



HOUSTON LAND BANK  
TRADITIONAL HOMEBUYER PROGRAM GUIDELINES  
Last Revised and Reviewed by Board of Directors April 2025

I. INTRODUCTION AND AUTHORITY

The objective of the Houston Land Bank Traditional Homebuyer Program (Program) is to support the City of Houston’s goal of making quality affordable homes available to low and moderate-income homebuyers. The Houston Land Bank (HLB) accomplishes this by transforming vacant land to new homes as quickly as possible and providing lots for Homebuilders at below market prices to develop affordable housing; in exchange the Houston Land Bank requires Homebuilders to sell the newly constructed homes at or below a capped price to income-eligible homebuyers.

These guidelines will govern the implementation of this program. The staff of the HLB will administer the program in accordance with its customary policies and procedures set by the Board of Directors of HLB, and City of Houston Code of Ordinances. The President and CEO (President) or a Designee will have approval authority for administrative matters related to the Houston Land Bank Traditional Homebuyer Program and may delegate said authority by authorization of the Board of Directors.

II. DEFINITIONS

“Approved Homebuilders”: A homebuilder that has successfully qualified through the annual Houston Land Bank Builder Request for Qualifications in at least one of the builder categories outlined in the guidelines.

“Committee”: Houston Land Bank Real Estate and Development Committee (READ Committee).

“Commercial Lots”: Lots used or designated as land with commercial purposes, such as, but not limited to industrial, office or retail designations.

“Consolidated Lots”: a minimum of two lots adjacent or replated lots that will be grouped and sold together

“Contract”: HLB contract with Approved Homebuilder for the development of Affordable Housing on a lot purchased through the Program.

“Established Homebuilder”: an experienced builder who has successfully completed at least 10 “ground up” single-family residential construction projects. These builders will be eligible to purchase twelve (12) lots in each round but can have no more than twenty-four (24) total at one time.

“Fair market value”: the market value of a lot as determined by an appraisal.

“Fortified Home”: a voluntary construction and re-roofing Program designed to strengthen homes and commercial buildings against specific types of severe weather such as high winds, hail, hurricanes and even tornadoes.

“Guidelines”: the Houston Land Bank Traditional Homebuyer Program Guidelines (Guidelines).

“Income Eligible Homebuyers”: a homebuyer whose income has been certified by the Housing and Community Development Department at or below 120% of the Area Median Income as determined by HUD (AMI).

“Hold Lot”: each Approved Homebuilder may have up to one additional lot put on hold once they reach their maximum number of lots if an application has been submitted for a lot during lot sales and they are the successful bidder. The Approved Homebuilder may not close on their Hold Lot until one of their current lots reaches 80% of the construction phase.

“Lot”: HLB lot made available for sale to an Approved Homebuilder through the Program. Please note that each HCAD is considered an HLB lot for purposes of submitting proposals to purchase, and only one home can be built on each HLB Lot unless multiple are approved during the lot sale process.

“Lot Designation”: classification of the lots based on its intended use, and it determines who can purchase and develop it.

“Small Lot”: Scattered lots below 4,999 sqft

“Minimum Standards”: minimum quality standards, construction timelines and financial requirements as outlined in Section II Aiii.

“Standard Lot”: None contiguous that are between 5,000 sqft – 7,000 sqft

“Master Community Builder”: A procured builder/developer with the capacity to develop multi-lot or large –scale residential projects in any given geographical location with a proven track record of completed clusters of single-family homes. Experience of more than seven years with the applying company and at least one (1) completed mid to large-scale “ground up” residential project (25+ units or a combination of residential/commercial/infrastructure development)

“Maximum Sales Price”: means the maximum amount for which an Approved Builder is authorized to sell their home to an Income Eligible Homebuyer under the Guidelines.

“Neighborhood Commercial or Community Facility Builder”: means the Capacity to build smaller-scale commercial development or community facilities and be responsive to community needs and plans. Builder can bid on 4 commercial or consolidated lots per round, awarded 2 per round, and cannot own more than 6 at a time.

“Non- Traditional Builder”: means the Capacity and demonstrated experience building with alternative building methods that differ from mainstream residential or commercial construction. Including but not limited to using natural building materials, environmental sustainability designs, modular building techniques, or construction of manufactured or “tiny homes.” Builder can bid on 8 per round, awarded 4 per round, and cannot own more than 6

at a time.

“Rehab/Reconstruction”: services-means Capacity and demonstrated experience in rehabbing/reconstructing single-family and multi-family homes. Builder can bid on 8 per round, awarded 4 per round, and cannot own more than 6 at a time.

