

APPLICATION CHECKLIST/ INFORMATION FORM

DEVELOPER : Austin Habitat for Humanity	OWNER/BORROWER NAME : Austin Habitat for Humanity
DEVELOPMENT NAME : Persimmon at Meadow Lake	FUNDING CYCLE DEADLINE : May 5, 2023
FEDERAL TAX ID NO: 74-2373217	DUNS NO: 603218900
PROJECT ADDRESS: 7051 Meadow Lake Blvd. 78744	PROGRAM : RHDA / OHDA / BOTH OHDA
CONTACT NAME : Andy Alarcon/Kate Reznick	AMOUNT REQUESTED: \$1,260,000
CONTACT ADDRESS AND PHONE : 500 W. Ben White Blvd. 78704, 512-472-8788	

APPLICATION TABS		INITIALS
A 1	EXECUTIVE SUMMARY/PROJECT PROPOSAL	KR
A 2	PROJECT SUMMARY FORM	KR
A 3	PROJECT TIMELINE	KR
A 4	DEVELOPMENT BUDGET	KR
A 5	OPERATING PRO FORMA	N/A
A 6	SCORING SHEET	KR

ATTACHMENT TABS				
1	ENTITY INFORMATION	1.a.	Detailed listing of developer's experience	KR
		1.b.	Certificate of Status	KR
		1.c.	Statement of Confidence	N/A
2	PRINCIPALS INFORMATION	2.a.	Resumes of principals	KR
		2.b.	Resumes of development team	KR
		2.c.	Resumes of property management team	N/A
3	FINANCIAL INFORMATION	3.a.	Federal IRS Certification	KR
		3.b.	Certified Financial Audit	KR
		3.c.	Board Resolution	KR
		3.d.	Financial Statements	N/A
		3.e.	Funding commitment letters	KR
4	PROJECT INFORMATION	4.a.	Market Study	KR
		4.b.	Good Neighbor Policy	KR
		4.c.	SMART Housing Letter	KR
		4.d.	MOU with ECHO	N/A
		4.e.	Resident Services	KR
5	PROPERTY INFORMATION	5.a.	Appraisal	KR
		5.b.	Property Maps	KR
		5.c.	Zoning Verification Letter	KR
		5.d.	Proof of Site control	KR
		5.e.	Phase I ESA	KR
		5.f.	SHPO	KR

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.*

SIGNATURE OF APPLICANT

PRINTED NAME

Michele Anderon

TITLE OF APPLICANT

Chief Executive Officer

DATE OF SUBMISSION

4-May-23

DATE AND TIME STAMP OF RECEIPT

FOR AHFC USE ONLY

AUSTIN HABITAT FOR HUMANITY
APPLICATION FOR OWNERSHIP HOUSING DEVELOPMENT ASSISTANCE
(OHDA) - 2023

EXECUTIVE SUMMARY

Austin Habitat for Humanity is requesting continued support of \$1,260,000 from the City of Austin to create 126 units of affordable housing at Persimmon, 7051 Meadow Lake Drive, Austin TX 78744 (Council District 2). Austin Habitat is the current owner of the land, and we plan to develop it into two-bedroom and three-bedroom flats and townhomes. We are grateful for ongoing City support as we move into the vertical home construction phase of the project.

Austin Habitat's leadership recognizes that we have already received a significant investment of more than \$11 million from the City of Austin to support this development, and we expected our 2022 proposal to be the last request for Persimmon. However, we have recently experienced several occurrences outside our control including our site-plan process with the City lasting 18 months as labor and construction material pricing, along with the cost of capital, continued to increase. To some extent, the delay is due to building plan design, followed by building plan review, addressing Austin Energy requirements including unexpected off-site electrical design, and the need to apply for infrastructure funding in two separate requests. Ongoing interest-rate hikes that have significantly increased the cost of borrowing funds, and the combination of occurrences has increased the funding gap by more than \$2 million.

To ensure that we can deliver 126 units, we have added elements to our capital stack including the decision to submit this proposal, as well as seeking New Markets Tax Credits, applying for additional grant and corporate opportunities, securing a line of credit, and devoting all funds raised for the 2023 and 2024 special events to this build. We are grateful for the City's prior support and recognize that we are asking for a considerable additional amount, and we hope you will consider this project's strong alignment with the City's affordable housing goals.

Persimmon is located in Southeast Austin, east of I-35 and south of William Cannon Drive. This area is currently considered susceptible to gentrification and displacement. The current development maximizes the number of high-quality affordable homes that can be built. The unit and pricing mix will be as follows:

Number of Units	Type	Bedrooms	Square Feet	Expected Pricing
42	Flats	2	952	\$155,000
30	Flats	2	1,120	\$160,000
12	Townhomes	2	1,152	\$160,000
12	Townhomes	3	1,322	\$195,000
30	Townhomes	3	1,320	\$205,000

All units will be sold to partner families whose annual household income is at or below 80% of the Median Family Income (MFI) for the Austin-Round Rock Metropolitan Statistical Area (MSA). Our average homeowner family has three members and an annual income of approximately \$80,000 and we work continuously with lenders to ensure the homes are truly affordable.

The families who purchase homes at Persimmon will make a strong and ongoing investment in their future by participating in financial education and one-on-one counseling through our in-house HUD-certified Housing Counseling Program and completing 200 sweat equity hours.

Most of Austin Habitat's previous developments have been primarily supported by corporate, faith-based and community sponsors that provide sponsorships (\$5,000-\$100,000) and volunteer labor. For Persimmon, our largest-ever development, we are seeking donated funds but also New Markets Tax Credits, special events, grants, and other sources as needed. Once we begin selling homes, the proceeds from home sales will fund the completion of the project.

With respect to supportive services, the Affordable Homeownership Program includes intensive financial and housing counseling and education, and refers as-needed to other organizations. Please see attached Tab 4e for a more detailed description of the resident services provided.

Austin Habitat's model empowers low-income families who would otherwise be unable to afford a home of their own in the City, and has helped improve racial equity in homeownership through our work with a participant base that is more than 75% BIPOC (Black, Indigenous & People of Color). We work with numerous community collaboratives including Housing Works, Evolve Austin, and Austin Justice Coalition, to ensure that community voices are heard in our housing efforts. We also protect against future displacement of lower-income families in our neighborhoods through deed restrictions and affordable resale requirements.

We recognize that the area encompassing Persimmon is vulnerable to gentrification and displacement of existing homeowners. Although we did not undertake a formal anti-displacement plan, we have determined that the Persimmon development will not lead to any displacement because the land is vacant and has been owned by us since 2013.

We have been involved in the neighborhood for more than a decade. We were involved in the City public-comment process prior to the build-out of Meadow Lake Boulevard, and we have remained in contact with the homeowners' association for Greenslopes, adjacent to Persimmon.

Persimmon expands housing supply in a neighborhood near transit, leveraging significant public investment and private partnerships to ensure access to affordable homeownership for LMI/BIPOC families. The new road also connects neighborhoods to transit and improves pedestrian access to Perez Elementary School. We worked with the Transportation Department to include pedestrian and bicycle paths along Meadow Lake Boulevard and met with Capital Metro about routing bus service near Persimmon. Line 333 is in this area, and Persimmon will be less than one mile from a new Project Connect Line.

Compliance with City Ordinances: All homes constructed by Austin Habitat for Humanity comply with the City of Austin Visitability Ordinance, City Code 25-12-243 R320, as amended. Austin Habitat also complies with all accessibility requirements for S.M.A.R.T. housing. Austin Habitat builds to the specification of the buyer with accessibility upgrades available as needed. Finally, Austin Habitat complies with all City ordinances and plans and obtains all required inspections from City inspectors for all homes built within the City.

Sources	Amount	Uses	Amount
Debt	\$6,109,149	Acquisition	\$642,896
Equity	\$24,563,600	Off-Site	\$1,157,044
Grant	\$1,600,000	Site Work	\$10,169,812
Other	\$3,500,000	Building Costs	\$29,412,200
Previous AHFC	\$11,340,000	Contractor Fees	\$1,008,001
Current AHFC	\$1,260,000	Soft Costs	\$2,039,080
		Financing	\$2,035,000
		Developer Fees	\$1,908,716
Total	\$48,372,749	Total	\$48,372,749

Project Summary Form

1) Project Name Persimmon at Meadow Lake	2) Project Type 100% Affordable	3) New Construction or Rehabilitation New Construction
4) Address(s) or Location Description 7051 Meadow Lake Blvd., 78744		5) Mobility Bond Corridor William Cannon Dr
6) Census Tract 24.27	7) Council District District 2	8) Elementary School PEREZ EL
9) Affordability Period 99 Years		
10) Type of Structure Multi-family	11) Occupied <input type="checkbox"/> No	12) How will funds be used <input type="checkbox"/> Construction

13) Summary of Rental Units by MFI Level

Income Level	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four () Bedroom	Total
Up to 20% MFI						0
Up to 30% MFI						0
Up to 40% MFI						0
Up to 50% MFI						0
Up to 60% MFI						0
Up to 80% MFI						0
Up to 120% MFI						0
No Restrictions						0
Total Units	0	0	0	0	0	0

14) Summary of Units for Sale at MFI Level

Income Level	Efficiency	One	Two	Three	Four ()	Total
Up to 60% MFI						0
Up to 80% MFI			84	42		126
Up to 120% MFI						0
No Restrictions						0
Total Units	0	0	84	42	0	126

15) Initiatives and Priorities (of the Affordable Units)

Initiative	of Units	Initiative	of Units
Accessible Units for Mobility Impairments		Continuum of Care Units	
Accessible Units for Sensory Impairments			

Use the City of Austin GIS Map to Answer the Questions below

16) Is the property within 1/2 mile of an Imagine Austin Center or Corridor No

17) Is the property within 1/4 mile of a High-Frequency Transit Stop Yes

18) Is the property within 3/4 mile of Transit Service Yes

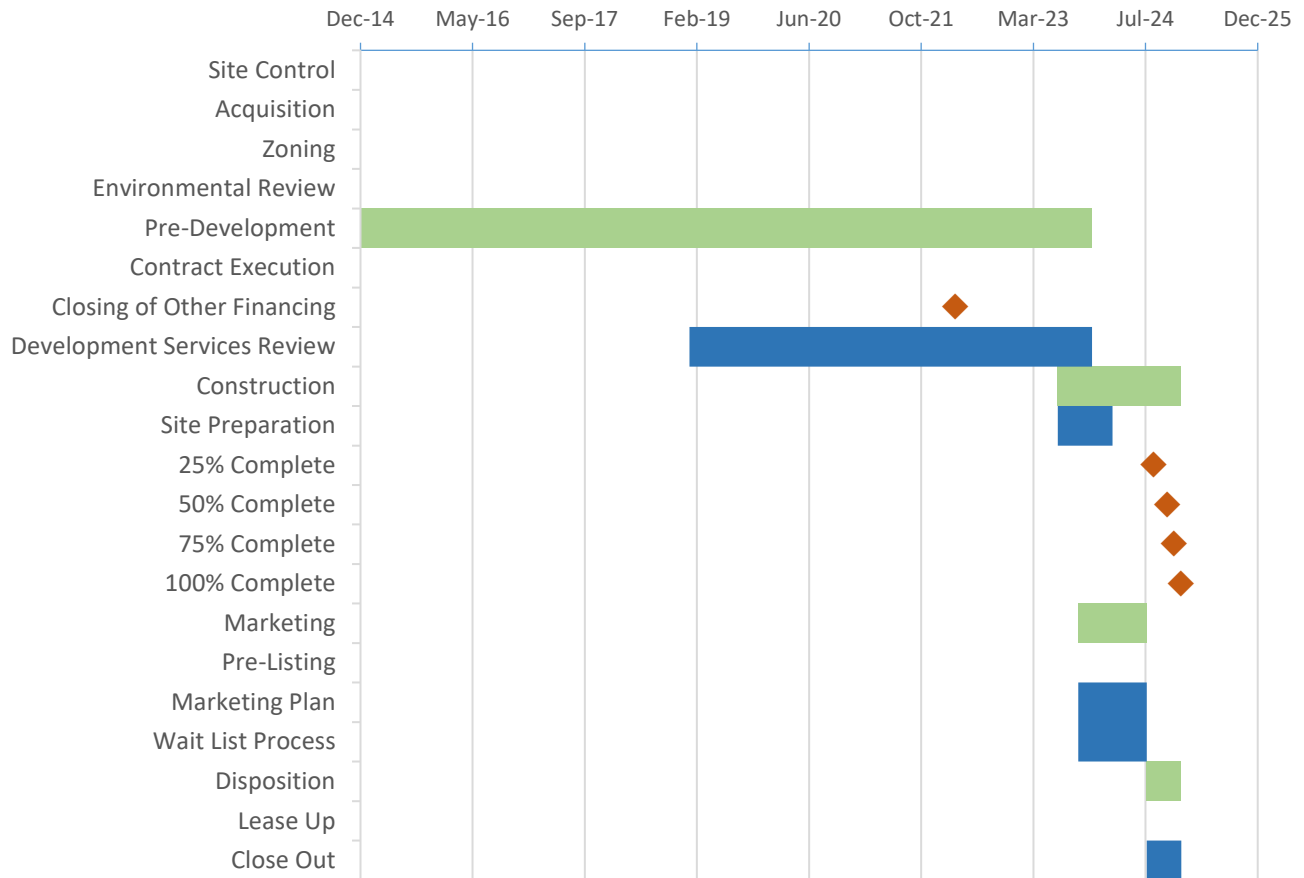
19) The property has Healthy Food Access No

20) Estimated Sources and Uses of funds

<u>Sources</u>		<u>Uses</u>	
Debt	6,109,149	Acquisition	642,896
Equity	24,563,600	Off-Site	1,157,044
Grant	1,600,000	Site Work	10,169,812
Other	3,500,000	Sit Amenities	
Deferred Developer Fee (not applicable for OHDA)		Building Costs	29,412,200
Previous AHFC Funding	11,340,000	Contractor Fees	1,008,001
Current AHFC Request	1,260,000	Soft Costs	2,039,080
		Financing	2,035,000
		Developer Fees	1,908,716
Total <input type="checkbox"/>	48,372,749	Total <input type="checkbox"/>	48,372,749

Development Schedule

	Start Date	End Date
Site Control	Apr-13	Apr-13
Acquisition	Apr-13	
Zoning	Apr-13	
Environmental Review	Apr-13	Apr-13
Pre-Development	Sep-14	Dec-23
Contract Execution	Sep-14	
Closing of Other Financing	Apr-22	
Development Services Review	Jan-19	Dec-23
Construction	Jul-23	Jan-25
Site Preparation	Jul-23	Mar-24
25% Complete	Sep-24	
50% Complete	Nov-24	
75% Complete	Dec-24	
100% Complete	Jan-25	
Marketing	Oct-23	Aug-24
Pre-Listing		
Marketing Plan	Oct-23	Aug-24
Wait List Process	Oct-23	Aug-24
Disposition	Aug-24	Jan-25
Lease Up		
Close Out	Aug-24	Jan-25



