



## Non-profit Agency Takes Brick Road to Affordability, Market Appeal

**T**he Lower Rio Grande Valley of Texas is a housing paradox.

On the one hand, the region – anchored by the cities of Brownsville and McAllen – is relatively poor. The per capita annual income is only slightly more than half that of the state average and the poverty rate is almost double the state average. Yet at the same time, homeownership is slightly higher than the state average, or about 70 percent versus 65 percent, according to the 2010 US Census.

Perhaps part of the explanation is [Affordable Homes of South Texas, Inc.](#) (AHSTI), the largest builder of affordable homes in the four-county region. Founded in 1976 as McAllen Housing Services, Inc., the non-profit federally supported agency has helped about 3,400 low- and moderate-income working families buy homes.

The agency builds 110-120 new, single-family homes each year, according to long-time Construction Director Alfredo Munguia. The houses are in the price range of \$52,000 to \$58,000, not including land costs, and vary in size and floor plan.

The selection includes two-, three-, and four-bedroom units, ranging in size of actual living area from 950 to 1358 sq. ft. About 80 percent of the units are three-bedroom/two-bath houses with garage, utility room and front porch – a total footprint of about 1600 sq. ft., Munguia said. And, since 1990, AHSTI has used brick as the primary materials for the exteriors of 95 percent of the homes it builds, Munguia said. Brick covers all sides of the structure.

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***Clients prefer brick for reasons of safety, economy, low maintenance, and good looks.***

“That’s what our client prefers,” Munguia explained. “They prefer brick for safety, better insurance rates, overall looks, and variety of styles and colors. There’s something for everyone. It also holds up well in this hot, humid climate – no mold or mildew problems. And it requires very little maintenance.”

Munguia said brick also is preferred because it is a “green” material and provides superior protection from windstorms, such as hurricanes and tornadoes.

Munguia said vendors of other (non-masonry) siding materials have approached the agency in the past about using such materials, but the agency could see no reason to depart from the brick path.

“It never occurred to me that brick and affordable housing didn’t go hand-in-hand,” Munguia said. “Because of the lower maintenance costs and lower insurance rates, brick is the most economical choice.”



Affordable Homes of South Texas, Inc.

Case Study

## Brick Houses from Affordable Homes of South Texas, Inc.

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