“Start-Up Builder”: means start-up builders who have proven and/or documented construction experience but little or no experience with selling their products to “income qualified” buyers. Assumptions are these builders can effectively oversee and manage the entire construction process from design, permit, and daily construction operations through the issuance of Certificate of Compliance from the City of Houston with some guidance/coaching but may need assistance and guidance in navigating the various components of sales processes necessary to sell to income-eligible homebuyers. Start Up Builder’s applying entity will be required to demonstrate experience of at least (3) three “ground up” single family residential construction projects or of comparable size and scope. If “Start-Up Builder” is a new entity or partnership one of the managing partners, responsible for construction operations, will be required to clearly demonstrate the same required experience. These builders will be eligible to purchase up to four (4) lots in each round but can have no more than eight (8) total at one time.

### III. LOT SALES

Approved Homebuilders will be eligible to purchase lots through the Program subject to restrictions as outlined in the Guidelines.

#### A. Lot Designations

- i. Standard Lots- Excludes Rehab/Reconstruction Builders
- ii. Consolidated Lots- Limited to Master Community Builders Must align with HLB development guidelines. Excluded from Holds
- iii. Commercial Lots-Limited to Neighborhood Commercial or Community Facility Builder
- iv. Small Lots- Excludes Rehab/Reconstruction Builders. Must utilize HLB Finding Home Fortified Home Plans or equivalent.

#### B. Lot Prices

Lots for purchase through the Program will be made available to Approved Homebuilders at a minimum bid price of the lot’s Fair Market Value (FMV). The minimum bid price of each lot will be based on comparable neighborhood or submarket FMVs, its construction readiness, and marketability for proposed single-family residential use.

#### C. Builder Lot Selection

To purchase a lot through the Program, Approved Homebuilders will be required to submit a proposal for the lot they would like to purchase; the proposal will be submitted online along with backup material which includes:

- i. Construction Financing Commitment
- ii. Proof of Ownership and Officers of Corporation, Corporate Entity

#### Documents

- iii. Proposed floorplan
  - Builder/Developer floorplan of each level with dimensions and accessibility radius where applicable
  - Finding Home/HLB Floorplan; name of selected floorplan to be utilized. All floorplans must meet fortified home building/ builder requirements as indicated in Finding Home catalog.
- iv. Exterior Elevations, w/ named exterior finishes
- v. Minimum Building Standards Checklist (submitted on template form)
- vi. Construction Proforma with proposed maximum home sales price to the income-qualified homebuyer and proposed maximum lot bid price
- vii. Acknowledged commitment to commence and complete build-out within the required HLB construction timelines.

#### D. Lot Selections

Approved Builders will be able to submit a proposal for each lot available for sale but will be limited to a total number of lots that they may be awarded in each round based on the builder category.

- i. Master Community Builder
  - Bid on 4 consolidated lots at a time
  - Only awarded 2 consolidated lots per round
- ii. Established Builder
  - Bid on 16 lots
  - Awarded max of 12 lots
  - Can have no more than 24 at a time
- iii. Start-Up Builder
  - Bid on 8 lots at a time
  - Awarded Max of 4 Lots
  - Can have no more than 8 lots at a time
- iv. Non- Traditional Builder
  - Bid on 8 lots at a time
  - Awarded Max of 4 Lots
  - Can have no more than 6 lots at a time
- v. Rehab/Reconstruction services
  - Bid on 8 lots at a time
  - Awarded Max of 4 Lots
  - Can have no more than 6 lots at a time
- vi. Neighborhood Commercial or Community Facility Builder
  - Bid on 4 commercial lots at a time
  - Only awarded 2 commercial lots per round

#### E. Hold Lot

Approved Homebuilders may be issued a Hold Lot from a previous round of lot sales if they were the successful bidder and have reached their maximum amount of lots. The Approved Builder may not close on their Hold Lot until at least one of their current lots under construction have reached 80% completion of construction. Upon notification that the Approved Builder has been awarded a Hold Lot, the Approved Builder must close on the Hold Lot before purchasing another lot.

F. Required Acknowledgements

Approved Homebuilders will submit each proposal with a signed acknowledgment of having read the Houston Land Bank Traditional Homebuyer Program and Contract Terms and Conditions.

G. Unexpected Development Delays

There may be certain circumstances where an Approved Homebuilder runs into a significant development delay that is beyond their control, such as something that is demonstrable and related to the condition of the lot that was unknown at the time of purchase from HLB, which may cause an unexpected interruption in the construction timeline of the home. HLB and the READ Committee will evaluate each circumstance on a case-by-case basis and provide a timeline extension. In addition, READ may determine if the Approved Homebuilder may be allowed to purchase an additional lot to help prevent any homebuyer losses currently under contract, or substantial revenue deficiencies. The authorization to purchase the additional lot will supersede any current caps on the maximum amount of lots allowed to the Approved Homebuilder in each category and will be based on their experience and capacity to develop the additional lot.