Development Budget

	Total Project Cost	Requested AHFC Funds	Description
Pre-Development			
Appraisal	2,500		
Environmental Review	800		
Engineering	475,450		
Survey			
Architectural	678,294		
Subtotal Pre-Development Cost	\$1,157,044	\$0	
Acquisition			
Site and/or Land	642,896		
Structures			
Other (specify)			
Subtotal Acquisition Cost	\$642,896	\$0	
Construction			
Infrastructure	1,868,635		
Site Work	7,474,538		
Demolition			
Concrete	\$ 3,498,998.85	135,495	
Masonry	\$ 539,136.96	20,877	
Rough Carpentry	\$ 5,797,025.07	224,484	
Finish Carpentry	\$ 505,873.13	19,589	
Waterproofing and Insulation	\$ 683,518.92	26,469	
Roofing and Sheet Metal	\$ 660,445.48	25,575	
Plumbing/Hot Water	\$ 2,244,390.47	86,912	
HVAC/Mechanical	\$ 1,581,275.10	61,233	
Electrical	\$ 1,916,837.62	74,227	
Doors/Windows/Glass	\$ 612,106.49	23,703	
Lath and Plaster/Drywall and Acoustical	\$ 1,018,137.13	39,426	
Tiel Work	\$ 269,568.48	10,439	
Soft and Hard Floor	\$ 1,033,386.40	40,017	
Paint/Decorating/Blinds/Shades	\$ 1,362,063.41	52,744	
Specialties/Special Equipment	\$ 983,642.20	38,090	
Cabinetry/Appliances	\$ 449,665.01	17,413	
Carpet	\$ -	0	
Other (specify)	\$ 3,800,915.54	147,186	pections, Utilities, Trash, Landscape, Fencing, Casualty and L
Construction Contingency	\$ 4,289,853.38	166,120	
Subtotal Construction Cost	\$40,590,013	\$1,210,000	
Soft & Carrying Costs			
Legal	\$ 150,000.00		
Audit/Accounting			
Title/Recordin			
Architectural (Inspections)	\$ 63,000.00		
Construction Interest	\$ 2,035,000.00		
Construction Period Insurance	\$ 1,393,891.00		
Construction Period Taxes			
Relocation			
Marketing	\$ 100,000.00	50,000	
Davis-Bacon Monitoring			
Developer Fee	\$ 1,908,715.98		
Other (specify)	\$ 332,189.00		Fees, Civil/Site Mgmt, Document Transport/Mgmt
Subtotal Soft & Carrying Costs	\$5,982,796	\$50,000	
TOTAL PROJECT BUDGET	\$48,372,749	\$1,260,000	

Projected Affordability Data for Home Sales (OHDA)

	Unit Model 1	Unit Model 2	Unit Model 3	Unit Model 4	Unit Model 5	Unit Model 6	Unit Model 7
Number of Units	12	30	42	30	12	0	0
Number of Bedrooms	2	3	2	2	3	0	0
Square Footage	1152	1320	952	1120	1322	0	0
Anticipated Sale Price	\$ 160,000.00	\$ 205,000.00	\$ 155,000.00	\$ 160,000.00	\$ 195,000.00	\$0	\$0
Borrower Contribution	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$0	\$0
Homebuyer Subsidy	\$ -	\$ -	\$ -	\$ -	\$ -	\$0	\$0
Total Principal Amount of Mortgage	\$ 160,000.00	\$ 205,000.00	\$ 155,000.00	\$ 160,000.00	\$ 195,000.00	\$0	\$0
Anticipated Interest Rate	5.50%	5.50%	5.50%	5.50%	5.50%	0.00%	0.00%
Monthly Principal Amount	\$175.13	\$224.38	\$170	\$175	\$213	\$0	\$0
Monthly Interest	\$733.33	\$939.58	\$710	\$733	\$894	\$0	\$0
Estimated Monthly Taxes	\$293.33	\$375.83	\$284.17	\$293.33	\$357.50	\$0.00	\$0.00
Estimated Monthly Insurance	\$66.67	\$85.42	\$64.58	\$66.67	\$81.25	\$0.00	\$0.00
HOA/Other	\$ 207.36	\$ 237.60	\$ 171.36	\$ 201.60	\$ 237.96		
TOTAL Estimated PITI	\$1,268	\$1,625	\$1,229	\$1,268	\$1,546	\$0	\$0

Project Name	simmon at Meadow Lake	
Project Type	100% Affordable	
Council District	District 2	
Census Tract	24.27	
Prior AHFC Funding	\$11,340,000	
Current AHFC Funding Request Amount	\$1,260,000	
Estimated Total Project Cost	\$48,372,749	
High Opportunity	No	
High Displacement Risk	NO	
High Frequency Transit	Yes	
Imagine Austin	No	
Mobility Bond Corridor	William Cannon Dr	
SCORING ELEMENTS		Description
UNITS		
< 20% MFI	0	# of rental units at < 20% MFI
< 30% MFI	0	# of rental units at < 30% MFI
<i>District Goal</i>	7%	% of City's affordable housing goal
<i>High Opportunity</i>	FALSE	% of City's affordable housing goal for high opportunity areas
<i>Displacement Risk</i>	0%	% of City's affordable housing goal to reduce displacement
<i>High Frequency Transit</i>	14%	% of City's affordable housing goal near high frequency transit
<i>Imagine Austin</i>	0%	% of City's affordable housing goal in imagine austin corridors
<i>Geographic Dispersion</i>	0%	% of City's affordable housing goal to increase geographic dispersion
<i>Mobility Bond Corridor</i>	11%	% of City's affordable housing goal within mobility bond corridors
SCORE	0	% of annual goal * units * 50%, max of 75
< 40% MFI	0	# of rental units at < 40% MFI
< 50% MFI	0	# of rental units at < 50% MFI
<i>District Goal</i>	7%	% of City's affordable housing goal
<i>High Opportunity</i>	FALSE	% of City's affordable housing goal for high opportunity areas
<i>Displacement Risk</i>	0%	% of City's affordable housing goal to reduce displacement
<i>High Frequency Transit</i>	14%	% of City's affordable housing goal near high frequency transit
<i>Imagine Austin</i>	0%	% of City's affordable housing goal in imagine austin corridors
<i>Geographic Dispersion</i>	0%	% of City's affordable housing goal to increase geographic dispersion
<i>Mobility Bond Corridor</i>	11%	% of City's affordable housing goal within mobility bond corridors
SCORE	0	% of annual goal * units * 25%, max of 75
< 60% MFI	0	# of units for purchase at < 60% MFI
<i>District Goal</i>	7%	% of City's affordable housing goal
<i>High Opportunity</i>	FALSE	% of City's affordable housing goal for high opportunity areas
<i>Displacement Risk</i>	0%	% of City's affordable housing goal to reduce displacement
<i>High Frequency Transit</i>	14%	% of City's affordable housing goal near high frequency transit
<i>Imagine Austin</i>	0%	% of City's affordable housing goal in imagine austin corridors
<i>Geographic Dispersion</i>	0%	% of City's affordable housing goal to increase geographic dispersion
<i>Mobility Bond Corridor</i>	11%	% of City's affordable housing goal within mobility bond corridors
SCORE	0	% of annual goal * units * 50%, max of 75
< 80% MFI	126	# of units for purchase at < 80% MFI
<i>District Goal</i>	7%	% of City's affordable housing goal
<i>High Opportunity</i>	FALSE	% of City's affordable housing goal for high opportunity areas
<i>Displacement Risk</i>	0%	% of City's affordable housing goal to reduce displacement
<i>High Frequency Transit</i>	14%	% of City's affordable housing goal near high frequency transit
<i>Imagine Austin</i>	0%	% of City's affordable housing goal in imagine austin corridors
<i>Geographic Dispersion</i>	0%	% of City's affordable housing goal to increase geographic dispersion
<i>Mobility Bond Corridor</i>	11%	% of City's affordable housing goal within mobility bond corridors
SCORE	10	% of annual goal * units * 25%, max of 75
Unit Score	10	MAXIMUM SCORE = 300
INITIATIVES AND PRIORITIES		
<i>Continuum of Care</i>	0	Total # of units provided up to 100 per year
Continuum of Care Score	0	(total CoC Units/100 + HF Units/50)*20
Access to Healthy Food	No	Within 1 Mile of Healthy Food (City GIS)
Continuum of Care Weighted Score	0	Mobility, Access to Jobs, Community Institutions, Social Cohesion
<i>2 Bedroom Units</i>	84	Total Affordable 2 Bedroom units
<i>3 Bedroom Units</i>	42	Total Affordable 3 Bedroom units
<i>4 Bedroom Units</i>	0	Total Affordable 4+ Bedroom units
Multi-Generational Housing Score	20	Multi-bedroom Unit/Total Units * 20
TEA Grade	78	Elementary School Rating from TEA
Multi-Generational Housing Weighted Score	6	Educational Attainment, Environment, Community Institutions, Social Cohesion,
<i>Accessible Units</i>	0	mobility and sensory units
<i>Non-PSH, Non-Voucher Under 20% MFI</i>	0	Total units under 20% MFI
Accessibility Score	0	Accessible Unit/Total Units * 20
Metro Access Service	Yes	Within 3/4 mile of fixed route transit
Accessibility Weighted Score	0	Housing Stability, Health, Mobility, Community Institutions
Initiatives and Priorities Score	26	MAXIMUM SCORE = 200
UNDERWRITING		
<i>AHFC Leverage</i>	26%	% of total project cost funded through AHFC request
Leverage Score	15	3 points per 5% reduction in leverage below 50% (max 30)
<i>AHFC Per Unit Subsidy (including prior amounts)</i>	\$100,000	Amount of assistance per unit
Subsidy per unit score	13	(\$200,000 - per unit subsidy)*25/\$200,000
<i>AHFC Per Bedroom Subsidy</i>	\$42,857	Amount of assistance per bedroom
Subsidy per Bedroom Score	20	(\$200,000 - per bedroom subsidy)*25/\$200,000
<i>Debt Coverage Ratio (Year 5)</i>	0.00	Measured at the 5 Year mark
Debt Coverage Ratio Score	0	Minimum = 1.0; Maximum = 1.5; 1.25 = best score
Underwriting Score	47	MAXIMUM SCORE = 100
APPLICANT		
FINAL QUANTITATIVE SCORE	83	THRESHOLD SCORE = 50
<i>Previous Developments</i>		
<i>Compliance Score</i>		
<i>Proposal</i>		
<i>Supportive Services</i>		
<i>Development Team</i>		
<i>Management Team</i>		
<i>Notes</i>		



Application for OHDA Funding 2023

Tab 1 Entity Information



Application for OHDA Funding 2023

Tab 1a Developer Experience

<p style="text-align: center;">AUSTIN HABITAT FOR HUMANITY APPLICATION FOR OWNERSHIP HOUSING DEVELOPMENT ASSISTANCE (OHDA) - 2023</p>
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DEVELOPER EXPERIENCE

Thank you for the opportunity to request support for our Persimmon development. Austin Habitat is an experienced nonprofit developer of high-quality affordable homes, with significant background in construction, project management, financial management, government contract compliance, and all requirements of the homebuilding process in Austin.

Organization Background and History

Austin Habitat for Humanity has been developing and constructing affordable homes in Austin and Central Texas for nearly 40 years, and we have become experts in creating affordable homes and ensuring that these homes are sold to families who will succeed as homeowners. We have now built 525 homes as a nonprofit builder, and we have developed more than 20 properties into affordable housing communities. We continuously add partnerships and expand our affordable housing offerings, focusing on meeting our strategic goal of building 100 homes per year by 2030.

In addition to developing high-quality, energy-efficient affordable homes for purchase by our families, we operate as a real estate corporation focused on acquiring land and maximizing the affordable housing potential. As land costs rise, we are dedicated to working as efficiently and effectively as possible:

- Finding creative uses for small parcels of land already owned by Austin Habitat, including .69 acres in East Austin currently being developed into 12 homes;
- Accessing community partnerships to acquire land, including our Loyola development where we purchased 30 lots through a partnership with Austin Independent School District and developer Taylor Morrison; and
- Focusing on land acquisition with large donors, including gifts from Mackenzie Scott and McCoy's Building Supply.

Austin Habitat also maintains successful retail businesses, including our flagship ReStore in South Austin which has been the top-grossing store in the U.S. for the past five years, as well as our North Austin and San Marcos locations. These ReStores provide discounted appliances, furniture, and home improvement goods to the community; support the environment by allowing us to divert a million pounds of reusable material from landfills each year; and generate revenue to support our operations, helping us use donated funds to support direct service to families.

Finally, our HomeBase affiliate works with developers to continue adding affordable units to communities throughout Central Texas, and has incorporated an in-house real estate brokerage to assist in the provision of housing services to hardworking lower-income families. We are also expanding into larger partnerships that will eventually provide several hundred additional homes across the region, including developments in and outside of Austin.

Our Affordable Homeownership Program (new home construction) is our core initiative, launched at our opening in 1985. All families who become Habitat homeowners must complete prequalification activities, including financial education and one-on-one homeownership counseling, and otherwise invest in their futures. Each family performs 200 hours of sweat

equity, helping to build their neighbors' homes and then their own, and they contribute financially to ensure strong buy-in and commitment. Each family receives an affordable mortgage that helps them build assets for education, health care, and ongoing success. We now have a third-party mortgage model, where our team prepares each family for the lending process and ensures they qualify for a mortgage, and we work with lending partners that provide affordable payments and discounted interest rates.

Our primary support for house production is the Habitat volunteer model: financial sponsorships connected to volunteer opportunities. Austin Habitat raises at least \$100,000 per home from corporations, foundations, faith groups, and service clubs through this model. We seek donations of \$5,000 for one build day all the way up to \$100,000 for an exclusive sponsorship, providing a unique and meaningful way for the community to support our families. We also fund our builds through City of Austin support; foundation and corporate grants; individual giving campaigns; and special events.

The volunteer model is also vital to our continued success as the cost of materials, land and labor continue to increase in the Austin area; this significant contribution of labor from the community, valued at more than \$1.7 million in 2022, is critical to our ability to offer the homes for sale at affordable prices. While the addition of multifamily builds means that some of our developments, including Persimmon, will be built with subcontractors, we are committed to continuing to provide volunteer opportunities.

The Austin Habitat Team

As Austin Habitat continues to grow, the team looks to expand the number and type of homes we can provide, through the development of ambitious new projects including multifamily housing. Austin Habitat has a strong team, including real estate, architecture, construction, planning, fund development, communications, client service, lending, and volunteer engagement professionals, to ensure that each home is built with compassion, a strong focus on quality, and an ongoing commitment to compliance. We have worked extensively with the City of Austin and numerous other public and private stakeholders to support our home builds and other programs, and we are committed to growing our supporter base.

