

# El Paso HUD PRICE – Colonia Revitalization Project

## Exhibit A – Executive Summary

The El Paso Colonias Revitalization Project is a comprehensive initiative aimed at transforming the marginalized communities of El Paso's colonias into vibrant, resilient, and equitable environments. The project focuses on repairing and improving modular and manufactured homes, addressing critical housing needs, improving infrastructure, and empowering residents through affordable housing programs that build more resilient communities, programs that create equitable opportunities through financial support, and community engagement. The HUD PRICE funding will help expand the colonia revitalization project by leveraging the State of Texas funding (Colonia Self-Help program) to increase the scope and scale of mobile and modular home repair impacts in high-need communities. This multifaceted approach aims to enhance housing quality, increase homeownership levels, improve infrastructure, and ensure long-term affordability for low- and moderate-income (LMI) households. The project focuses on enhancing housing affordability, promoting environmental justice, and fostering inclusive community engagement aligned with data-driven analysis of high-priority colonia neighborhoods most in need of housing investment. Key activities include comprehensive housing condition assessments and targeted repairs or replacements to over 100 modular and manufactured homes. These efforts will enhance structural integrity, improve energy efficiency, and incorporate disaster-resilient features, directly benefiting over 400 residents by creating safer and more comfortable living environments. Financial assistance programs, such as microloans and low-interest loans, combined with financial literacy workshops, will increase homeownership rates and make essential home improvements more accessible to low- and moderate-income households. The project also emphasizes environmental justice by upgrading and expanding critical infrastructure and will address long-standing environmental inequities, improve public health, and enhance overall living conditions. Legal assistance and advocacy efforts will empower residents to secure clear property titles, resolve land tenure disputes, and access financial resources, further promoting housing stability and affordability.

Community engagement is a critical part of the project, with plans to expand the existing Colonia Resident Advisory Council (CRAC) to include diverse representatives and increase its capacity through regular training and workshops. Partnerships with local colonia-serving non-profits and leveraging county resources will enhance outreach, program awareness, and community involvement. These efforts ensure that residents are actively involved in shaping and evaluating the project, fostering a sense of ownership and empowerment. The Colonia Revitalization project will address critical environmental, legal, financial, and infrastructural challenges, and aims to create vibrant, resilient, and equitable communities. The project not only improves immediate living conditions but also ensures long-term sustainability, aligning with HUD PRICE priorities and significantly enhancing the quality of life for colonia residents.

## Exhibit C – Need

*What is your project area and the need for affordable accessible housing within it?*

The term "colonias" primarily refers to communities along the U.S.-Mexico border, notably within Texas, which include El Paso County as a significant location. These are typically rural areas that often lack basic infrastructure and services. The living conditions in colonias can be characterized by substandard housing, insufficient access to clean water, inadequate sewage systems, and a general lack of urban infrastructure. Colonias in Texas, particularly along the U.S.-Mexico border, face significant housing challenges. These communities often lack basic infrastructure, and residents live in substandard conditions. Understanding these challenges is crucial for framing the context for the HUD PRICE grant.

There are several critical challenges faced by the colonias in El Paso County, Texas. These include inadequate infrastructure, poor housing conditions, health and safety concerns, legal and regulatory barriers, and economic constraints.<sup>1</sup>

- **Inadequate infrastructure** - Many colonias lack access to clean water and proper sewage systems. Residents often rely on septic tanks or even outhouses, leading to health risks and environmental hazards.
- **Poor housing conditions** - Homes in colonias are frequently constructed from inadequate materials, leading to unsafe living conditions. Issues like poor insulation, lack of ventilation, and structural instability are common.
- **Health and safety concerns** - Poor housing conditions and lack of infrastructure contribute to significant health risks, including respiratory issues from inadequate ventilation, waterborne diseases, and increased exposure to environmental hazards.
- **Legal and regulatory barriers** - Ambiguous land ownership and informal land sales are common, making it difficult for residents to prove ownership and access financial or government assistance.
- **Economic constraints** - High poverty rates limit residents' ability to improve their homes or relocate to better housing.<sup>2</sup> Many colonia residents work in low-wage jobs with little job security.

The general absence of urban infrastructure also means that roads, street lighting, and public transportation are often inadequate or nonexistent. This not only affects daily commuting but also limits access to emergency services, further isolating these communities from the necessary support and resources. Economically, residents of colonias face profound hardships, with a significant proportion living below the poverty line. This economic strain exacerbates other challenges, particularly in accessing quality housing and essential services such as healthcare, education, and employment opportunities. The cyclical nature of poverty ensures that without significant external intervention, improvements in living conditions are slow and often non-sustainable.

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<sup>1</sup> "Housing in the Texas Colonias: The Community Development Model" - Federal Reserve Bank of Dallas

<sup>2</sup> "Bordering the Future: The Impact of Colonias on the Texas Economy" - Texas Comptroller of Public Accounts

Critically important to the HUD PRICE El Paso Colonia Revitalization project is the focus on alleviating the challenge of affordable housing in the El Paso County colonias. According to a study by the Federal Reserve Bank of Dallas, about 30% of colonia homes in Texas lack complete plumbing, and 20% lack complete kitchens. These deficiencies are indicative of the widespread substandard housing conditions in these communities.<sup>3</sup> In El Paso County's colonias, the poverty rate can be as high as 50%, compared to the county average of around 20%. The median household income in certain colonias is less than \$20,000, compared to the county median of approximately \$44,000.<sup>4</sup>

In El Paso rising land and home ownership costs have also led to significant inequities in housing affordability for colonia residents, making it even more difficult for low-income families to find affordable housing. This trend can lead to further displacement and economic strain for colonia residents. For many colonia residents, the cost of housing (including rent and utilities) consumes a significant portion of their income, often above the 30% threshold recommended by the U.S. Department of Housing and Urban Development (HUD) for housing affordability. Due to economic challenges and land tenure issues, homeownership rates in colonias are lower compared to other areas. Many residents live in informal housing arrangements without clear titles to their property, preventing them from securing traditional mortgages.<sup>5</sup> Traditional financing options are often unavailable to colonia residents due to their low incomes, lack of credit history, and unclear property titles. This limits their ability to invest in home improvements or purchase new homes. The Revitalization project aims at addressing these issues, with a focus on enhancing housing standards, ensuring the availability of basic utilities, and improving overall community resilience through various development projects.

*Is your project within or does it include any communities that meet Distress Criteria?*

El Paso County (TX) is designated as an "Investment Area" for the purposes of Community Development Financial Institution (CDFI) certification. This regulation ensures that CDFIs serve communities in need by defining specific economic distress criteria.

- **Poverty Rate:** The Colonia areas in Texas are known for high poverty rates, often exceeding the 20% threshold required by the regulation.<sup>6</sup>
- **Unemployment Rate:** The region of the colonias has an unemployment rate of higher unemployment compared to the national average. The colonias, characterized by substandard housing and limited access to basic services, often experience higher unemployment rates compared to the rest of the county. The high poverty rates in these areas exacerbate the unemployment issue, making it difficult for residents to secure stable employment. Many colonia residents work in low-wage, insecure jobs, which further complicates their ability to afford housing and essential services.<sup>7</sup>
- **Median Family Income:** The median family income in the area must not exceed 80% of the statewide or metropolitan area median family income. The median family income in

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<sup>3</sup> "Housing in the Texas Colonias: The Community Development Model" - Federal Reserve Bank of Dallas

<sup>4</sup> U.S. Census Bureau, 2022 (accessed from Lightcast, May 8, 2024)

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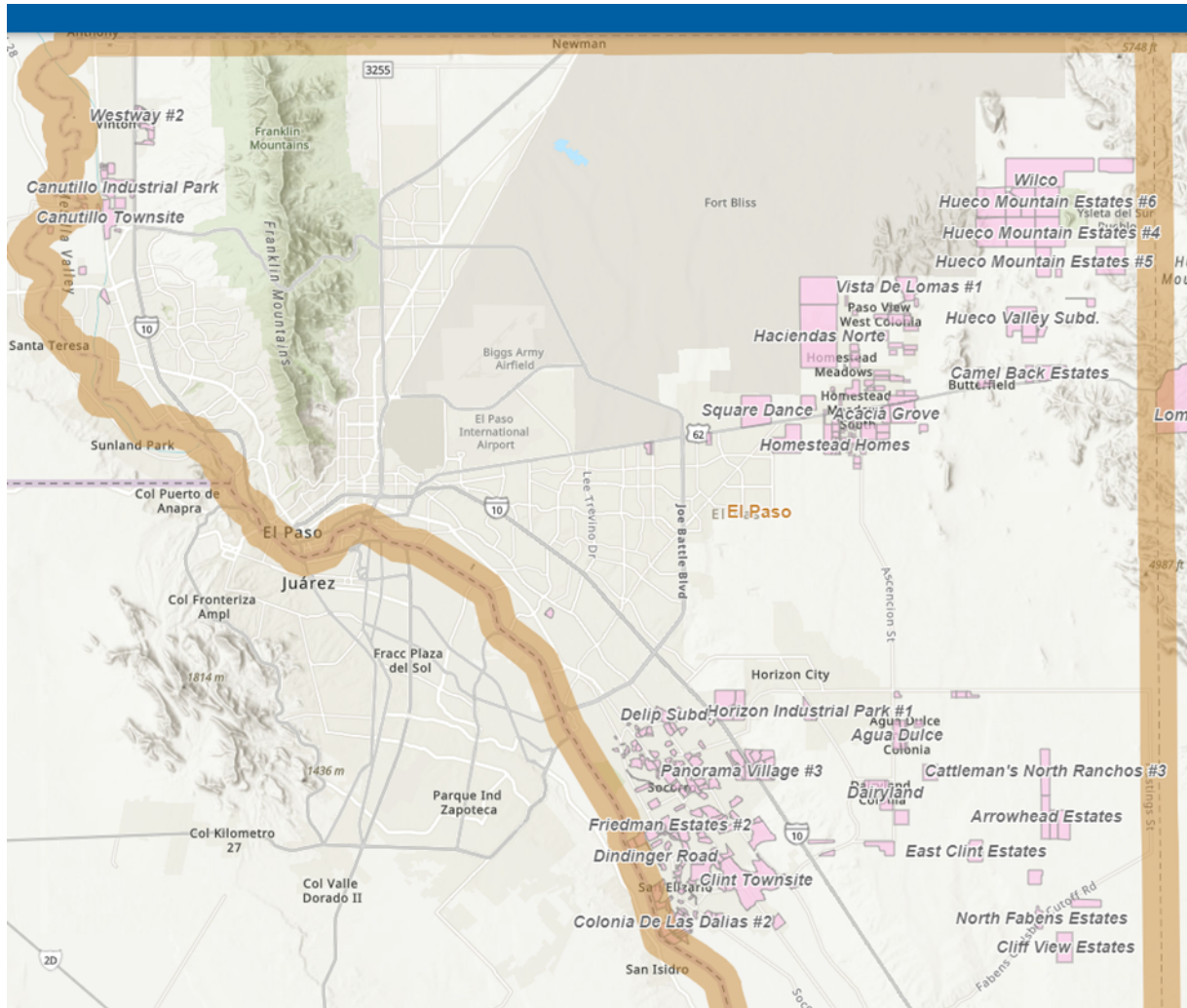
<sup>6</sup> U.S. Census Bureau, 2022 (accessed from Lightcast, May 8, 2024)

<sup>7</sup> [El Paso Economic indicators](#), Dallas Federal Reserve

many Colonia areas is significantly below 80% of the statewide or metropolitan area median, qualifying under this criterion of economic distress.