However, delays not subject to extenuating and/or unforeseen circumstances beyond an Approved Builders control will be subject to HLB acting on their Repurchase Rights outlined in Article 3.05 of the Lot Agreement. The Deed provides for various repurchase options in favor of HLB if Approved Builder (i) fails to commence construction of a Residence prior to the Construction Commencement Date, (ii) fails to complete construction of a Residence within 7 days after the Construction Completion Date, or (iii) attempts to sell or convey the Lot prior to commencement of construction of a Residence. The repurchase price under items (i) and (iii) is the Lot Purchase Price paid for such Lot less any unpaid taxes and assessed Monetary Damages. The repurchase price under item (ii) is the Lot Purchase Price paid for the Lot plus certain construction costs as verified and approved by HLB in writing, less any unpaid taxes and assessed Monetary Damages.

H. Approved Homebuilder Proposal Scoring and Selection Process

The top three proposals submitted by Approved Homebuilders (meeting minimum standards outlined in these Guidelines) will be determined by the lowest proposed sales price per square foot of living space of the home. HLB staff will evaluate proposals to ensure they meet minimum standards of the Program (as outlined in these Guidelines). The top three proposals of the lowest sales price per square foot meeting minimum standards will be reviewed by the HLB Staff and assigned a maximum of 100 points based on:

- i. Neighborhood Design Appropriateness (Whether design fits with neighborhood); 20 points
- ii. Home Design in addition to the Minimum Standards (Features that increase quality of life, home efficiency, and lower long term maintenance cost for the homebuyer); 50 points
- iii. Builder Bid Price. 25 points

I. Unexpected Development Delays

There may be certain circumstances where an Approved Homebuilder runs into a significant development delay that is beyond their control, such as something that is demonstrable and related to the condition of the lot that was unknown at the time of purchase from HLB, which may cause an unexpected interruption in the construction timeline of the home. HLB and the READ Committee will evaluate each circumstance on a case-by-case basis and provide a timeline extension. In addition, READ may determine if the Approved Homebuilder may be allowed to purchase an additional lot to help prevent any homebuyer losses currently under contract, or substantial revenue deficiencies. The authorization to purchase the additional lot will supersede any current caps on the maximum amount of lots allowed to the Approved Homebuilder in each category and will be based on their experience and capacity to develop the additional lot.

However, delays not subject to extenuating and/or unforeseen circumstances beyond an Approved Builders control will be subject to HLB acting on their Repurchase Rights outlined in Article 3.05 of the Lot Agreement. The Deed provides for various repurchase options in favor of HLB if Approved Builder (i) fails to commence construction of a Residence prior to the Construction Commencement Date, (ii) fails to complete construction of a Residence within 7 days after the Construction Completion Date, or (iii) attempts to sell or convey the Lot prior to commencement of construction of a Residence. The repurchase price under items (i) and (iii) is the Lot Purchase Price paid for such Lot less any unpaid taxes and assessed Monetary Damages. The repurchase price under item (ii) is the Lot Purchase Price paid for the Lot plus certain construction costs as verified and approved by HLB in writing, less any unpaid taxes and assessed Monetary Damages.

J. Approved Homebuilder Proposal Scoring and Selection Process

The top three proposals submitted by Approved Homebuilders (meeting minimum standards outlined in these Guidelines) will be determined by the lowest proposed sales price per square foot of living space of the home. HLB staff will evaluate proposals to ensure they meet minimum standards of the Program (as outlined in these Guidelines). The top three proposals of the lowest sales price per square foot meeting minimum standards will be reviewed by the HLB Staff and assigned a maximum of 100 points based on:

- i. Neighborhood Design Appropriateness (Whether design fits with neighborhood); 20 points
- ii. Home Design in addition to the Minimum Standards (Features that increase quality of life, home efficiency, and lower long term maintenance cost for the homebuyer); 50 points
- iii. Builder Bid Price. 25 points

- iv. Track Record (Demonstrated ability to advance the sale of a home to a qualified homebuyer in this Program). 5 points

The top scorer will be recommended to the Houston Land Bank Board's READ Committee for approval. Once approved by the READ Committee, the recommendation will be sent to the HLB Board of Directors for consideration. Upon approval by the HLB Board of Directors, the Approved Homebuilder will be notified that they are eligible to purchase the lot from the HLB and will:

- i. Sign a contract for purchase and development of the lot.
- ii. Pay earnest money for the purchase of the lot; and
- iii. At closing, record a Deed of Trust to Secure Performance in favor of the Houston Land Bank, which is forgiven at the satisfactory closing to an income qualified homebuyer. HLB otherwise will be able to recover damages if the Approved Homebuilder fails to perform according to the Houston Land Bank Traditional Homebuyer Program Guidelines and Contract Terms and Conditions.

