

## RENTAL HOUSING DEVELOPMENT ASSISTANCE (RHDA)

### Application for Rental Development Financing

**PLEASE NOTE:** AHFC Reserves the right to fund projects at a lower amount than requested, and the right to deny applications that do not coincide with the City's FY 2010-11 Action Plan goals and policy direction from the Austin City Council.

Project Name: Marshall Apartments

Project Address: 1157 Salina Street (60 Units) & 1401 East 12<sup>th</sup> Street (40 Units) Zip Code: 78702

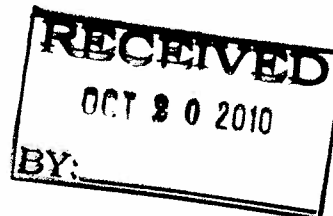
Total # units to be assisted with RHDA Funding: 100

Total # units in project/property: 100

Project type: ☒ Acquisition ☒ Rehabilitation ☐ New construction ☐ Refinance ☐ Rent Buy-Down

Amount of funds requested: \$2,500,000 Terms Requested: Forgivable 0% Interest loan used for acquisition and fully funded at closing

Role of applicant in Project (check all that apply): ☒ Owner ☒ Developer ☐ Sponsor



**1. Applicant Information** (If applicant is not acting as the developer, please provide all of the information below for the developer as well as for the applicant. If the developer involves multiple entities, is a partnership or joint venture, please provide duplicative information for each, and identify the entity that will serve as the "lead" organization).

Marshall Affordable Partners, Ltd. (Owner)

Name

105 Tallapoosa Street, Suite 300

Street Address

Montgomery

City

Alabama, 36104

State, Zip

334-954-4458

Telephone #

Tom Champion

Contact Person

334-954-4458

Telephone #

tchampion@summithousingpartners.com

E-mail address

TBD

Federal Tax ID Number or SS#

Summit Housing Partners Management, LLC (Developer)

Name

105 Tallapoosa Street, Suite 300

Street Address

Montgomery

City

Alabama, 36104

State, Zip

334-954-4458

Telephone #

Tom Champion

Contact Person

334-954-4458

Telephone #

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E-mail address

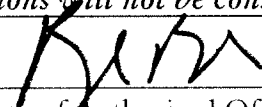
63-1171251

Federal Tax ID Number or SS#

**The applicant/developer certifies that the data included in this application and the exhibits attached hereto are true and correct. Unsigned/undated submissions will not be considered.**

Summit Housing Partners Management, LLC

Legal Name of Developer

  
Signature of Authorized Officer

President

Title

10/19/2010

Date

2. **For non-profit applicants/developers only, include copies of the following:**

- a. Articles of Incorporation
- b. Certificate of Incorporation filed with the State of Texas
- c. Federal IRS certification granting non-profit status
- d. Names, addresses and phone numbers of current board members
- e. Certified financial audit for most recent year which include the auditor's opinion and management letters.
- f. Board resolution approving the proposed project and authorizing the request for funding

*\*Caritas of Austin (non-profit) and Summit Housing Partners LLC have partnered to form Marshall Affordable Partners, Ltd. the proposed ownership entity for the transaction. Please see attachments for requested copies of 2 a-f.*

3. **Project Type (Please check any that apply.)** This project is considered:

☒ **Traditional Rental Housing** (serving low-income households, and resident services may or may not be provided)

☐ **Transitional Housing** (case management services provided and residency limited to a certain length of time)

☒ **Permanent Supportive Housing** (long-term rental housing for very low-income families and individuals who are among the hardest to serve and who are most vulnerable to homelessness).  
**If you checked Permanent Supportive Housing, please complete the Permanent Supportive Housing Addendum on Page 10.**

*\*Please see attached Permanent Supportive Housing Addendum*

## PERMANENT SUPPORTIVE HOUSING ADDENDUM

The purpose of this form is to assist AHFC staff with collecting information on the types of permanent supportive housing that are proposed to be developed. Any information provided will not be considered binding upon the Applicant, and this sheet does not affect scoring of the RHDA Application. It is for informational purposes only.

