



AFFORDABLE HOMES

of SOUTH TEXAS, Inc.

A NON-PROFIT HOUSING INITIATIVE SINCE 1976

March 2011

Weslaco Office 956.447.8909

McAllen Office 956.687.6263

Board of Directors

- Luis Figueroa, President
- Paul R. Rodriguez, Vice President
- Lorena Castillo, Secretary
- Elva Cerda, Treasurer
- Jose F. Torres
- David Salinas
- Carmen De Leon
- Onesimo Martinez
- Rudy Salinas
- Guillermo Maciel, Jr.
- Jason Leal
- Rudy Elizondo
- R. Dale McNallen
- Gracie Silva
- Valerie Cardenas
- Ex-Officio
- Jim Darling
- Piedad Martinez
- Joe Saenz



EVERYDAY HEROES



An actual unedited note received from Gretta Ramirez, a new homeowner in Las Vistas Subdivision - San Juan, Texas....

“When we went to Affordable Homes, they were great in giving us the information about getting a home with them, they had the time and the personnel to care for us. We applied and finally we got what we really wished for. Our life has change in the most beautiful way. When we got our home we were very excited - it was all about getting our new home, decoration, and new furniture, but time had passed and we are more glad now because we value this amazing opportunity that Affordable Homes gave us in getting our new house. Now we love our house more because we are living there, my children have a place to be, to play to rest, they have their own rooms, also we are investing our money in something that belongs to us. My children are getting values about being in a family because we care for our home, we paint, we do gardening and the most important thing is we have a place where we feel secure to live. We give thanks to God and Affordable Homes for our house. They are very supportive and care.”

Editor's note: At closing of her home, Ms. Ramirez asked to see the supervisor of the department. She went to her office, hugged her and began crying. She said how happy she truly was and that words could not express her appreciation for the help AHSTI provided her. She then proceeded to kiss both hands of the supervisor and thanked her again before leaving with her new keys in hand. If only we would have taken a picture of this !

Additional footnote: Ms. Ramirez is now one of the lead organizers of the soon to be formalized Las Vistas Homeowners Association.

TUCASA.US



Imagine a free online resource for anyone interested in buying an existing home, building a new home or still unsure of how to proceed. That is the idea behind the website www.tucasa.us. The online resource will link all of the AHSTI maintained sites to help families, of any income range or situation, with options to become homeowners.

For people interested in buying an existing home, the website www.hchrealty.org will be able to provide access to all properties listed for sale by Realtors anywhere within Hidalgo and Cameron Counties, regardless of price. For new home construction, www.ahsti.org has a complete listing of all subdivisions we are building in, income limits and other information for new home buyers. Finally, www.thehomebuyersfair.org is the site we maintain to provide resources available within the community for anyone interested in becoming homeowners including calculators and info on local programs.

The new site is currently being developed and we hope to have it ready for use within the next 30 days. Tell your friends - the premier resource site for potential homebuyers is www.tucasa.us.



FORECLOSURE MITIGATION...A TRUE STORY



Ms. Guerra of Weslaco was in dire straits about a year ago and decided to come in to talk with someone at AHSTI about her situation. She had a foreclosure date and was in fear of losing her home. She was also going through a divorce so she was facing a very difficult time and was not sure she was going to be able to still afford her home with just one income. Aileen, our counselor, was able to stop the foreclosure and almost a year later we were able to help her work with her lender to permanently modify her loan. Ms. Guerra is happy that she will be able to afford her home with her children despite the difficulties she faced last year.

THANK YOU NEIGHBORWORKS ®AMERICA !

AHSTI recently received word that has received a grant in the amount of \$74,000 from NeighborWorks ®America to help support our mission. To receive this award, despite the federal budget issues, is something we recognize and sincerely appreciate. Thank you NeighborWorks ®America for their continued support.

NEW SIGNAGE

If you drive by our McAllen office, you might notice our building has new signage. We recently added our newest division, HCH Realty, to the sign. We may not be completely neutral on the subject but we think it looks pretty nice !

HOW TO HELP JAPAN

The devastation in Japan is simply horrific. The death toll is rising by the hour. Tens of thousands remain missing, more than 450,000 people have been displaced, and millions lack access to food, water, electricity, and medicine.¹

And as rescue and relief workers struggle to operate around the clock, Japan must also contend with partial meltdowns and the escalating risk of an even worse catastrophe at several nuclear reactors.²

Right now the people of Japan are in crisis, their resources are stretched thin, and they need our help. Many organizations are already on the ground providing relief, including Doctors Without Borders and the Red Cross. You can provide immediate assistance by donating to help fund the emergency response:

Doctors Without Borders is sending highly trained teams of doctors into the hardest-hit and most difficult-to-reach regions of Japan. (Note: Doctors Without Borders is not accepting contributions "earmarked" for Japan, but rather drawing from general support to enable their important response work there.)