## **II. BUILDER REQUIREMENTS & RESTRICTIONS**

### **A. Minimum Standards and Plan Specifications**

Approved Homebuilders participating in this program will be required to meet minimum standards for quality, construction timelines, and construction financing as outlined in the Guidelines and approved by the READ Committee:

- i. Meet or Exceed the Minimum Quality Standards for residential construction for the applicable Tier as outlined in the attached "Exhibit A."
- ii. Meet or Exceed Construction timelines as outlined in the Contract Term sheet.
- iii. Meet Construction Financing Requirements as outlined below:
  - a. Construction Financing letter of commitment from a lender in the amount of the total cost of construction or a bank account statement evidencing said amount.
  - b. In lieu of a Commitment Letter, a Builder may secure a performance bond in the amount of the total cost of construction.

Plans and specifications and any modifications for each home after the initial award must be approved by the READ Committee.

Digital copies Final City of Houston Permitted Plans along with related COH Project Numbers will be submitted immediately upon receipt. to HLB as record of final 'Approved' plans and specifications for that contract per COH Final Approval. Failure to submit these documents in a timely manner and/or upon HLB request may result in penalties per Sect.VI

B. Minimum ADA Compliance Requirements:

The Houston Land believes in providing housing options to allow our residents to age in place. The main requirement for an ADA-compliant bathroom and kitchen/common area is accessibility for those who might encounter difficulty moving around. The Americans with Disabilities Act is a civil rights law that protects the equal rights of persons with disability to accessible features.

The main entrance door, at least one bathroom, and the common area/kitchen must be ADA compliant for single-family homes.

C. Construction Site and Contractor Standards

Approved Homebuilders and their subcontractors participating in the Program will be required to maintain adequate insurance as outlined in the Contract Terms throughout the entire term of construction.

Approved Homebuilders and their subcontractors participating in the Program will be required to maintain a construction site that does not adversely affect neighbors and exhibits HLB's good neighbor values.

D. Construction Deadlines

Approved Homebuilders selected to purchase a lot will be required to adhere to the proposed construction timeline or be subject to penalties which may include liquidated damages as determined by the READ Committee. An Approved Homebuilder unable to meet the proposed construction timeline must submit a request for adjustments to the proposed timeline detailing:

- i. Barriers preventing the adherence to the construction timeline (must be beyond the Approved Homebuilder's ability to control); and
- ii. Proposed new timeline (must be limited to a window of time that is necessary to resolve the expressed barrier).

The Houston Land Bank READ Committee will review staff recommendations and requests, then note an adjustment to the construction timeline for the Approved Homebuilder in their file.

E. HLB Neighborhood Advisory Committee, and Marketing

The Houston Land Band neighborhood advisory committee will consult, advise, and score a maximum of 20 points for all builder submissions. The committee shall advise on:

- i. Scale, Façade, floor plan, and materials (0-10 pts)
- ii. Equitable Housing Practices (0-5 pts)
- iii. Neighborhood Characteristic (0-5 pts)

Approved Homebuilders participating in the Program will be required to provide notice to property owners on the street block where new home construction is being proposed via site signage.

One notification sign is required facing the street by which the home's front door is facing.



- i. include builder's name, contact information (*e.g. monitored website, email address and phone number*)
- ii. indicate Houston Land Bank as a partner with HLB's logo and website
- iii. be a minimum size of 60x30 with lettering legible from the street  
stay erected no less than 21 days prior to home closing (*please inquire with HLB if an example of a sign is needed*)

#### F. Construction Progress Reports and Audits

Approved Homebuilders will be required to submit monthly online updates into HLB's property management system reporting the progress of construction of a new home on the lot purchased through the Program. This requirement must be completed on or before the first business day of each month. If there is no progress from the previous month or are no updates, Approved Homebuilders will be required to report a "No Change in Status" report. Construction progress reports submitted by Approved Homebuilders will be subject to monthly review and HLB staff reserves the right to perform more detailed Quality Assurance/Quality Control (QA/QC) inspections on any and all homes built under the Program. If there are discrepancies with the Construction Progress Reports submitted by Homebuilders and the HLB QA/QC inspections, Homebuilders may be required to submit clarification to the READ Committee. Multiple and/or consecutive "No Change in Status" reports or multiple and/or consecutive discrepancies in Homebuilder provided reports and QA/QC inspections may be subject to penalties as outlined in Section VI(b) of the Guidelines. Approved Homebuilders failing to submit the required construction progress reports will be subject to penalties as outlined in Section VI(b) of the Guidelines.

#### G. Homebuyer Eligibility

Approved Homebuilders must sell homes developed on lots purchased through the Program to homebuyers whose incomes are at or below 120% of the Area Median Income, unless otherwise stated in the Lot Sale advertisement/listing and assure that the homebuyer has taken a homebuyer education class of at least 8 hours (and received a certificate) and has a valid mortgage pre approval letter.

Eligible homebuyers must be income certified by the City of Houston Housing and Community Development Department. As of July 2021: This process begins by emailing [info@houstonlandbank.org](mailto:info@houstonlandbank.org) with the subject line: HLB Traditional Program Income Certification Request so that a Homebuyer Assistance Program (HAP) number can be requested. Once a HAP number is provided for the homebuyer, they may submit all required documentation via an online portal on the City of Houston Housing and Community Development Department (HCDD) website.

