



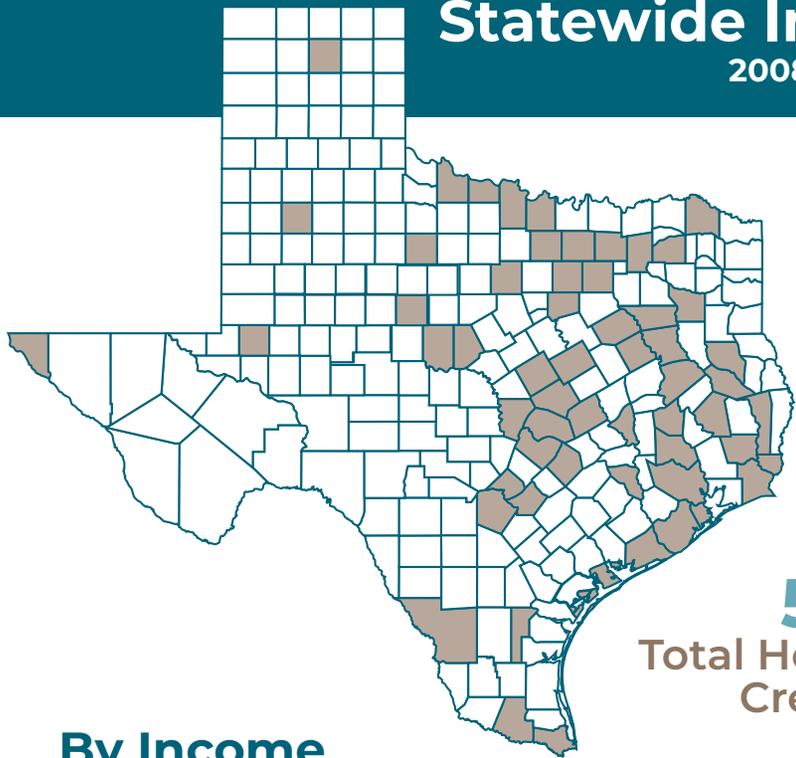
The Affordable Communities of Texas (ACT) Program 2025 Impact Report

The **Affordable Communities of Texas (ACT) Program** was created in 2008 as a land bank and land trust program to stabilize communities experiencing high rates of foreclosure.

TSAHC partners with more than **25 nonprofit organizations** across the state to acquire and redevelop foreclosed homes, vacant land and tax foreclosed properties, and then sell or rent the homes to low-income families.

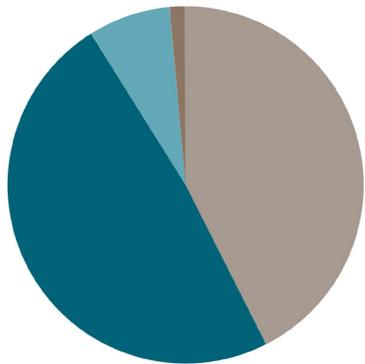
Statewide Impact

2008 - present



566
Total Homes Created

By Income



- 1% Extremely Low Income**
(below 30% AMFI)
- 7% Very Low Income**
(below 60% AMFI)
- 49% Low Income**
(below 80% AMFI)
- 43% Low to Moderate Income**
(80%-120% AMFI)

Economic Impact

Total Value of ACT Properties

\$ 34,368,217

Total Development Costs

\$ 23,414,590

Jobs Created

254

Current Portfolio*

34 properties in 8 counties

Property Status



Predevelopment, Searching for a Local Partner (22)

Under Construction, For Sale, Leased to a Local Partner (12)

Property Type

32 Land Bank

2 Land Trust/Joint Ventures

*Current as of March 2025

Land Bank

As part of the Affordable Communities of Texas and Bank program, we partner with housing organizations to redevelop properties which are sold or donated to TSAHC. In addition, TSAHC can help local governments manage local land banks and plan for new land bank efforts.

Land Trust and Joint Ventures

TSAHC was created with the unique power to hold land as tax-exempt in perpetuity. Housing that is part of a land trust partnership can provide long-term affordability for both homeownership and rental projects, by lowering the cost of taxes, with the savings passed on to the home buyer or renter.



For Local Partners

WHY PARTICIPATE?

We have partnerships with more than 25 nonprofit Local Partners across Texas. We combine our expertise in acquiring properties with a Local Partner's knowledge of best construction practices and community needs. Whether it's redeveloping a property in our land bank or lowering the cost of housing through a land trust, our goal is to work side-by-side with a Local Partner to deliver high quality, affordable housing for the community.

For Investors

WHY INVEST?

We rely on private funding along with property donations to expand our Affordable Communities of Texas program. An investment or donation allows us to rehabilitate properties, stabilize communities and create housing opportunities for working families. We work closely with our investors to make sure expectations are met and that their investment is having its intended impact.

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