispositions, and community partnerships. This team is led by a CEO and President, along with key leadership in community development, real estate, and finance, ensuring that HLB operates efficiently and with a clear focus on delivering community-driven results.

As the largest geographic land bank in the United States, HLB has played a pivotal role in stabilizing and revitalizing neighborhoods suffering from long-term neglect. By offering properties at 50-90% below market value to local builders, nonprofits, and developers, HLB has successfully reactivated over \$96 million worth of real estate, transforming more than 1,000 properties and delivering over \$50 million in subsidies to builders and developers throughout Houston. HLB's efforts also include investing more than \$3 million in local small and minority-owned businesses through professional services contracts.

HLB's legislative mandate requires it to establish key components such as Neighborhood Advisory Committees and conduct community-engaged charrettes for all revitalization projects. These requirements ensure that community voices are heard at every step, enabling residents to play a direct role in decision-making and project design. Over the past four years, HLB has led numerous workshops and charrettes in Settegast, listening to the needs and priorities of local residents. This long history of community engagement informs every aspect of the SRRP, ensuring that the project aligns with the desires and needs of the people it serves.

The application for the SRRP was jointly prepared by H-GAC and HLB, leveraging both organizations' deep expertise in community development, housing policy, and best practices for equitable revitalization. H-GAC's regional planning experience combined with HLB's grassroots knowledge of Houston's neighborhoods has shaped a project that addresses the unique challenges in Settegast.

This proposal is not just a reflection of agency expertise but also the outcome of years of community engagement. HLB has engaged residents through workshops, charrettes, and advisory committees to ensure that the community's voice has been central to the planning process. The SRRP directly responds to feedback from these workshops, which focused on equitable development, affordable housing, environmental resilience, and infrastructure improvements.

Staff Capacity

The SRRP will be managed by a team of experienced professionals from both H-GAC and HLB. The partners plan to allocate a portion of the capacity of the following existing personnel. Key Management personnel are designated as such in the Intended Role column, as indicated in Table E.1

Table E-1, Staff Capacity

Position	Team	Intended Role	Relevant Experience of Key Management
Director of Community and Environmental Planning, Justin Bower	H-GAC	Program oversight and coordination; relationship management (Key Management)	Extensive experience with state and federal grant programs, including HUD CDBG, etc.
Chief Executive Office, Christa Stoneham	HLB	Lead the land acquisition, property management, environmental compliance, and home development components, ensuring the SRRP meets its affordable housing production goals. (Key Management)	Extensive experience in local affordable housing development, large scale project management, and community outreach.
Senior Manager, Cheryl Mergo	H-GAC	Program oversight and coordination; relationship management (Key Management)	Extensive experience with state and federal grant programs, including HUD CDBG, etc.
HLB Program Manager, Donesha Albrow	HLB	Oversee property acquisition and land assembly for the SRRP, ensuring that the necessary parcels are acquired in a timely and cost-effective manner. (Key Management)	With years of experience in real estate and community development, Donesha's role is essential to coordinating land transfers and facilitating MWBE builder participation.
HLB Finance Director, Isai Mendez	HLB	Oversee all financial operations for the SRRP, including budgeting, procurement, invoicing, and federal compliance. (Key Management)	Isai's background in financial management will ensure that all funding is managed responsibly and in accordance with HUD requirements, guaranteeing the fiscal health of the project.
HLB Director of Community Development, Lindsey Williams	HLB	Lead HLB's community engagement efforts, ensuring that residents have a meaningful role in the project's planning and implementation. (Key Management)	With extensive experience in stakeholder engagement and equitable development, Lindsey will coordinate community workshops and advisory committees, keeping residents