Approved Homebuilders must submit a copy of the homebuyer's Income

Certification and Homebuyer Education Certificate to HLB before closing with the homebuyer in order to be approved for closing. Approved Homebuilders failing to do so will be subject to penalties as outlined in Section VI of the Guidelines. *HLB may make updates to this process as those processes are revised by HCDD. Homebuilders are required to comply with any changes.*

Eligible Homebuyers, if applicable, may use any means to close on the home including Community Land Trust (CLT) programs and/or any other Homebuyer Down Payment Assistance benefits as a method for qualifying for the purchase of these homes.

#### H. Approved Homebuilder Eligibility Requirements

Approved Homebuilders must successfully be qualified through the annual Houston Land Bank Request for Qualifications in the builder categories outline in the guidelines. To maintain eligibility Approved Homebuilders must:

- i. Be current on all property taxes owed to taxing jurisdictions in Harris County and Federal Business or Personal Income Taxes;
- ii. Be in compliance with existing contracts with the HLB and its predecessor agency name Land Assemblage Redevelopment Authority; and
- iii. Not be currently assessed a P4 Violation-Program Suspension.

#### I. Program Prohibitions and Restrictions

Approved Homebuilders participating in the Program shall be prohibited from reselling a lot purchased from the HLB to anyone not approved by the READ Committee.

Approved Homebuilders participating in the Program shall be prohibited from reassigning ownership of a lot purchased from HLB to anyone not approved by the READ Committee.

Approved Homebuilders participating in the Program shall be prohibited from deviating from the sales contract with regard to the City of Houston Approved constructions plans, modifying the final sales price to homebuyer, or re-plating or subdividing lot(s) purchased from HLB without the written approval and/or consent from the READ Committee, or the HLB Board of Directors, or both.

Violations of this subsection could result in the assessment of penalties outlined in Section VI of these guidelines.

#### IV. Home Sales Price Framework

The current HLB Board of Directors approved New Homes Sales Price Framework is as follows:

- i. Traditional Scattered Lots-
  1. Three Approved Price Categories – LOW, MED, HI
    - a. Tier I Construction Standards/LOW Price Category = \$145,000 - \$195,000
    - b. Tier II Construction Standards/MED Price Category = \$195,000 - \$255,000-
    - c. Tier III Construction Standards/HI Price Category= \$255,000 - \$315,000
- ii. Consolidated Lots (No HOA)-
  1. Minimum Tier II Construction Standards
    - a. Max \$315,000
  2. Small Lots
    - a. Max \$270,000

Each home built by an Approved Homebuilder shall be sold at the individually contracted sales price based on the submitted plans and proforma during the lot sale process, unless a price increase request is approved.

#### V. Contract Amendments

##### Price Increase Requests

Approved Builders currently under contract may request a Sales Price increase from their contractually obligated Sales Price. ALL requests for Sales Price Increases must submit the following supporting information to be considered for review:

- i. Builder Request Form
- ii. Old Proforma
- iii. New Proforma – with statement as to where costs have increased and why?
- iv. Invoices/Quotes to evidence additional or increased cost
- v. Summary of request including amount of increase requested, reasons for the request, and other remedies or potential resolutions the Builder has exhausted

##### Plan/Specification Requests

Each Approved Builder currently under contract who wishes to request approval for a significant construction plan and/or construction specification change must submit

the following supporting information to be considered for review:

- i. Builder Request Form – summarizing the change, reasons for the change, and any impact on construction timeline or Sales Price.
- ii. Old Plans
- iii. New Plans
- iv. Site Plan

Once submitted, the plans/specifications change request will be reviewed by the READ Committee and if approved, will be communicated to the Approved Builder. The new plans/specs will be noted and saved within the Approved Builder's file.

## VI. DEFAULT AND REMEDIES

### Generally

Failure of an Approved Homebuilder to meet the terms and conditions of the Contract and or any provision of the Guidelines will subject such Approved Homebuilder to penalties and possible recapture action.

Penalties may be assessed to an Approved Homebuilder by HLB staff with approval of the READ Committee.

- i. Specific Violations
  1. Failure to notify community
  2. Failure to submit timely reports
  3. Failure to maintain proper construction site standards
  4. Failure to adhere to construction timeline
  5. Failure to build to approved plans and specifications
  6. Multiple citations
  7. Unauthorized assignment of ownership
  8. Failure to complete construction.

### Penalties

- a. P1: Point Deductions (Affects future lot selection)
- b. P2: Monetary Damages (Secured by Deed of Trust to Secure Performance)
- c. P3: Lot Revocation (Approved Homebuilder may forfeit lot for violation of certain Program Guidelines and Contract Terms and Conditions)
- d. P4: Program Suspension (Approved Homebuilder barred from future participation in HLB Home Development Program for a period of one year)

## VII. COMPLAINTS AND APPEALS PROCESS

HLB has developed a complaint and appeals process, for both homebuyers and Approved Homebuilders.

