

## Affordable Housing Programs Choose Brick

**W**ith poverty rates well above the national and state averages, the **Lower Rio Grande Valley of Texas** is a region where affordable housing is a high priority. Significantly, most of this affordable housing is constructed with brick veneer siding, which benefits both the residents and the communities.

The region, made up of **Cameron, Hidalgo, Starr, and Willacy** counties in the southernmost tip of Texas, across the Rio Grande from Mexico, is home to about 1.3 million people, mostly in Cameron and Hidalgo counties. The largest cities are **Brownsville** and **McAllen**. The other major cities are **Edinburg, Harlingen, Mission, and Pharr**. It is actually a floodplain, not a valley. The region's economy is based largely on agriculture, especially citrus, and tourism – think “snowbirds.”

The Valley, as it's commonly called, is notorious for colonias – unincorporated, unregulated settlements along the Texas-Mexico border – where the poor and working-poor typically live in makeshift dwellings such as trailers, shacks, and almost anything else they can find.

Since 1976, Federal Community Development Block Grant (CDBG) funds have been used by the cities to fund affordable housing programs, both rehabilitation and reconstruction/new construction. Many of the programs prefer using brick as the primary siding material. They prefer brick for multiple reasons:

- Lower maintenance costs;
- Market appeal;
- Sustainability of the community's tax base;
- Energy efficiency;
- Better protection from severe weather, and
- Resistance to rot and mold in the tropical climate of the Valley.

**In Edinburg**, which refers to itself as the **“Gateway to the Rio Grande Valley,”** affordable housing is an essential element in the city's growth and development.

As a city of about 80,000 permanent residents, plus another 20,000 part-time residents who study and/or work there, Edinburg's (City Hall in photo below) population is neither mired in poverty nor basking in luxury.



Median household income in Edinburg was \$37,176 in 2006-10 v. \$49,696 in Texas as a whole, according to the 2010 U.S. Census. During that same period, about 28 percent of the Edinburg population lived below the poverty line, compared to 16.8 percent for Texas as a whole. These are hard-working folks who do not have a lot of excess income to spend on home maintenance.

Since 1976, Edinburg has benefitted from Federal CDBG funds to help ensure the availability of affordable housing. Edinburg's strategy has been





to use the funds primarily for the rehabilitation of existing homes – mainly in the older areas of the city, according to **Community Development Director Marissa Garza** (photo).

“With this strategy, we’re able to improve the supply of affordable housing, while at the same time upgrading and investing in older neighborhoods,” she said.

From the outset, the Edinburg program managers have specified brick as the exterior material for the rehab projects. The number of projects typically has been about 20 annually, but due to decreased funding, the number has been cut in half, according to Garza.

“Brick requires less maintenance, holds up better against hurricanes, tornadoes, and other extreme weather conditions. Most importantly, brick retains its value, which is good for the city’s tax base,” Garza said. “In short, it’s good for the homeowners and it’s good for the community.”



^ Before

After >>



**Affordable Homes of South Texas, Inc.** (AHSTI), based in **McAllen**, is 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.





Since 1990, AHSTI has used brick as the primary material for the exteriors of 95 percent of the homes it builds, Munguia said. Brick covers all sides of the structure.

“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.”

**In Harlingen, the Harlingen Community Development Corporation, a nonprofit, builds about 75 affordable housing units annually, funded by the city’s CDBG program. These units include both single-family and multi-family housing. Director Fred Huerta** notes that he’s been involved with residential construction for more than 30 years.

“We’re using brick mainly to hold down maintenance costs for the families,” Huerta said. “We’re concerned about sustainability and our board members appreciate that...In the 1970s, we used wood siding, but those houses don’t get re-painted and it becomes a problem for both the homeowner and the community.”

He said brick veneer also provides greater protection from hurricanes and greater resistance to rot and mold in the tropical climate of the Valley, and provides better insulation from the heat and humidity. He said his organization only uses some artificial wood siding for trim and accent purposes.

“There really isn’t much of a cost difference between brick veneer and the (higher grade) artificial wood siding,” Huerta said. “The cost of ownership is much more important, and brick wins hands down.”



Harlingen  
< duplex



Harlingen  
> triplex



In Brownsville, the **Brownsville Affordable Homeownership Corporation** has shown that affordable homes can be energy efficient, as well as attractive and easy to maintain.

The nonprofit agency specializes in building **ENERGY STAR** affordable homes, and almost all of them are brick veneer, according to **Executive Director Steve Solis**. The agency, which positions itself with the slogan, **“Building Brownsville Green,”** constructs about 30 homes annually.

To earn the ENERGY STAR, a home must meet strict guidelines for energy efficiency set by the U.S. Environmental Protection Agency (EPA). Homes achieve this level of performance through a complete package of building science measures.

Solis said his agency prefers brick veneer mainly for two reasons: 1) the families like brick, and 2) brick is better suited to the area’s tropical climate. The organization emphasizes energy efficiency – its homes earn an **ENERGY STAR** rating in the 50 range, he said, meaning they are 30-50 percent more efficient than typical homes on the market.

“Brick provides much, much better insulation,” Solis said. “The families will live in these homes a long time, and the greater efficiency means they will save a lot of money over time.”



Brownsville 1



Brownsville 2



Brownsville 3