- **Other Economic Distress Indicators:** Colonia regions often lack adequate infrastructure and essential services, further indicating economic distress.

The colonias in the El Paso, TX country region meet the Distress Criteria as outlined above. For more detailed local statistics, the Dallas Federal Reserve provides economic indicators for El Paso, highlighting the area's economic conditions, including unemployment rates and income levels.<sup>8</sup>



*Does your proposal increase resilience in any disaster-prone areas?*

Colonias are often established in low-lying, flat areas that are highly susceptible to flooding. The lack of proper drainage systems exacerbates this issue, leading to frequent and severe flooding during heavy rains. Many homes are built on flood-prone land, making them particularly

<sup>8</sup> [Dallas Fed](#) ([El Paso Texas Gov](#)) ([BLS](#)) ([EP County](#)).<sup>8</sup>

vulnerable to water damage and related health hazards.<sup>9</sup> The infrastructure in many colonias is inadequate, lacking essential services such as paved roads, proper sewage systems, and reliable water supply. This lack of infrastructure not only affects daily living conditions but also increases the community's vulnerability to natural disasters. For instance, the absence of sewage systems and proper drainage can lead to the contamination of water sources and exacerbate the impacts of flooding.<sup>10</sup> In addition to flooding, colonias often face other environmental health hazards, such as exposure to contaminated water and air. The presence of hazardous materials and the lack of proper waste disposal systems contribute to the health risks in these areas. These conditions are further aggravated during and after natural disasters, making recovery even more challenging for residents.

The El Paso Colonia Revitalization Project aims to address these vulnerabilities and enhance the resilience of these communities through several targeted initiatives. The project focuses on repairing and improving modular and manufactured homes to ensure they meet safety and durability standards. These upgrades include making homes more resistant to flooding and other natural disasters, thereby protecting residents and their properties from future events. Providing legal assistance to secure clear land titles and financial support for home improvements will help residents stabilize their housing situations. This stability is crucial for long-term resilience, as it enables residents to invest in and maintain their homes, making them less vulnerable to displacement and economic hardship during disasters. The project emphasizes community engagement and education, teaching residents about disaster preparedness and response. By empowering residents with knowledge and resources, the project enhances the community's ability to respond to and recover from natural disasters effectively.

### *What are the barriers to manufactured housing preservation or revitalization in your project area?*

Colonias in El Paso, Texas typically exhibit high poverty rates with limited access to basic services like clean water, sewage systems, and public transportation. The economic barriers also affect homeownership rates and access to affordable housing.

Many homes in colonias lack essential infrastructures such as paved roads, proper plumbing, and electricity. The poor housing conditions are exacerbated by the makeshift construction and use of substandard materials. A significant number of properties might not have clear legal titles, which complicates efforts to improve or replace existing structures. This legal ambiguity can deter investment in housing improvements or new construction, including manufactured homes. Zoning laws and building codes may not favor manufactured housing, either by restricting where these homes can be placed or by imposing standards that are difficult to meet with prefabricated units. The residents of colonias often face barriers in accessing financial services, including credit and loans. High interest rates, lack of collateral, and poor credit history can prevent families from investing in manufactured homes.

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<sup>9</sup> "Texas Matters: The Struggles of Life in a Border Colonia," Pulitzer Center

<sup>10</sup> "Housing in the Texas Colonias: The Community Development Model" - Federal Reserve Bank of Dallas

As mentioned, unclear land titles can prevent residents from making significant improvements to their properties. Without a clear title, it's difficult to obtain permits for new construction or large-scale renovations. There can be a negative perception associated with manufactured housing, viewed by some as a lesser form of housing compared to traditional brick-and-mortar homes. Changing this perception is crucial for wider acceptance. Even if families manage to acquire manufactured homes, the lack of infrastructure (e.g., roads, sewage) in colonias can negate the benefits of these homes, as they may not be adequately supported by necessary services.

The barriers to manufactured housing preservation in El Paso can be summarized as follows:

- Many colonias in El Paso lack essential services such as clean water, sewage systems, and reliable electricity. This inadequacy makes it difficult to maintain and preserve manufactured housing.
- The cost of repairing and upgrading manufactured homes can be prohibitively high for low-income residents. Many homes are in such disrepair that the expense of making them livable again is often beyond the financial reach of residents.
- Traditional financing options, such as mortgages, are often unavailable to colonia residents due to low incomes, lack of credit history, and unclear property titles. This lack of financing options severely limits the ability of residents to invest in home repairs and improvements.
- Many colonia residents do not have clear titles to their land, complicating efforts to secure loans or government assistance for housing improvements.
- Residents may lack knowledge about available programs or resources for housing improvement. Additionally, low levels of community organization and engagement can hinder collective action to address housing issues.

The HUD PRICE El Paso Revitalization Project tackles these challenges through a comprehensive plan to build community awareness, provide equitable sources of financial support to colonia residents, identify areas most in need, and expand the investment of modular/mobile home repairs across the colonias most in need.



## Exhibit D – Soundness of Approach

### Project Description, Management, and Impact (10 points)

*What are your vision and goals?*

The El Paso Colonia Revitalization Project envisions transforming the colonia communities into vibrant, resilient, and equitable environments where residents have access to safe, affordable, and high-quality housing. This project focuses on four main activities designed to improve housing affordability and the overall quality of life for colonia residents.

1. **Modular/Manufactured Housing Communities (MHC) priority framework**, which will provide a data-driven methodology for identifying colonia residents that are most in-need, where to invest PRICE funding and future HUD investments, and how to provide access most equitably to housing affordability programs across the El Paso County region.
2. **Colonia Repairs, Renovation, and Revitalization** improvements, which will expand funding for modular home repairs, improve housing conditions, increase structural integrity and safety, and provide more resilience to colonia residents in the face of disasters or other environmental events.
3. **Housing Affordability & Equity Program (HEAP) Supportive Services**, which will provide financial programs and assistance to help increase homeownership affordability, provide workshops and other community educational training, and community advocacy and legal support to ensure that residents have equitable access to resources that help them maintain affordable homeownership.
4. **Community Development and Support** programs, which will expand on the Colonia Resident Advisory Council (CRAC) and regular community meetings and workshops, ensuring continuous resident involvement and fostering a sense of ownership and empowerment.

We are committed to supporting housing affordability and equity through a comprehensive range of services. These services will include outreach and marketing of housing programs to underserved populations, educational workshops, financial assistance, and advisory services. Our initiatives are designed to dismantle barriers to housing and promote inclusivity, directly supporting our goals of equity and accessibility in housing.

An integral part of our approach includes developing programs for eviction prevention and providing relocation assistance during MHC repairs. These programs will offer legal support, coordinate temporary housing, and provide financial aid to minimize disruption and ensure that residents are not unduly burdened during infrastructural upgrades. Our goal is to maintain stability for families and promote fair treatment throughout the renovation process.

In response to the increasing threats posed by climate change and natural hazards, our initiative will also focus on enhancing the resiliency of colonias. We will implement targeted programs designed to withstand climate extremes and natural hazards, including infrastructure upgrades, community training in emergency preparedness, and the adoption of sustainable building

practices. These efforts are aimed at safeguarding communities against future risks and contributing to broader environmental sustainability objectives.

*Which eligible activities will you use to address the need(s) described in Factor (a)?*

### **1. Program Creation and Administration**

This component involves establishing robust management frameworks to efficiently administer the project. We will develop clear policies, governance structures, and operational procedures tailored to the project's needs. The administration team will oversee all aspects of the project, from resource allocation to progress monitoring, ensuring compliance with regulatory requirements and stakeholder expectations. This foundational step is critical for setting up a scalable and sustainable program.

Subtasks for this activity include:

- Hiring a Project Manager: A full-time project manager will be hired to coordinate all project activities, ensuring efficient implementation and communication among all stakeholders.
- Staffing support: Additional staffing will be provided by the existing El Paso County team, augmented by new hires to support project administration.
- Colonia Self-Help Program: Mobilize resources for a self-help program where residents participate in the repair and improvement of their homes, fostering community involvement and skill-building.

### **2. MHC Evaluation Framework**

We will create a comprehensive evaluation framework for Manufactured Housing Communities (MHCs) to assess the effectiveness of interventions and identify areas for improvement. This framework will include both qualitative and quantitative metrics, allowing for ongoing feedback and iterative enhancements to the program. Implementation will involve training for evaluators and integration of data collection tools to monitor key performance indicators, fostering continuous development of MHC standards.

Subtasks for this activity include:

- Data collection and analysis: Hiring a consultant to collect and compile data on colonia housing needs/conditions, infrastructure, demographics, and socio-economic indicators from various sources, including local government databases, resident surveys, home inspections, and community reports.
- Develop evaluation criteria framework: Establish a set of evaluation criteria to prioritize colonias based on key indicators such as housing quality, infrastructure adequacy, poverty rates, health risks, and vulnerability to natural disasters.
- Create monitoring and evaluation (M&E) plan: Implement a system for ongoing monitoring and evaluation of the interventions. Collect data on the progress and impact of the housing repairs and infrastructure improvements. Adjust the action plans as needed based on the monitoring results.