Homebuyers seeking to file a complaint against an Approved Homebuilder may submit the complaint in writing and send to: or mail to:

Houston Land Bank  
P.O. Box 2549  
Houston, TX 77252

Homebuyer complaints will be reviewed by HLB staff to determine what actions, if necessary, are to be taken. Approved Homebuilders found to be in violation of the terms of the contract and or the guidelines will be notified within three business days of such determination and shall be given three business days to respond with a plan to remedy the violation. Approved Homebuilders failing to remedy the violation shall be subject to penalties outlined in Section VI of the Guidelines. Approved Homebuilders seeking to file a complaint shall do so in accordance with the terms and conditions of the contract.

### III. REGULATORY CONSIDERATIONS

#### Fair Housing Act

The federal Fair Housing Act prohibits discrimination in all housing transactions based on race, color, national origin, sex, religion, handicap, or familial status (having children under the age of 18). Homebuyers that feel they have been discriminated against can contact:

U.S. Department of Housing & Urban Development – Fair Housing & Equal Opportunity

*Discrimination inquiries and/or complaints*  
800-669-9777 (Voice)  
1-800-927-9275 (TTY)  
HUD Local 713-718-3199  
(Ask for a FHEO) [www.hud.gov/offices/fheo](http://www.hud.gov/offices/fheo)

OR

Texas Workforce Commission

Civil Rights Division  
1-888-452-4778 (Voice)  
1-800-735-2989 (TTY)

EXHIBIT A

MINIMUM RESIDENTIAL CONSTRUCTION STANDARDS AND SPECIFICATIONS

## TIER I, TIER II, TIER III

**TIER I = (750 – 1100 conditioned SF), at least 2bd/1bth, NO GARAGE 1yr warranty, Central HVAC 16 SEER, vinyl double paned low E glass windows, at least R – 19 in walls R – 30 in ceiling insulation, appliances = New & all to be of same MFG stove/cooktop, built in microwave , garbage disposal, dishwasher, kitchen and bathroom counter tops to be of water resistant material, if material is porous and requires sealant- sealant shall be applied**

**TIER II = (1100 - 1400 conditioned SF), at least 3 bd/2bth, 1 car/carport, 1-3 yr warranty, central HVAC 18 SEER, vinyl double paned low E glass windows, at least R-19 in walls R – 30 in ceiling insulation , appliances = New & all to be of same MFG stove/cooktop, built in microwave, garage disposal, dishwasher, kitchen and bathroom counter tops to be of granite or comparable materials**

**TIER III = (1401+ conditioned SF), greater than 3 bd/2bth, 2 car garage, 3+ yr warranty, central HVAC 20 SEER, vinyl double paned low E glass argon gas filled windows, R – 19 in walls R – 30 in ceiling insulation , appliances = New & all to be of same MFG stove/cooktop, built in microwave, garbage disposal, dishwasher kitchen and bathroom counter tops to be of granite or comparable materials**

## MINIMUM RESIDENTIAL CONSTRUCTION STANDARDS & SPECIFICATIONS

Return your completed excel files to [info@houstonlandbank.org](mailto:info@houstonlandbank.org)

Houston Land Bank

Revised: April 2025

**Terminal Objective: To construct a single-family home under the new Tier Structure and Framework subject to COH approved plans,subject to sealed engineered plans as required, and subject to the specifications detailed below.**

Name of Builder:	
Offer Submission Date:	
List All Plan numbers and Names that apply	
List Sq footages of all Plans that apply	

**If any conflicts between any specifications listed or detailed below and project relevant COH permit approved Engineered or Sealed Plans and Notes/Details exist, Then the relevant permit approved Engineered or Sealed Plans and specifications or construction notes will govern. If no Engineered or Sealed Plans or Notes/Details exist or apply, these specifications will be the MINIMUM construction standard or requirement.**

### 1 Sitework Standard Met

- a. Site Clearing: All trees/structures within 3 linear feet of building footprint have been removed & hauled away
- b. Site Drainage: Final grade for positive drainage per minimum COH Code Enforcement standards--drain to ROW not crossing property lines--to include NO PONDING or STANDING WATER, after 24hrs of rain event, within 2 linear feet of any slab on grade nor ponding under house or in crawl spaces if pier & beam foundation. NO PONDING or STANDING WATER, after 24hrs of rain event, in/around walk or pathways to/from main front/back entrances of home
- c. Drainage, Culverts, and Sidewalks: as required/determined by site specific COH permitting standards per Structural and/or Civil Engineer sealed plans and notes/details.
- d. Driveways: as required/determined by site specific COH permitting standards, per structural engineer sealed plans and note details.
  - i. **Width: Per COH approved site plan or others related**
  - ii. **Material: At least 3000 psi Concrete**
  - iii. **Thickness: 6" at approach or in ROW, 4" at parking pad**
- f. Landscaping: as required/determined by site specific COH permitting standards
  - i. Sod on Yard--St. Augustine or comparable
    - 1. Coverage of entire yard
  - ii. Decorative landscape package:
    - 1. Front: Minimum COH permit required trees & calipers plus decorative shrubs, bushes, and/or flowers. New mulch around all new trees and in all flower beds
- g. Fencing:
  - i. Minimum 6' tall privacy wooden fence w/ treated or cedar lumber pickets and concrete set posts to enclose the backyard
  - ii. At least (1) one access gate with ability to lock. Provide padlock and keys.