			informed and engaged throughout the SRRP.
Principal Planner	H-GAC	Direct project services; relationship management	
Senior Planner	H-GAC	Support for all program management activities; outreach; coordination with resilience programs	
Planner	H-GAC	Support for all program management activities; outreach	
Grant Manager	H-GAC	Grant financial management; coordination with financial reporting (<i>Key Management</i>)	Extensive Experience with budgeting, financial reporting, fiscal management and staff coordination around large state and federal grant.
Financial Coordinator	H-GAC	Support for grant administration and project management.	
Assistant Director of Data Analytics and Research	H-GAC	Oversight and production of data analysis tasks. (<i>Key Management</i>)	Extensive experience with regional demographic analysis and assessment of vulnerable community challenges.
Manager, Data Analytics and Research	H-GAC	Production of data tasks.	
Senior GIS Analyst	H-GAC	Production of data tasks.	
Controller	H-GAC	Financial oversight and coordination (<i>Key Management</i>)	Extensive experience with public sector fiscal management and compliance.
Accountant	H-GAC	Financial reporting and coordination	
Principle Communications Coordinator	H-GAC	Oversight of outreach efforts.	
Communications team (as needed)	H-GAC	Assistance with outreach, including logistics, multimedia production, as needed	
Community Engagement Specialist(s)	HLB	Assist with community engagement tasks.	

Director of Internal Audit	H-GAC	Auditing and grant monitoring support. (Key Management)	Extensive experience with state and federal grant programs, including HUD program compliance.
Auditor	H-GAC	Auditing and grant monitoring support.	

Financial Capacity

H-GAC has extensive experience with managing large scale federal grant programs, including HUD programs like CDBG, etc., Federal Highway Administration funding, federal Workforce programs, and EPA Clean Water Act grant programs promulgated through the Texas Commission on Environmental Quality. H-GAC uses a comprehensive system of internal and external auditing, internal financial and procurement controls, and local government oversight. HLB has a successful and significant track record of fiscal management in developing and reactivating real estate in transactions, programs, and methods similar to the proposed work. Financial Directors from both H-GAC and HLB will manage budgeting, procurement, invoicing, and federal compliance, leveraging each organization’s robust financial systems to ensure proper management of the HUD grant.

In total, a dedicated team from both H-GAC and HLB will oversee the implementation of the SRRP, including roles focused on project management, community outreach, financial oversight, and housing production.

HLB Master Builders

The focus of this proposed effort is to develop the infrastructure and decision-making capacity to spur development of the Settegast properties and to incentivize regional adoption of this model. To ensure this funded phase leads to successful construction, HLB will focus on continuation of the effort by engaging their existing network of over 30 builders capable of handling projects ranging from small lots to large acreage tracts, significantly increasing the capacity to deliver affordable housing. An example of this success is the **Yellow Cab Green Community Project**, where HLB procured construction management firms and builders to transform a 3-acre former industrial site into a thriving residential community. HLB’s experience with this project showcases its ability to manage complex land assemblies and infrastructure development, which will be crucial for the Settegast Resilience and Revitalization Project (SRRP) as a whole following the funded phase.

HLB’s selected master developers bring decades of experience and a proven track record of delivering high-quality, affordable homes. These partners include:

- **Habitat for Humanity:** A long-standing HLB builder since 2008, Habitat for Humanity has constructed over 94 homes on HLB lots. For more than 36 years, Houston Habitat has built over 1,200 homes, developed the Harrel Park Neighborhood with 111 lots, and is

overseeing a \$33 million infrastructure budget for Robins Landing, which will open in May 2024.

- **Burghi Homes:** One of HLB's longest-standing builders, Burghi Homes has over 30 years of experience in disaster recovery and affordable housing programs. Burghi Homes recently completed the Towne Park Village development, a 36-acre community with 178 single-family homes, 40% of which are affordable. This project was completed in partnership with the City of Houston's Housing and Community Development Department.
- **DSW Homes:** With a 13-year track record in scattered-lot construction, DSW has built thousands of homes across the U.S. DSW partnered with the City of Houston from 2019 to 2021 in the Build It Forward Program, successfully completing 109 projects valued at \$21.5 million.
- **JWTC:** Since 1982, JWTC has provided construction services, including scattered-site building and rehabilitation. The firm has completed over 32,000 new construction projects across Texas, working on multiple HUD and FEMA-funded programs, including those with the General Land Office and the City of Houston's HoAP Harvey Program.
- **MHL Properties LLC:** Led by Matt Logan, who has over 45 years of construction experience, MHL Properties has constructed over 400 homes and has the capacity to build up to 50 lots simultaneously.