1. Project Name: Marshall Apartments

2. Proposed Unit mix:

100 Total Number of Units

100 Total Number of RHDA-assisted Units Proposed (include PSH units and non-PSH units)

20 Total Number of Permanent Supportive Housing (PSH) Units Proposed

3. Type of Structure for proposed PSH Units

☒ Multi-family; Unit size(s) in square feet: Average unit size of 794 sq. feet.

☐ Single-family, Unit or bedroom size(s) in square feet: \_\_\_\_\_

4. Indicate the population or sub-population(s) proposed to be served and number of units dedicated to the population or sub-population.

Individuals or families headed by individuals that are:

☒ **Chronically homeless** as established in the HEARTH Act (Homeless Emergency and Rapid Transition to Housing Act of 2009) found at 24 CFR Part 577.

NUMBER OF UNITS 13

☒ Households that would otherwise meet the HUD definition of chronically homeless per the HEARTH Act, but **have been in an institution for over 90 days**, including a jail, prison, substance abuse facility, mental health treatment facility, hospital or other similar facility.

NUMBER OF UNITS 1

☒ Unaccompanied youth or families with children **defined as homeless under other federal statutes** who:

- a. have experienced a long-term period without living independently in permanent housing;
- b. have experienced persistent instability as measured by frequent moves over such period; and
- c. can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.

NUMBER OF UNITS 6

☐ A single adult or household led by an adult **'aging out' of state custody of the foster care or juvenile probation system**, where the head of household is homeless or at-risk of homelessness.

NUMBER OF UNITS \_\_\_\_\_

4. **Project Description.** In no more than two pages, describe the project with respect to the following:

- a. Describe the tenant population, income levels, and services, if any, to be provided to or made available to residents: **Marshall is a family-oriented community. 100% (100 units) are covered by a Project-based Section 8 HAP contract. Currently, all of the residents living at Marshall have incomes at or below thirty percent (30%) of the area median income (AMI). Supportive Services will be available to Marshall residents and are described in TAB 15 of this application.**
- b. Include the type of structure (multi-family or single-family), number and size of units in square feet: **Marshall is a scattered site multi-family community located at 1157 Salina Street (60 units) and 1401 East 12<sup>th</sup> Street (60 units). The community, built in 1968, is comprised of 19 two-story residential buildings containing 100 apartment units. The buildings were constructed using wood framing on a concrete slab foundation with pitched shingle roofs. The exteriors of the buildings are wood and brick construction. The buildings have individual electric forced air HVAC units with exterior pad-mounted condensers, paired with corresponding air handlers located in an interior utility closet. Though individually metered for electric, the property is managed as an “all bills paid” community. The build out consists of carpeted/vinyl tile floors and painted gypsum board walls and ceilings. The bathrooms have a tub/shower combination, sinks and toilets. Kitchens are equipped with refrigerators, gas stoves and ovens, laminate countertops and stained/painted cabinets. The units mix and square footages are as follows:**

Bedroom/Bath	# of Apartments	Apartment Size	Total S.F.
1+1	24	576	13,824
2+1	36	798	28,728
3+1	24	896	21,504
4+2	16	959	15,344
<b>Total / Avg.</b>	<b>100</b>	<b>794 S.F.</b>	<b>79,400</b>

