

### **Financial Literacy Workshops**

The El Paso Collaborative offers financial literacy workshops in both Spanish and English throughout the year.



#### **Learn About:**

- Money Management
- Credit Repair
- Identity Theft Prevention

### **Homebuyers Assistance**

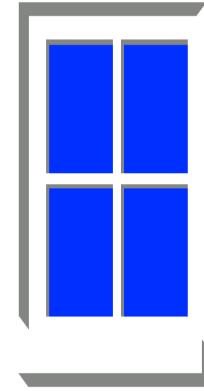
The El Paso Collaborative has a limited number of "mini grants" available to assist low-to-moderate income homebuyers meet some of the up-front costs of homeownership. Homebuyers must meet certain income guidelines. Homes must be located in El Paso County, Texas.

Contact Lorraine Frias at 590-1210 Ext. 111

***“We envision a community where all residents have equal access to adequate housing, education, health care and the opportunity to support themselves and their families.”***

### **Partners and Funders**

- AYUDA Inc.
- Bank of America
- BBVA/Compass Bank
- Center Against Family Violence
- Federal Reserve Bank of Dallas, El Paso Branch
- Habitat for Humanity El Paso
- Mountain Star Federal Credit Union
- Project Bravo
- Project VIDA
- Texas Association of Community Development Corporations
- Texas A & M Colonias Program
- Texas Department of Housing and Community Affairs
- Texas Council on Family Violence
- Texas State Affordable Housing Corporation
- Wells Fargo
- Wells Fargo Housing Foundation
- West Star Bank
- United States Department of Housing and Urban Development
- United States Department of Agriculture – Rural Development
- United States Department of Health and Human Services
- United States Treasury Department
- UTEP Center for Civic Engagement



## **EL PASO COLLABORATIVE** for **Community and Economic Development**

**The El Paso Collaborative for Community and Economic Development (the Collaborative) is a Texas not-for-profit organization that has served El Paso and the surrounding area since 1996.**

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El Paso, Texas 79905***

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**Visit us on the web:**

**[www.ep-collab.org](http://www.ep-collab.org)**

## **LOANS**

The El Paso Collaborative offers a wide range of loans to help individuals with less than perfect credit to establish credit.

Our loans include:

### **Home Improvement loans**

- Septic Systems
- Home Improvement

### **Small Business Loans**

- Micro-Loans \$50,000 or less
- Small Business >\$50,000

### **Other Loans**

- Real Estate Affordable Housing
- Bridge Loans for Nonprofits
- Community Facilities

Contact Terry Craig (915) 590-1210 X154

### **Deed Conversion Program**

Provide funds to convert contracts for deed to traditional warranty deeds, including loan on an existing manufactured housing unit.

Contact Lorraine Frias 590-1210 Ext. 111

### **Homeowner Rehabilitation Assistance for Rural Household Disabilities**

Rehabilitation, Reconstruction or New Construction of single-family residences owned by low-income households where there is a family member with a disability.

Program open to El Paso County households that live outside City Limits of El Paso.

Contact Lorraine Frias 590-1210 Ext. 111

### **Amy Young Barrier Removal Program**

Provides accessibility modifications for low-to-moderate income persons with disabilities (homeowners or renters).

Contact Lorraine Frias 590-1210 Ext. 111

## **Rental Program**

The Collaborative has a portfolio of 18 single-family homes rented below market rent to income qualified households. Homes are located in the Far Eastside, Eastside and Horizon.

Contact Lorraine Frias 590-1210 Ext. 111

