

**Responses to the CDC Holly Working Group  
June 2, 2011**

1. Update on Travis County Appraisal District (TCAD) Research on Holly properties. The NHCD Client Services team pulled almost 600 TCAD property tax records to verify ownership, property value, and other program requirements. The initial assessment is already complete; however, program staff is in the process of researching public records to verify ownership and / or title transfer on some properties. Staff wants to provide the most accurate information. The database will be finalized in June 2011 in preparation for marketing potential clients for the upcoming information session (see below).
  
2. A list of all Holly modifications that been made in response to community input, including a brief summary of each policy change.

| <b>Modification (Community Input)</b>  | <b>Comment</b>   | <b>Year</b> |
|--|--|-------------|
| Provide additional assistance to those residents who received previous services.   | The original guidelines permitted one-time assistance and one service only per household. The modification gives opportunities to previously assisted clients who need to access additional eligible repairs based on program guidelines and eligible funding per household. | 2009        |
| Eligible households may earn no more than 100 percent of Area Median Family Income | Previously, eligible households could earn no more than 80 percent of Area Median Family. This modification allows families to earn more income based on MFI limits set forth by HUD.  | 2009        |
| Establish applicant or immediate family member owned the home by 2000.             | Reserve the assistance to existing community members when the AE plant was in operation.   | 2009        |

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| Extend the west program boundaries to Chicon Street  | Program incorporated one additional block to the original phase four boundaries   | 2009       |
| Property Value: The improvement property's total value, excluding land (a.k.a. site value), cannot exceed \$150,000.   | Change requested by the increasing properties' value in this neighborhood   | 2010       |
| Grant amount was increased to \$10,000, and later increased to \$15,000;   | Although program increased the assistance to \$25,000 in 2007, the original proposal did not include a grant portion  | 2010, 2011 |
| Total program assistance up to \$30,000 and later increased to \$50,000  | Change to include a complete major repairs like foundation work   | 2010       |
| Eliminate the income limits cap (100% MFI) upon death of homeowner as long as the subject property remains in the name of the family of the deceased, a primary beneficiary / family member is recorded as title holder and the property is not leased for income or used for business purposes. | If the property owner dies before the loan term is up, the deceased's family can assume the initial loan term, without being subject to qualifying income limitations. The initial loan term remain unchanged if the property remains in the deceased's family, property is not used for income producing purposes and beneficiary / family member is on title as owner of public record. | 2011       |
| Evidence of Home Owners Insurance is not required on properties who are receiving \$15,000 or less in repairs  | Fix income and lack of affordability was the argument for this change   | 2011       |

3. How the contractors are selected and how they subcontract or not, including information regarding how the repair portion of the program works (evaluation of work done).

Contractors are selected according to the AHFC procurement process using price and responsiveness criteria. Contractors may subcontract

work. However, the general contractor is fully responsible for the entire project and for the warranty on the entire job.

The AHFC construction coordinator is responsible for the development of the site specific specifications. Additionally, once the repair options are chosen by the applicant and the project is approved and funded by AHFC, the assigned AHFC Construction Coordinator oversees of all on-site construction activities. Furthermore, the AHFC Construction Coordinator acts as the applicant's agent for construction-related activities. After all work is complete, the AHFC Construction Coordinator verifies that the project meets the proposed scope of work and construction standards. If the project meets the Client / Homeowner and the AHFC Construction Coordinators expectations, the homeowner signs the authorization for payment.

4. The working group is interested in receiving an invitation to the next orientation meeting.

Client Services is planning to host an additional Informational Session on June 22, 2011, but a time for the meeting is not confirmed yet. The Working Group will be informed and invited when a meeting time is determined.