Austin Habitat is now led by Michele Anderson, who took over as CEO on February 1, 2023. Ms. Anderson served the United Way of South Hampton Roads, Virginia, for more than 30 years, rising to the position of CEO of this large United Way affiliate and presiding over years of growth. She was hired after a national search by a professional search firm and members of our Board of Directors, focused on finding a new chief executive with experience as a corporate leader of an established but growing organization.

Please see below for a description of our expertise managing all aspects of an affordable housing development project. In addition, we have provided all required attachments: IRS tax-exempt statement; certified financial audit (2021); and Board approval for the project and the request for continued funding from the City.

- i. Project Management: With 525 affordable homes constructed, and multiple affordable home projects managed with partners, Austin Habitat for Humanity brings 38 years of project management experience and institutional knowledge about the most efficient and effective ways of creating affordable housing for hardworking families in Central Texas. Collectively, our staff brings experience that includes all phases of housing development including site acquisition, land development, design, and construction as well as marketing/outreach, finance, and other required areas.

- ii. Market Analysis: With a focus toward affordable housing, our staff has experience in identifying housing demand and capacity for low-to-moderate income working families (those earning up to 80% of the Median Family Income for the area). The team reviews information researched and published by the City, demographic from the U.S. Census and other sources, as well as information from other nonprofits and organizations dedicated to affordable housing. Austin Habitat has an established, detailed intake process for prospective families to enter our program. Many have been qualified through our housing counseling and have gone through underwriting to determine their ability to pay a mortgage, and remain on a waiting list. Please see attached market review.
- iii. Site Selection and Control: Over the years, Austin Habitat has acquired finished lots and raw land that were developed for housing in Austin and the region. Our organization owns the property described as follows. Please also see attached maps and warranty deed.

TRACT ONE: Lots 16, 17, 18 22, and 23, Block E, MEADOW LAKE SUBDIVISION, PHASE 3 & 4m according to the map or plat thereof recorded in Document No. 200500160, Official Public Records, Travis County, Texas.

TRACT TWO: Lots 19A, 20A and 21A, Block E, AMENDED PLAT OF PORTIONS OF MEADOWLAKE SUBDIVISION, PHASE 3 & 4, according to the map or plat thereof recorded in Document No. 200800014, Official Public Records, Travis County, Texas.

- iv. Planning and Construction: Austin Habitat has experience with the City's Land Development Code, and has the capacity to navigate a housing development project through the entitlement and permitting process, having successfully completed many affordable home development projects within the City of Austin. We are a leading advocate for modernization of the City's land development and zoning rules, and have worked in partnership with the City's team to ensure that any code changes support the loosening of restrictions that have kept the affordable housing stock low in Austin. Our advocacy has helped lead to a partial zoning modernization through Affordability Unlocked and VMU2, as well as other zoning and land use updates designed to encourage affordable homebuilding in the City. Our organization also employs an in-house architect and a construction team of full-time experienced construction personnel to oversee and complete home construction with volunteers and coordinate contractors and tradespeople.
- v. Design, Architecture and Engineering: Austin Habitat for Humanity's approach to housing development begins with acquisition of finished vacant residential ready-to-build lots; we have experience developing subdivisions and we retain the services of engineering firms to assist us with design, as well as employing two in-house architects. Austin Habitat and partners are experienced at designing home types including single-family detached homes, connected townhomes/condominiums, and other property structures to support a variety of family units, and we continue to expand our multifamily building models to support more families in need.

Our team has managed numerous projects in partnership with architectural and engineering teams over the past 38 years, and we continue to work with the highest-quality teams, including those who have built innovative structures around the world, and recipients of numerous design awards.

- vi. Legal and Accounting: Austin Habitat employs the services of legal counsel as needed and has three attorneys on the Board of Directors. We have a CFO who was an auditor, and an accounting team to work on daily finances including construction spending, and we employ an outside accounting firm to perform an independent annual audit.
- vii. Federal Funding Rules and Other Funding Rules: Austin Habitat's team has successfully administered multiple federal awards through CDBG, HOME, SHOP and NSP. We also receive certification and funding from HUD for our Housing Counseling program, as well as administering grants from USDA Rural Development for Home Repair. Multiple staff members have significant federal program and contract administration experience, and all Austin Habitat projects are performed in accordance with the *Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards*, 2 C.F.R. 200 et seq. as well as any state and local statutes and regulations. Austin Habitat also receives support from the State of Texas and several municipalities, including the City of Austin.
- viii. Awards and Competitive Funding: Austin Habitat for Humanity has a nearly-year history of attracting competitive funds including government grants, foundation and corporate support, and individual donations. We have been fortunate to receive significant support from the City of Austin for a number of our projects, including current support for our Mueller, Scenic Point, and Montopolis developments as well as previous support for the earlier stages of the Persimmon development. We are also currently supported by other government entities for several projects, including the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the State of Texas, the City of Bastrop, and the City of San Marcos. Corporate supporters include Bank of America, Wells Fargo, SailPoint, The Home Depot Foundation, Realty Austin, NI, University Federal Credit Union, Cisco and 3M. Among private foundations, we receive support from the Austin Community Foundation, the Montandon Charitable Trust, The Burdine Johnson Foundation, Reissa Foundation, the Lola Wright Foundation, the Donald D. Hammill Foundation and a number of other private supporters. We also raise more than \$1 million annually through special events and individual contributions, evidencing our strong community recognition and reputation for excellent service. We have won several awards in recent years including Green Builder of the Year from Austin Business Journal and Nonprofit of the Year from the Greater Austin Chamber of Commerce.

Recent and ongoing projects include the following:

Address	Number of Units	New or Rehab	Type of Property	Year Completed
Devonshire Village	43	New	Single Fam.	2013
Meadow Lake	25	New	Single Fam.	2011
Sendero Hills	49	New	Single Fam.	2013
Gilbert Lane	31	New	Single Fam.	2015
Lee Meadows	11	New	Single Fam.	2016

Magin Meadow	16	New	Single Fam.	2017
Guadalupe-Saldana	4	New	Single Fam.	2018
Mueller	11	New	Multifamily	2021
Scenic Point	67	New	Single Fam.	Ongoing
Persimmon	126	New	Multifamily	Ongoing
Montopolis/Círculo de Amistad	12	New	Multifamily	Ongoing
Park @ 51 East	7	New	Single Fam.	Ongoing
Loyola	23	New	Single Fam.	Ongoing

DEVELOPMENT TEAM

	Development Team Name(s) and Contact Information	MBE <input type="checkbox"/> (Mark X if Yes)	<input type="checkbox"/> BE <input type="checkbox"/> (Mark X if Yes)	Non-profit <input type="checkbox"/> (Mark X if yes)
Owner	Austin Habitat for Humanity, Inc.			X
Developer	Austin Habitat for Humanity, Inc.			X
Architect	Hatch + Ulland owen			
Engineer	Thompson Land Engineering			
Engineer	Dunaway/TBG			
Engineer	Encotech Engineering Consultants	X		
Structural Eng.	Structures	X	X	
Other Lenders	Austin Community Foundation			
Attorney	Husch Blackwell			
Accountant	PMB Helin Donovan, LLP			
General Contractor	Austin Habitat for Humanity, Inc.			X
Consultant (if Applicable)	N/A			



Application for OHDA Funding 2023

Tab 1b Certificate of Status

Franchise Search Results

Public Information Report



As of : 03/13/2023 13:43:28

This page is valid for most business transactions but is not sufficient for filings with the Secretary of State

[Obtain a certification](#) for filings with the Secretary of State.

AUSTIN HABITAT FOR HUMANITY, INC.**Texas Taxpayer Number** 17423732175**Mailing Address** 500 W BEN WHITE BLVD AUSTIN, TX
78704-7030**? Right to Transact Business in Texas** ACTIVE**State of Formation** TX**Effective SOS Registration Date** 01/23/1985**Texas SOS File Number** 0073651401**Registered Agent Name** PHYLLIS A SNODGRASS**Registered Office Street Address** 500 W BEN WHITE BLVD AUSTIN, TX
78704

Close



Application for OHDA Funding 2023

Tab 1c Statement of Confidence

Please note that Austin Habitat for Humanity has been working with the City of Austin for more than 20 years. Therefore, we have not submitted a statement of confidence from other jurisdictions.



Application for OHDA Funding 2023

Tab 2 Principals Information



Application for OHDA Funding 2023

Tab 2a Resumes of Principals

Michele Anderson

4824 Lake Bradford Lane, Virginia Beach, VA 23455 | manderson@unitedwayshr.org | (757) 724-9354

Professional Experience

United Way of South Hampton Roads, Norfolk, VA

President and CEO | 2019- Present

Responsible for the daily operations and implementation of the strategic plan of the United Way of South Hampton Roads. Duties include: board and volunteer development; aligning and positioning United Way for planned growth and change; oversight of all aspects of the organization, including development of the strategic plan, generating financial resources, managing investor relations; budget preparation and implementation; planning for and tracking community issues; allocation of funds to best respond to community needs; and development of integrated community collaborations.

Chief Development Officer | 2015 -2019

Responsible for leading the revenue generation department through annual campaigns, major and planned giving. Also managing the marketing department which is responsible for branding and positioning of United Way and serving as a bridge between resource development and community teams. Serving as lead executive for the Foundation and its Trustees which currently has over \$20 million in assets. Collaborating with all departments, including finance and community impact to deliver strategic partnerships and necessary revenue. History of service as lead executive in absence of CEO. Participated in the last two strategic plans which dramatically changed our vision to include creating United for Children and Mission United.

Accomplishments include:

- Implemented our first endowment campaign with a goal of \$35 million, completed of \$42 million raised to date.
- Created a new three-year strategic plan in 2022 which included 100 community conversations with over 700 individuals.
- Create a new focus area on Economic mobility and secured a 15 million grant to launch.
- Cultivated and secured the two largest gifts in our history (\$10 million), with eleven additional \$1 million gifts.
- Developed and implemented an aggressive strategic plan to more than double the UWSHR Foundation from \$8 million to \$50 million by 2022 with a strategic focus on deepening UWSHR's programmatic impact and leveraging key partnerships.
- In partnership with volunteer leadership, motivated major investors to align with UWSHR's vision for growth to bring systemic, impactful change to our model and our future.
- Recruited high level board and trustee members.

- Led the growth in the Tocqueville Society to more than 200 members raising \$3.4 million annually. Ranked #1 in Virginia and has one of the highest retention rates in the country (96%). The Society has doubled in membership and tripled in dollars over the last 10 years.

Vice President, Major and Principal Gifts | 2010 – 2015

Responsible for the development and implementation of the major gifts program and the planned giving program for the organization’s foundation. Provided high-level volunteer management and development. Analyzed and developed strategies for planned giving, and major gifts, Women’s, Young Leaders and African American Societies. Created a team in major gifts with various demographic groups: Women’s Leadership Council (900+ women giving individual gifts of \$1,000+ for a total of nearly \$2 million annually), Young Leaders Society (500 members raising more than \$500,000 annually) and African American Leadership Society (200 members raising nearly \$300,000 annually).

Director of Major Gifts | 1998 – 2010

Developed strategies to increase and retain members in the major gifts program. Worked directly with CEOs and executives to increase membership and giving levels. Created and expanded the prospect database from 85 to over 1,000 potential members. Implemented new programs to retain and grow the membership, such as the CEO/Community Leaders luncheons and annual dinner in member homes. Launched the Women’s Leadership Council in 2002 and started the Women’s Leadership Council Endowment Fund in 2004. In the first year of expansion, began with a challenge match of \$100,000, secured over 400 donating members, and coordinated the first Women’s Leadership Luncheon (more than 650 members and prospects in attendance). Co-chaired a team that developed the Young Leaders Society in 1999 with the purpose to grow our next generation of donors and volunteers.

Assistant Vice President of Resource Development | 1997 – 1998

Planned, developed, supervised and analyzed resources in a five-city area: Norfolk, Virginia Beach, Chesapeake, Portsmouth and Suffolk. Managed a full-time and seasonal staff of 23.

Education & Training

- B. A., Old Dominion University, Norfolk, VA
- Executive Board Member Hampton Roads Chamber of Commerce
- Selected as one of the 65 Power list in Hampton Roads in 2021 and 2022
- Advanced Leadership Program-One of 18 members from around the globe chosen by United Way World Wide to participate in the Advanced Leadership Program which develops the next generation of CEO’s.
- National Major and Planned Giving Council- One of 25 members across the US and Canada responsible for developing strategy for the United Way’s system.
- Presenter at National WWW conference with topics such as Product Development and Creating Planned Giving programs.

RICARDO ANDRÉS (ANDY) ALARCÓN, AICP

5200 HARTSON . KYLE, TEXAS 78640 . 512-406-1535 . andyalarcon@hotmail.com

SUMMARY OF QUALIFICATIONS

- Land Development: Entitlements, Project Management
- Land Studies: Due Diligence, Site Evaluation, Concept Plans, Surveys
- Land Acquisition: Real Estate Contracts, Title Reports, Appraisals, ESAs, Closing Coordination
- Entitlements: Land Use, Zoning, Annexations, Site Plan Review, Subdivision Plats
- Permitting: Applications, Coordination, Map Exhibits, Support Documents, Building Plan Review
- Project Coordination: Government, Consultants, Contractors
- Urban Planning: Community Plans, Downtown Master Plan, Citywide Rezoning, Vision Plans
- Design: Architectural Design, Construction Plans, Urban Design, Land/Site Planning
- Administration: Project Budget Oversight, Land Inventory, Appraisal District Exemptions
- Interface with Boards/Commissions, Government Staff, Consultants, General Public

EDUCATION

- **Master of Architecture**, The University of Texas at San Antonio, May 2011
UTSA Architecture Study Abroad, Barcelona, Spain, Spring 2010
- **Master of Urban Planning**, University of Illinois at Urbana-Champaign, May 1995
- **Bachelor of Business Administration- Finance**, The University of Texas-Pan American, Dec 1991

PROFESSIONAL EXPERIENCE

- **Director of Real Estate Development**, Austin Habitat for Humanity, Feb 21, 2012-Present
- **Chief Planner**, City of San Marcos, Planning and Development Department, Dec 13, 2004-May 2008
- **Program Officer**, Local Initiatives Support Corporation, Houston, Texas, Feb 19, 2002-Nov 17, 2004
- **Principal Planner**, City of Houston Planning & Development, Aug 31, 1998-Feb 8, 2002
- **Planner IV**, City of Austin Planning & Environmental Services, Jun 1997-Aug 1998
- **Regional Coordinator/Planner**, Texas Dept of Housing & Com Affairs, Austin, Texas, Aug 1995-May 1997
- **Program Coordinator**, County of Hidalgo Urban County Program, Edinburg, Texas, Jul 1992-Aug 1993
- **Civil Engineering Technician**, S. A. Garza Engineers, Inc., Edinburg, Texas Jan 1988-Jul 1992
- **Civil Engineering Technician**, Espey, Huston & Associates, Inc., Austin, Texas, Aug 1984-Jun 1987

CERTIFICATIONS AND LICENSES

- American Institute of Certified Planners (AICP)
- Texas Real Estate Broker
- Housing Development Finance Professional (HDFP) Certification, National Development Council
- OSHA 10-Hour Construction Training 2017

MEMBERSHIPS AND AFFILIATIONS

- American Planning Association (APA)
- National Council of Architectural Registration Boards-Intern Development Program (NCARB IDP)
- National Association of Realtors (NAR)
- Texas Association of Realtors (TAR)
- Austin Board of Realtors (ABOR)

DONALD K. MCPHEE

5901 Trabadora Cove • Austin, TX 78759
512.784.5041 • mcphee64000@gmail.com

Audit Partner

Cherry Bekaert LLP - Austin, TX

July 2020 to October 2022

Responsible for planning and managing client relationships, developing new client base, and ensuring audit engagements are completed timely within the quality standards of the firm.