### **3. Colonia Repairs, Renovations, and Revitalization**

This activity focuses on substantially improving the quality of life in colonias by investing in necessary repairs, renovations, and revitalization efforts. Projects will include upgrading basic infrastructure, such as water and sewage systems, as well as enhancing public amenities. These efforts aim to not only improve living conditions but also to foster a sense of community and pride among residents, thereby enhancing overall social and economic wellbeing.

Subtasks for this activity include:

- Housing Surveys: Using data and analysis from the MHC Evaluation Framework, detailed surveys will be conducted to assess the condition of modular and manufactured homes, identifying specific repair needs and safety concerns.
- Cost Estimation: Develop comprehensive cost estimates for the required repairs and improvements, ensuring transparent budgeting and resource allocation.
- Home Repairs and Upgrades: Provide grants and subsidies to carry out necessary repairs and upgrades, including structural improvements and energy efficiency enhancements.
- Implementation of home repairs: Determine the housing needs and determine if the mobile home will be repaired or replaced. County staff will work with procured construction firms to complete the home repairs.

### **4. Housing Affordability & Equity Program (HEAP) Supportive Services**

Our approach to supporting housing affordability and equity will encompass a range of services, including targeted outreach and marketing of housing programs to underserved populations. We will implement educational workshops, financial assistance programs, and advisory services to ensure broad access to housing resources. These initiatives will be designed to dismantle barriers to housing and promote inclusivity, directly aligning with the overarching goals of equity and accessibility.

Subtasks for this activity include:

- Eviction Prevention and Relocation Assistance: Develop a program for eviction prevention and offering relocation assistance are key to minimizing disruption during MHC repairs. This will include legal support, temporary housing coordination, and financial aid to ensure residents are not unduly burdened. Our goal is to maintain stability for families during the transition periods of infrastructural upgrades, preventing displacement and promoting fair treatment throughout the renovation processes.
- Microloans and Low-Interest Loans: Develop financial products tailored to the needs of colonia residents, making home improvements and purchases more attainable,
- Workshops and Clinics: Conduct legal workshops and clinics to educate residents about property rights and land tenure issues.
- Community Legal Support: Provide personalized legal assistance to help residents secure clear land titles and resolve land tenure disputes.

### **5. Community Development and Support**

To amplify the project's impact, we will hire project managers and support staff who are deeply knowledgeable about community needs and resources. This team will work closely with local leaders and stakeholders to leverage existing resources, coordinate efforts, and implement best practices in community development. By fostering strong partnerships and a collaborative environment, we aim to create sustainable improvements that benefit all community members.

Subtasks for this activity include:

- Community Meetings and Advisory Boards: Organize regular meetings with the Colonia Resident Advisory Council (CRAC) to involve residents in decision-making processes.
- Home Maintenance and Disaster Preparedness Training: Provide training on home maintenance and disaster preparedness to improve community resilience and empower residents.
- Partnerships with Local Organizations: Strengthen collaboration with local non-profits, advocacy groups, and community organizations.

*What is your timeline and key tasks along that timeline?*

Grant Activity	Subtasks	Outcomes	Impacts	Timeline
<b>Program Creation and Administration</b>	<ul style="list-style-type: none"> <li>- Hire Project Manager</li> <li>- Align El Paso County staffing to support</li> <li>- Create Colonia Self-Help Program (Mobile Homes) guidelines</li> </ul>	<ul style="list-style-type: none"> <li>- Recruit, hire and onboard Project Manager</li> <li>- Leverage El Paso County staffing, administration and project support</li> </ul>	Ensures the project has strong leadership and coordination from the outset.	Y1
<b>MHC Evaluation Framework</b>	<ul style="list-style-type: none"> <li>- Procure a SME consultant to perform study and analysis</li> <li>- Data collection and analysis</li> <li>- Develop evaluation criteria for MHC repairs</li> <li>- Use framework to guide future investment</li> </ul>	<ul style="list-style-type: none"> <li>- Creation of MHC framework that guides high-priority resource deployment</li> <li>- Generate detailed assessment reports for each prioritized colonia</li> <li>- Provides a roadmap for addressing identified needs effectively</li> </ul>	<ul style="list-style-type: none"> <li>- Enables targeted allocation of resources, promoting equitable outcomes</li> <li>- Will provide a framework for affordable housing funding when El Paso becomes CDBG Entitlement Community</li> </ul>	Y1-Y3
<b>Colonia Repairs, Renovations, and Revitalization</b>	<ul style="list-style-type: none"> <li>- Housing condition assessments/surveys</li> <li>- Develop cost estimates</li> <li>- Resource mobilization, engage contractors</li> <li>- implementation of repairs and upgrades</li> <li>- Quality assurance</li> </ul>	<ul style="list-style-type: none"> <li>- Assessment of 100 colonia resident neighborhoods</li> <li>- Repair and renovations in 100 modular or manufactured homes</li> <li>- 400+ colonia residents with repairs or improvements to their homes</li> </ul>	<ul style="list-style-type: none"> <li>- Enhances long-term sustainability and self-sufficiency in housing maintenance</li> <li>- Ensures durability and compliance with safety regulations.</li> <li>- Local, small businesses</li> </ul>	Y1-Y6

	<ul style="list-style-type: none"> <li>- Monitoring and evaluation for progress and impact</li> </ul>	<ul style="list-style-type: none"> <li>- Local contractors engaged and supported to conduct repair work</li> </ul>	<ul style="list-style-type: none"> <li>engaging in colonia improvement, thereby improving economic conditions</li> </ul>	
<b>Housing Affordability &amp; Equity Program (HEAP) Supportive Services</b>	<ul style="list-style-type: none"> <li>- Establish eviction prevention and relocation assistance</li> <li>- Creation of microloan and low-interest loan programs to provide support services to colonia residents</li> <li>- Creation of workshops and clinics to better educate and engage colonia residents of the benefits of these programs</li> <li>- Creation of community legal aid support services</li> </ul>	<ul style="list-style-type: none"> <li>- Assist 200+ residents in finding temporary housing during MHC repairs or upgrades.</li> <li>- Create microloans and low-interest loan programs tailored for colonia residents, distributed based on need and impact</li> <li>- Provide \$1,000,000.00 for title clearing, utility bill increases, one-time tax payments for home value assessment increases.</li> <li>- Offer workshops to improve financial literacy and management skills among residents.</li> <li>- Collaborate with organizations like Texas RioGrande Legal Aid (TRLA) to extend free legal services.</li> </ul>	<ul style="list-style-type: none"> <li>- Ensures residents have safe and stable housing during periods of displacement.</li> <li>- Enables residents to access financing and government assistance for home improvements.</li> <li>- Ensures continuous legal assistance availability, fostering long-term housing stability.</li> <li>- Increases homeownership levels and supports home improvements.</li> </ul>	Y2-Y6
<b>Community Development and Support</b>	<ul style="list-style-type: none"> <li>- Leverage and expand the work of the Colonia Resident Advisory Council (CRAC)</li> <li>- Organize public forums and community educational workshops to provide capacity and awareness of colonia residents</li> <li>- Conduct evaluations to assess the impact of community projects and CRAC initiatives</li> </ul>	<ul style="list-style-type: none"> <li>- Conduct 25+ workshops to build residents' skills in areas such as leadership, advocacy, and community organizing.</li> <li>- Organize 10+ public forums and workshops to gather broader community input and inform residents about project progress.</li> </ul>	<ul style="list-style-type: none"> <li>- Ensures community voices are included in decision-making processes.</li> <li>- Builds community trust and ensures that diverse perspectives are considered in project planning.</li> <li>- Enhances the overall capacity and resilience of the community</li> </ul>	Y1 – Y6

### Key timeline overview for the Program Creation and Administration

The timeline for the Program Creation and Administration activity involves several phases aimed at hiring a project manager and establishing the Colonia Self-Help program, ensuring the

efficient execution and sustainability of the El Paso Colonia Revitalization Project. The first step in the timeline is the hiring of a project manager. This begins in month 1 with the development of a detailed job description, highlighting the qualifications and responsibilities required for the role. Simultaneously, the design of the Colonia Self-Help program begins. During months 3 through 6, the project team will collaborate with community leaders and residents to design a program tailored to meet the specific needs of the colonia residents. This involves organizing workshops and focus groups to gather input and ensure the program is responsive to the community's housing repair and maintenance needs. The goal is to create a program that not only addresses immediate housing issues but also empowers residents through skill-building and active participation. El Paso County recently established funding for neighborhood improvements for established neighborhood associations, this program will allow the colonia communities to come together and form these groups and begin requesting public improvements that are needed.

Community outreach activities will run concurrently with resource mobilization, spanning from months six to nine. The project team will conduct outreach activities to inform and engage residents about the self-help program and its benefits. This includes distributing informational materials door to door, organizing community meetings, and using social media to reach a wider audience. Effective outreach ensures high levels of community participation and engagement, which are essential for the success of the self-help program.

The final phase involves the full implementation of the Colonia Self-Help program, starting in month 6 and continuing through month 12 and beyond. The project team will launch the program, providing ongoing support and monitoring to ensure successful execution. This includes regular check-ins with participants, troubleshooting issues, and providing additional resources as needed. The continuous support ensures that the self-help projects are completed successfully and that residents feel empowered and capable of maintaining their homes.

### **Key timeline overview for the Modular Home Community (MHC) Evaluation Framework**

The timeline for the MHC Evaluation Framework activity involves several key phases, each designed to systematically gather, analyze, and act on data to prioritize the colonias most in need of housing repairs and revitalization. In the first six months of the project, the focus will be on procuring a consultant that has previous experience in affordable housing, HUD evaluation studies, and experience working with colonias to begin the data-collection and analysis. After selection, the consultant will begin identifying reliable data sources and beginning the colonia housing needs data collection process. This involves compiling information from local government databases, colonia resident surveys, community reports, and other relevant sources to ensure a comprehensive understanding of the housing and community conditions.

During months six-12, the data collection will be completed, followed by data cleaning and preparation. This step is crucial for ensuring that the data is high-quality, organized, and ready for analysis, laying a solid foundation for the subsequent evaluation phases. By the end of year 1, the collected data will be thoroughly cleaned and prepared, making it reliable and usable for analysis. Further, this data will be crucial for Consolidated Planning activities that El Paso County will need in the coming years, once it becomes an eligible HUD Entitlement community.

