Santa Cruz Properties Launches Bilingual Website Built on One Idea: A Credit Score Shouldn't Decide Who Owns Land

EDINBURG, TX, UNITED STATES, August 10, 2026 /EINPresswire.com/ -- Santa Cruz Properties has launched a redesigned bilingual website built around a principle the company has operated on since the early 1990s: that a person's credit score should not decide whether they can own land. The new site maps 362 owner-financed lots across 30 subdivisions in South Texas.

The company finances every lot it sells in-house rather than through banks, and approval is based on alternate evaluation criteria rather than a traditional bank credit score. Financing is handled directly by Santa Cruz Properties and is subject to a written agreement, program terms, and approval.

That approach is aimed at buyers the credit system often can't see. According to findings published in CFPB research reports on credit invisibility, consumers in certain demographic groups are disproportionately likely to lack a traditional credit score, which can put a conventional mortgage out of reach before a buyer ever applies. In the Rio Grande Valley, where Santa Cruz Properties is based, that describes a large share of the market.

The redesigned website lets buyers see every active subdivision on a map, with location and acreage, before contacting the company, and it operates in English and Spanish. The company's lots span South Texas, with subdivisions in and around Edinburg and the greater McAllen area in Hidalgo County, Rio Grande City in Starr County, and Duval County, along with acreage farther north in Sweetwater, in Nolan County, West Texas. Inventory ranges from half-acre residential lots to larger ranch tracts, with listed starting prices currently from about $85,900 to $350,000 depending on the subdivision and acreage. Pricing and availability are subject to change.

For qualified buyers, the company facilitates expedited approvals and closing options, with structured down payment options and tailored repayment terms outlined in the formal agreement. The sales and servicing staff is based in Edinburg and works with buyers in both languages.

The website launch is paired with a limited-time summer promotion offering closing cost credits on select inventory. Specific eligibility criteria, promotional dates, and terms apply. Full inventory, financing details, and Spanish-language support are available on the company's website, and buyers can reach the sales team by phone or text.

This announcement is not an offer to sell or a solicitation to buy any lot, nor an offer to extend credit. Where required by law, buyers receive all applicable disclosures before signing a purchase agreement, including any property report required under the Interstate Land Sales Full Disclosure Act. Santa Cruz Properties provides equal opportunity in land sales and credit.

About Santa Cruz Properties
Santa Cruz Properties has sold owner-financed land in the Rio Grande Valley since 1993. Based in Edinburg, Texas, the company finances its lots in-house and serves buyers in English and Spanish in communities across South Texas, including Edinburg, McAllen, Mercedes, and Rio Grande City, with additional acreage in Sweetwater. Financing is provided through Mano Santa, LLC, NMLS #1382805. Get in touch with Santa Cruz Properties.

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