- Maintain up-to-date knowledge relating to generally accepted accounting principles, generally accepted auditing standards, company and regulatory standards, policies, and regulations.
- Ensure profitability of engagement portfolio.
- Perform engagement quality or preissuance reviews of other partner attest engagements across the firm and internal inspections to ensure consistent high-quality standards.
- Mentor, train, and oversee the performance of managers, associates, and interns.
- Focus industries include real estate, technology, professional services, and not-for-profit inclusive of Uniform Guidance.

Managing Partner

PMB Helin Donovan, LLP - Austin, TX

January 2004 to June 2020

Responsible for developing and guiding PMB's strategic direction, profitability, and growth.

- Guided and negotiated the sale of the Firm to the 25th largest public accounting firm in the United States.
- Maintained positive client relationships, targeted and initiated new business clients (audit, tax, M&A, due diligence, internal audit), and developed and implemented Firm organizational goals, budgets, forecasts, procedures, and policies to align with strategic direction.
- Revised, updated, and standardized the Firm's audit quality control systems, work products and templates, and flow of work.
- Implemented and maintained a metric-based performance plan for all employees and partners.
- Implemented and integrated cloud-based client service and back-office platforms.
- Focused industries included real estate, technology, professional services, and not-for-profit inclusive of Uniform Guidance.

Senior Manager

KPMG LLP - Austin, TX

September 1996 to May 2003

Responsible for preparing financial reports and presentations, reviewing the quality of audit work, assessing the performance of managers, staff, and associates in preparation of audits, managing schedules and guidelines, and formulating strategies to improve systems and services.

- Developed a significant new book of business in the government sector of the Austin practice. Key member of the development team to win the first outsourced contract for the State of Texas Statewide Single Audit.
- Member of the Firm's Advisory Business Accounting Services practice which focused on operational improvements and other non-attest business services.
- Focused industries included governmental (state, and municipal) quasi-governmental (authorities and special districts) and not-for-profit entities.

DONALD K. MCPHEE

Page 2 of 2

Director of Finance

Texas Attorney General's Office, Child Support Division - Austin, TX

1995 to 1996

Responsible for managing the collection and accounting of child support payments for the State of Texas. Prepared and managed the annual department budget, assessed the performance of managers and staff, implemented strategies to improve and streamline collection processes. Significantly decreased the processing time from receipt to deposit while reducing accounting errors. Realigned the operating structure and added a cross-training component to improve quality.

Project Manager

Texas State Auditor's Office - Austin, TX

1989 to 1994

Led project teams on performance audits of state agencies related to operations, internal controls, and financial related issues. Prepared and presented reports to the State Auditor, state executives, and to members of the Texas legislature.

Finance Associate

Union Pacific Resources Company - Oklahoma City, OK; Fort Worth, TX; Houston, TX

1985 to 1989

Successfully completed a year-long formal financial accounting program while embedded with production engineers in a field office. Coordinated natural gas spot sales between general ledger accounting, natural gas and crude sales department, and production operations with the responsibility for the flow of product from well to pipeline. Performed and led joint venture audits of major oil and gas companies.

BBA in Finance

University of Texas - Austin, TX

1981 to 1984

Certified Public Accountant

State of Texas

1990 - Present

Military:

United States Navy

1977 to 1980

Contact

wayne.gerami@gmail.com

www.linkedin.com/in/waynegerami
(LinkedIn)

Top Skills

Non-profits

Research

Online Research

Languages

English (Native or Bilingual)

Spanish (Limited Working)

Certifications

NMLS License 1436145

Wayne Gerami

Chief Program Officer at Austin Habitat for Humanity
Austin, Texas, United States

Summary

Affordable housing professional with experience in both program creation and expansion. Focused on the big picture while always trying to understand what could be and how best to get there. A fast learner who is more interested in being right going forward than having been right in the past. Unafraid to confront new challenges or to find ways to solve long-standing problems with novel solutions.

Specialties: Affordable housing, leadership & management, project planning, program evaluation, research, mortgages, long-term affordability, community land trusts, deed restrictions, property taxes.

NMLS #1436145

Experience

Austin Habitat for Humanity

9 years 1 month

Chief Program Officer

March 2020 - Present (2 years 6 months)

Austin, Texas Area

Vice President of Client Services

November 2015 - March 2020 (4 years 5 months)

Austin, TX

NMLS #1436145

Responsible for 3 separate client-side programs: AHFH Homeownership, AHFH Housing Counseling, and HomeBase Texas. Collectively these departments have 8 FTE and serve families through pre-purchase education & counseling, program intake, income verification, credit assistance, mortgage underwriting, foreclosure prevention, and post-purchase support.

Implemented first-of-their-kind-in-Texas fixed appreciation mechanisms to ensure long-term affordability of the units we create in order to better serve the

community. Work closely with community partners to maximize the affordability of our units and ensure compliance with all relevant regulations and funding source restrictions.

Government Grants Manager

May 2015 - November 2015 (7 months)

Austin, TX

Managed a large and diverse portfolio of government grants and funding sources, including applications/awards, compliance, and close-out.

Community Engagement Manager

February 2015 - November 2015 (10 months)

Austin, Texas Area

Engagement and outreach work with family and community partners. Focus on Neighborhood Revitalization, program measurement & improvement, new community partnerships, and new program development.

Lending Coordinator

August 2013 - February 2015 (1 year 7 months)

Austin, TX

Work closely with families to help them through the mortgage process for AHFH and HomeBase. Participate in the underwriting process on the lending side. Program development including delinquency processing, home pricing, lien structuring, Community Land Trust (CLT) modeling, and policy implementation.

Evolve Austin

Board of Directors

May 2017 - February 2021 (3 years 10 months)

Austin, TX

Austin Christian Church

Director

2014 - February 2021 (7 years)

Member of the Board of Directors.

DMA Development Company, LLC

Project Coordinator

January 2012 - August 2013 (1 year 8 months)

Austin, TX

LIHTC/202/811 development and consulting.

Greater Austin Chamber of Commerce
Public Policy Research Assistant
August 2010 - May 2011 (10 months)

Assist in public policy research, event coordination, social media development, and similar tasks.

HOPE worldwide
Gulf Coast Site Supervisor
June 2010 - August 2010 (3 months)

Manage 8 AmeriCorp volunteers and build curriculum for a summer-long day camp for 5-12 year olds. Responsible for an additional 26-person volunteer group that was in town for two weeks. Handle all administrative tasks.

Austin Habitat for Humanity
Program Assistant (ABWK AmeriCorps)
August 2007 - July 2009 (2 years)

Planned and Executed home repair projects for low-income families.
Managed and trained 5-30 volunteers multiple times per week on construction sites.

Assisted the Family Selection Committee with homeowner selection.
Involved in policy making for the A Brush With Kindness (home repair) program that AHFH created in 2005.

Represented AHFH and ABWK at off-site events and fundraisers.
Green building and remodeling

First American Mortgage Corporation
Sales Representative / Assistant Manager
June 2005 - June 2007 (2 years 1 month)
Framingham, MA

Cold contacted potential customers.
Responsible for understanding mortgages and the financing process.
Trained new employees.
In a two-week time frame sold as much as \$1.8 million in mortgage refinancing.

Allied Mortgage Capital Corporation, LLC
Sales Representative
April 2002 - July 2004 (2 years 4 months)
Milford, MA

Unscripted cold-contact sales of mortgage refinancing. Trained new employees on sales and service techniques.

Education

The University of Texas at Austin

M. P. Aff., Public Affairs; Nonprofit Management · (2009 - 2011)

Carleton University

· (2010 - 2010)

Framingham State University

BA, Psychology · (2004 - 2007)

Milford High School

University of Massachusetts, Amherst

BA Psychology

Contact

www.linkedin.com/in/silvio-cruz-74193789 (LinkedIn)

Top Skills

FHA

Loans

Referrals

Languages

Spanish

Silvio Cruz

Mortgage Lending Supervisor
Austin, Texas, United States

Experience

Regions Bank

Mortgage Loan Originator

May 2014 - December 2015 (1 year 8 months)

Downtown Austin

I help people get financing for the purchase/refinancing of a home. Regions Bank offers portfolio products such as 0% down payment on doctor loans and your regular Conventional, FHA, VA and Jumbo Loans.

Bank of America

Mortgage Loan Originator

January 2013 - May 2014 (1 year 5 months)

Mortgage Loan Originator, FHA, VA, Conv, Jumbo.

A Plus Federal Credit Union

Mortgage Loan Officer

September 2010 - January 2013 (2 years 5 months)

Mortgage loan originator, Conventional, FHA, VA. Portfolio Loans.

Wells Fargo

Personal Banker

July 2007 - September 2010 (3 years 3 months)

Open personal and business checking, savings account, Personal and business loan, referrals to mortgage, investment, insurance of all types.

Education

Seward County Community College, Kansas

General Studies, Business Administration, Management and Operations · (2002 - 2006)

Contact

bertie415@gmail.com

www.linkedin.com/in/bertie-flores-samilpa-b2887066 (LinkedIn)

Top Skills

First Time Home Buyers
Certified Housing Counselor
Credit Counseling

Certifications

Certified Housing Counselor

Bertie Flores-Samilpa

Housing Counselor at Austin Habitat for Humanity
Austin, Texas Metropolitan Area

Experience

Austin Habitat for Humanity
Housing Counselor
December 2015 - Present (6 years 9 months)

AmeriPro Home Loans
Loan Processor
September 2015 - December 2015 (4 months)

Southwest Bank Mortgage
Loan Processor
May 2014 - December 2014 (8 months)

Security National Mortgage
Loan Processor
May 2012 - April 2014 (2 years)

Frameworks CDC
Sr Counselor
March 2009 - April 2012 (3 years 2 months)

CLAIRE M. U. WALPOLE

704 West Oltorf Street ◦ Austin, TX 78704 ◦ 512-638-3601 ◦ cmuwalpole@gmail.com ◦ cmuwalpole.com

WORK EXPERIENCE

October 2013 – present Austin Habitat for Humanity, Austin, TX
Staff Architect, Design for Special Projects, Permit Procurement, Construction Management, Converting office to Revit

April 2007 – May 2008, November 2012 – Present Claire Marie U. Walpole, RA, Austin, TX
Self-Employed: Commercial Finish-out, Residential New Construction, Residential Renovation

May 2008 – Feb 2012 BLGY, Inc., Austin, TX
Project Management, Project Architect, Design, Production: City of Austin Public Safety Training Facility, Round Rock Elementary Schools, Teague Jr/Sr. High Auditorium and Black Box

June 2005 – January 2007 CG&S Design-Build, Austin, TX
Project Architect, Project Designer, Specifications Writer, Office Process Organization

April 2003 – April 2005 Hanbury Evans Wright Vlattas + Co., Norfolk, VA
Design; Historic Preservation; Project Development; In-house Education Programs

January 2002 – March 2003 MMM Design Group, Norfolk, VA
Discipline Coordination, Cost Estimating, Field Work, Construction Documents

EDUCATION

1997 – 2001 Louisiana State University Baton Rouge, LA
Bachelor of Architecture, May 2001

1995 - 1997 University of Southern Mississippi Hattiesburg, MS
Honors College

CERTIFICATIONS, SKILLS, HONORS AND ACTIVITIES

Licensed Architect, Texas License Number 19903, Dec 2006

LEED Accredited Professional, May 2005

AutoDesk AutoCad and Revit, Adobe Creative Suite (Photoshop and Illustrator), Sketchup

BLGY 2010 Robert P. Landes Architecture Award

LSU Chancellor's Design Competition, First Place

AIA Austin, 2011 Honor Awards Committee

AIA Austin, Architecture in Elementary Schools program: 2007, 2008, 2011, 2012, 2013, 2014

AIA Hampton Roads, Director of Communication, Newsletter Editor

American Institute of Architecture Students, LSU Chapter President

All Saints Presbyterian Church, Building Executive Committee, Architect Search Committee

Lighting and Sound Director, *Birth: a Play* by Karen Brody, 2008

Austin Civic Chorus, 2006-2014

Conspirare Symphonic Chorus, 2010-2013

BILLY WHIPPLE

9614 Chukar Cir. Austin, TX 78758 – Whipple3@gmail.com – (603) 866-0899

SKILLS SUMMARY

- ❖ Construction Management
- ❖ High Attention to Detail
- ❖ Contract Negotiation
- ❖ Bidding, Estimating, & Proposals
- ❖ Site Safety/ OSHA Compliance
- ❖ Budgeting & Cost Controls
- ❖ Microsoft Office Suite
- ❖ Material Management
- ❖ Energy Star

PROFESSIONAL EXPERIENCE

AUSTIN HABITAT FOR HUMANITY – AUSTIN, TX **Vice President of Construction, 2016 to Present**

- ◆ Provide leadership to Home Repair, New Construction, & the Warehouse.
- ◆ Collaborate with Senior Leadership to develop cohesive strategies to achieve Habitat's mission.
- ◆ Generate build schedules from an annual overview down to day-to-day actions.
- ◆ Operational management of construction warehouse facility and truck fleet.
- ◆ Oversee all aspects of post-land development construction process.

HABITAT FOR HUMANITY WILLIAMSON-MAURY – FRANKLIN, TN **Director of Construction, 2014 to 2015**

- ◆ Manage staff, contractors, and volunteers to the completion 12 homes annually.
 - ◆ Generate build schedules from an annual overview down to day-to-day actions.
 - ◆ Maintain high quality building standards and hold contractors to the same standards.
 - ◆ Finish projects on time while meeting municipal codes and Energy Star standards.
 - ◆ Manage a \$1.1 million departmental budget.
 - ◆ Develop accurate budgets for all projects.
 - ◆ Work closely with clients to ensure they are happy and well informed during projects.
 - ◆ Solicit, review, and award project bids.
 - ◆ Consistently update vendor and sub-contractor data base
 - ◆ Research and negotiate prices on building materials.
-

BILLY WHIPPLE

9614 Chukar Cir. Austin, TX 78758 – Whipple3@gmail.com – (603) 866-0899

PROFESSIONAL EXPERIENCE CONTINUED

HABITAT FOR HUMANITY WILLIAMSON-MAURY – FRANKLIN, TN

Community Outreach Manager & Volunteer Coordinator, 2013 to 2014

- ◆ Build, maintain, & strengthen relationships with community groups & local businesses.
- ◆ Procure & manage gift-in-kind donations for programs and home builds.
- ◆ Communicate with stakeholders about the organization through social media, video, and e-mail marketing tools.
- ◆ Research & implement community focused fundraising campaigns.
- ◆ Schedule and track 3,000 volunteers per year.
- ◆ Collaborate with all departments to help the team meet and exceed their goals.
- ◆ Coordinate volunteers, meals, and building logistics for each volunteer build day.