In months 12-14, the development of evaluation criteria will take place. This involves establishing a standardized set of criteria based on key indicators such as housing quality, infrastructure adequacy, and poverty rates. Engaging with community leaders, residents, and experts to validate and refine these criteria ensures they are relevant and comprehensive, reflecting the actual needs and priorities of the community.

From months 15-18 the evaluation criteria will be applied to assess each colonia's housing and infrastructure needs. This phase includes using statistical and GIS tools to analyze the data and identify high-need areas. The results will be used to generate detailed assessment reports, providing data-driven insights into the needs of the colonias and facilitating informed decision-making. The prioritized list of colonias based on need will be a key outcome of this phase, enabling targeted and efficient allocation of resources.

By month 18, the development of tailored action plans for each prioritized colonia will commence. These plans will outline specific interventions needed, complete with timelines, budgets, and responsibilities. Efficient resource allocation will be identified and executed, ensuring that the most critical needs are addressed promptly and effectively.

From Year 2 and onwards, the implementation of monitoring and evaluation systems will begin. This ongoing process involves regular progress reports and feedback loops, ensuring accountability and allowing for real-time adjustments based on monitoring data. Additionally, impact evaluations will be conducted to assess the effect of interventions on housing conditions and community resilience, providing valuable insights for continuous improvement and future planning.

In summary, the timeline for the MHC Evaluation Framework activity spans from data collection and preparation to the development of evaluation criteria, assessment and prioritization of needs, creation of action plans, and ongoing monitoring and evaluation. This structured approach, executed over a period of twelve months, ensures that the most critical housing needs of El Paso's colonias are identified and addressed effectively, leading to improved housing conditions and enhanced community resilience.

### **Key timeline overview for Colonia Repairs, Renovations, and Revitalization**

The Colonia Repair, Renovations, and Revitalization activity is a comprehensive effort designed to improve housing conditions and infrastructure in the El Paso colonias. This activity begins with detailed housing condition assessments over the first two months, where surveys are conducted to gather data on the state of modular and manufactured homes. This phase ensures that comprehensive data is collected, forming the foundation for targeted interventions.

Following the assessment, the next phase spans months three to nine and involves cost estimation. Here, detailed cost estimates are developed for necessary repairs and improvements. This includes calculating the expenses for materials, labor, and any required permits. This phase culminates in the creation of a detailed budget plan, ensuring transparent and efficient allocation of financial resources.

Resource mobilization occurs concurrently with the final stages of cost estimation, stretching from months eight to nine. During this period, the necessary materials, tools, and skilled contractors or volunteers are secured. The goal is to ensure that all required resources are in place to commence repairs without delays. This also includes engaging with reliable contractors and volunteers to guarantee high-quality workmanship.

Implementation of repairs and upgrades is scheduled to begin in month ten and extend through the Year Five of the project. This phase involves the actual execution of the repair works, focusing on enhancing the structural integrity and safety of the homes. A clear and organized repair schedule is developed to ensure timely completion of these improvements. Quality assurance processes are implemented concurrently, involving regular inspections to ensure that all repairs meet the required safety standards.

Community engagement and support activities run parallel to the repair works, starting from month six and continuing through the entire project duration. These activities include maintaining open communication with residents about the repair processes and timelines, as well as organizing training workshops on home maintenance and safety practices. This ongoing engagement builds trust and ensures residents are well-informed and involved in the revitalization efforts.

Monitoring and evaluation are critical components that span from Year 2 through Year 6 and beyond the lifespan of the HUD PRICE grant. Progress monitoring involves regular check-ins to ensure that the repairs are on track and any issues are promptly addressed. Impact evaluation, conducted towards the latter part of the project, assesses the overall impact of the repairs on housing conditions and the residents' quality of life. This phase provides valuable insights and lessons learned, facilitating continuous improvement and informing future projects.

### **Key timeline overview for the (HEAP) Supportive Services**

The Housing Affordability & Equity Program (HEAP) Supportive Services activity is structured to enhance housing affordability and promote equity through a series of well-defined phases over a twelve-month period. The HEAP initiatives program will be created starting from month three, including workshops and clinics to educate residents about property rights and land tenure issues. Personalized legal support is also provided to resolve disputes and secure clear property titles, beginning in month six. Concurrently, partnerships with organizations like Texas RioGrande Legal Aid (TRLA) are established to extend free legal services, ensuring continuous support for residents. The HEAP services will reside with El Paso County's General Assistance Division, the entity that provides emergency utility and eviction prevention funds to County residents.

From months three to six, financial assistance programs are developed, introducing microloans and low-interest loan programs tailored for colonia residents. Financial literacy workshops are conducted throughout this period to improve residents' financial management skills, enhancing their ability to maintain homeownership and invest in housing improvements. Collaboration with Community Development Financial Institutions (CDFIs) begins in month three, providing accessible financial resources to increase homeownership levels. Relocation assistance is a



crucial component starting from month four and continuing through the completion of the program (Year 6), offering temporary housing coordination and financial aid to residents during MHC repairs or upgrades. This minimizes disruption and ensures safe and stable housing during periods of displacement.

Community engagement activities are integral throughout the entire timeline, from month three through the completion of the project (Year 6). This includes organizing regular community meetings and establishing advisory boards to involve residents in decision-making processes. Strengthening partnerships with local non-profits, advocacy groups, and community organizations also plays a key role in broadening the support network for residents. This structured timeline ensures that the HEAP Supportive Services activity effectively promotes housing affordability, equity, and long-term stability for residents in El Paso's colonias.

### **Key timeline overview for Community Development and Support**

The Community Development and Support activity, with a focus on the Colonia Resident Advisory Council (CRAC), follows a detailed timeline designed to enhance community engagement and capacity building in El Paso's colonias. The timeline starts in months one to two with the reconvening and re-envisioning of the CRAC. This involves identifying and recruiting residents to form the council and providing them with training and orientation sessions on their roles, responsibilities, and community advocacy. By month six, CRAC begins regular meetings to discuss community issues, project updates, and gather feedback, ensuring continuous resident involvement and communication.

Concurrent with the establishment of CRAC, public forums and workshops are organized from months six to twelve. These forums aim to gather broader community input and inform residents about project progress, increasing participation and building trust. Skills development workshops are conducted between months three and six to enhance residents' abilities in leadership, advocacy, and community organizing. Additionally, partnerships with local non-profits, advocacy groups, and community organizations are strengthened from month three onward, creating a robust support network for the community. In months four to five, CRAC works with residents to identify and prioritize community projects that address local needs. This collaborative approach ensures that projects are aligned with residents' aspirations. Resource mobilization for these projects occurs in months six to twelve, securing funding, materials, and volunteers needed for successful implementation.

From months twelve through Year 5, the implementation of community projects takes place, involving active participation from CRAC and residents. This hands-on involvement fosters a sense of ownership and directly improves community infrastructure and services. Parallel to the implementation, ongoing monitoring ensures that projects stay on track and meet community expectations. Finally, from Year 3 through grant completion (Year 6), impact assessments are conducted to evaluate the overall impact of the projects and CRAC initiatives, providing valuable insights for continuous improvement and future community development efforts.

*What is your budget?*

**Total Request: \$16,375,000**

The estimated budget for the El Paso Colonia Revitalization Project is detailed below, allocating funds across the five main activities. Approximately 10% is reserved for indirect costs and general program administration.

Category	Subcategory	Cost (\$)	Percentage (%)
<b>1. Housing Condition Assessments and Repairs</b>		<b>\$10,300,000</b>	<b>62.9%</b>
	Housing Needs Surveys	\$500,000	
	Data Analysis and Reporting	\$300,000	
	Repair and Upgrade Costs	\$9,500,000	
<b>2. Financial Assistance Programs</b>		<b>\$1,500,000</b>	<b>9.1%</b>
	Microloans and Low-Interest Loans	\$1,000,000	
	Financial Literacy Workshops	\$300,000	
	Collaboration with CDFIs	\$200,000	
<b>3. Legal Assistance and Advocacy</b>		<b>\$1,000,000</b>	<b>6.1%</b>
	Workshops and Clinics	\$300,000	
	One-on-One Legal Support	\$500,000	
	Partnerships with Legal Aid Organizations	\$200,000	
<b>4. Community Engagement</b>		<b>\$400,000</b>	<b>2.4%</b>
	Establishment of CRAC	\$150,000	
	Regular CRAC Meetings and Public Forums	\$100,000	
	Skills Development Workshops	\$75,000	
	Partnerships with Local Organizations	\$75,000	
<b>5. Infrastructural Improvements</b>		<b>\$700,000</b>	<b>4.2%</b>
	Water and Sewage Systems	\$200,000	
	Electricity and Road Improvements	\$300,000	
	Disaster Resilience Upgrades	\$200,000	
<b>6. MHC Framework Development</b>		<b>\$250,000</b>	<b>1.5%</b>
	Consultant Fees	\$250,000	
<b>7. Project Management</b>		<b>\$425,000</b>	<b>2.6%</b>
	Project Manager /Consultant	\$425,000	
<b>8. Indirect Costs and General Program Administration</b>		<b>\$1,800,000</b>	<b>11%</b>

Category	Subcategory	Cost (\$)	Percentage (%)
	Program Administration	\$500,000	
	Monitoring and Evaluation	\$300,000	
	Miscellaneous Indirect Costs	\$200,000	
	Indirect cost	\$1,000,000	
<b>Total</b>		<b>\$16,375,000</b>	<b>100%</b>

## Detailed Breakdown

### *1. Housing Condition Assessments and Repairs (\$10,300,000.00)*

- **Housing Condition Surveys:** \$500,000 for comprehensive assessments of housing conditions.
- **Data Analysis and Reporting:** \$300,000 for detailed analysis and prioritization of repairs.
- **Repair and Upgrade Costs:** \$9,500,000 for executing necessary repairs and upgrades to improve housing quality.

### *2. Financial Assistance Programs (\$1,500,000)*

- **Homeowner Low-Interest Loans:** \$1,000,000 to provide affordable financing options for residents.
- **Financial Literacy Workshops:** \$300,000 for workshops to enhance financial management skills.
- **Collaboration with CDFIs:** \$200,000 to work with financial institutions to increase access to resources.

### *3. Legal Assistance and Advocacy (\$1,000,000)*

- **Workshops and Clinics:** \$300,000 for legal education sessions.
- **One-on-One Legal Support:** \$500,000 for resolving land tenure issues and securing property titles for colonia residents.
- **Partnerships with Legal Aid Organizations:** \$200,000 to extend legal services through partnerships.

