Affordable Homes of South Texas, Inc., (AHSTI) mission is to “enhance the quality of life in south Texas by providing affordable housing opportunities and related services to eligible families.” Over 38 years AHSTI has provided affordable housing opportunities to low-income, working families who would otherwise not qualify for conventional home financing. AHSTI is the largest Community Housing Development Organization (CHDO) in the south Texas region with over 3,700 families have been helped, which has contributed to 19 active subdivisions and neighborhoods. AHSTI’s primary lending product consists of first mortgage lending. Services provided consist of; homebuyer promotion, first mortgage lending, homeownership preservation, and community building and engagement.

Success Story: Need Story Name and Location

Mr. Mata, father of two, set out on the journey of making the dream of homeownership come true four years after his wife passed. “We had always wanted to purchase our own home,” says Mr. Mata. “It was a dream we both shared, but it never worked out. We tried a few times, either we couldn’t afford it or our credit wasn’t where it needed to be.” As a result, he and his wife rented for 20 years. Through AHSTI, he was able to take out an affordable mortgage and provide the home they had always wanted.

Financial and Social Impact (2014)

- Total Amount of Mortgages Financed: $8.1 million
- Total Value of Loan Portfolio: $46.5 million
- Total Amount of property taxes paid on behalf of homeowners: $2.3 million
- Total number of loan portfolio: 1,966

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