HLB's capacity to assemble an experienced team of builders and construction managers ensures that the SRRP will have the resources and expertise necessary to meet its ambitious goals for affordable housing production in Settegast. These partnerships not only accelerate the development process but also support local small businesses and MWBE contractors, contributing to the economic empowerment of historically underserved communities. This ongoing capacity ensures that the investment made under this proposed project will lead directly into housing construction.

HLB's Experience with Civil Rights and Fair Housing

The Houston Land Bank (HLB) and the Houston-Galveston Area Council (H-GAC) have a deep commitment to addressing civil rights and fair housing issues through their work in affordable housing and community development. Both organizations have been actively involved in various equity-focused studies and initiatives aimed at dismantling systemic barriers to fair housing, promoting equitable development, and advancing racial and economic justice in historically underserved communities. Their combined expertise, gained from decades of work in these areas, positions them to successfully implement the Settegast Resilience and Revitalization Project (SRRP) with a clear focus on promoting fair housing and reducing disparities.

For over 20 years, HLB has been at the forefront of efforts to address housing disparities in Houston, particularly in communities of color like Settegast. Established by the City of Houston to address vacant and tax-delinquent properties, HLB's mission is rooted in providing equitable access to affordable housing and ensuring that historically marginalized communities have a direct role in shaping their neighborhoods.

As a partner in several key equity studies and initiatives, HLB has played a critical role in advocating for fair housing policies that address the unique needs of low-income and minority communities. HLB's approach is guided by the principles of civil rights and fair housing, ensuring that all of its projects, including SRRP, promote racial and economic equity.

- Resilient Houston Strategy (City of Houston)

The Resilient Houston strategy prioritizes building resilience in Houston's most vulnerable communities, many of which are disproportionately communities of color. HLB's involvement in this strategy focused on ensuring that affordable housing development is equitable and resilient, particularly in areas prone to environmental risks such as flooding.

HLB's focus on affordable, resilient housing aligns with the goals of promoting fair housing by addressing the environmental vulnerabilities that disproportionately affect communities of color. SRRP will build homes that are affordable, energy-efficient, and flood-resilient, ensuring that marginalized communities are not left behind in the city's resilience efforts.

- One Complete Community Plan (City of Houston)

The One Complete Community plan aims to reduce disparities in housing, infrastructure, and economic opportunity in underserved neighborhoods. As a key participant, HLB has been instrumental in ensuring that the plan's recommendations reflect the needs of communities like Settegast, where residents have historically faced discrimination in housing access and development.

The plan calls for increasing access to affordable housing and preventing displacement in neighborhoods like Settegast, where gentrification pressures threaten long-time residents. HLB's work in acquiring land and offering it to MWBE (Minority and Women-Owned Business Enterprise) builders at reduced market value supports the development of affordable housing, ensuring that communities of color have access to homeownership opportunities. The SRRP will further these goals by providing at least 51% affordable housing for households earning below 80% of the Area Median Income (AMI).

- Community Action Plan for Health Equity (Harris County Public Health)

The Community Action Plan for Health Equity, developed by Harris County Public Health in collaboration with HLB and the Kinder Institute for Urban Research, addresses the stark health disparities in Settegast, which has the lowest life expectancy in Harris County. Many of these disparities are directly linked to poor housing conditions, environmental risks, and lack of access to healthcare—all of which disproportionately affect communities of color.

HLB's participation in this plan emphasizes the importance of safe, resilient, and affordable housing as a means of addressing health inequities. The SRRP will incorporate flood-resilient, energy-efficient homes that mitigate environmental hazards, promoting healthier living conditions for residents. Additionally, green spaces and community amenities included in the project will support physical and mental well-being, further aligning with the principles of fair housing by improving quality of life for historically disadvantaged communities.

H-GAC's Experience with Civil Rights and Fair Housing

H-GAC has a long-standing commitment to advancing fair housing and addressing civil rights issues through its regional planning efforts. As the lead regional planning organization for the Houston-Galveston area, H-GAC has led several initiatives that focus on reducing racial and economic disparities in housing, transportation, and infrastructure.