### *4. Community Engagement (\$400,000)*

- **Establishment of CRAC:** \$150,000 to set up and support the Colonia Resident Advisory Council.
- **Regular CRAC Meetings and Public Forums:** \$100,000 for ongoing community meetings and forums.
- **Skills Development Workshops:** \$75,000 for capacity-building workshops.
- **Partnerships with Local Organizations:** \$75,000 to strengthen community support networks.

#### *5. Infrastructural Improvements (\$700,000)*

- **Water and Sewage Systems:** \$200,000 to develop and upgrade essential infrastructure.
- **Electricity and Road Improvements:** \$300,000 for enhancing electricity supply and road conditions.
- **Disaster Resilience Upgrades:** \$200,000 for infrastructure to withstand natural disasters.

#### *6. MHC Framework Development (\$250,000)*

- **Consultant Fees:** \$250,000 for procuring and paying a consultant to create the MHC framework.

#### *7. Project Management (\$425,000)*

- **Project Manager/Consultant:** \$425,000 to ensure effective project leadership and coordination.

#### *8. Indirect Costs and General Program Administration (\$1,725,000)*

- **Program Administration:** \$500,000 for overall project management and administrative costs.
- **Monitoring and Evaluation:** \$300,000 to ensure continuous monitoring and assessment of project impacts.
- **Miscellaneous Indirect Costs:** \$200,000 to cover other indirect expenses.

This revised budget ensures a comprehensive approach to improving housing affordability, safety, and quality of life for colonia residents while also providing the necessary support for long-term sustainability and community resilience.

#### *What are the projected impacts of your activities if implemented?*

The El Paso Colonia Revitalization Project is designed to create substantial and measurable impacts on the colonia communities, addressing critical housing issues and enhancing overall quality of life for residents.

#### **Improvement of Modular Homes**

- **Number of Homes Improved:** Over 100 modular and manufactured homes will undergo essential repairs and upgrades. These improvements will address structural deficiencies, enhance safety, and ensure compliance with modern building standards.
- **Impact Measure:** This will result in safer and more comfortable living conditions for over 400 colonia residents, directly contributing to increased affordability, improved health and quality-of-life standards, and increased home ownership rates.

#### **Enhanced Living Conditions for Residents**

- **Number of Residents Benefited:** More than 400 residents will see significant improvements in their living conditions through housing repairs, infrastructural upgrades, and supportive services.
- **Impact Measure:** Enhanced living conditions will reduce health risks associated with substandard housing, such as respiratory issues and other illnesses linked to poor housing quality.

### **Increased Resilience to Natural Disasters**

- **Resilience Improvements:** Upgrades to housing and infrastructure will incorporate disaster-resilient features, including better drainage systems, stronger building materials, and emergency preparedness training.
- **Impact Measure:** These improvements will reduce vulnerability to floods and other natural disasters, enhancing community resilience and ensuring quicker recovery times post-disaster.

### **Improved Equity and Inclusion**

- **Equity Initiatives:** Through legal assistance and advocacy, the project will resolve land tenure issues, secure property titles, and ensure equitable treatment of all residents during the revitalization process.
- **Impact Measure:** This will empower residents with legal security and access to financing options, fostering a more inclusive and equitable community.

### **Increased Home Ownership Affordability**

- **Financial Assistance Programs:** The provision of microloans, low-interest loans, and financial literacy workshops will make homeownership more accessible and affordable for colonia residents.
- **Impact Measure:** These initiatives will increase homeownership rates, with at least 50 new families achieving homeownership through the program, thereby promoting economic stability and community investment.

### **Community Engagement and Empowerment**

- **Community Engagement:** Expanding the Colonia Resident Advisory Council (CRAC) and conducting regular community meetings and workshops will ensure continuous resident involvement.
- **Impact Measure:** This will foster a sense of ownership and empowerment among residents, encouraging active participation in community development and decision-making processes.

### **Infrastructure Improvements**

- **Infrastructure Projects:** Key infrastructure projects, such as upgrading water, sewage, and electrical systems, will be completed, directly benefiting the community.

- **Impact Measure:** Improved infrastructure will enhance the overall livability of the colonias, reducing health risks and supporting sustainable development.

## Summary of Key Impact Measures

- **100+ Modular Homes Improved:** Safer and more comfortable housing for over 400 residents. Significant improvements in living conditions and health outcomes.
- **Increased Resilience:** Reduced vulnerability to natural disasters, including more readily available funding in case of a disaster, and improved education and awareness across colonia residents of hazard mitigation.
- **Improved Equity:** Legal security and access to financing options for all residents.
- **Affordable Home Ownership:** At least 50 new families achieving homeownership.
- **Empowered Community:** Active resident participation in community development.
- **Enhanced Infrastructure:** Improved water, sewage, and electrical systems supporting sustainable development

## Affordability and Equity (15 points)

*How will you ensure the availability of affordable manufactured housing options to LMI households?*

The El Paso Colonia Revitalization Project is committed to ensuring the availability of affordable manufactured housing options to low- and moderate-income (LMI) households through a comprehensive, data-driven approach. Central to our strategy is the implementation of a robust Manufactured Housing Community (MHC) evaluation framework. This framework identifies and prioritizes high-need areas based on critical indicators such as housing conditions, poverty rates, and access to infrastructure. It involves extensive data collection and analysis to pinpoint communities with the highest need for intervention, establishing evaluation criteria that prioritize areas with severe housing deficiencies, high poverty rates, and inadequate access to essential services. Community engagement is integral to this process, ensuring that the criteria reflect community needs and preferences.

To make manufactured housing more affordable, we will implement tailored financial assistance programs, including microloans and low-interest loans to help residents purchase or improve manufactured homes, financial literacy workshops to enhance financial management skills, and partnerships with Community Development Financial Institutions (CDFIs) to increase access to financial resources and support. These initiatives will increase homeownership rates among LMI households and reduce financial barriers to obtaining and maintaining affordable housing.

Securing legal rights to property is crucial for long-term affordability and stability. Our project includes workshops and clinics to educate residents about property rights and land tenure issues, one-on-one legal support to resolve land tenure disputes and secure clear property titles, and partnerships with organizations like Texas RioGrande Legal Aid (TRLA) to extend free legal services. Ensuring clear property titles enables residents to access financing and government assistance, which is essential for maintaining affordable housing.



Improving infrastructure in the colonias is vital for making housing more livable and reducing costs associated with poor infrastructure. Key initiatives include upgrading water and sewage systems to ensure reliable access to clean water and proper sewage disposal, and enhancing electricity and road conditions to support safe and convenient transportation. These improvements will reduce health risks and enhance the overall livability of the colonias, making manufactured housing more attractive and affordable.

Engaging the community is essential for the success of our project. We will establish the Colonia Resident Advisory Council (CRAC) and conduct regular community meetings and workshops. These efforts will empower residents by ensuring they have a voice in decision-making processes and fostering a collaborative environment where residents, local organizations, and stakeholders work together towards common goals.

By focusing on these comprehensive strategies, the El Paso Colonia Revitalization Project will ensure the availability and affordability of manufactured housing options for LMI households, significantly improving their quality of life and long-term housing stability.

#### *What protections will be in place for residents?*

The El Paso Colonia Revitalization Project incorporates comprehensive protections for residents through the Housing Affordability & Equity Program (HEAP). This program is designed to enhance housing affordability, ensure legal security, and promote equity, aligning with the priorities of the Preservation and Reinvestment Initiative for Community Enhancement (PRICE).

Firstly, HEAP provides extensive legal assistance and advocacy to protect residents' property rights. Through workshops and clinics, residents are educated about property rights and land tenure issues. One-on-one legal support is available to resolve land tenure disputes and secure clear property titles. These initiatives, bolstered by partnerships with organizations like Texas RioGrande Legal Aid (TRLA), ensure residents have continuous access to free legal services. These protections empower residents with legal security, enabling them to access financing and government assistance essential for maintaining affordable housing and preventing unjust evictions.

Secondly, HEAP includes robust financial assistance programs to mitigate economic barriers. Microloans and low-interest loans tailored for colonia residents make homeownership more attainable. Financial literacy workshops further enhance residents' financial management skills, empowering them to maintain homeownership and invest in home improvements. Collaborations with Community Development Financial Institutions (CDFIs) increase access to financial resources and support. These financial protections ensure residents can afford to stay in their homes and improve their living conditions, directly impacting housing stability and affordability.

Thirdly, the project ensures community engagement is another vital component of HEAP, ensuring that residents are actively involved in the decision-making process. The expansion of the Colonia Resident Advisory Council (CRAC) and regular community meetings and workshops provide platforms for residents to voice their concerns and participate in the

revitalization efforts. This engagement fosters a sense of ownership and empowerment, ensuring that community needs and preferences are reflected in the project's implementation.

Through these comprehensive measures, HEAP aligns with PRICE priorities by promoting homeownership opportunities, enhancing housing affordability, ensuring legal security, improving infrastructure, and fostering community engagement. These protections will significantly improve the quality of life for colonia residents, ensuring long-term stability and resilience.

*How does your proposal encourage access to resources and financing, especially for underserved communities and persons?*

The El Paso Colonia Revitalization Project is designed to encourage access to resources and financing, particularly for underserved communities and individuals, through the Housing Affordability & Equity Program (HEAP). HEAP aims to provide a comprehensive suite of supportive services that bridge the gap for low- to moderate-income (LMI) households and historically underserved communities, ensuring they have the resources and financial assistance needed to secure and improve their housing.

One of the core components of HEAP is the provision of tailored financial assistance programs. These include microloans and low-interest loans specifically designed to help colonia residents purchase or improve their homes. By making financing options more accessible, the program directly addresses the economic barriers that often prevent underserved communities from achieving homeownership or making necessary home improvements. Additionally, financial literacy workshops are offered to enhance residents' financial management skills, empowering them to better handle their finances, maintain homeownership, and invest in their properties. Collaborations with Community Development Financial Institutions (CDFIs) further increase access to financial resources, ensuring that even those with limited credit history can receive the support they need.

HEAP also addresses the critical issue of legal security through extensive legal assistance and advocacy. The program offers workshops and clinics to educate residents about property rights and land tenure issues, coupled with one-on-one legal support to resolve disputes and secure clear property titles. This legal assistance is crucial for helping residents clear titles and deeds, making them eligible for additional financial resources and government assistance. Partnerships with organizations like Texas RioGrande Legal Aid (TRLA) ensure continuous access to free legal services, providing a safety net for residents facing legal challenges.