### 2 Foundation and Structure:

- a. Geotechnical and/or Soils Report: Site specific geotechnical report REQUIRED for REQUIRED Sealed Structural Plans
- b. Foundation and Structural Components: REQUIRE design per sealed structural engineer plans AND per COH permitting requirements & approvals
- c. Building Pad: remove 18" existing soils within building footprint including 12" overburden, replace w/ 18" compacted select fill
- d. Types of allowable foundations: **Slab on Grade & Pier-and-Beam, others by review & approval. Other foundation designs will REQUIRE a submission of related sealed structural and/or geotechnical engineered drawings and reports.**
  - i. Slab on Grade: at Least 3000 psi concrete, 6" slab, 1'x2' perimeter & interior beams, #4 rebar 18" OC, post tensioned, or per sealed structural engineered plans & specs
  - ii. Pier & Beam: Pier design, depth, dimension, and number will REQUIRE geotechnical and structural sealed plans & notes. Beams/Subflooring by engineer design or minimum 6x10 wood beams 8' OC, 2x12 floor joists 18" OC, decking to be 1-1/2" tongue and groove deck boards. Plywood, OSB, or comparable
- e. Walls and/or Structural Framing & Windstorm design: REQUIRE sealed/engineered plans and specifications
- f. Off-Site built, Pre-Manufactured Structural Components, or Modular Structures: TBD upon submittal of Sealed/Engineered Plans and Specifications

### 3 Exterior:

- a. Exterior Materials: Siding to be Hardi, Cedar, Pine, Brick/Stone other comparable. Sealed and Painted to provide adequate weather protection to ensure exterior materials do not peel, flake, warp, or fade. Exterior materials to coincide w/ primary neighborhood conditions

- b. Soffit Vents: Continuous and of similar material as Exterior Siding Material. Hardi or other comparable

<p>c. <u>Gutters and Downspouts</u>: Material to be aluminum or comparable AND as necessary to ensure Positive Drainage as detailed above in item 1B--Sitework to include splash blocks</p> <p>d. <u>Exterior Electrical</u>: (2) Two Exterior Grade electrical outlets. One at the front and One at back of the home. (3) exterior grade light fixtures. One at/near the front entrance and One at/near the back entrance. Provide exterior flood light fixture w/ motion detection at garage door. 1 outlet for garage door opener.</p> <p>d. <u>Exterior Plumbing</u>: (2) Two Hose bibs. One at the front and One at back of the home. Accessible plumbing cleanouts.</p> <p>f. <u>Roofing</u>: Underlayment to be 30 lb. Felt Paper or comparable, Shingle Material to be 30 yr. composition shingles, include proper ridge venting, all roofing boots or necessary roofing vents &amp; covers. Paint all roof vents and piping to match exterior of home.</p> <p>g. <u>Wall Vapor Barrier</u>: TYVEK, 30 lb. Felt Paper or other comparable. Appropriate tape seal at all seams/joints.</p> <p>h. <u>Doors</u>: Hung plumb and square to be of Wood, Metal, or comparable approved material. Exterior doors will NOT be of hollow wood material. Interior thumb locked dead bolt in addition to typical door hardware.</p> <p>i. <u>Windows</u>: Energy efficient insulated single paned Low E rated glass. Vinyl or comparable frame. Frame colors to be relevant to final exterior colors</p> <p>j. <u>Garage doors</u>: Aluminum or comparable material with design or pattern. Door to be painted. Provide automatic garage door opener.</p>	
--	--

