

# SECTION E

## SELF-HELP CENTERS

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# SECTION E

## SELF-HELP CENTERS

### E.0 Introduction

The purpose of a Colonia Self-Help Center (SHC) is to improve the general living conditions of colonia residents in the designated Colonia SHC service area and to assist individuals and families of low income to finance, refinance, construct, improve or maintain a safe, suitable home in the service area or in another area approved by the Texas Department of Housing and Community Affairs (TDHCA).

Funding for the Colonia SHC Program is provided by the Texas Legislature through a portion of the annual Community Development Block Grant (CDBG) allocation from the U.S. Department of Housing and Urban Development (HUD) to the state of Texas. The program is administered through the Office of Colonia Initiatives (OCI) Division of TDHCA.

Contact information for the  
**Texas Department of Housing and  
Community Affairs**  
**Office of Colonia Initiatives (OCI) Division**  
221 East 11th Street, Austin, Texas 78701-2410  
P.O. BOX 13941, Austin, TX 78711-3941  
(800) 462-4251 or  
(512) 475-3800 (TDHCA main line).  
<http://www.tdhca.state.tx.us/oci/index.jsp>

The Colonia Self-Help Centers (SHC) were created pursuant to Subchapter Z of Chapter 2306 of the Texas Government Code. The legislation mandated that TDHCA establish Colonia SHCs in Hidalgo, Starr, Webb and El Paso Counties and in Cameron County to serve Cameron and Willacy Counties. In addition to the required counties, Colonia SHCs may be established, at the discretion of TDHCA, in a county designated as an economically distressed area under Chapter 17 of the Water Code. Colonia SHCs have also been established in Maverick and Val Verde Counties in reaction to the need demonstrated by colonias in those counties.

### E.1 Colonia SHC Administration

A Colonia SHC is required to have a geographic area established as a service area; five colonias in that area must be designated to receive concentrated attention from the respective Colonia SHC. Due to the source of the funding for the Colonia SHC Program, CDBG funds, TDHCA must enter into a contract with a unit of local government. The units of local government, typically the aforementioned counties, enter into a subcontract(s) with a local nonprofit organization, local community action agency, or local housing authority to carry out the functions of a Colonia SHC service provider which may be beyond the usual scope of county administration and staffing.

A Colonia Resident Advisory Committee (C-RAC) has been created to advise TDHCA on the needs of colonia residents, activities to be provided, and programs to be undertaken in the selected colonias. Members are selected by the Governing Board of TDHCA from lists of candidates submitted to TDHCA by local nonprofit organizations and the commissioners' court of a county in which a Colonia SHC is located. One committee member is selected from each county where a Colonia SHC is located and the member must be a colonia resident in that respective county. A minimum of five colonia resident members are required. Alternates may be appointed and both may be present at meetings; however, only one county representative may vote if both are present.

TDHCA maintains three Border Field Offices to administer TDHCA programs at the local level and to provide technical assistance to units of local government, nonprofits, for-profits, housing authorities and colonia residents within their regions.

<b>TDHCA Border Field Offices</b>			
<b>Location</b>	<b>Address</b>	<b>Phone #</b>	<b>Fax #</b>
<b>Edinburg</b>	2723 W. University, Ste. B Edinburg, TX 78539	(956) 383-3404	(956) 383-4045
<b>El Paso</b>	401 E. Franklin, Suite 550-A El Paso, TX 79901	(915) 834-4925	(915) 834-4926
<b>Laredo</b>	1200 Washington St. Tex-Mex (East Side) Building Laredo, Texas 78040	(956) 523-4668	(956) 523-5021

Colonia SHC Program rules delineate the requirements of the Colonia SHC Program and are included in Title 4, Chapter 30, Subchapter A, Rule 30.8 of the Texas Administrative Code.

In general, the federal requirements for CDBG funds apply to the Colonia SHC Program, as found in this manual Section A, Chapter 3: Environmental Review; Chapter 5: Procurement Procedures; Chapter 6: Acquisition; Chapter 7: Davis-Bacon Labor Standards (when applicable); Chapter 10: Civil Rights Requirements; Chapter 11: Contract Amendments and Changes; Chapter 12: Contract Closeout; Chapter 13: Monitor Review; and Chapter 14: Audit Requirements. Contact OCI for the specific application of these requirements to Colonia SHC activities.

## **E.2 Eligible Activities**

A Colonia SHC may serve individuals and families of low-income and very-low income, as determined by the federal Office of Management and Budget poverty index, through the following activities:

1. Providing assistance in obtaining loans or grants to build a home;
2. Teaching construction skills necessary to repair or build a home;
3. Providing model home plans;
4. Operating a program to rent or provide tools for home construction and improvement for the benefit of property owners in colonias who are building or repairing a residence or installing necessary residential infrastructure;
5. Helping to obtain, construct, access or improve the service and utility infrastructure designed to service residences in a colonia, including potable water, wastewater disposal, drainage, streets and utilities;
6. Surveying or platting residential property that an individual purchased without the benefit of a legal survey, plat or record;
7. Providing credit and debt counseling related to home purchase and finance;
8. Applying for grants and loans to provide housing and other needed community improvements;
9. Providing other services that the Colonia SHC, with the approval of TDHCA, determines are necessary to assist colonia residents in improving their physical living conditions, including help in obtaining suitable alternative housing outside of a colonia's area;
10. Providing assistance in obtaining loans or grants to enable an individual or a family to acquire fee simple title to property that originally was purchased under a contract for deed, contract for sale or other executory contract;
11. Providing access to computers, the internet and computer training ; and
12. Providing monthly programs to educate individuals and families on their rights and responsibilities as property owners.

A Colonia SHC may not provide grants, financing or mortgage loan services to purchase, build, rehabilitate or finance construction or improvements to a home in a colonia if water service and suitable wastewater disposal are not available.

**Ineligible Activities**

Any type of activity not allowed by the federal Housing and Community Development Act of 1974 is ineligible for funding.