Choice Empowers
Building Equity in the Rio Grande Valley colonies

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Building dreams in the RGV since 1974
CDCB is a multifaceted affordable housing organization devoted to utilizing collaborative partnerships to create sustainable communities across the Rio Grande Valley through quality education, model financing, efficient home design, and superior construction.

CDCB shall be the trendsetter in creating model communities, where every person will be valued, provided options, interconnected within sustainable communities, and assured a high quality of life through excellence in education and responsible decision making.
Lines of business

- Single family
- Community equity
- La Puerta
- YouthBuild
- Rental Housing
- RGV MultiBank
design justice through community engagement
COLONIA NEIGHBORHOOD PLANS & IMPLEMENTATION STRATEGIES
participatory planning initiative
community engagement and technical advisory
COLONIA DRAINAGE INITIATIVE
low impact development and open space
Build power in the Colonias so residents can advocate for drainage infrastructure.
CDCB yearly production

We are one of the biggest developers in the RGV

- 125+ homes
- $10 Million in loans
- $30 Million book of business
But What Have We Done?
Limited choice + Streamlined System = High Production & Affordability

Is this Formula ALWAYS Valid?
My Dilemma & Charge

- Lots of clients
- LOW-INCOME
- Never get to choose
- 100+ homes per year
- Need to build
- Don't want
- SPRAWL
are you crazy?
Redefining the Formula

Keeping: Controlled and rapid intake, approval & construction system

Introducing: A rapid & inexpensive client-led design process
EMPOWERMENT
**HOUSING MODEL**

The RAPIDO design and construction methodology is centered around a temporary-to-permanent housing strategy (temp-to-perm) to bridge the relief phase of a disaster with the recovery phase. The rapid response is achieved through the placement of a temporary, modular and incremental unit called the CORE. The CORE unit is designed as a component of a larger home design. Each CORE is added onto through a one-on-one design process with each family. “What would you like in a home?” can be a powerful experience. By using an engaged-design process, the temporary one bedroom space is transformed into

**SYSTEM MODEL**

Building capacity to respond to a disaster is not easy for many smaller communities, but by building partnerships and relationships among experts, professionals, stakeholders, and local residents, those communities will have the tools to respond to the variety of challenges that may come in the future. The RAPIDO model emphasizes pre-disaster recovery planning to provide a community the ability to shape practices and response efforts to their individual priorities and sense of place.
1 temporary unit

FAMILY LIVES IN THE CORE

2 custom expansion

CORE IS EXPANDED TO FIT FAMILY'S NEEDS

3 permanent home

FAMILY ENJOYS HOME

Temp to Perm
2. FAMILIES MAKE CHOICES
From the get-go, families are able to make choices to affect their situations. Designers and contractors work with them to ensure that when homes are placed on site, it is done so with future rebuilding in mind. Once conditions are stabilized families begin planning for their new homes.

3. ECONOMIES ARE REINFORCED
The RAPIDO program is designed to not only help families but build the economies that support these families. The construction system is built to give local contractors the ability to use their skills to support their families and local economies.

1. COMMUNITIES ARE TORN APART
When a storm hits families are displaced and the ties that hold communities together are broken. If people are displaced for long, these ties become impossible to repair.

4. COMMUNITIES ARE STRENGTHENED
An open-sourced and grassroots approach not only gives communities access to shelter and resources but builds strength by allowing people to their own outcomes.

THE NEIGHBORHOOD
PRE-DESIGN + PRE-PROCUREMENT + PREPAREDNESS & TRAINING = PRECOVERY
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LEVELS OF CHOICE

REGION SELCTS COREs:
Each region selects a CORE design that fit climate, building code, preferences, materials, etc. COREs components are built by local contractors and are stored before a disaster strikes. COREs are deployed after a disaster. More COREs are built as needed for immediate deployment.

NEIGHBORHOOD DEVELOPS DESIGN CATALOG:
Neighborhoods work with designers in community design workshops to document contextual and programmatic design preferences for the neighborhood. These meetings will inform schematic home designs for disaster recovery homes, including flooding plans and elevations. Design factors include building performance, foundation, driveway, roof, porch, texture, doors, windows, and window details.

FAMILY SELCTS AND CUSTOMIZES HOME:
After a disaster, each family meets with a designer to design the addition to their CORE based on the guidelines in the Neighborhood Design Catalog. Design decisions range from placement on property, to number of bedrooms and bathrooms, to types and color finishes.
BUILDING POWER THROUGH EDUCATION
La Puerta Center for Financial Empowerment

- Housing Counseling
- Foreclosure Counseling
- Volunteer Income Tax Assistance
- One-on-One Financial Coaching
- Financial Education Seminars
- ACA Coaching
- FAFSA assistance
All workshops start at 6pm and are open to the public!
JOIN US!

**October**
- Pay Yourself First! Saving, Budgeting, Paying for College
  - LaHa: Oct. 8
  - CDCB: Oct. 15

**November**
- Credit 101 Improving your Credit Score and Reducing Debt
  - LaHa: Nov. 5
  - CDCB: Nov. 19

**December**
- Predatory Lending How to avoid paying too much interest
  - LaHa: Dec. 3
  - CDCB: Dec. 17

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