- c. Indicate whether the property is occupied at the time this application is being submitted: **Marshall is currently 98% (98 out of 100 units) occupied with a waiting list.**
- d. Indicate whether the project meets the requirements of the City’s Vertical Mixed-Use (VMU) Ordinance, or is in a Planned-Unit Development (PUD) or Transit Oriented Development (TOD): **The Austin Appraisal District confirms that Marshall Apartments were constructed in 1968. Given the date of construction the (VMU), (PUD) and (TOD) ordinances are not applicable.**
- e. Indicate whether the project will preserve existing affordable rental units: **The rehabilitation will preserve 100% of the existing affordable rental units.**
- f. If there are existing structures, provide documentation from the taxing authority or another third-party source indicating the year the structure was built: **Please see the attached information from the Travis County taxing authority indicating the structures on both parcels were constructed in 1968.**
- g. Indicate the number of units reserved for Housing Choice Voucher holders (Section 8): **100% (100 units) are reserved for Section 8 residents by virtue of the Project-based Section 8 HAP contract.**
- h. Indicate the number of units that are or will be made accessible and adaptable for persons with mobility, sight or hearing disabilities: **10% (10 units) will be made accessible for persons with mobility disabilities and 2% (2 units) will be accessible for persons with sight or hearing disabilities.**
- i. Demonstrate the Project’s compatibility with current Neighborhood Plan (if applicable): **Not Applicable**

- j. In addition to providing an Itemized Development Budget through your response to Question 12 below, summarize the key financials of the project, clearly indicating the total project cost, the amount and intended use of AHFC funds being requested, and the amount(s) and provider(s) of other funding and the stage of those funding commitments: **The total project cost (TPC) for this proposed transaction is \$9,715,753. The sources of funds are \$2,500,000 in RHDA Assistance; \$5,000,000 in Tax Exempt Bonds issued by AHFC which will be underwritten by Merchant Capital, L.L.C. and rated through the Standard & Poor's Ratings Direct Program; \$1,801,087 in Federal Tax Credit Equity (LIHTC proceeds); and \$414,665 in deferred developer fee. TE Bond and Tax Credit Equity commitments are attached in Tab 13 of this application. These sources will adequately provide for acquisition costs (\$5,315,000); improvement/rehabilitation costs (\$2,290,000); costs of issuance (\$294,000); and other fees, reserves, and soft costs (1,816,753) detailed in Tab 12 of this application. The RHDA funds requested will be used for the acquisition of the property.**

**Please attach the following to the description of the above items:**

- k. A map (8 1/2" x 11") indicating the property location and the distance to the nearest Capital Metro Transit Stop to which residents will have access.
- l. Locate the property on the "Opportunity Map of Austin" attached to the Program Guidelines.

*\*Please see attached maps. The property appears to be located in an area of "Moderate Opportunity"*

Central East Austin

1401 E 12th St, Austin, TX 78702

**Metro Stop**

1157 Salina St, Austin, TX 78702

**Metro-Stop**



**5. Site Control and Demonstration of Value**

Include evidence of site control such as a warranty deed or a current earnest money contract, and provide a real estate appraisal or current tax documentation that substantiates the value of the project. The appraisal or other documentation must indicate that the value of the project is at least 80% of the total debt including any new debt incurred if this loan were to be made.

*\*Please see attached Purchase and Sale Agreement (Contract)*

## 6. Zoning

Include a letter from the City of Austin's Planning and Development Review Department (PDRD) verifying that the current zoning of the site for the proposed project is compatible with the anticipated use, or include documentation verifying that a request to change current zoning has been submitted to PDRD. Should the project be approved for funding, appropriate zoning must be in place prior to execution of loan documents.

*\*The sites are appropriately zoned for the proposed/current use. Please see attached zoning letters*



## City of Austin

One Texas Center, 505 Barton Springs Rd., Austin, Texas 78704

### ZONING VERIFICATION LETTER

October 12, 2010

#### Party Requesting

Rainer Andrews  
2208 Iva Ln.  
Austin, Tx. 78704  
512-804-0207

#### Property Owner

Amerisouth XXIX Ltd  
925 N. Saint Paul St., Ste.3350  
Dallas, Tx. 75201  
214-535-4990

#### Address of Property

1157 Salina St.  
Austin, Tx.  
78702

#### Legal Description

Lot 1, Resub of Lot 1-3 & 5-8, Block 4 & Lot 1-4,  
Block 5, Outlot 56-57 Division B, Johns C R Subd  
(Travis County ID #97431)