The Red Cross operates 92 hospitals in Japan and has deployed 700 medical relief volunteers across the country already.

To donate contact one of the organizations above.

HCH REALTY- LISTING OF THE MONTH



402 Beverly Hills Lane, Edinburg, TX- Gorgeous Custom Built Corner Stucco Home on a Half Acre. Home features 4 Bedrooms and 3 1/2 Bath. Porcelain Tile Floors through out. Granite countertops in Kitchen, including restroom vanities and all niches. High decorative ceilings with very unique ceiling fans. Crown moldings throughout plus decorative wood framing to each door. All showers feature marble walls including the ceilings. The Master Bath Tub has whirlpool jets, separate vanities and separate shower. According to Seller, Exterior walls are built with Plywood/Block/Stucco. The Insulation was also sprayed in between walls. Energy Saver and Elegant Home!

For more information please contact: Grizelda (Grace) Montalvo @ 956.687.8900

Staff

Robert A. Calvillo, Executive Director

Rey Jaquez, Finance Director

Isabel Mercado, Director of Lending

Fred Munguia, Construction Director

Paul Schwab, Director of Real Estate Service

Grizelda Montalvo, Realtor/Home Buyer Counselor

Martin Medina, Director of Strategic Initiatives

Nora H. Garcia, Legal Secretary /HR Assistant

Jessica Mendiola, Loan Administrator

Gloria Escamilla, Home Buyer Counselor

Melba Arredondo, Loan Coordinator

Diana Martinez, Loan Processor

Janie Garcia, Senior Loan Officer

Aidee De La Fuente, Loan Administrator

Karla Garcia, Accountant Supervisor

Glenda N. Quintanilla, Accounting Assistant

Idalia Benavides, Accounts Payable

Ismael Barco, Information Technology Specialist

Gustavo Garcia, Rehab Specialist

Tony Fernandez, Construction Coordinator

Frank Tafolla, NSP Program Manager

Barbara Trevino, Administrative Assistant

Cecilia Torres, Loan Production Coordinator

Rick Ramirez, Junior Accountant

Aileen Celestino, Foreclosure Counselor

Esmeralda Varela, Customer Service Representative

Ruby Esquivel, Administrative Assistant

VITA TAX SERVICE



AHSTI's Volunteer Income Tax Assistance (VITA) site has been busy since it opened on January

18th. The VITA program provides fee income tax return preparation to hard working taxpayers earning up to \$45,000 annually. IRS certified preparers who volunteer their time (AHSTI employees) help prepare basic, current year tax returns for eligible taxpayers **free of charge**. The site is open on Tuesdays and Thursdays from 5:00 pm to 7:30 pm AHSTI customers and other members of the community will be able to schedule an appointment to have their returns prepared and filed electronically.

As of March 11th, 240 returns have been prepared for total refunds of over \$755,000 or averaging refunds over \$3,100 per tax filer. The average adjusted gross income of the families we assisted was approximately \$18,670. **As a result of our services, we estimate we have saved these families a total of over \$60,000 in tax preparation fees.**

Don't pay over \$200 for a fairly simple return – let us help you do it – for FREE !

HOME BUYERS FAIR UPDATE



Planning for the 13th Annual Home Buyer's Fair is under way and we have exciting news! This year the Fair will be held at the McAllen Convention Center on Sat. June 11th! Expect over 50 booths of information to help you navigate today real estate market. Attendees will be able to pull their credit report and attend seminars on the home buying process. Attend the Home Buyer's Fair and leave with peace of mind as you purchase the investment of a lifetime.

We'll see you at the McAllen Convention Center Saturday June 11th ! Sponsorship and booth opportunities available. Call 956-687-6263

EMPLOYMENT ANNIVERSARY

Cecilia Torres 4 years
Karla Garcia 2 years
Rick Ramirez 1 year
Tony Fernandez 1 year

HAPPY BIRTHDAY!

Rick Ramirez March 2
Fred Munguia March 12
Aidee De La Fuente March 19
Grizelda Montalvo March 26
Bobby Calvillo March 28
John Schrock, Jr. March 29