**4 Interior:**

<p>a. Finishes:</p> <p>i. Interior walls will be textured (orange peel, knock down, or comparable) and painted</p> <p>ii. Wet area FLOOR finishes (Kitchen, Bathrooms, Door Entries) will be of water-resistant materials (Ceramic tile, laminate, or comparable)</p> <p>iii. Wet area WALL finishes to be of water-resistant materials (ceramic tile, or comparable) and use NON-sanded grout if applicable</p> <p>iv. Door hardware finishes to be Kwikset, Schlage or comparable</p> <p>b. Wood trim interior:</p> <p>i. Baseboards at least 9/16" x 3 1/4" (Wood, MDF, or comparable)</p> <p>ii. Door Trim/Casing at least 1 1/16" x 2 1/4" (Wood, MDF, PVC or comparable)</p> <p>c. Cabinets and Countertops:</p> <p>i. Kitchen/Bathroom Cabinets: Prefabricated Hampton Bay or comparable (Stained or Painted)</p> <p>ii. Countertops: will be of water resistant material. If material is porous and requires sealant for water resistance, sealant shall be applied.</p> <p>d. Electrical</p> <p>i. Light fixtures in each room w/ corresponding switches. Exhaust fans and switches as required per plan &amp; COH inspections at Minimum in each bathroom and utility room</p> <p>ii. Energy efficient lights bulbs REQUIRED Eco Smart 60w equivalent</p> <p>iii. Ceiling Fans in all bedrooms and in family room.</p> <p>iv. At least one Duplex Outlet on each wall with a MINIMUM spacing of receptacles at 12 linear feet.</p> <p>v. Pre-wired for security alarm</p> <p>vi. At least (1) one Phone Jack installed per house in a common area</p> <p>vii. TV Cable wiring in bedrooms and family room</p> <p>viii. Smoke and Carbon Monoxide detectors as required per COH permitting/inspection</p> <p>xiv. Electrical Receptacle Placement</p> <p><b>Kitchen</b> – All receptacles (electrical outlets in a kitchen) should be GFCI-protected except for special circuits such as a refrigerator receptacle.</p> <p><b>Kitchen</b> – GFCI receptacles shall be a minimum distance of 24 inches from a sink.</p> <p><b>Bathroom</b> – All receptacles should be GFCI and at least 3 feet from Tub – Shower. All interior receptacles should be 12 inches above finish floor.</p> <p><b>Garage</b> – All receptacles should be 18 inches or more above the finish floor.</p> <p><b>Standard Light Switch Height and location</b> – The bottom of the switch box should be located 48 inches above the finish floor and on the strike side of the door.</p> <p>e. Plumbing</p> <p>i. Water Supply Piping per COH permit requirements and approval but at least copper, PVC, or comparable</p> <p>ii. Wastewater or Sanitary Lines per COH permit requirements and approvals but at least PVC or comparable</p> <p>iii. Washer/Dryer connections side by side or stackable per approved plan</p> <p>iii. Gas AND Electric connections as needed</p> <p>iii. Ice Maker Waterline Hookup</p> <p>iv. Water heater: at least 50/70 gallon or comparable supply</p> <p>v. Fixtures: American Standard or comparable</p> <p>f. Equipment</p> <p>i. Kitchen: Gas or Electric, range or cooktop &amp; oven</p> <p>ii. Microwave: Built in, over range, or other comparable</p> <p>iii. Kitchen exhaust and/or ventilation</p> <p>iv. Dishwasher</p> <p>v. Garbage Disposal</p> <p>g. Minimum ADA Compliance Requirements</p> <p>i. Accessible Means of Egress and Routes:</p> <ul style="list-style-type: none"> <li>Main entrance must be at least 36 inches wide with 36 inches of clearance at the strike side of the door.</li> <li>Hallways must accommodate a wheelchair.</li> </ul> <p>ii. Bathroom</p> <ul style="list-style-type: none"> <li>Bathroom sink must be at minimum 34 inches above the finished floor.</li> <li>Clear floor space: minimum diameter of a wheelchair turning radius is 60 inches. Must be a whole 60 inches of clearance for easy turning of the average wheelchair.</li> <li>Toilet/water closet must be at minimum 60 inch turning radius with its flush lever located on the open side. The center of the toilet must be between 16 to 18 inches of space from the side wall, and the toilet seat must be at least 17 to 19 inches above the finished floor.</li> </ul> <p>iii. Kitchen/Common Area</p> <ul style="list-style-type: none"> <li>Clear floor space minimum diameter of a wheelchair turning circle is 60 inches. There must be a whole 60 inches of clearance for easy turning of the average wheelchair between obstructions.</li> </ul>	
---	--

**5 Energy Efficiency:**

<p>a. HVAC: Gas or Electrical Central Heat/AC.</p> <p>i. AC min 3-ton 16 SEER split system up to 1500 SF home. If larger than 1500 SF home add 0.5 ton per 250 SF.</p> <p>ii. HEAT min 70,000 btu up to 1500 SF home. If larger than 1500 SF add 50 btu's per SF</p> <p>iii. Install 'lockable' security cage around exterior condensing unit. Provide padlock and key</p> <p>c. Insulation:</p> <p>i. Wall at least R-19 (rolled or batt)</p> <p>ii. Attic or Ceiling at least R-30 value (if blown in at Least 12" thick)</p> <p>f. Energy Star IS REQUIRED:</p> <p>g. Programmable Thermostat</p> <p>h. Foam sealant at foundation sill plate, around doors, windows, &amp; j-boxes</p> <p>i. Caulking or continuous seal at all trim, molding, joints to ensure no gaps</p>	
---	--