#### Zoning Grid Number

K22

#### Tax Parcel Identification Number

02-0809-1712

#### Current Zoning

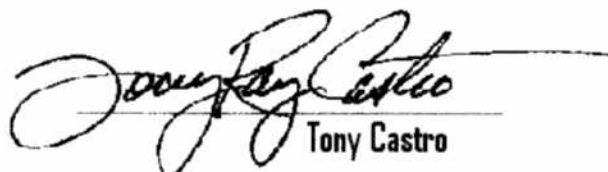
**MF-4-NP:** Multi-Family Residence-Moderate  
high Density

#### Zoning Case Number

C14-01-0148 & Ord. No.011213-42

**For questions concerning Zoning Compliance or any Development criteria, Parking, Permitted Uses, Zoning Violations, Conditional Uses, Variances, Destruction and Rebuilding, etc. contact the Development Assistance Center of the City of Austin at (512) 974-6370 for a Land Use Planner correspondence session.**

I, Tony Castro, Communications and Technology Management office, City of Austin, Texas, do hereby certify that the information above is true and correct to the best of my ability, according to the documents filed with this office.



Tony Castro

7. **S.M.A.R.T. Housing.** Include a copy of the letter that indicates the project has been reviewed and meets S.M.A.R.T. Housing™ requirements.

*\*S.M.A.R.T. Housing is not applicable to this rehabilitation project*

8. **Development Team.** Identify the persons or entities anticipated to be involved in the project, such as lenders, attorneys, accountants, architects, engineers, general contractor, sub-contractors, property managers and consultants. Also, indicate if any person or entity involved is certified by the City of Austin as a minority or women-owned business enterprise (**MBE/WBE**), or if any of the entities are also **non-profit** organizations.

	Name(s) & Any Comments on Role	MBE? (Mark X if Yes)	WBE? (Mark X if Yes)	Non- profit? (Mark X if Yes)
Owner	Marshall Affordable Partners, Ltd. (Caritas of Austin)			X
Developer				
Architect				
Engineer				
Construction Lender				
Other Lenders				
Attorney				
Accountant				
General Contractor				
Consultant (if Applicable)				
Property Management Provider				
Other:				

*\*Please see attached Development Team list. The only entity that qualifies as a MBE, WBE or Non-Profit is Caritas of Austin who is a Partner in the ownership entity (Marshall Affordable Partners, Ltd.)*

9. **Development Schedule.** Complete the grid below. You may re-order the steps according to the appropriate sequence for your project and to add in any other significant steps integral to your project's development. If the multiple properties are involved, provide a development schedule for each property.

	<b>DATE(S)</b>
Acquisition and/or holding	<b>1/31/2010</b>
Environmental and/or historic review (AHFC)	<b>11/30/2010</b>
Securing and packaging project financing	<b>12/15/2010</b>
Construction Specifications and Cost estimates	<b>10/29/2010 - Final</b>
Construction Bids	<b>10/29/2010 - Final</b>
Construction Start	<b>1/31/2010</b>
Anticipated Draws (list all)	<b>See Attached</b>
End Construction	<b>11/1/2010</b>
Start of Rent-up	<b>N/A</b>
Completion & Operation	<b>11/1/2010</b>

\*Please see attached draw schedule

10. **Accessible and Adaptable Units.** Indicate the number of units proposed to be **accessible and adaptable** for persons with mobility, sight and hearing disabilities as required by RHDA Program Guidelines.

\_\_\_\_\_ Units adaptable for persons with mobility disabilities

10% (10) Units accessible for persons with mobility disabilities

\_\_\_\_\_ Units adaptable for persons with sight and hearing disabilities

2% (2) Units accessible for persons with sight and hearing disabilities

11. Experience and Qualifications – Rental Development and Property Management

a. Is this the developer's first housing project? ☐ Yes ☒ No

b. Completed projects (complete table below):