To further support residents, HEAP includes financial assistance to cover essential costs such as property taxes and utilities. This aspect of the program helps alleviate the financial burden on LMI households, ensuring that they can maintain their homes without facing financial instability. By covering these critical expenses, the program prevents potential displacement due to unpaid taxes or utility bills, promoting long-term housing stability.

Community engagement is integral to the success of HEAP, fostering a sense of ownership and empowerment among residents. The establishment of the Colonia Resident Advisory Council

(CRAC) and regular community meetings and workshops ensure that residents have a voice in decision-making processes. This engagement ensures that the program is responsive to the specific needs and preferences of the community, making it more effective in providing the necessary support and resources.

The El Paso Colonia Revitalization Project ensures that underserved communities have access to the resources and financing needed to secure and improve their housing by focusing on these key initiatives. This approach not only enhances housing affordability and stability but also promotes equity and inclusion, significantly improving the quality of life for LMI households and historically underserved communities.

## Environment and Resilience (15 points)

*What significant hazards could impact your project site(s)?*

**Heat Waves** - Heat waves are common in the El Paso region, particularly during the summer months when temperatures can soar above 100°F. These extreme heat events pose significant health risks, especially to low- and moderate-income (LMI) communities who may lack adequate cooling systems. High temperatures can lead to heat-related illnesses, exacerbate existing health conditions, and increase utility costs as residents attempt to cool their homes. The El Paso Colonia Revitalization Project will mitigate these impacts by incorporating energy-efficient cooling solutions and providing education on heat safety practices. Upgrades such as improved insulation and reflective roofing materials will help maintain cooler indoor temperatures, reducing the health risks and utility costs associated with heat waves.

**Flash Flooding** - Despite its arid climate, El Paso is prone to intense monsoon storms that can cause flash flooding. These events are particularly hazardous to colonia residents, who often live in areas with poor drainage and inadequate infrastructure. Flash flooding can lead to significant property damage, disrupt daily activities, and pose serious safety risks. The revitalization project will improve resilience to flooding by upgrading drainage systems and reinforcing the structural integrity of homes. These measures will help prevent flood damage, ensure safer living conditions, and minimize disruptions during storm events.

**Severe Thunderstorms** - Severe thunderstorms, which frequently occur in the El Paso region, bring risks of hail, lightning, and high winds. These storms can cause significant damage to homes, particularly those that are older or poorly constructed. LMI communities are especially vulnerable as they may lack the resources to repair storm damage promptly. The colonia revitalization project will address these vulnerabilities by strengthening the structural components of homes and installing storm-resistant features. By enhancing the durability of housing, the project will protect residents from the destructive impacts of severe thunderstorms, ensuring safer and more secure living environments.

**High Wind Events** - High wind events are another common hazard in the El Paso area. These winds can damage roofs, windows, and other structural elements of homes, posing safety risks to residents and increasing repair costs. For LMI communities, the financial burden of wind damage can be particularly challenging. The revitalization project will improve resilience to high

winds by reinforcing roofs and installing wind-resistant windows and doors. These upgrades will reduce the likelihood of wind damage, enhance the safety of homes, and lower the financial strain on residents by decreasing the need for frequent repairs.

*How will your activities address the current and future threat of natural hazards, extreme weather, and disaster events?*

In response to increasing climate-related challenges, this initiative will focus on enhancing resilience in colonias. This includes infrastructure upgrades, community training in emergency preparedness, and the integration of sustainable building practices. These efforts aim to safeguard communities against future risks and contribute to broader environmental sustainability objectives.

Repairs to modular and mobile homes in the colonias can significantly improve resilience to natural disasters through various targeted interventions. Enhancing structural integrity is critical; reinforcing roofs with durable materials like metal or high-impact shingles can withstand high winds and hail, preventing water damage during storms. Adding bracing to walls increases stability against high winds and earthquakes, while securely anchoring homes to their foundations prevents shifting or overturning during these events, especially crucial for mobile homes.

Effective stormwater management is another vital improvement. Installing efficient drainage systems, such as French drains, helps manage runoff, reducing flash flooding risk and protecting home foundations from water damage and soil erosion. Raising foundations in flood-prone areas also mitigates flood damage, keeping homes dry during heavy rains.

Weatherproofing and insulation upgrades are essential for maintaining safe and comfortable indoor environments. Installing stormproof windows and doors with reinforced glass reduces damage from flying debris and enhances energy efficiency. High-quality insulation in walls, roofs, and floors helps maintain stable indoor temperatures, crucial during extreme weather conditions like heat waves and cold snaps.

Energy efficiency and proper ventilation further enhance resilience. Upgrading to energy-efficient HVAC systems ensures reliable temperature control, reducing energy costs and maintaining comfort during extreme weather. Improved ventilation lowers indoor humidity, preventing mold growth and improving air quality. Using resilient building materials, such as fiber cement siding and metal roofing, protects homes against fire, moisture, and pests, enhancing longevity and safety. Installing moisture barriers prevents water infiltration, protecting structural integrity and reducing mold growth risks.

Incorporating emergency preparedness features, like safe rooms or storm shelters, provides secure spaces for residents during severe weather events, with structures designed to withstand high winds and debris. Backup power systems, such as generators or solar battery backups, ensure homes remain functional during power outages, maintaining essential services like refrigeration, medical equipment, and climate control during emergencies. Through these

comprehensive repairs and improvements, the El Paso Colonia Revitalization Project will significantly enhance the resilience of modular and mobile homes, protecting residents from natural disasters and ensuring safer, more secure living conditions.

*How does your proposal help advance Environmental Justice (as defined in Section I.A.4 of this NOFO)?*

The El Paso Colonia Revitalization Project is committed to advancing environmental justice by addressing critical environmental and socio-economic challenges faced by historically underserved communities. Key activities focus on improving energy efficiency, water and wastewater management, health interventions, and resilience to natural disasters. Enhancing energy efficiency by installing efficient HVAC systems, weatherproof windows, and better insulation reduces energy costs and greenhouse gas emissions, improving indoor air quality and making housing more affordable and sustainable. Upgrading water and wastewater infrastructure ensures clean water access and effective waste management, addressing long-standing environmental inequities and improving public health by reducing exposure to waterborne diseases.

Health interventions, such as reducing indoor air pollution and mitigating mold and moisture issues, will lead to better respiratory health and lower healthcare costs. Enhancing the resilience of homes to natural disasters, through structural upgrades like roof reinforcement, foundation anchoring, and improved drainage systems, reduces the risk of property damage and displacement, ensuring the safety of vulnerable populations during floods and severe storms. These comprehensive activities not only improve immediate living conditions for colonia residents but also contribute to long-term sustainability and resilience, ensuring a more equitable and just future for all. By focusing on these targeted interventions, the project aligns with the principles of environmental justice, providing significant benefits to low- and moderate-income households and historically overburdened communities.

Specific activities that will enhance environmental justice include:

*Energy Efficiency Improvements*

- **Installation of Energy-Efficient HVAC Systems:** Modernizing heating, ventilation, and air conditioning systems to reduce energy consumption and lower utility costs. These systems are more efficient and effective in maintaining comfortable indoor temperatures, especially during extreme weather conditions.
- **Weatherproof Windows and Doors:** Replacing old, inefficient windows and doors with stormproof, energy-efficient models that improve insulation, reduce energy loss, and provide better protection against severe weather.
- **Upgrading Insulation:** Adding high-quality insulation in walls, roofs, and floors to maintain stable indoor temperatures, reduce heating and cooling costs, and improve overall energy efficiency.

These energy efficiency upgrades will reduce energy costs for residents, lower greenhouse gas emissions, and enhance indoor air quality, making homes more comfortable and environmentally sustainable.

### *Water and Wastewater Management*

- **Upgrading Water Supply Systems:** Ensuring reliable access to clean drinking water by replacing old pipes and installing new water purification systems.
- **Improving Sewage Systems:** Installing or upgrading sewage systems to manage waste effectively, prevent contamination, and reduce health risks associated with poor sanitation.
- **Enhanced Drainage Systems:** Implementing efficient stormwater drainage solutions such as French drains and swales to prevent flooding and waterlogging.

Improving water and wastewater infrastructure will address long-standing environmental inequities, providing residents with safe drinking water and effective waste management. This will reduce exposure to waterborne diseases, improve public health, and enhance the overall livability of the colonias.

### *Resilience to Natural Disasters*

- **Structural Upgrades:** Reinforcing roofs with durable materials, adding wall bracing, and securely anchoring homes to their foundations to withstand high winds, hail, and minor seismic activity.
- **Elevating Foundations:** Raising the foundations of homes in flood-prone areas to protect against water damage during heavy rains and flash floods.
- **Improving Drainage Systems:** Installing efficient drainage solutions to manage stormwater runoff and reduce the risk of flash flooding.

Enhancing the resilience of homes to natural disasters will reduce the risk of property damage, ensure the safety of residents, and minimize displacement during extreme weather events. These measures will protect vulnerable populations and promote long-term stability and resilience.

### *Legal and Financial Assistance*

- **Legal Support for Property Rights:** Providing workshops, clinics, and one-on-one legal support to help residents secure clear property titles and resolve land tenure disputes.
- **Financial Assistance Programs:** Offering microloans and low-interest loans to help residents purchase or improve their homes. Financial literacy workshops will enhance residents' ability to manage their finances and maintain homeownership.

Legal and financial assistance will empower residents with the security and resources needed to improve their housing conditions. Securing clear property titles enables access to financing and government assistance, while financial support makes homeownership more attainable and sustainable.



The El Paso Colonia Revitalization Project will advance environmental justice by addressing energy efficiency, water and wastewater management, health and safety, disaster resilience, and legal and financial support. These targeted actions will reduce environmental and economic burdens on underserved communities, improve living conditions, and promote long-term sustainability and resilience, ensuring a more equitable and just future for all residents.

## Community Engagement (10 points)

*How will you seek and encourage diverse stakeholder participation?*

The El Paso Colonia Revitalization Project is committed to fostering inclusive and engaging community participation in shaping, designing, and evaluating the project. To achieve this, we will expand the existing Colonia Resident Advisory Council (CRAC) to include representatives from various community groups, ensuring that diverse voices are included in decision-making processes. Regular meetings and workshops will empower CRAC members to effectively advocate for their communities.