- Our Great Region 2040 Plan

H-GAC's Our Great Region 2040 Plan is a comprehensive regional strategy that addresses housing inequities, particularly in low-income and minority communities. The plan highlights the need for coordinated, equitable housing development that promotes racial and economic integration.

H-GAC's role in implementing the SRRP will be informed by its work in promoting equitable housing access through the Our Great Region 2040 Plan. By focusing on the development of affordable, resilient housing in Settegast, H-GAC ensures that the project aligns with regional goals of promoting fair housing and reducing racial disparities in housing access.

- 2020 Regional Housing Plan

The 2020 Regional Housing Plan conducted by H-GAC includes an in-depth analysis of housing disparities across the region. The plan focuses on addressing the specific challenges faced by minority and low-income communities, including inadequate housing conditions, displacement pressures, and limited access to affordable housing.

The 2020 Regional Housing Plan emphasizes the importance of removing barriers to affordable housing production, particularly in communities of color. H-GAC's leadership in the SRRP will ensure that the project directly addresses these barriers by improving infrastructure, ensuring long-term affordability, and preventing displacement in Settegast.

Both HLB and H-GAC are deeply committed to ensuring that the SRRP promotes fair housing and advances civil rights in the following ways:

1. **Affordable Housing Production and Land Access:** HLB's model of offering land at significantly reduced prices to MWBE builders ensures that affordable housing is developed in Settegast and made available to low-income families. This model reduces racial disparities in homeownership by providing pathways for families of color to build wealth through homeownership.
2. **Preventing Displacement:** The SRRP incorporates strategies to prevent displacement in Settegast, where gentrification pressures have increased in recent years. By providing affordable housing and partnering with the Houston Community Land Trust to preserve long-term affordability, the SRRP ensures that current residents can remain in their community.
3. **Community-Driven Development:** HLB's legislative mandate requires the creation of Neighborhood Advisory Committees and community-engaged charrettes for all development projects. This ensures that residents, particularly those from historically marginalized

communities, have a voice in shaping the SRRP and that their needs are prioritized in all decision-making processes.

4. Promoting Environmental and Health Equity: The SRRP addresses environmental justice issues by providing flood-resilient, energy-efficient homes that reduce residents' exposure to environmental hazards. These improvements align with the principles of fair housing by promoting healthy, safe, and affordable housing in a community that has long been affected by industrial pollution and environmental risks.

HLB's and H-GAC's long-standing involvement in civil rights and fair housing initiatives ensures that the Settegast Resilience and Revitalization Project will meaningfully advance racial and economic equity in the community. By focusing on affordable housing, preventing displacement, and addressing environmental and health disparities, the SRRP is designed to break down systemic barriers and create lasting, equitable outcomes for residents of Settegast. Both organizations will continue their commitment to civil rights and fair housing through ongoing community engagement and the application of best practices from their extensive work in equity-focused projects.

Exhibit F – Leverage

Houston-Galveston Area Council

The Settegast Resilience and Revitalization Project (SRRP) leverages a significant combination of financial resources, partnerships, and community support to ensure the long-term sustainability and success of the initiative. In addition to the previously outlined leveraged funds totaling **\$1,076,000**, a key element of the project is HLB's partnership with experienced builders who provide their own financing for home construction. This approach will further leverage affordable land provided by HLB, ensuring that high-quality, resilient homes are built and sold at prices accessible to families earning up to **80% of the Area Median Income (AMI)**.

- HLB's \$600,000 Commitment for Land Acquisition:

HLB has committed \$600,000 to acquire some of the 22 parcels needed for Phase I of the SRRP. Land acquisition is vital to addressing one of the significant barriers faced by affordable housing development in Houston – fragmented ownership. Securing these parcels will facilitate the construction of affordable housing and ensure that infrastructure improvements can move forward without delay.