COMPLETED PROJECTS				
Address	Number of Units	New or Rehab	Type of Property (apartments, SF units, etc.)	Year Completed
Elm Ridge Apartments 1167 Harvey Lane - Austin, TX 78702	130	Rehab	LIHTC Multi-family	2010
Coral Hills 6363 Beverly Hill Street – Houston, TX 77057	174	Rehab	LIHTC Multi-family	2006
Fawn Ridge 12420 Sawmill Road – Houston, TX 77380	120	Rehab	LIHTC Multi-family	2005
Northshore Meadows 333 Uvalde Road – Houston, TX 77015	291	Rehab	LIHTC Multi-family	2006
Villa Americana 5901 Selinsky Road – Houston, TX 77048	258	Rehab	LIHTC Multi-family	2004

- c. Describe the **experience and qualifications** and the developer's ability and capacity to implement the proposed project.
- d. Indicate who will provide **property management** services. Provide documentation to demonstrate the entity's level of experience and track record in operating properties of similar size, particularly income-restricted properties.

*\*Please see attached Resume for Summit Housing Partners Management, LLC which includes a full list of properties currently owned and operated by Summit*



**12. Detailed Project Budget.** Use the following table, or comparable format, to provide a complete project budget. Add line-items as necessary. If this project has already received funding from AHFC, indicate by line item the amounts from the prior award.

DETAILED PROJECT BUDGET				
	Cost	Prior award of RHDA Funds (if any)	RHDA Funds Requested	Description or Comments
<b>PREDEVELOPMENT</b>				
Appraisal				
Environmental Review				
Engineering				
Survey				
Architectural				
<b>TOTAL PREDEVELOPMENT</b>				
<b>ACQUISITION</b>				
Site and/or Land				
Structures				
Other (specify)				
<b>TOTAL ACQUISITION</b>				
<b>CONSTRUCTION</b>				
Infrastructure				
Site work				
Demolition				
Concrete				
Masonry				
Rough carpentry				
Finish carpentry				
Waterproofing & Insulation				
Roofing & Sheet Metal				
Plumbing/Hot Water				
HVAC				
Electrical				
Doors/Windows/Glass				
Lath & Plaster/ Drywall & Acoustical				
Tile work				
Soft & Hard Floor				
Paint/Decorating/Blinds/Shades				
Specialties/Special Equipment				
Cabinetry/Appliances				
Carpet				

Other (Please specify)				
Construction Contingency				
<b>TOTAL CONSTRUCTION</b>				
<b>SOFT &amp; CARRYING COSTS</b>				
Legal				
Audit/Accounting				
Title/Recording				
Architectural (Inspections)				
Construction Interest				
Construction Period Insurance				
Construction Period Taxes				
Relocation				
Marketing				
Davis-Bacon Monitoring				
Other: (Specify)				
<b>TOTAL PROJECT BUDGET</b>	<b>\$9,715,753</b>		<b>\$2,500,000</b>	<b>RHDA Funds to be used for Acquisition – funded at closing</b>

*\*Please see attached for detailed construction and development budget*

## Marshall Apartments Sources and Uses

<b>Funding Sources</b>		
Tax-Exempt Bonds	\$ 5,000,000	51.46%
[Intentionally Omitted]	\$ -	0.00%
[Intentionally Omitted]	\$ -	0.00%
Federal Tax Credit Equity	\$ 1,801,087	18.54%
City of Austin GO Bond Assistance	\$ 2,500,000	25.73%
Interest on Bonds	\$ -	0.00%
[Intentionally Omitted]	\$ -	0.00%
Deferred Developer Fee	\$ 414,665	4.27%
<b>Total</b>	<b>\$ 9,715,753</b>	<b>100.00%</b>

<b>Funding Uses</b>		
Acquisition	\$ 5,315,000	54.70%
Improvements	\$ 2,290,000	23.57%
Cost of Issuance	\$ 294,000	3.03%
Resident Relocation Reserve	\$ 20,000	0.21%
Fees, Reserves and Soft Costs	\$ 1,796,753	18.49%
<b>Total</b>	<b>\$ 9,715,753</b>	<b>100.00%</b>

<b>Funding Sources Excess/(Shortage)</b>	<b>\$ (0)</b>
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**13. Funds Proposal.** Provide the following information to facilitate financial review of the proposed project:

- a. **Sources and Uses of Funds** – Complete Tables A & B below, identifying all sources and uses of funds to implement project and include evidence of funds anticipated (financial statements, commitment letters, etc.).
- b. **Leveraging** – Complete Table C below. Include evidence of other funds leveraged by AHFC funds to implement the project such as owner equity and commitments from private and/or other public resources.
- c. **Operating Proforma** – In a format comparable to Table D below, prepare a minimum twenty (20) year financial Operating Proforma which realistically reflects the operation of the project relative to current and anticipated revenues, expenses and debt. The Proforma must indicate the anticipated debt coverage ratio (DCR) calculated as follows:  $\text{net operating income (NOI)}/\text{debt service (DS)} = \text{DCR}$ . For projects that will not carry debt, use the number “1” as the denominator in the equation.

TABLE A: SOURCES OF FUNDS SUMMARY					Intended Use of Funds (Predevelopment, Acquisition, Construction, Soft Costs)
	Term	Interest Rate	Amount	Evidence (Deed, Sales Contract)	
Tax Exempt Bonds	30	6.16%	\$5,000,000	Commitment	Acquisition/Improvements
Federal Tax Credit Equity			\$1,801,087	Commitment	Acquisition/Improvements
Deferred Developer Fee			\$414,665		
<b>Proposed RHDA Funds</b>	<b>Forgivable</b>	<b>0%</b>	<b>\$2,500,000</b>		<b>Acquisition</b>

TABLE B: USES OF FUNDS SUMMARY		
	Total Cost	Cost/Unit
Predevelopment		
Acquisition	\$5,315,000	\$53,150
Hard Costs & Architect Fee	\$2,290,000	\$22,900
Costs of Issuance	\$294,000	\$2,940
Soft Costs, Fees & Reserves	\$1,816,753	\$18,168
<b>Total Project Costs</b>	<b>\$9,715,753</b>	<b>\$97,158</b>

TABLE C: LEVERAGE SUMMARY	
TOTAL RHDA FUNDS	\$2,500,000
TOTAL OTHER FUNDS	\$7,215,753
LEVERAGE (%)	25.73%

TABLE D: OPERATING PROFORMA			
Number of Units of a given Unit Size	Unit Size	Monthly Income	Annual Income
FULL OCCUPANCY ANNUAL INCOME			
Less Vacancy Loss (Indicate % and Amount of Loss)			
GROSS ANNUAL INCOME			

Inflation Factor - Income	
Inflation Factor - Expenses	

	Year 1	Year 2	Year 3	Year 4	Year 5
Gross Annual Income					
EXPENSES					
Utilities					
Insurance					
Maintenance/Repair					
Property Taxes					
Management					
Marketing					
Maintenance Reserve					
Other (specify)					
Other (specify)					
TOTAL EXPENSES					
NET OPERATING INCOME (NOI)					
Sources of Funds & Debt Service					
TOTAL ANNUAL					

<b>Debt Service (DS)</b>					
<b>Cash-flow after Debt Service (CF = NOI - DS)</b>					
<b>Debt Coverage Ratio (DCR = NOI/DS)</b>					

*\*Please see attached detailed operating pro-forma and budget and commitments*

14. **Neighborhood Support.** Include one or more **letters of support** from neighborhood organizations registered with the City of Austin whose boundaries encompass the project site. If a letter of support was not offered, the applicant can provide evidence of an attempt to obtain a letter of support. Please indicate if the project is located in an area that does not have a neighborhood organization registered with the City of Austin.