AUSTIN HABITAT FOR HUMANITY– Austin, TX

Project Manager, 2010 to 2013

- ◆ Manage logistics of 23 new single-family residential homes per year.
- ◆ Hire and train staff to become functional home builders and leaders.
- ◆ Delegated day-to-day build site responsibilities.
- ◆ Responsible for meeting all city, green building and third-party inspections.
- ◆ Created a new build schedule that increased efficiency by 25%.

AMERICORPS, AHFH – Austin, TX

Construction Crew Leader, 2009 to 2010

- ◆ Served over 1700 volunteer hours.
- ◆ Strengthened my construction skills and construction communication
- ◆ Lead and trained groups of volunteers on the construction site.
- ◆ Performed daily job site quality and safety inspections.
- ◆ Kept inventory and delivered building materials.
- ◆ Attended leadership and professional development seminars.

EDUCATION & TRAINING

GRANITE STATE COLLEGE- CONCORD, NH

Bachelor of Science in Business Management, 2012

UL OSHA 10-HOUR CERTIFICATION

AMERICAN HEART ASSOCIATION

Heartsaver CPR & AED Certified



Application for OHDA Funding □ 2023

Tab 2b Resumes of Development Team



AUSTIN HABITAT FOR HUMANITY

Statement of Qualifications for providing Professional Services:
PERSIMMON TOWNHOUSES

RFQ / RFP
Issue Date: 01 July 2019
Submittal Date: 19 July 2019

STATEMENT OF INTEREST LETTER

Dear Mr. Andy Alarcon:

hatch + ulland owen architects appreciates this opportunity to present our response to your RFQ for consideration. Given our many years working with our community in the creation and restoration of affordable housing stock, we are honored to be asked to submit our qualifications regarding your Persimmon project.

Our extensive experience with multi-family designs and our tireless efforts in the affordable housing world grants us a unique understanding of the needs and challenges of funding, permitting, and timely construction of buildings that the residents are always proud to call home. Many of our staff have worked with Habitat in a variety of roles over the years. We have been honored to assist in the master planning efforts for this development in addition to contributing to the master plan for the Net Zero development for the Guadalupe Neighborhood Development and working as volunteers and donors.

Our attached Firm Profile is included and speaks to both the breadth of our work and the 41 years of socially responsible practice in Austin and around the country. We are very proud of our work and, most importantly, our long-term relationship with our clients and our community. Regarding the City of Austin's S.M.A.R.T. Housing program, every one of our affordable housing projects in Austin has participated in this program since its inception. The goals of S.M.A.R.T. Housing align perfectly with our firm's approach, and we are intimately familiar with the requirements and benefits it brings. Our designs excel in the areas of accessibility and green building. Our projects routinely receive green building certifications from Austin Energy Green Building, Energy Star, LEED, and Living Building Challenge, and we have produced some of the top-performing green buildings including Net-Zero certified and LEED Platinum rated affordable housing.

Should h+uo architects be selected, we very much look forward to the opportunity to meet with you and your team to further discuss your aspirations and objectives for the new Habitat project. We commit to working with you to determine the optimal phasing strategy and schedule to realize your goals for the project. I will take the lead as Principal-in-Charge working closely with your team and David Carroll, our Project Architect, during the Design Phase. While overseeing the entire process, I am most active during the Design Phase and Construction.

What we are all proudest of is our many years of working with neighborhoods and non-profits is the development of fine homes for families with limited incomes. From single family rehabilitation to new single-family homes to large multi-family communities, our projects are always loved by the residents and welcomed into the surrounding neighborhoods. In the last few years we have completed a number of townhouse projects, both for rental and sale, so we are familiar with what it takes to make attached residences work well. The attached documents speak clearly to the range of our architectural experience, the unique experiences of many in our office when working with Habitat, our commitment to high-quality mixed-income developments, green S.M.A.R.T. Housing, and creating welcoming homes for those in need.

Respectfully,

Tom Hatch, FAIA
hatch + ulland owen architects, LLP
1010 East 11th Street
Austin, Texas 78702
512.474.8548
tomhatch@huoarchitects.com

COMPANY HISTORY + EXECUTIVE BACKGROUND

ABOUT US

hatch + ulland owen architects (h+uo) is an Austin, Texas based architectural firm focused on creating visionary, sustainable and socially-responsible design.

The firm was founded in 1978 by Tom Hatch, FAIA, with a commitment to help build strong, vibrant communities. It has evolved over several decades from its sole-proprietorship beginnings to its current partnership structure when, in 2006, Erik Ulland and Randall Owen joined him as partners. Our keen sense of community values has inspired a wide range of distinctive projects including, numerous multi-family communities for neighborhood non-profits, Foundation Communities, and market rate developers. Some noteworthy projects include: 65 Whole Foods Markets across the country, including the original WFM Corporate Headquarters at 6th and Lamar; The Crossings (now Travaasa Experiential Resort and Spa); Threadgill's; Thundercloud Subs; Twin Oaks Library; Windsor Park Library; renovations at Hampton Library; Oak Point Park in Plano; McKinney Roughs Nature Park; a variety of Mueller Homes; numerous single-family residences; as well as farm worker housing in the valley and in the panhandle.

A dynamic design studio featuring a wealth of architectural expertise, h+uo prides itself on interpreting our clients' visions and delivering high quality, contextually responsive design in the Multi-family residential, Hospitality, Retail, Office, Community / Civic, Education, and Single-family residential markets. The culture of the firm, our reputation in Austin, throughout Texas and around the country, as well as the growing list of satisfied and repeat clients continues to thrive.

COMMITMENT TO OUR COMMUNITY

Going back to the inception of the firm in 1978, we have been committed to community-based design, as evidenced by the following:

- **People Places** - No matter what the project (whether park projects, public institutions, affordable housing or retail establishments), we believe that one of architecture's greatest contributions is to create places where people feel comfortable both alone and together, and where people can be enriched by interaction with each other. To that end, a common thread running through all of our work is the creation of "people places" that nurture the human spirit and respect the environment.
- **Civic Involvement** - Members of our firm currently serve or have in the past served on numerous boards and commissions, including the City of Austin Building and Standards Commission, City of Austin Design Commission, City of Austin Joint Sustainability Committee, Downtown Austin Alliance, Austin Energy Green Building Program, House the Homeless Task Force, Meals on Wheels, Texas Low Income Housing Information Service, Housing Texas, Housing Works, Sharir Dance Company, Austin Woman's Club Advisory, and the Board of Planned Parenthood.



COMPANY HISTORY + EXECUTIVE BACKGROUND



- **Crossing Social and Economic Boundaries** - We believe that architecture and sound planning should be available to all people, so we have intentionally reached across social, cultural, and economic boundaries to seek out opportunities where our talents may be of use to all parts of our community. As part of that effort, as we have noted, we have completed numerous successful affordable housing projects in Austin and beyond, as well as many civic projects including libraries, schools, and parks.

Our ongoing and past projects with the City of Austin substantiate our commitment to civic responsibility. Further, we received a perfect score on the Consultant Performance Evaluation Form for a number of our recently completed projects.

SUSTAINABLE DESIGN AND CONSTRUCTION

h+uo architects has long engaged in sustainable building, even before that practice became mainstream. It has always been part of the firm's philosophy that the act of building should be undertaken responsibly. We bring to every project our commitment and expertise in sustainable design. We were the architects for Austin's first large scale, commercial "green" building (Whole Foods Market's previous store and headquarters at 6th and Lamar) and we have subsequently designed 64 other Whole Foods Markets and numerous other commercial green projects:

- The new Foundation Communities' Michael and Susan Dell Foundation Learning Center at Lakeline Station was designed to meet the stringent criteria of The Living Building Challenge petal certification. The Learning Center is the first non-industrial "net zero" commercial building in Austin and was the Austin Green Awards Project of the Year (2017).
- Foundation Communities' M Station in East Austin, an affordable housing community and learning center achieved the highest scoring LEED Platinum rating in the country which was the first such accreditation for multifamily housing in the U.S. at that time. It also achieved Austin Energy 5 Star Certification, won the 2012 Austin Business Journal Social Impact Award, and won the 2012 Envision Central Texas Community Stewardship Award for New Development.
- Franklin Gardens, a Chestnut Neighborhood Revitalization Corporation, affordable housing development for seniors received the ECT Community Stewardship Award for New Development, an Austin Energy Green Building, 4-Star Rating and the Livable Vision Award.
- The Crossings, now Miraval, a holistic learning and conference center, including a conference building, dining hall, spa, and multiple lodges.
- LCRA's McKinney Roughs Environmental Learning Center, including an administrative building, a classroom building, a dining hall, and three dormitories.
- American YouthWorks former downtown facility as well as their LEED certified Green Collar Training Facility in southeast Austin.

ORGANIZATIONAL STRUCTURE + PROPOSED STAFFING

Project leadership and success will be the responsibility of h+uo architects, which will work closely with Habitat for Humanity. With our numerous, successful Affordable Housing projects has come invaluable knowledge and understanding of our Clients' goals of objectives in planning, designing, and building these developments. We propose to bring that wisdom and expertise to your project. The dedicated team below's workload is such that they can swiftly meet deadlines.

PROPOSED STAFFING

The combination of project scale and schedule is well suited for an office of our size. We are a flexible group and would devote the necessary time this project. This is a commitment we make to Habitat for Humanity.

As Registered architects in the State of Texas, Founding Principal Tom Hatch and Project Manager David Carroll will manage the project and design team.

As **Project Principal**, Tom Hatch will guide the planning and design, initiate project schedules and budgets, make major presentations, and be the chief liaison between Habitat for Humanity and h+uo architects. Resume to follow.

As **Project Manager**, David Carroll will be the day-to-day point of contact between h+uo architects and Habitat for Humanity. He will oversee and coordinate the consultant team, set standards, define vocabulary to be shared by the team and, with the leadership of the Project Principal, be responsible for maintaining the project schedule and budget. Resume to follow.

In addition to the project leads, we will draw on our skilled staff of 14, which includes 8 Registered Architects, to support the project with the designers who bring additional affordable housing experience to the table.

PROPOSED CONSULTANTS

We are firm believers in following an "integrated" design approach, where the various members of the design team and the client work parallel with each other in a coordinated fashion from the very beginning, rather than sequentially in an autonomous fashion.

- **Civil and Landscape** - h+uo will continue to coordinate with AHFH's current civil engineer-of-record and landscape architect-of-record to support the site plan review and ensure the building development and permitting does not require undue modifications to the site plan permit.

The following sub-consultant team, under the coordination of h+uo architects, will respond to the needs of the project on a timely basis. h+uo has worked successfully with all of the following consultants, in particular on similar affordable housing projects and have a strong and lasting relationship with them.

- **Structural Engineering** - Structures PE, LLP: structural design
- **MEP Engineering** - APTUS Engineering: full-service mechanical, electrical, and plumbing engineering
- **Accessibility Consultant** - Altura Solutions, LP: RAS services for TAS and review of additional accessibility requirements required by S.M.A.R.T. Housing and any other applicable programs

In addition to the core team of consultants, h+uo will identify any additional consultants and third-party professionals required to fulfill the project requirements and selected compliance paths. Common additional consultants include: building energy modeling (Simple Payback), residential building systems commissioning (Texas Energy Systems), acoustics (BAI), and permit expediting (Austin Permit Service).

RESUME: PROJECT PRINCIPAL

Thomas H. Hatch, FAIA

EDUCATION

Bachelor of Architecture (with Honors)
Texas Tech University, 1969

REGISTRATION

Texas #5485 (1975)

EXPERIENCE

hatch + ulland owen architects (formerly Hatch Partnership)
Austin, Texas (Jan. 1997 - Present)

Tom Hatch Architects
Austin, Texas (March 1978 - December 1996)

3-D International
Austin, Texas (1977 - 1978)

Independent Architects
Austin, Texas (1973 - 1977)

U.S. Coast Guard
Yorktown, Virginia, (1969 - 1971)



SAMPLE PROJECTS



Lakeline Station • Austin, Texas

A new affordable housing development for Foundation Communities with an onsite Learning Center. The Michael and Susan Dell Foundation Learning Center is pending Petal Certification for the Living Building Challenge.



Cardinal Point • Austin, Texas

A new affordable housing community for Foundation Communities with an onsite Learning Center. Like Lakeline Station, Cardinal Point is located in Northwest Austin where heretofore, there have been no affordable housing developments. Currently under construction.



Homestead Oaks • Austin, Texas

A Foundation Communities 140-unit affordable housing community with an onsite Learning Center. This is the first multi-family rental apartments in the City of Austin to pursue 134.16kW solar tied directly to residential units. The apartments also feature 18 - 10,000 gallon rainwater collection cisterns used for irrigation. *Recipient of the Austin Energy Green Building Award Four-Star Rating.*



M Station • Austin, Texas

A 150-unit eco-friendly affordable housing development for Foundation Communities with an on-site learning center. M Station is the first LEED for Homes multi-family project in Austin and the first multi-family LEED for Homes Platinum community in Texas. *Recipient of the Austin Business Journal's Social Impact Award.*

Jeremiah Program Moody Campus • Austin, Texas

New 49,865 sf building that includes 35 two-bedroom apartments, an on-site accredited five-classroom child development center, two covered playground areas, empowerment and life skills classrooms, gathering spaces, and staff offices.

La Vista de Guadalupe • Austin, Texas

A 22-unit downtown affordable housing project for the Guadalupe Neighborhood serving our very low income working community.

Lyons Gardens • Austin, Texas

54-unit elder housing community of Family Eldercare in East Austin.

The Chicon • Austin, Texas

A three-building multi-family mixed-use development in East Austin under construction. It was commissioned by neighborhood members as a revitalization effort for the Chicon Street corridor, and will include affordable housing units, market-rate condominiums, and ground floor retail space.

Pease Mansion • Austin, Texas

Complete restoration of the Abner Cook Governor's Mansion in Pemberton Heights.

Various New and Rehabilitated Homes • East Austin, Texas

Numerous new construction and revitalization of homes for AHFC and the Guadalupe Neighborhood Housing Corporation.