- EPA FY 25 Assessment Grant:

The project is further supported by a **\$500,000 EPA FY 2025 Assessment Grant**, which targets Settegast as an area of focus. This grant will be used to conduct environmental assessments and land-use planning for Phases I and II. The funds will also assist in infrastructure analysis and planning, ensuring that development is aligned with environmental standards and contributes to resilient, sustainable growth in the community. From this grant, **\$66,000** is allocated for Phase I environmental testing and **\$50,000** for Phase II.

- Utilization of FY 24 EPA Assessment Grant:

HLB has also utilized **\$180,000** from the **FY 2024 EPA Assessment Grant** to conduct land use and infrastructure assessments in Settegast. This investment has enabled HLB to evaluate the community's affordability needs and to strategically plan for Phase I. The assessments completed with these funds ensure that the project is not only environmentally responsible but also aligned with the broader goals of affordability and resilience.

- Fannie Mae Funded: Finding Home Initiative

\$220,000 from **Fannie Mae's Finding Home Initiative** is leveraged to create a catalog of resilient floor plans. This initiative supports the construction of affordable and sustainable homes that meet energy efficiency standards and are designed for long-term durability. The funding from Fannie Mae will also help in community engagement processes, educating potential homeowners about resilience and sustainable living, and fostering greater community input in the design of homes that reflect local needs. The initiative targets the construction of homes in multiple underserved neighborhoods, including Settegast, and integrates strategies from Houston's Livable Places Initiative and Resilient Houston Plan.

- Master Builder Program- Maximum Sales Price

Through its **Master Builder Program**, HLB works with reputable builders who will finance the construction of homes priced at **\$225,000** each, with a goal of developing over **120 lots** in Phase I. To ensure the homes remain affordable, HLB will dispose of the land to builders at 50-90% off of fair market value. This pricing structure provides the builder with affordable land, removing a significant cost barrier that often hinders the production of affordable housing in underserved communities like Settegast. By partnering with these builders, HLB ensures that the construction financing is secured independently, while maintaining control over the affordability and quality of the homes. The homes will incorporate **resilient design features**, developed through the **Finding Home Initiative** funded by **Fannie Mae**, which will ensure energy efficiency, flood resilience, and long-term sustainability. This approach further enhances the project's impact by aligning with community resilience goals while maintaining affordability for residents.

Non-Financial Contributions

- Community Partnerships and Advisory Committees:

HLB has long-established partnerships with local community organizations, including the Settegast Community Advisory Board. These partnerships provide valuable resources in the form of community engagement and volunteer efforts. The Advisory Board, along with other community groups, will play an ongoing role in decision-making and outreach, ensuring that the SRRP is aligned with residents' needs and aspirations. These partnerships reduce the need for costly external consultants and foster a more community-driven development process. While H-GAC's staff time beyond the funded elements of this program are not quantified, H-GAC staff will ensure that the outcomes of this project are used to influence broader regional planning processes, leveraging H-GAC's existing regional leadership role in key disciplines. H-GAC staff serving on local, regional, and state committees and multijurisdictional planning efforts will also help disseminate and coordinate the project outcomes with external planning efforts and potential partnerships.

The combined financial contributions, including HLB's \$600,000 land acquisition commitment, **\$500,000 in EPA grants**, **\$220,000 from Fannie Mae**, and the leveraged builder financing for **\$225,000 per home**, result in a comprehensive funding strategy that exceeds **50%** of the requested PRO Housing Grant. This multi-faceted leveraging not only ensures that the SRRP is fully resourced but also guarantees that the affordable homes developed will remain accessible to the community, meeting long-term affordability and resilience goals. Through this holistic approach, HLB and its partners will address the critical infrastructure and housing challenges in Settegast, providing a replicable model for other underserved neighborhoods.

Exhibit G – Long Term Effect

Houston-Galveston Area Council

The Settegast Resilience and Revitalization Project (SRRP), led by the Houston Land Bank (HLB) in partnership with the Houston-Galveston Area Council (H-GAC), aims to permanently remove key barriers to affordable housing production and preservation in one of Houston's most historically disinvested communities, and use this model and data analyses informed by it to disseminate and spur similar projects in the region. By addressing the critical challenges of infrastructure deficiencies, fragmented land ownership, decision-making capacity, and environmental vulnerability, the SRRP will establish the foundation for sustained affordable housing development long after the grant period.