*\*Letters of support have been requested and will be forwarded upon receipt. The Partnership has reached out to the community and will be participating in a number of applicable Neighborhood Association meetings over the next 3 weeks to obtain support. In addition, a Resident Meeting to discuss the proposed acquisition/rehabilitation proposal has been planned for the Marshall residents on 10/20/2010 to obtain their input and support as well.*

**15. Description of Supportive Services.** If supportive services are NOT to be provided, please skip to the next item. For all other projects, if supportive services are to be provided to residents, provide a description of the services that includes the following information:

- a. A description of the supportive services to be provided to residents and/or clients.
- b. The number and types of residents/clients expected to be served annually.
- c. Describe the developer's experience and qualifications in providing the services to be offered.
- c. If services are not provided by the developer of the project, include a description of the organization(s) providing the services and a memorandum of understanding or some other type of agreement that indicates the relationship between the developer and service provider.
- d. Provide resumes of key personnel who will be actively involved in the delivery of services. Resumes should include information about certifications, licenses, years of experience, and education.
- e. Demonstrate financial capacity to provide support services and/or operate a supportive services program by providing the following information:
  1. Sources of Funds: Identify sources and amounts of funds that will be utilized to provide supportive services.
  2. Budget: Include a supportive services budget which reflects current and anticipated funding and expenses associated with the provision of services for three (3) years.

**Summit Housing Partners and Caritas of Austin will be providing an array of supportive services to the residents of Marshall Apartments. These services are provided at no cost to the residents. As non-profits and/or Summit personnel are providing services there is generally no budget required outside of any costs for supplies which are included in the administrative budget for the property. The anchor to the work that Caritas does is through individual Case Managers. Upon rehabilitation of the property, there will be a case management office on site staffed by a Caritas trained professional to interact and work with individual residents. All Caritas services will be available to Marshall residents.**

*\*Please see attached information on Summit and Caritas operations and supportive services*



SUMMIT PROGRAMS

<b>Marshall Apartments 1157 Salina Street Austin, TX 78702</b>			
<b>Type of Resident Program</b>	<b>Selected Organization to Provide Service</b>	<b>Contact Info</b>	<b>Description of Services</b>
<b>Homebuyer Program</b>	Century 21 First Place Realty 3307 Northland Drive Ste: 170 Austin, Texas 78731	Alex McCormick 512-762-4397 amccormick2000@gmail.com	On-site seminars for residents interested in becoming homeowners.
<b>Financial Counseling</b>	Wells Fargo Bank, N.A.	Angella Jackson 512-344-8700 (Wells Fargo) angella.jackson@wellsfargo.com	Include educational workshops on such topics as "Your Credit and Why It Is Important", "Managing Your Money", "Establishing and Maintaining Good Credit", "Understanding Credit Scoring", or "Planning for Your Future".
<b>Resident Activities</b>	Summit Housing Partners & Marshall Apartments 105 Tallapoosa Street Ste: 300 Montgomery, AL 36104	Jennifer McDonald and Felicia Tyus 334-954-4458	Arts & Crafts, Computer Literacy, Resume Writing, Online Job Search, Online GED Prep, Newsletters, Seasonal Events
<b>Family &amp; Consumer Services (Nutrition &amp; Health programs) "Eat Better to Live Better"</b>	Texas Agrilife Extension Service Travis County 1600-B Smith Road Austin, TX 78721	Enereyda Garza 512-854-3184 egggarza@ag.tamu.edu	Provide Healthy Nutrition Food Cooking and Planning Classes. Provide Meal Preparation Classes along with Various exercise plans that can be done by the entire family

16. **Anti-Lobbying Agreement for applications subject to review by the Housing Bond Review Committee.** Applications for projects that are likely to be funded with Affordable Housing General Obligation (G.O.) Bond funds are subject to review by the Housing Bond Review Committee (HBRC).

For applications subject to review by the HBRC, the applicant/developer, its employees, representatives, or agents agree not to discuss the contents of this application with any member of the AHFC Board of Directors or their respective staffs, the members of the HBRC, or staff of NHCD/AHFC other than the designated Single Point of Contact **prior** to the HBRC's meeting to review the application.

The Anti-Lobbying Agreement does not apply to applications likely to be funded with non-G.O. Bond funding (i.e, CDBG, HOME, Housing Trust Fund, University Neighborhood Overlay Trust Fund, or General Fund). If you have questions as to whether this application is subject to review by the HBRC, please contact the AHFC Housing Development Manager at 512/974-3192.

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