RESUME: PROJECT MANAGER

DAVID CARROLL, AIA, LEED AP BD+C, CDT

EDUCATION

Bachelor of Architecture
Magna cum Laude
University of Houston

Master's of Science in Building Design:
Energy Performance + Climate Responsive Architecture
Summa cum Laude
Arizona State University

REGISTRATION

Texas #23055
LEED #68499
NCARB #74801

EXPERIENCE

hatch + ulland owen architects, LLP
Austin, Texas (July 2013 - Present)

LZT Architects
Austin, Texas (July 2007 - June 2013)

LEA Architects
Phoenix, Arizona (June 2006- June 2007)

StudioMa Architects
Phoenix, Arizona (December 2005 - May 2006)



RELEVANT PROJECTS

HOUSING AUTHORITY OF THE CITY OF AUSTIN (HACA) PROJECTS

HACA Salina • Austin, Texas

32-unit Rental Assistance Demonstration renovation

HACA Lakeside • Austin, Texas

Lobby and community spaces renovation and Rental Assistance Demonstration renovation

HACA Rosewood Courts • Austin, Texas

Rental Assistance Demonstration renovation

HACA Thurmond • Austin, Texas

Renovation of a multi-use community building

HACA Santa Rita • Austin, Texas

Common area and 100-unit Rental Assistance Demonstration renovation



AFFORDABLE HOUSING PROJECTS

The Jordan at Mueller • Savannah, Georgia (h+uo architects)

132-unit affordable housing project (under construction)

The Waters at Gateway West • Savannah, Georgia (h+uo architects)

276-unit affordable housing project (under construction)

The Waters at Magnolia Bay • Charleston, South Carolina (h+uo architects)

300-unit affordable housing project

The Waters at St. James • Charleston, South Carolina (h+uo architects)

336-unit affordable housing project

Notre Dame Court • Dallas, Texas (LZT Architects)

69-unit multifamily affordable housing project



continued

RESUME: PROJECT MANAGER (continued)

DAVID CARROLL, AIA, LEED AP BD+C, CDT ARCHITECT

RELEVANT PROJECTS



AFFORDABLE HOUSING PROJECTS cont.

Lakeline Station Apartments • Austin, Texas

The recently completed Lakeline Station Apartments is a community of 128 units of sustainable, affordable housing located in northwest Austin within walking distance of CapMetro's Lakeline Bus and Rail Station. The community will have an on-site learning center designed to the stringent requirements of the Living Building Challenge, which will provide after-school programs for children and evening classes for adults. New 29,000 square foot Family Life Center consisting of offices, classrooms, commercial kitchen, meeting spaces, multi-purpose gymnasium, weight room, & cardio fitness area.

Homestead Oaks Apartments • Austin, Texas

Homestead Oaks is a single, four-story residential building nestled among more than 600 trees on 29 acres and provides 140 units of affordable, eco-friendly housing in south Austin. The community features an on-site learning center with after-school programs for children and evening classes for adults. This project seeks to obtain LEED Gold designation and a 4 or 5-star Austin Energy Green Building Rating.

Independence Place • Montgomery, Texas (LZT Architects)

15-unit multifamily affordable housing project

Acres Homes Garden • Houston, Texas (LZT Architects)

15-unit multifamily affordable housing project

William Booth Garden • Houston, Texas (LZT Architects)

Green renovation study for HUD for a 64-unit multifamily affordable housing project

PHASING + METHODOLOGY

PHASING + TIMEFRAME

We will work with you to determine the optimal construction phasing and produce the design documents to support that decision. Defining phases by building type and grouping similar unit types together brings benefits of economy of scale and efficiency for the general contractor and subs. The location of the building types on the site and the excellent access provided by three widely spaced curb cuts would allow for three phases—Buildings 1-6, Buildings 7-11, and Buildings 12-18—with two driveways open for the occupied units at each phase and the third used for construction access. This sequence would concentrate construction activities at each phase with minimal impact to the occupied phases while also maintaining sufficient parking for each completed phase. This also means that the timing of the phases could be independent and occur as funding, demand, or other criteria dictate. A holistic phasing strategy should also examine the locations of common amenities and any external criteria for unit types (sizes or accessibility) before making a final decision.

The building permit drawings for each phase can be prepared concurrently but as separate packages to coordinate with the phased construction. Even with the head start on the subdivision and site permit, the process for the design and contract document phases can be scheduled to allow AHFH to pull the site and building permits concurrently. We recommend taking advantage of the City of Austin's Expedited Permit Review for this project, in which case we would schedule the design phase that ensures building permit submission occurs 4-6 weeks before the anticipated site plan completion.

We will bring a proposed detailed schedule to the project initiation meeting. Regular meetings and timely decisions will be required until the end of the project to maintain the schedule.

FAMILIARITY WITH THE PROJECT SITE

Our work has taken us to all parts of Austin, and in each case we strive to understand the specific needs of the neighborhood we participate in building. Our past projects in south and east Austin include the Concord Apartments south of William Cannon, Foundation Community's Homestead Oaks on Slaughter Lane, the facilities at McKinney Roughs. We are also currently working on townhouses in the Goodnight Ranch development, Montopolis Condos, and a combined affordable housing and school project on Montopolis called Escuela Nueva.

We have watched as development interest in this area of southeast Austin has increased in recent years driven by a combination of the classic laid-back South Austin atmosphere and natural greenbelt settings with relatively close access to downtown and improved connectivity. McKinney Falls State Park and the Onion Creek Greenbelt provide incredible recreation opportunities. Of course the neighborhood has a long history with flooding from Onion Creek starting with the 1981 Memorial Day floods to the more recent Halloween Flood that led to governmental purchase of hundreds of homes. Fortunately the project site is outside even the revised Atlas 14 floodplain, but storm water and sensitivity to the local environment and microclimate are paramount. Current major projects are underway in the surrounding area including Goodnight Ranch, Easton Park, and the new TxDOT campus. Additional smaller projects are likely to arise around these major activity centers. Fortunately for the residents, some of these projects include more town-center mixed-use components that will hopefully provide additional benefits beyond housing-only subdivisions.

DUNAWAY ASSOCIATES Partners on Persimmon Development

Laura Toups, PE, LEED AP ENGAGEMENT MANAGER

Laura Toups has over three decades of experience in the civil engineering and urban design field. During her career, Laura has combined her understanding of engineering and development issues with an interest in city policies and regulations. This has facilitated the development of a collaborative vision of master planning and urban design. Her approach to master planning and urban design projects is to collaborate with architects and landscape architects to explore creative solutions to site civil improvements and to incorporate the elements and policies required to ultimately permit and construct sustainable projects. She has been active in City of Austin planning efforts serving on the Water and Wastewater Commission and Downtown Commission and various neighborhood planning efforts. Having served as project manager for numerous large-scale phased projects, Laura brings the experience to successfully work with multidiscipline design teams including project artists and stakeholder groups.

Michael Mullone, PE, CFM, CESSWI, CPESC PROJECT ENGINEER | ASSOCIATE

Michael Mullone has over a decade of experience in the analysis, design and construction of Civil Engineering projects. This experience includes hydrologic and hydraulic analysis of floodplains and design of site drainage and permitting. Michael has experience in designing projects within challenging urban environments and is adept at processing projects through City and State regulatory review. Michael prepared CLOMRs and LOMRS, and conducted flood analysis along various creeks, streams, tributaries, rivers, and lakes for over 100 projects throughout Texas, including a 120-mile reconstruction of US Highway 77 and the City of Killeen's Master Drainage Plan.



Application for OHDA Funding □ 2023

Tab 2c □ Resumes of Property Management Team

Please note that because Austin Habitat for Humanity is not offering any rental units, we have not included information about property management.



Application for OHDA Funding 2023

Tab 3 Financial Information



Application for OHDA Funding 2023

Tab 3a Federal IRS Certification

ATLANTA GA 39901-0001

In reply refer to: 0752594951
Oct. 04, 2022 LTR 4170C 0
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00019886
BODC: WI

AUSTIN HABITAT FOR HUMANITY INC
500 W BEN WHITE BLVD
AUSTIN TX 78704



019572

Person to contact: Joseph Warren

Dear Taxpayer:

We're responding to your request of Sep. 27, 2022, about the tax-exempt status of Letter Of Affirmation

We issued a determination letter in August 1985, granting this organization exemption from federal income tax under Internal Revenue Code Section 501(c)(03).

Our records show this organization is not a private foundation within the meaning of Internal Revenue Code (IRC) Section 509(a) because it's described in IRC Sections 509(a)(1) and 170(b)(1)(A)(vi).

Donors can deduct contributions to this organization as provided in Internal Revenue Code (IRC) Section 170. Bequests, legacies, devises, transfers, or gifts to the organization or for its use are deductible for federal estate and gift tax purposes if they meet the requirements of IRC Sections 2055, 2106, and 2522.

If an organization fails to file a required annual return or notice for three consecutive years, its tax-exempt status is revoked by operation of law. This is stated in IRC Section 6033(j)(1). The revocation is effective on the filing due date of the third annual return or notice. For more information about filing requirements, you can visit our website at www.irs.gov/eo.

If you have questions, call 877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific time).

Thank you for your cooperation.

0752594951
Oct. 04, 2022 LTR 4170C 0
* 000000 00
00019887

AUSTIN HABITAT FOR HUMANITY INC
500 W BEN WHITE BLVD
AUSTIN TX 78704

Sincerely yours,

Sheralyn C. Hanks

Sheralyn C. Hanks
Ops. Manager, AM Ops. 3005



Application for OHDA Funding 2023

Tab 3b Certified Financial Audit

**AUSTIN HABITAT FOR HUMANITY, INC.
(A Nonprofit Corporation)**

**CONSOLIDATED FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION**

As of and for the Years Ended December 31, 2021 and 2020

And Report of Independent Auditor

AUSTIN HABITAT FOR HUMANITY, INC.
TABLE OF CONTENTS

REPORT OF INDEPENDENT AUDITOR..... 1-3

CONSOLIDATED FINANCIAL STATEMENTS

Consolidated Statements of Financial Position.....4
Consolidated Statements of Activities 5-6
Consolidated Statements of Functional Expenses..... 7-8
Consolidated Statements of Cash Flows9
Notes to the Consolidated Financial Statements 10-22

SUPPLEMENTARY INFORMATION

Consolidating Schedule of Financial Position 23-24
Consolidating Schedule of Activities 25-26

Report of Independent Auditor

To the Board of Directors
Austin Habitat for Humanity, Inc.
Austin, Texas

Opinion

We have audited the accompanying consolidated financial statements of Austin Habitat for Humanity, Inc. and its subsidiaries (the “Organization”), which comprise the consolidated statements of financial position as of December 31, 2021 and 2020, and the related consolidated statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of the Organization as of December 31, 2021 and 2020, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in *the Auditor’s Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are required to be independent of the Organization and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization’s ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

Auditor’s Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audits.

Report on Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The supplementary consolidating schedules of financial position information and consolidating schedule of activities information on pages 23 through 26, are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audits of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.



Austin, Texas
June 30, 2022

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

DECEMBER 31, 2021 AND 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Current Assets:		
Cash and cash equivalents	\$ 7,795,025	\$ 4,550,715
Restricted cash	1,792,129	-
Investments, at fair value	-	16,972
Accounts receivable	323,404	383,072
Pledges receivable, net	66,550	121,000
Mortgages receivable, current portion, net	767,274	789,238
ReStore inventory	1,659,178	852,421
Home construction in progress	856,968	2,960,958
Prepaid expenses and other current assets	537,367	213,751
Total Current Assets	<u>13,797,895</u>	<u>9,888,127</u>
Land held for development	4,683,150	4,958,354
Land held for sale	1,494,117	-
Pledges receivable, long-term portion, net	-	212,385
Mortgages receivable, long-term portion, net	8,657,287	8,994,125
Notes receivable, 2 nd liens, net	992,411	1,004,990
Property and equipment, net	10,896,064	9,763,461
Total Assets	<u>\$ 40,520,924</u>	<u>\$ 34,821,442</u>
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable	\$ 658,812	\$ 321,319
Accrued expenses	1,076,436	669,113
Deferred revenue	3,463,671	4,313,620
Line of credit	-	1,000,000
Capital lease obligation, current portion	37,484	36,378
Notes payable - TDHCA, current portion	109,658	111,816
Long-term debt, current portion	180,325	-
Paycheck Protection Program loan	768,200	768,200
Total Current Liabilities	<u>6,294,586</u>	<u>7,220,446</u>
Capital lease obligation, long-term portion	116,005	153,489
Notes payable - TDHCA, long-term portion	1,335,319	1,379,912
Long-term debt, net of unamortized debt issuance costs	8,842,541	5,327,414
Total Liabilities	<u>16,588,451</u>	<u>14,081,261</u>
Net Assets:		
Without donor restrictions	23,198,088	19,506,160
With donor restrictions	734,385	1,234,021
Total Net Assets	<u>23,932,473</u>	<u>20,740,181</u>
Total Liabilities and Net Assets	<u>\$ 40,520,924</u>	<u>\$ 34,821,442</u>

The accompanying notes to the consolidated financial statements are an integral part of these statements.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATED STATEMENT OF ACTIVITIES

YEAR ENDED DECEMBER 31, 2021

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Revenues:			
Contributions and Other Income:			
Contributions	\$ 2,652,548	\$ 199,984	\$ 2,852,532
Home building sponsorship revenues	2,107,376	-	2,107,376
Investment income	9,159	-	9,159
Other income	2,264,741	-	2,264,741
Net assets released from restrictions	699,620	(699,620)	-
Total Contributions and Other Income	<u>7,733,444</u>	<u>(499,636)</u>	<u>7,233,808</u>
ReStore Revenues:			
ReStore sales	7,318,500	-	7,318,500
In-kind donation of inventory	4,022,595	-	4,022,595
Cost of goods sold	(5,899,306)	-	(5,899,306)
Sales discounts and refunds	(290,288)	-	(290,288)
Total ReStore Revenues, net	<u>5,151,501</u>	<u>-</u>	<u>5,151,501</u>
Low-Cost Housing Revenues:			
Home sales	4,699,500	-	4,699,500
In-kind contributions of labor and construction materials	665,987	-	665,987
Mortgage discount and amortization	333,908	-	333,908
Other housing revenues	3,510	-	3,510
Cost of homes sold	(5,137,326)	-	(5,137,326)
Total Low-Cost Housing Revenues, net	<u>565,579</u>	<u>-</u>	<u>565,579</u>
Total Revenues	<u>13,450,524</u>	<u>(499,636)</u>	<u>12,950,888</u>
Expenses:			
Low-cost housing program	2,750,381	-	2,750,381
ReStore program	4,766,961	-	4,766,961
Fundraising	1,264,475	-	1,264,475
Management and general	976,779	-	976,779
Total Expenses	<u>9,758,596</u>	<u>-</u>	<u>9,758,596</u>
Change in net assets	3,691,928	(499,636)	3,192,292
Net assets, beginning of year	<u>19,506,160</u>	<u>1,234,021</u>	<u>20,740,181</u>
Net assets, end of year	<u>\$ 23,198,088</u>	<u>\$ 734,385</u>	<u>\$ 23,932,473</u>