- **Infrastructure Deficiency:**

Settegast has long struggled with the absence of basic infrastructure, such as roads, drainage, and utilities, severely limiting the possibility of housing development. With the funds from the HUD grant and leveraging additional funds, HLB and H-GAC will address this deficiency by executing a comprehensive infrastructure development plan. This includes road paving, drainage improvements, sewer, and water system installations, totaling \$5,092,000, along with the acquisition of 22 key parcels valued at \$1,100,000. These infrastructure enhancements will prepare Settegast for long-term, large-scale affordable housing development.

Upon completion of the grant-funded activities, Settegast will be equipped with new infrastructure that will enable further housing construction, ensuring the neighborhood becomes a viable and attractive area for affordable home development. It is expected that the infrastructure improvements will result in at least 120+ new affordable homes in Phase I alone, with more in future phases. This represents a significant increase in the housing supply, benefiting families earning up to 80% of the Area Median Income (AMI). By preparing the land and infrastructure, the SRRP ensures that subsequent phases of housing construction can proceed without delay, allowing sustained housing production and preservation for many years.

HLB's existing work and relationships with potential builders will ensure that the investment transitions smoothly into constructed homes after completion of the funded project.

Upon completion of grant-funded activities SRRP will achieve:

- Completion of roadways and drainage systems in Phase I.
- Increased capacity for affordable housing development, with the ability to support XX new homes on prepared land within two years of project completion.

- Land Fragmentation and Affordable Land Access:

One of the biggest barriers in Settegast has been the fragmented ownership of small, individual parcels, which has made it difficult to assemble land for cohesive development. Through the Settegast Resilience and Revitalization Project (SRRP), the Houston Land Bank (HLB) has committed \$600,000 and requested an additional \$500,000 to acquire 22 key parcels necessary for land assembly in Phase I. In combination with other acquisitions and donations, this strategic land consolidation will provide the necessary space to develop housing at scale.

By consolidating fragmented parcels and controlling land in Settegast, HLB will permanently remove the land assembly barrier that has historically stymied development. HLB's model of offering land to minority- and women-owned business enterprise (MWBE) builders at 50-90% below market value will be continued under the SRRP, ensuring that housing remains affordable. This long-term approach will lower the cost of land acquisition for future developers and create a pipeline of available, buildable land for affordable housing projects beyond Phase I. Upon completion of grant-funded activities, the SRRP will achieve:

- The acquisition of 22 key parcels, totaling 3.4 acres, ready for housing development.
- A permanent reduction in land costs for MWBE builders, ensuring affordability is maintained for families earning up to 80% of the Area Median Income (AMI).
- The production of at least 51% affordable homes in Phase I, with future phases replicating this success.

In addition to addressing the land assembly barrier, the Houston Land Bank is committed to ensuring long-term affordability for all homes developed under the SRRP. HLB implements a 10-year affordability period for all land sold below market cost, guaranteeing that homes remain accessible to low- and moderate-income families for an extended period after their construction.

HLB plays an active role in determining the maximum sale price of each home, aligning prices with the affordability goals for families earning up to 80% of AMI. HLB also stewards the homebuyer eligibility process, carefully vetting prospective buyers to confirm they meet income requirements and other affordability criteria. This comprehensive approach prevents speculative

resale and ensures that homes developed under the SRRP remain affordable, benefiting the community long-term.

Furthermore, HLB partners with the Houston Community Land Trust (HCLT) to further ensure affordability. HCLT is a non-profit organization focused on creating permanently affordable housing opportunities. Through this partnership, HLB uses the community land trust model, where the land remains in trust and is leased to homeowners via a 99-year renewable ground lease. This ensures that homes remain affordable for future generations, preserving homeownership opportunities for low- and moderate-income families while preventing displacement in the Settegast community.