We will also partner with local colonia-serving non-profits to enhance outreach and engagement efforts. These partnerships will leverage the expertise and networks of these organizations to reach a broader audience and ensure that all residents are informed and involved. Additionally, we will collaborate with the county's resources to scale and expand community forums, program awareness outreach, and surveys. This collaboration will ensure that information is accessible to all residents and that their feedback is actively sought and incorporated.

Specific activities include organizing regular outreach events and information sessions in accessible community spaces, conducting participatory planning workshops where residents can actively contribute to project planning and design, and implementing surveys and focus groups to gather detailed feedback. We will use inclusive communication strategies, such as multilingual newsletters, social media campaigns, and text message alerts, to keep the community informed and engaged.

To ensure continuous improvement, we will establish feedback and evaluation mechanisms, including feedback forms, community review panels, and annual impact assessments. These efforts will ensure transparent and continuous communication with all stakeholders, fostering trust and making the project responsive to community needs.

By expanding the CRAC, partnering with local non-profits, and leveraging county resources, the El Paso Colonia Revitalization Project will actively seek and encourage diverse stakeholder participation. This approach will ensure that the project is inclusive, responsive to community needs, and successful in improving housing affordability and quality of life for all residents.

*How does your proposal align with existing community plans and policies?*

The El Paso Colonia Revitalization Project aims to build upon the existing efforts of the Colonia Resident Advisory Council (CRAC) and other policies and programs that the City of El Paso has in place to support the colonias. This initiative will expand the CRAC, leverage local

partnerships, and enhance existing programs to ensure comprehensive and inclusive community engagement and support.

The CRAC has been a vital component of community involvement in the colonias, providing a platform for residents to voice their concerns and participate in decision-making processes. To expand the CRAC, we will increase its membership diversity to include representatives from a broader range of community groups, ensuring that all voices are heard and considered in project planning and implementation. Members of the expanded CRAC will receive regular training and capacity-building workshops to enhance their leadership, advocacy, and community organizing skills. The CRAC will hold more frequent meetings and workshops to ensure continuous and active engagement with the community, gathering feedback, discussing project updates, and making collaborative decisions.

Partnerships with local colonia-serving non-profits are crucial for the success of this project. These organizations have deep-rooted connections within the community and a thorough understanding of residents' needs and challenges. By collaborating with these non-profits, we will broaden outreach efforts, utilize their networks and expertise to conduct extensive outreach, and organize community forums, information sessions, and participatory planning workshops in accessible locations. We will leverage the communication channels of these non-profits to raise awareness about the project, including multilingual newsletters, social media campaigns, and text message alerts, ensuring that information reaches all segments of the community. Additionally, these partnerships will help provide additional support services such as legal assistance, financial literacy workshops, and health and safety education, addressing broader socio-economic challenges and enhancing the overall well-being of residents.

The City of El Paso has several policies and programs in place to support the colonias, and the revitalization project will enhance these efforts by scaling up successful initiatives within existing programs. Effective strategies from the county's home repair programs can be integrated into the revitalization efforts to ensure comprehensive housing improvements. We will leverage county resources to expand community forums, outreach efforts, and surveys, deploying mobile information booths and conducting door-to-door surveys to gather comprehensive feedback from residents. Coordination with county agencies will ensure alignment between the revitalization project and existing county programs, maximizing resource utilization and ensuring that efforts are complementary rather than duplicative.

## Exhibit E – Capacity

### *What experience do you have managing projects?*

El Paso County is well positioned to implement the U.S. Department of Housing and Urban Development PRICE grant as the County's experience in housing development spans for decades.

Just over the past 5 years, El Paso County has managed 201 state, federal, and private grants totaling \$289,429,725.00. Funding agencies include the U.S. Department of Housing and Urban Development, Department of Justice, Bureau of Justice Administration, Federal Emergency Management Agency, Office of the Governor, Office of the Attorney General, Veterans Affairs, Texas Veteran's Commission, Small Business Administration, Environmental Protection Agency, U.S. Department of Labor, to name a few.

The El Paso Colonia Revitalization Project will be administered by El Paso County's Community Services Department and supported by the County's Budget Department, County Auditor, Purchasing, and County Attorney staff. The Community Services Department has successfully implemented the following large projects:

- Texas Department of Housing and Community Affairs – HUD CDBG -Colonia Self-Help, \$9 million.
- U.S. Department of Treasury – Emergency Rental Assistance Program, \$8.8 million.
- Federal Emergency Management Agency – Emergency Food and Shelter Program, \$29 million.
- Federal Emergency Management Agency - Shelter Services Program, \$15.7 million.

### *What is your experience using grant funds?*

El Paso County has never been suspended from receiving funding or had any negative findings related to an audit thanks to the adherence to strict fiscal accountability policies and practices of the county's Budget and Finance Department. Staff assigned to this department are thoroughly trained in these policies and practices, which are consistent with state laws, Office of the Chief Financial Officer recommendations, accepted governmental accounting practices, rules, and regulations, and the Office of Management and Budget's Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards. These policies are reviewed annually and available for review at HUD's request.

All grant funds are maintained in a manner that they will be accounted for separately and distinctly from other sources of revenue / funding. The County's financial management system can track actual expenditures and outlays with budgeted amounts for each grant or sub-grant. The County has effective internal controls in place to adequately safeguard grant assets and to ensure that they are used solely for authorized purposes as well as procedures in place for minimizing the time elapsing between transfer of funds from the US Treasury and disbursement for project activities.

The County's record retention policy requires grant financial information be kept for five years after the grant officially closes (final report). Policies and procedures are also in place to manage sub awards and monitor activities of sub recipients as necessary to ensure that sub awards are used

for authorized purposes, in compliance with laws, regulations, and terms and conditions of the award, and that established sub award performance goals are achieved. The County requires employees to maintain time distribution records that accurately reflect the work performed on specific activities or cost objectives to support the distribution of employee's salaries among federal awards. Additionally, a strict conflict of interest policy is enforced regarding receipt of grant funds.

### *Who are your key staff?*

El Paso County Community Services Department has decades of experience managing HUD-funded projects and programs as described by each key team member below:

- **Irene Gutierrez, Community Services Department, Executive Director**

Irene is a seasoned professional with over 28 years of distinguished experience in municipal government leadership and management. Throughout her career, Irene has played a pivotal role in shaping and executing policies that have significantly impacted the communities she has served. Her expertise spans across various facets of municipal governance, including strategic planning, budget management, and public administration.

One of Irene's key areas of specialization is in grants administration, where she has demonstrated exceptional proficiency in securing and managing funds for diverse municipal projects. Her understanding of grant processes and regulations has enabled her to successfully procure substantial funding for infrastructure improvements, community development initiatives, humanitarian efforts and public service enhancements. Irene's career highlights include spearheading major municipal projects that have enhanced community services and improved quality of life for residents.

Currently serving as Executive Director for El Paso County's Community Services Department, Irene continues to leverage her extensive experience and strategic acumen to drive forward-thinking initiatives that promote growth, equity, and resilience.

- **Ernie Hernandez, Community Services Department, Senior Manager**

Ernie Hernandez leads several Community Services Department Divisions and special initiatives. Mr. Hernandez has 15 years of experience in housing and community development that he has garnered by working both for municipal governments and HUD technical assistance providers. Over the years, Mr. Hernandez had the opportunity to work with over 20 municipal governments providing technical assistance and capacity building of nonprofits and units of government that implement HUD programs and projects that advance economic mobility in low- and moderate-income communities. Prior experiences include several positions at Harris County Community Services Department managing compliance of programs and projects for the Grants Management Division and the Disaster Recovery Contract Compliance Division. Most recently he served as Assistant Director for Harris County Department of Economic Equity and Opportunity, overseeing all prevailing wage compliance contracts and drafting workforce protections policies for Harris County.

- **Diana Marroquin, Community Services Department, Community Development Manager**

Ms. Diana Marroquin joined El Paso County in 2010 as the Community Development Administrative Coordinator and was promoted to Program Manager in 2016. Prior to this, Diana was the Special Project Coordinator for the City of Socorro, Texas Special Project Department. She has 20 + years in manages all aspects of Community Development activities and grant funded programs and projects with a concentration on the dilapidated housing stock in rural and colonias areas. In addition, Diana has served as the Environmental and Civil Rights Officer for 14 + years for the County of El Paso and 6+ years during her time with the City of Socorro. Understands community needs and is familiar with local resources, has 22+ years working with low-to-very-low-income households and underserved communities.

**Rosalva Hernandez, Community Services Department, General Assistance Program Manager**

Ms. Rosalva Hernandez joined the Community Services Department in 2016 to lead the Senior Meal Program and General Assistance Program. Prior to this, Ms. Hernandez was the Section 8 Manager for the Housing Authority of El Paso Texas, where she facilitated landlord and tenant relations, determined program eligibility of applicants, and reported to HUD on program activities.

*What is your experience promoting racial equity?*

El Paso County is committed to promoting racial equity and creating opportunities for the underserved colonia communities. El Paso County Community Services Department is taking the lead in establishing policies and providing new services to the rural areas of El Paso County. The County is a majority minority and in most colonia areas English is not spoken well. The Community Services Department Office of New Americans is key in ensuring that language barriers do not exist and supports other department division with language translation services through web-based applications.

*What is your experience completing environmental reviews?*

El Paso County has successfully completed and submitted environmental reviews (ER) and historic preservation compliance reviews before the receiving of funds or beginning grants activities as required by HUD.

When the ER is required by the funding agency, El Paso County is the responsible entity for the scope and content of the environmental review. El Paso County has a team of engineers who are assigned to the completion of these reviews and are experienced in the four environmental classifications; exempt activities, categorically excluded activities, activities requiring an environment assessment, or activities requiring an environmental impact statement. During the ER process, staff are in continuous communication with the state's assigned HUD ER contact. El Paso County has an active HEROS account and access. The most recent ER completed was submitted to HUD in February for the Pet Wellness Clinic, Project B-23-CP-TX-1399.