The accompanying notes to the consolidated financial statements are an integral part of these statements.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATED STATEMENT OF ACTIVITIES

YEAR ENDED DECEMBER 31, 2020

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Revenues:			
Contributions and Other Income:			
Contributions	\$ 1,787,301	\$ 1,017	\$ 1,788,318
Home building sponsorship revenues	1,084,589	-	1,084,589
Investment income	6,862	-	6,862
Other income	371,783	-	371,783
Net assets released from restrictions	411,470	(411,470)	-
Total Contributions and Other Income	<u>3,662,005</u>	<u>(410,453)</u>	<u>3,251,552</u>
ReStore Revenues:			
ReStore sales	5,501,709	-	5,501,709
In-kind donation of inventory	2,912,667	-	2,912,667
Cost of goods sold	(4,263,940)	-	(4,263,940)
Sales discounts and refunds	(262,474)	-	(262,474)
Total ReStore Revenues, net	<u>3,887,962</u>	<u>-</u>	<u>3,887,962</u>
Low-Cost Housing Revenues:			
Home sales	1,188,028	-	1,188,028
In-kind contributions of labor and construction materials	519,172	-	519,172
Mortgage discount and amortization	201,579	-	201,579
Other housing revenues	2,795	-	2,795
Cost of homes sold	(1,462,595)	-	(1,462,595)
Total Low-Cost Housing Revenues, net	<u>448,979</u>	<u>-</u>	<u>448,979</u>
Total Revenues	<u>7,998,946</u>	<u>(410,453)</u>	<u>7,588,493</u>
Expenses:			
Low-cost housing program	2,425,699	-	2,425,699
ReStore program	3,314,697	-	3,314,697
Fundraising	793,081	-	793,081
Management and general	731,805	-	731,805
Total Expenses	<u>7,265,282</u>	<u>-</u>	<u>7,265,282</u>
Change in net assets	733,664	(410,453)	323,211
Net assets, beginning of year	<u>18,772,496</u>	<u>1,644,474</u>	<u>20,416,970</u>
Net assets, end of year	<u>\$ 19,506,160</u>	<u>\$ 1,234,021</u>	<u>\$ 20,740,181</u>

The accompanying notes to the consolidated financial statements are an integral part of these statements.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

YEAR ENDED DECEMBER 31, 2021

	Low-cost Housing	ReStore	Fundraising	Management and General	Total
Salaries and related	\$ 1,766,941	\$ 3,152,190	\$ 708,929	\$ 473,416	\$ 6,101,476
Advertisements	4,690	145,352	248,259	8,402	406,703
Office expenses	41,880	342,629	18,947	39,775	443,231
Information technology	63,251	74,088	22,092	18,359	177,790
Occupancy	116,144	465,053	3,888	11,030	596,115
Travel	6,395	31,263	4,555	6,564	48,777
Conference, conventions, and meetings	1,744	14,702	2,399	136,778	155,623
Interest and amortization	18,721	143,793	6,757	6,570	175,841
Tithe to HFHI	226,334	-	-	-	226,334
Depreciation	26,454	221,797	10,556	22,206	281,013
Insurance	52,543	122,452	2,646	3,087	180,728
Warrant work	6,623	-	-	-	6,623
Tools and equipment	8,310	1,267	-	373	9,950
Professional services	65,595	21,869	4,445	211,645	303,554
Dues and subscriptions	22,635	19,675	14,446	32,537	89,293
Home repair program	309,754	-	2,522	(22)	312,254
Other expense	12,367	10,831	214,034	6,059	243,291
Total	\$ 2,750,381	\$ 4,766,961	\$ 1,264,475	\$ 976,779	\$ 9,758,596

The accompanying notes to the consolidated financial statements are an integral part of these statements.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

YEAR ENDED DECEMBER 31, 2020

	Low-cost Housing	ReStore	Fundraising	Management and General	Total
Salaries and related	\$ 1,650,251	\$ 2,195,034	\$ 588,463	\$ 484,474	\$ 4,918,222
Advertisements	729	88,024	117,657	641	207,051
Office expenses	44,305	160,094	18,227	31,325	253,951
Information technology	53,093	63,766	17,542	24,594	158,995
Occupancy	99,275	296,300	2,221	5,299	403,095
Travel	6,771	17,474	2,183	2,851	29,279
Conference, conventions, and meetings	1,343	10,753	1,038	14,926	28,060
Interest and amortization	12,864	141,534	6,978	8,209	169,585
Tithe to HFHI	91,333	-	-	-	91,333
Depreciation	27,485	213,431	10,161	15,529	266,606
Insurance	61,081	95,928	2,125	2,421	161,555
Warrant work	18,597	-	-	-	18,597
Tools and equipment	7,918	440	-	-	8,358
Professional services	63,057	9,726	11,233	106,736	190,752
Dues and subscriptions	17,100	10,725	13,277	22,536	63,638
Home repair program	260,731	-	1,236	-	261,967
Other expense	9,766	11,468	740	12,264	34,238
Total	\$ 2,425,699	\$ 3,314,697	\$ 793,081	\$ 731,805	\$ 7,265,282

The accompanying notes to the consolidated financial statements are an integral part of these statements.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATED STATEMENTS OF CASH FLOWS

DECEMBER 31, 2021 AND 2020

	2021	2020
Cash flows from operating activities:		
Change in net assets	\$ 3,192,292	\$ 323,211
Adjustments to reconcile change in net assets to net cash flows from operations:		
Noncash interest expense	14,495	16,447
Depreciation	281,013	266,606
Gain on extinguishment of debt	(768,200)	-
Depreciation (Appreciation) in investments	11	(768)
Gain on sale of mortgage notes receivable	-	(181,448)
Change in operating activities:		
Accounts receivable	59,668	232,027
Pledges receivable	266,835	144,500
Mortgages receivable	358,802	43,021
ReStore inventory	(806,757)	(9,867)
Home construction in progress	2,103,990	(2,289,124)
Prepaid expenses and other	(323,616)	86,454
Land held for development	275,204	115,031
Land held for sale	(1,494,117)	-
Notes receivable, 2 nd liens	12,579	(36,147)
Other long-term assets	-	240,790
Accounts payable	337,493	47,024
Accrued expenses	407,323	(98,527)
Deferred revenue	(849,949)	1,182,638
Notes payable - TDHCA	(46,751)	9,274
Net cash from operating activities	<u>3,020,315</u>	<u>91,142</u>
Cash flows from investing activities:		
Sales of investments	16,961	-
Purchases of property and equipment	(1,413,616)	(218,197)
Proceeds from the sale of mortgage notes receivable	-	901,460
Net cash from investing activities	<u>(1,396,655)</u>	<u>683,263</u>
Cash flows from financing activities:		
Net (payments) proceeds on line of credit	(1,000,000)	1,000,000
Payments on long-term debt	-	(2,272)
Payments on capital lease obligation	(36,378)	(32,380)
Proceeds from issuance of long-term debt	3,680,957	-
Proceeds from Paycheck Protection Program loan	768,200	768,200
Net cash from financing activities	<u>3,412,779</u>	<u>1,733,548</u>
Net increase in cash and cash equivalents	5,036,439	2,507,953
Cash, cash equivalents and restricted cash, beginning of year	4,550,715	2,042,762
Cash, cash equivalents and restricted cash, end of year	<u>\$ 9,587,154</u>	<u>\$ 4,550,715</u>
Supplemental disclosure of cash flow information:		
Cash paid for interest	<u>\$ 161,420</u>	<u>\$ 155,090</u>

The accompanying notes to the consolidated financial statements are an integral part of these statements.

AUSTIN HABITAT FOR HUMANITY, INC.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 1—Organization

Austin Habitat for Humanity, Inc. (“AHFH”) is a nonprofit, affordable housing developer dedicated to the elimination of substandard housing in and around Austin, Texas. It is affiliated with Habitat for Humanity International, Inc. (“HFHI”) based in Americus, Georgia. AHFH was incorporated in 1985 under the laws of the state of Texas. While adhering to the policies and procedures prescribed by HFHI, AHFH exists as a separate corporation with its own Board of Directors (the “Board”). Local policies, strategies, operations, and fundraising are the responsibility of each affiliate.

Austin Neighborhood Alliance for Habitat, Inc., (the “Alliance”) is a wholly owned non-profit corporation formed to support AHFH. The Alliance receives federal financial assistance to acquire land and develop infrastructure for homes.

HomeBase Texas (“HomeBase”) is a wholly owned non-profit corporation that provides affordable homeownership opportunities to homeowners by partnering with outside developers, builders, and agencies.

Low-Cost Housing Program – To be considered for home ownership, families must be low-income families who demonstrate a need for better housing, an ability to make mortgage payments, and a willingness to work in partnership with AHFH. The partnership consists, in part, of each family completing 300 hours of “sweat equity” and meeting monthly mortgage payments. AHFH acquires the land, finds and qualifies the families, raises the funding, finds and supervises construction volunteers, builds the houses, and funds the mortgages. Houses are sold resulting in either a no interest or zero profit on the mortgage. By policy of HFHI, AHFH may accept government support for land, infrastructure improvements and construction.

ReStore Program – AHFH also operates three ReStores, two in Austin and one in San Marcos, as well as an online store, ShopAustinRestore.com. The ReStore program provides access to quality building materials, new and used, household goods, clothing, etc., to the general public to help them create a better human habitat in which to live and work. The ReStore receives donated materials, purchases items, and sells them.

Note 2—Summary of significant accounting policies

Basis of Presentation – The consolidated financial statements are presented in accordance with generally accepted accounting principles in the United States of America (“U.S. GAAP”) as defined by the Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”).

Consolidation – The Alliance and HomeBase financial statements are consolidated into the financial statements of AHFH because AHFH has control over and an economic interest in the Alliance and HomeBase. AHFH and its affiliates, the Alliance and HomeBase, are collectively referred to as the Organization. All significant intercompany accounts and transactions have been eliminated in consolidation.

Net Asset Classification – In accordance with FASB ASC Topic 958, *Not-for-Profit Entities*, the Organization is required to report information regarding its financial position and activities according to two classes of net assets:

Net Assets Without Donor Restrictions – Net assets that are not subject to stipulations. Net assets without donor stipulations may be used for any purpose or designated for specific purposes by the Organization. As of December 31, 2021 and 2020, AHFH had no Board designated net assets.

Net Assets With Donor Restrictions – Net assets at are subject to donor-imposed stipulations, which limit their use by the Organization to a specific purpose and/or the passage of time.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 2—Summary of significant accounting policies (continued)

Use of Estimates – The preparation of consolidated financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates. Significant estimates include the fair value of investments, allowances for uncollectable receivables, useful lives of property and equipment, functional expense allocation, and the valuation of in-kind services and materials.

Advertising Costs – Advertising costs are expensed when incurred. Advertising expense for the years ended December 31, 2021 and 2020 were \$406,703 and \$207,051, respectively.

Fair Value Measurements – The Organization measures and discloses fair value measurements in accordance with the authoritative literature. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value accounting requires characterization of the inputs used to measure fair value into a three-level fair value hierarchy as follows:

Level 1 – Inputs based on quoted market prices in active markets for identical assets or liabilities. An active market is a market in which transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis.

Level 2 – Observable inputs that reflect the assumptions market participants would use in pricing the asset or liability developed based on market data obtained from sources independent from the entity.

Level 3 – Unobservable inputs that reflect the Organization’s own assumptions about the assumptions market participants would use in pricing the asset or liability developed based on the best information available.

Cash and Cash Equivalents – The Organization considers all highly liquid investments with an original maturity of three months or less to be cash equivalents.

Restricted Cash – Restricted cash represents proceeds received from the loan agreement with Frost bank to be used to construct a new warehouse in south Austin (see Note 10).

Supplemental Cash Flow Information – The following table sets forth the Organization’s reconciliation of cash and restricted cash reported within the statements of cash flows for the years ended December 31:

	<u>2021</u>	<u>2020</u>
Cash	\$ 7,795,025	\$ 4,550,715
Restricted Cash	1,792,129	-
Total cash and restricted cash shown in the statement of cash flows	<u>\$ 9,587,154</u>	<u>\$ 4,550,715</u>

Investments, at fair value – Investments are all held in mutual funds and are carried at fair market value as level one investments, which are based on quoted market prices. Any changes in market value are reported in the consolidated statements of activities as increases or decreases to investment income.

Accounts Receivable – Accounts receivable is recorded at the amount the Organization expects to collect on outstanding balances. The Organization has not recorded an allowance for uncollectible accounts receivable at December 31, 2021 or 2020 as management believes all balances to be collectible.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 2—Summary of significant accounting policies (continued)

Pledges Receivable – Pledges receivable is recorded at the amount the Organization expects to receive from donors. Promises to give are recorded at fair value if expected to be collected in one year and at net present value if expected to be collected in more than one year. Although the Organization has not experienced material uncollectible amounts in the past, an allowance for uncollectible pledges receivable has been established. The allowance at December 31, 2021 and 2020, was \$-0- and \$79,615, respectively. The Organization did not apply a net present value discount on the pledges receivable balance as of December 31, 2021 and 2020 as management considered the amount to be insignificant.

Home Sales and Mortgages Receivable – Home sales represent the sale to qualified families of houses built in Austin, Texas, or the Greater Austin Area, by the Organization. Homes are sold at affordable prices and the sales are financed by the Organization utilizing non-interest bearing 15 to 35-year mortgages due in monthly installments from the families. The mortgages are secured by the underlying real estate and are carried at the unpaid principal balances. On certain older loans, a “soft” (0% interest, deferred, forgivable after 30 years) second mortgage was used to secure the difference between the affordable mortgage amount and the market value. This practice ended in 2016 with the addition of a deed restriction that effectively locked this equity into the property, making it inaccessible to the homeowner at resale.

Mortgages receivable is discounted based upon prevailing market interest rates for low-income housing at the inception of the mortgages. The financing discounts are amortized and reflected as mortgage discount and amortization in the accompanying consolidated statements of activities when mortgage payments are collected.

Notes Receivable, 2nd Liens – Notes receivable is a deferred repayable 2nd lien with the first payment due after 30 years, amortizing over five years thereafter. The 2nd lien is attached to a home sale to qualified applicants under the HomeBase Texas program. The first lien is provided for by a traditional third party lender. The second lien is due and payable between 20 to 30 years to allow for the first lien to have been paid off and provides a subsidy that allows the home sale to meet the affordability requirements of the HomeBase Texas program. These notes are discounted based upon prevailing market interest rates for low-income housing at the inception of the mortgages. The Organization has not recorded an allowance for uncollectible notes receivable at December 31, 2021 or 2020 as management believes all balances to be collectible.

Allowance for Credit Losses – The Organization’s allowance for credit losses is that amount considered adequate to absorb probable losses based on management’s evaluations of the size and current risk characteristics of the mortgage loan portfolios. Such evaluations consider historical and current portfolio performance information and experience with clients. Specific allowances for credit losses are established for large impaired notes on an individual basis. A note is considered impaired when, based on current information and events, it is probable that the Organization will be unable to collect the scheduled payments when due according to the contractual terms of the promissory note. The specific allowances established for these loans are based on a thorough analysis of the most probable source of repayment, including the estimated fair value of the underlying collateral.