- **Regional Decision-Making Capacity**

Settegast is characteristic of many areas in the greater Houston region, facing similar barriers to affordable housing production. While production of affordable housing stock is essential, proper placement in relation to community needs, disaster vulnerability, and other considerations is critical to ensure the long-term sustainability of housing investments. An underlying need for decision-making and driving additional and sustainable affordable housing growth is data analyses that consider these factors and provide publicly available data for entities considering these factors in housing decisions. Informed by the Settegast project, the data analyses conducted by H-GAC will provide crucial information to the region as a whole, in an attempt to spur similar model projects and sustainable growth in affordable housing.

Upon completion of grant-funded activities, SRRP will achieve:

- A set of regional data analyses identifying overlaps and connections between current and future housing need, vulnerability to environmental and resilience challenges, and other demographic and spatial considerations that may impact housing viability.
- A publicly-available set of data hosted by H-GAC including the outcomes of the analyses and the Settegast project model to enhance regional decision-making capacity.
- **Environmental Resilience and Health Equity:**

The Settegast Resilience and Revitalization Project (SRRP) addresses significant environmental challenges in the Settegast community, including flood risks and poor health outcomes linked to industrial land uses. The project incorporates resilient design features into the housing development process, ensuring that newly constructed homes are flood-resistant, energy-efficient, and promote long-term sustainability. Shared green spaces will enhance community well-being and mitigate health disparities identified in the Community Action Plan for Health Equity. By focusing on both affordability and resilience, the SRRP ensures that homes are safe, cost-efficient, and accessible to families for generations.

The integration of resilient construction practices and green infrastructure will have lasting effects on affordability, safety, and environmental sustainability. These designs will reduce flood vulnerability, improve energy efficiency, and lower utility costs, offering long-term financial stability for homeowners. Additionally, the creation of green spaces and the implementation of environmentally sustainable practices will promote better health outcomes and help alleviate some of the disparities highlighted in the Harris County Public Health report.

The **Finding Home Initiative**, funded by Fannie Mae, is a pivotal part of the Settegast Resilience and Revitalization Project (SRRP). With a \$220,000 contribution, this initiative focuses on creating resilient, affordable housing that addresses both the physical and financial challenges faced by low- to moderate-income families in the Settegast community.

Through **Finding Home**, the Houston Land Bank (HLB) aims to develop a catalog of affordable and resilient home designs that meet modern building standards, with a strong focus on energy efficiency, environmental resilience, and long-term affordability. This initiative aligns with Fannie Mae's commitment to expanding access to homeownership for underserved populations, particularly those impacted by environmental risks and economic barriers.

The initiative supports the development of seven resilient and affordable floor plans, specifically designed for smaller parcels in underserved communities. These homes will meet standards such as Fortified Silver, Energy Star, and Zero Energy Ready certifications, ensuring they are both environmentally sustainable and durable. Homes designed to fortified silver standards, including fortified roofs

- Roof decking material must meet standards: at least 7/16-inch OSB or plywood.
- Roof deck attachment with 8d ring shank nails spaced according to Fortified Roof requirements.
- A watertight seal is achieved through prescribed methods: a self-adhering polymer-modified bitumen membrane taped joints between roof sheathing panels or two layers of underlayment.
- Drip edges are installed at eaves and rakes, securely fastened to the roof, and placed over the underlayment.
- Shingles rated explicitly for high winds and exposure to ensure durability and effectiveness.
- Gable end vents protected against water intrusion for proper ventilation.
- All roof vents (ridge vents, off-ridge vents, turbines) adhere to rigorous standards set by the Florida Building Code TAS 100 (A) for optimal performance and weather resistance.

Upon completion of grant-funded activities SRRP will achieve:

- Construction of minimum 51% affordable-resilient, energy-efficient homes that meet modern building standards.

- Creation of 6.5 acres of green space, directly benefiting residents and promoting public health.
- Development of 7 resilient, affordable, and accessible floor plans suitable for small parcels, including 2 specific to the target AMI and 5 that meet resilient building standards (Fortified Silver, Energy Star, Zero Energy Ready, LEED Certified criteria).