*Are you familiar with cross-cutting federal requirements?*

El Paso County is experienced in implementing cross-cutting federal requirements. All County Departments (Community Services Department, County's Budget Department, County Auditor, Purchasing, Public Works, and County Attorney Office) are versed in the following cross-cutting federal requirements:

- 2 CFR 200
- Financial Management and Federal Procurement
- HUD Environmental Reviews
- Fair Labor Standards Act of 1938
- Uniform Relocation Act
- Davis Bacon and Related Acts
- Equal Employment Opportunity
- Limited English Proficiency
- Fair Housing – Affirmatively Furthering Fair Housing
- Lead-based Paint Hazard (HUD and EPA)
- Historic Preservation
- HUD Section 3 of the Housing and Development Act of 1968
- Record keeping, retention and file management



## Exhibit F – Match or Leverage

*Describe in your narrative the sources and amounts of match or leveraged funding, along with other resources or expertise those sources bring to the proposed project. These may include funding from state and local government sources, the non-profit sector, the private sector, among other potential sources.*

- Resources must be firmly committed as of the application deadline date.
- Match or leverage documents must represent valid and accurate commitments of future support.
- Resource commitments must be written and signed and dated by a person authorized to make the commitment.

El Paso County, Texas is applying for federal funds in an amount of \$16,375,000.00 (sixteen million, three-hundred and seventy-five thousand dollars) under the FR-6700-N-99 Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Competition. The El Paso County's Project main activities comprise the comprehensive housing condition assessments and targeted repairs or replacements to over 100 modular and manufactured homes, benefiting over 400 residents in the community.

Total project duration is six years, from October 01, 2024, to September 30, 2030. The solicitation does not require a match, but El Paso County would like to show its commitment to the project by obligating \$100,000.00 (one-hundred thousand dollars) for the first year of the grant and \$80,000.00 (eighty thousand dollars) per year for the remaining five years of the project. The total county cash match totals \$500,000.00 (five-hundred thousand dollars). Match funds are in the form of cash match from the County's General Funds and will be unencumbered, unrestricted, and committed at the time of award. El Paso County will provide and attach a letter of commitment as part of this application.

Program Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Match Amount	\$100,000.000	\$80,000.00	\$80,000.00	\$80,000.00	\$80,000.00	\$80,000.00

In addition to cash match, the El Paso County will leverage \$525,000.00 (five-hundred thousand dollars) in federal funds (TDHCA) for a total leverage amount of \$525,000.00 (five-hundred and twenty thousand dollars). The total project cost will be \$17,400,000.00 (seventeen million and four-hundred thousand dollars).

*Describe proposal or project funding risks, such as being awarded less funding than requested through PRICE, or withdrawal of support from other funder(s) or internal budget risks which may prevent you from meeting your proposed timeline or completing certain activities.*

- What is your contingency plan for addressing these funding risks?

Should El Paso County Colonia Revitalization Project not be funded as requested, El Paso County is flexible with revising the number of assisted mobile homes and scaling down the homeowner assistance social services program funding. One crucial element that El Paso County prioritizes is the comprehensive data collection of colonia housing conditions.

As part of this application, El Paso County consulted with the State of Texas Department of Housing and Community Affairs - Office of Colonia Initiatives regarding any studies concerning the living conditions of homes in the colonias, and it was determined that this data is a huge need for both the State and El Paso County.

## Exhibit G – Long-Term Effect

The El Paso Colonia Revitalization Project is designed to ensure the long-term affordability and sustainability of housing for low- and moderate-income (LMI) households through a comprehensive, equitable strategy. The project focuses on retaining existing affordable housing opportunities, preventing displacement, and promoting homeownership among current renters and homesite renters.

**Retaining Affordable Housing Opportunities** – The project emphasizes preserving and upgrading existing modular and manufactured homes in the colonias. By conducting thorough housing condition assessments and implementing targeted repairs, we enhance the structural integrity and energy efficiency of these homes, making them more livable and sustainable. These improvements will prevent the deterioration of affordable housing stock and reduce long-term maintenance costs for residents, ensuring that these homes remain affordable options for LMI households. Additionally, by upgrading water and wastewater systems and improving infrastructure, we enhance the overall livability of the community, making it a more attractive and viable place for LMI families to reside.

**Preventing Displacement** – To ensure that LMI households are not eventually priced out of the community, the project includes legal and financial assistance programs. Legal support will help residents secure clear property titles and resolve land tenure disputes, providing them with the security needed to invest in and improve their homes without fear of displacement. Financial assistance programs, including microloans and low-interest loans, will make essential home improvements and homeownership more accessible. These measures, combined with financial literacy workshops, will help residents manage their finances effectively, reducing the risk of financial instability and displacement.

**Promoting Homeownership** – The project aims to help current renters and homesite renters become homeowners or otherwise acquire an interest in their lots through several initiatives. First, we will provide personalized legal assistance to clear titles and deeds, making it easier for renters to transition to homeownership. Second, financial assistance programs will offer the necessary capital for down payments and home purchases, making homeownership financially attainable for more residents. Collaborations with Community Development Financial Institutions (CDFIs) will further increase access to financial resources, ensuring that even those with limited credit history can receive support. Additionally, we will conduct targeted outreach

and education programs to inform renters about the benefits and processes of homeownership, empowering them with the knowledge and resources needed to make informed decisions.

**Long-Term Strategies** – The project’s long-term strategies include continuous community engagement through the expanded Colonia Resident Advisory Council (CRAC) and partnerships with local non-profits. These entities will provide ongoing support and advocacy for residents, ensuring that the community's needs are continuously addressed. By leveraging county resources and enhancing existing programs, we will create a supportive ecosystem that promotes stability and prevents displacement.

*How will your proposed activities ensure the long-term affordability, including lot rents and other fees as applicable, of housing without future federal subsidies?*

The El Paso Colonia Revitalization Project ensures long-term housing affordability without relying on future federal subsidies through several key strategies. Firstly, the project focuses on improving the energy efficiency and durability of homes by installing energy-efficient HVAC systems, weatherproof windows, and high-quality insulation. These upgrades reduce utility costs and maintenance expenses for residents, making housing more affordable over the long term. Secondly, the project will enhance the infrastructure, such as water and sewage systems, which will lower utility expenses and improve living conditions. The cost savings from these improvements will be passed on to residents, helping to keep lot rents and other fees manageable.

Additionally, the project includes robust financial assistance programs, such as microloans and low-interest loans, designed to help residents afford home improvements and transition to homeownership. These programs, coupled with financial literacy workshops, empower residents to manage their finances effectively, reducing their dependency on external subsidies.

The project also emphasizes legal assistance to secure clear property titles and resolve land tenure disputes. By ensuring that residents have clear ownership, they can avoid legal and financial uncertainties that often lead to increased costs. Clear titles also make it easier for residents to access private financing options, reducing the need for federal subsidies.

Moreover, continuous community engagement through the expanded Colonia Resident Advisory Council (CRAC) and partnerships with local non-profits will provide ongoing support and advocacy, ensuring that the community's needs are addressed and that affordable housing remains a priority. These combined efforts will create a sustainable and self-sufficient housing ecosystem, ensuring long-term affordability for colonia residents.

*How will your proposed activities promote stable homeownership options in the long-term, including both the house itself and the lot on which it sits?*

The El Paso Colonia Revitalization Project promotes long-term stable homeownership options by addressing both the houses and the lots on which they sit. By improving housing conditions

through structural repairs, energy efficiency upgrades, and infrastructure enhancements, the project ensures that homes are durable and affordable to maintain. This reduces the financial burden on homeowners, making homeownership more sustainable. Additionally, the project includes financial assistance programs such as microloans and low-interest loans to support home improvements and purchases, coupled with financial literacy workshops to empower residents with effective financial management skills.

Legal assistance is a crucial component, helping residents secure clear property titles and resolve land tenure disputes. This legal support ensures that homeowners have secure ownership of both their homes and the lots, preventing future legal complications and promoting financial stability. Continuous community engagement through the expanded Colonia Resident Advisory Council (CRAC) and partnerships with local non-profits ensures that residents are actively involved in decision-making processes and that their needs are consistently addressed.

*How will your proposal support underserved communities in the long term? How will your proposed activities advance housing access and justice for vulnerable populations or underserved communities?*

Investing in affordable housing projects like the El Paso Colonia Revitalization Project brings numerous long-term benefits to the community. These benefits encompass improved economic stability, enhanced public health, increased educational attainment, and overall community well-being. Affordable housing reduces the financial burden on low- and moderate-income (LMI) households, allowing them to allocate more of their income towards other essential needs such as food, healthcare, and education. This financial relief contributes to increased economic stability and mobility. A study by the Center for Housing Policy found that affordable housing helps create jobs and stimulate local economies by increasing residents' spending power and stability within communities. This financial relief can lead to increased economic stability and mobility. According to a study by the Center for Housing Policy, affordable housing helps create jobs and stimulate local economies by increasing spending power and stability within communities.<sup>11</sup>

Improved housing conditions, including better insulation, ventilation, and access to clean water and sanitation, directly impact residents' health. Studies have shown that stable, quality housing reduces the prevalence of respiratory and other health issues related to poor living conditions.

*How will your proposal make manufactured housing or MHCs livable, sustainable, and resilient?*

The El Paso Colonia Revitalization Project aims to make manufactured housing and Manufactured Housing Communities (MHCs) livable, sustainable, and resilient through a comprehensive approach. To enhance livability, the project will conduct thorough housing condition assessments and implement targeted repairs to improve the structural integrity and safety of over 100 modular and manufactured homes. These improvements will include

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<sup>11</sup> Center for Housing Policy, "The Contribution of Manufactured Housing to Affordable Housing in the United States: Assessing Variation Among Manufactured Housing Tenures and Community Types," 2019

reinforcing roofs, upgrading insulation, and installing weatherproof windows, thereby creating safer and more comfortable living environments for residents.

Sustainability is a core focus of the project, which incorporates energy-efficient designs and green building practices. By installing energy-efficient HVAC systems and enhancing insulation, the project will reduce energy consumption and lower utility costs for residents. Additionally, upgrading water and wastewater systems will ensure reliable access to clean water and effective waste management, which are essential for maintaining healthy living conditions and reducing environmental impact.

To enhance resilience, the project includes measures to protect homes from natural disasters and other hazards. Structural upgrades, such as roof reinforcement, foundation anchoring, and improved drainage systems, will help homes withstand high winds, heavy rains, and potential flooding. These measures are crucial in a region prone to extreme weather events. Furthermore, the project will incorporate disaster-resilient features and promote emergency preparedness among residents, ensuring that the community is better equipped to handle natural disasters and recover more quickly.