Community Engagement and Empowerment:

HLB and H-GAC have ensured that the SRRP is grounded in robust community engagement and shared decision-making. Throughout the project, HLB has conducted community workshops and planning charrettes, with input from the Settegast Community Advisory Board and local residents. Upon completion, these efforts will have created a replicable model of community-driven development that prioritizes the voices of underserved populations and ensures long-term housing stability.

The project will create a lasting framework for equitable development, ensuring that residents are active participants in shaping the future of their neighborhood. This approach to engagement will prevent displacement and ensure that affordable housing production continues to reflect the needs and desires of the community.

The project aims to engage at least **100 families** by inviting them to participate in community meetings and design workshops. These events will provide a platform for residents to share their input and influence the layout and design of the homes, ensuring that they meet the needs of local families. Data will be collected during community engagement activities, including participant demographics (race, ethnicity, zip code, family size, etc.), to ensure inclusive representation and better tailor the housing solutions to the needs of the community.

The Finding Home Initiative The initiative will hold **seven community engagement meetings**, including **two community-wide design workshops**, **two community engagement and feedback update meetings**, **two feedback meetings with a focus group**, and **one community information session**. These meetings will serve as key opportunities for residents to voice their ideas and concerns and to stay informed on the project's progress.

In addition to fostering community involvement, the **Finding Home Initiative** will provide essential support for prospective homebuyers. The project will offer **two community-wide homebuyer education workshops**, aimed at preparing families for homeownership and financial management. Additionally, **one-on-one sessions** will be held to address individual needs, with a goal of **100 participants** receiving tailored guidance.

Key Metrics for Homebuyer Engagement:

- **Demographic Data:** Collected information will include income range, family size, and data on homeowners/renters, providing insights into the specific needs of potential homeowners and informing the development of accessible financing solutions.
- **Homebuyer Preparedness:** The project will support 100 families through the homebuyer process, equipping them with the knowledge and skills needed to successfully purchase and maintain affordable homes.

Upon completion of grant-funded activities SRRP will achieve:

- At least 3 community workshops and advisory board meetings conducted to guide before and during the project launch phase. Workshops will include resilient floor plan design, homebuyer preparedness and project implementation updates .
- Alleviate financial burdens on homeowners by integrating sustainable practices that reduce utility costs and enhance financial stability over time
- Mitigate the risk of displacement by building homes that can withstand environmental challenges, ensuring the safety and security of residents
- Stimulate local economic development and empower underserved communities by engaging Minority and Women-Owned Business Enterprises in construction
- Empower residents to build assets and financial security through homeownership, thereby creating pathways to intergenerational wealth and economic mobility

At the completion of the grant-funded activities, the SRRP will have successfully removed the primary barriers to affordable housing production in Settegast, including infrastructure deficits, land fragmentation, and environmental vulnerability. The outcomes will be measurable and replicable, ensuring that the area continues to see housing production and preservation well beyond the period of performance. Specifically, the completion of infrastructure and land acquisition in Phase I will enable sustained housing development through future phases, with additional funding sources and partnerships leveraging the work completed under this grant.

The success of the SRRP will not only benefit Settegast but will serve as a model for other communities facing similar challenges. The lessons learned from this project will be shared with other jurisdictions through H-GAC's extensive network, making the SRRP a blueprint for removing barriers to affordable housing in underserved communities across the Houston-Galveston region.

Success Metrics and Target Outcomes:

- 120+ new homes built in Phase I, with plans for additional homes in future phases; of which at least 51% is for 80% AMI
- 20% of homes placed in a land trust, ensuring long-term affordability.
- Number of acres of land acquired and prepared for affordable housing development.

- A replicable model and regional data analyses to guide integration of infrastructure improvements, affordable land access, and community engagement, which will be disseminated to other communities through H-GAC and HLB's partnerships.

Through the removal of infrastructure and land assembly barriers, and enhancement of regional decision-making capacity, combined with a focus on resilience, sustainability, and community empowerment, the SRRP will create long-lasting, systemic change in Settegast, setting the stage for continued affordable housing production and preservation. This project represents a comprehensive, scalable approach to addressing Houston's affordable housing challenges and advancing civil rights and housing equity.