The Organization monitors the mortgages on a monthly basis and considers all mortgages to be collectible, thus no allowance for loan losses has been recorded. The Organization maintains a partner relationship with the mortgagees. However, the Organization will consider foreclosure proceedings on any delinquent accounts if the partner family ceases to have the ability to pay and make payments on the mortgage or no longer has a willingness to partner with the Organization. At December 31, 2021 and 2020, the Organization had no investment in foreclosed loans.

ReStore Inventory – ReStore inventory consists of donated building materials, household items and clothing as well as purchased building materials available for sale. Donated inventory is recorded as in-kind contributions at fair value when received based on estimated sales value. Purchased inventory is stated at the lower of cost or market determined by the first-in first-out method.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 2—Summary of significant accounting policies (continued)

Home Construction in Progress – Home construction in progress represents home construction and land costs incurred on incomplete homes in progress and completed homes not yet conveyed to the recipient family. Once sold and conveyed, the home costs are expensed to cost of homes sold in the accompanying consolidated statements of activities.

Land Held for Development – Land held for development includes the costs of purchasing and developing land. Costs incurred to improve land are capitalized when incurred. Interest incurred on related debt during the construction period is capitalized as incurred. Once construction of a home on a lot is completed, the cost of the associated lot is expensed in cost of homes sold on the accompanying consolidated statement of activities.

Property and Equipment – Property and equipment consists of land, buildings, and equipment. Property and equipment additions are recorded at cost if purchased or estimated fair value if donated less accumulated depreciation. The Organization capitalizes all additions over \$1,000 and expenses maintenance and repairs that do not improve or extend the useful lives of the respective assets. Depreciation is calculated on a straight-line basis over the estimated useful lives of the respective assets. Estimated useful lives are three to five years for computer equipment; five years for building improvements, software, and vehicles; three to seven years for tools and construction equipment; and twenty to forty years for completed houses and buildings. Property and equipment under capital lease is amortized over the shorter of the lease term or the expected useful life of the asset.

Long-lived assets subject to amortization are reviewed for impairment whenever events or circumstances indicate that the amount recorded may not be recoverable. An impairment loss is recognized by the amount in which the carrying amount of the asset exceeds fair value, if the carrying amount of the asset is not recoverable. Management believes there has been no impairment of such assets as of December 31, 2021 and 2020.

Debt Issuance Costs – Debt issuance costs associated with long-term debt are recorded as a reduction of the related debt balance and amortized to interest expense over the term of the related arrangement.

Notes Payable - TDHCA – The Texas Department of Housing and Community Affairs Department (“TDHCA”) administers the Owner- Builder Loan Program, also known as the Texas Bootstrap Loan Program (“Bootstrap Program”). The Bootstrap Program is a self-help housing construction program that provides the owners and builders of very low-income families an opportunity to purchase or refinance real property on which to build new housing or repair their existing homes through “sweat equity.” Owner builder’s household income may not exceed 60% of Area Median Family Income. The Bootstrap Program notes payable are discounted based upon prevailing market interest rates at the inception of the mortgage. The financing discounts are amortized and reflected as mortgage discount and amortization in the accompanying consolidated statements of activities as the mortgage payments are made.

ReStore Sales Revenue – The Organization operates three thrift retail stores and has an online presence with its ShopAustinReStore.com website and various online shopping websites such as eBay, Etsy, etc. The stores provide access to quality building materials, new and used household goods, clothing, furnishings, and other construction materials and is open to the general public. The stores receive donated materials and purchase items for resale. Sales are recognized on a daily basis as they occur.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 2—Summary of significant accounting policies (continued)

Contribution Revenue – All contributions, including home building sponsorship revenues and noncash contributions, are recorded at their fair value and are considered to be available for operations of the Organization unless specifically restricted by the donor. Unconditional promises to give cash and other assets are reported as net assets with donor restrictions if they are received with donor stipulations that limit the use of donated assets. When donor restrictions expire, that is, when a stipulated time restriction ends or restricted purpose is accomplished, the related net assets are reclassified to net assets without donor restrictions. This is reported in the accompanying consolidated statements of activities as net assets released from restrictions. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire within the fiscal year in which the contributions are received. Conditional promises to give are recognized only when the conditions on which they depend are substantially met and the promises become unconditional.

Government Grant Revenue – The Organization receives funding from governmental financial assistance programs that supplement its traditional funding sources. The awards provide for reimbursement of qualifying costs incurred, as defined in the underlying award agreements. The Organization recognizes revenue from these awards as services are rendered and expenses are incurred.

The Organization also receives funding in the form of forgivable loans from the City of Austin through the Austin Housing Finance Corporation for the purpose of constructing, rehabilitating, and preserving affordable housing. The Organization recognizes revenue at the time the loan is forgiven which is when a home is sold to an income qualified buyer.

Home Building Sponsorship Revenues – The Organization sells sponsorship opportunities to local businesses and organizations to underwrite the costs of constructing a house. In addition to recognition as an Austin Habitat for Humanity partner, typically the sponsorship includes the option for the entity to volunteer on the build site. Sponsorship revenues are recognized in the year they are received.

In-Kind Contributions of Labor – A substantial number of volunteers have made significant contributions of their time to the Organization's program and supporting services. Donated services are recognized as contributions if the services (1) create or enhance non-financial assets, or (2) require specialized skills, are performed by people with those skills, and would otherwise be purchased by the Organization. Under those criteria, volunteer time and professional services donated to construct homes is recognized as contribution revenue and capitalized as home construction in progress. When homes are transferred to recipient families, home construction in progress is recorded as a component of cost of homes sold within the accompanying consolidated statements of activities.

Functional Expense Allocation – The costs of providing various programs and other activities have been summarized on a functional basis in the consolidated statements of activities. Accordingly, certain expenses are allocated between functional categories based on management's estimates. Expenses relating to more than one function are allocated to low-cost housing program, ReStore program, fundraising, and management and general based on employee time and effort estimates. Allocations to low-cost housing and ReStore programs are for activities that result in services being distributed to beneficiaries, donors, or others that fulfill the mission of the Organization. Allocations to management and general expenses include accounting, general management and oversight, audit, budgeting, human resources, legal and admin support of the Board of Directors. Allocations for fundraising are primarily for fundraising activities for operations. Management and general expenses include those expenses that are not directly identifiable with any other specific function but provide overall support and direction of the Organization.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 2—Summary of significant accounting policies (continued)

Federal Income Taxes – AHFH, the Alliance, and HomeBase are all non-profit organizations exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code, except with respect to any unrelated business income. AHFH, the Alliance and HomeBase did not incur any tax liabilities for unrelated business income during the years ended December 31, 2021 or 2020. The Board assesses uncertainties in income taxes in its consolidated financial statements and uses a threshold of more-likely-than-not for recognition and derecognition of tax positions taken. Management determined no uncertain tax positions have been taken. There is no provision or liability for federal income taxes in the accompanying consolidated financial statements related to the Organization. AHFH, the Alliance, and HomeBase file Form 990 tax returns in the U.S. federal jurisdiction and are subject to routine examinations of its returns. However, there are no examinations currently in progress.

Recent Accounting Pronouncements – In February 2016, FASB issued Accounting Standards Update (“ASU”) 2016-02, *Leases* (Topic 842). This ASU requires a lessee to recognize on its balance sheet a right-of-use asset and a lease liability under most operating leases. For private companies, the ASU is effective for annual periods beginning after December 15, 2021. Early adoption is permitted. The Organization is currently evaluating the effects that the adoption of ASU 2016-02 will have on its consolidated financial statements.

In September 2020, FASB issued ASU 2020-07, *Presentation and Disclosures by Not-for-Profit Entities for Contributed Nonfinancial Assets*. The standard requires presentation of contributed nonfinancial assets as a separate line item in the statement of activities, apart from contributions of cash and other financial assets. It also requires a disclosure of disaggregated contributions of nonfinancial assets by category that depicts the type of contributed nonfinancial assets. This distinction will increase transparency of contributions recognized. This standard will be effective for fiscal years beginning after June 15, 2021. The Organization is currently evaluating the effects the adoption of ASU 2020-07 will have on its consolidated financial statements.

In June 2016, FASB issued ASU 2016-13, *Financial Instruments-Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*. The standard requires certain financial assets to be measured at amortized cost net of an allowance for estimated credit losses, such that the net receivable represents the present value of expected cash collection. The new rules also require that certain financial assets be measured at amortized cost reflecting an allowance for estimated credit losses that are expected to occur over the life of the assets. This standard will be effective for fiscal years beginning after December 15, 2022. Early adoption is permitted. The Organization adopted the provisions of ASU 2016-13 as of January 1, 2021 using a modified retrospective approach, which resulted in no cumulative effect adjustment to net assets.

Management’s Review – The Organization evaluates events that occur subsequent to the statement of financial position date of periodic reports, but before financial statements are issued for periods ending on such dates, for possible adjustment to such financial statements or other disclosure. This evaluation generally occurs through the date at which the Organization’s consolidated financial statements are available for issuance. For the consolidated financial statements as of and for the year ending December 31, 2021, this date was June 30, 2022.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 3—Liquidity

The Organization's financial assets available within one year of the balance sheet date for general expenditure are as follows:

Cash and cash equivalents	\$ 7,795,025
Accounts receivable, net	323,404
Pledges receivable, net	66,550
Mortgages receivable, current portion, net	767,274
	<u>\$ 8,952,253</u>

Receivable balances are expected to be collected within one year. Total net assets without donor restrictions as of December 31, 2021 were approximately \$23,200,000. The Organization also maintains an available line of credit of \$2,000,000 with Frost Bank that is available for draw. This is sufficient capital to fund the anticipated growth of the Organization over the next twelve months as well as any unanticipated contingencies or losses.

Note 4—Concentrations of credit risk

Financial instruments which potentially subject the Organization to concentrations of credit risk consist principally of cash and cash equivalents, investments, and its receivables.

As of December 31, 2021 and 2020, the Organization had cash and cash equivalents in excess of insured limits of approximately \$7,970,000 and \$3,904,000, respectively. Management believes no significant risk exists with respect to cash and cash equivalents.

Investments do not represent a significant concentration of credit risk due to the diversification of the Organization's portfolio among instruments and issues. However, investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the near-term could materially affect the amounts reported in the statement of financial position.

The Organization does not maintain collateral for its receivables except for mortgages and notes receivable and does not believe significant risk exists at December 31, 2021 or 2020. Credit risk for mortgages and notes receivable is concentrated because substantially all of the balances are due from individuals located in the same geographic region. Management considered the collateral pledged from mortgages and notes receivable to be adequate at December 31, 2021 and 2020.

Note 5—Related party transactions and affiliations

Contributions from members of the Board for the years ended December 31, 2021 and 2020 were \$129,838 and \$78,012, respectively. Pledges receivable from the Board and employees of AHFH for the years ended December 31, 2021 and 2020 were \$9,550 and \$412,000, respectively. Expenses paid by the Organization for services provided by Board related businesses for the years ended December 31, 2021 and 2020 were \$405,710 and \$679,544, respectively.

The Organization operates within a covenant agreement with HFHI. The Organization tithes to support HFHI's international homebuilding work. Tithes to HFHI totaled \$226,334 and \$91,333 for the years ended December 31, 2021 and 2020, respectively.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 6—Mortgages and notes receivable

Mortgages receivable consisted of the following at December 31:

	<u>2021</u>	<u>2020</u>
Gross mortgages receivable	\$ 14,559,205	\$ 15,318,457
Financing discount based on imputed interest at rates ranging from 4% to 8%	<u>(5,134,644)</u>	<u>(5,535,094)</u>
Mortgages receivable, net of unamortized discount	9,424,561	9,783,363
Current portion of mortgages receivable	<u>(767,274)</u>	<u>(789,238)</u>
	<u>\$ 8,657,287</u>	<u>\$ 8,994,125</u>

Mortgages receivable were valued using the income approach and inputs were considered Level 2 under the fair value hierarchy. Gross undiscounted future mortgage payments scheduled to be collected at December 31, 2021 are as follows:

2022	\$ 767,274
2023	766,777
2024	746,976
2025	739,548
2026	729,732
Thereafter	<u>10,808,898</u>
	<u>\$ 14,559,205</u>

Notes receivable on 2nd liens consisted of the following at December 31:

	<u>2021</u>	<u>2020</u>
Gross notes receivable for 2 nd liens	\$ 2,959,920	\$ 3,110,446
Financing discount based on imputed interest at rates ranging from 4% to 8%	<u>(1,967,509)</u>	<u>(2,105,456)</u>
Notes receivable on 2 nd liens, net of unamortized discount	<u>\$ 992,411</u>	<u>\$ 1,004,990</u>

During 2020, the Organization sold 40 mortgages without recourse to a financial institution for \$901,460. These mortgages had balances of \$1,023,832 (\$893,750 net of unamortized discount) as of the cut-off date for the transaction. The Organization recorded a gain on the sale of mortgages of \$181,448 for the year ended December 31, 2020. As per the terms of the sale agreements, AHFH remains responsible for the servicing of these mortgage notes receivable. The mortgage notes receivable sold are no longer included as assets in the consolidated statements of financial position.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 7—ReStore inventory

ReStore inventory consisted of the following at December 31:

	2021	2020
Donated goods	\$ 432,597	\$ 248,911
Purchased materials	1,226,581	603,510
	<u>\$ 1,659,178</u>	<u>\$ 852,421</u>

Note 8—Property and equipment

Property and equipment consisted of the following at December 31:

	2021	2020
Land	\$ 3,678,393	\$ 3,678,393
Buildings and improvements	7,970,903	6,943,306
Equipment	837,494	551,622
Trucks	379,333	279,185
	12,866,123	11,452,506
Accumulated depreciation	(1,970,059)	(1,689,045)
Total property and equipment, net	<u>\$ 10,896,064</u>	<u>\$ 9,763,461</u>

Property and equipment financed under capital lease obligations totaled \$153,489 and \$189,867, net of accumulated amortization of \$206,208 and \$168,830, as of December 31, 2021 and 2020, respectively. Total depreciation and amortization expense was \$281,013 and \$266,606 for the years ended December 31, 2021 and 2020, respectively.

Note 9—Pledges receivable

The Organization received Pledges to fund new ReStores and future purchases of land. Pledges are stated at their realizable value, net of an allowance for uncollectible pledges. The Organization did not record a discount on long term pledges given the nominal impact on the consolidated financial statements.

Net pledges receivable consisted of the following at December 31:

	2021	2020
Capital campaign pledges	\$ 66,550	\$ 413,000
Less allowance for doubtful collections	-	(79,615)
Pledges receivable, net	<u>\$ 66,550</u>	<u>\$ 333,385</u>

Pledges receivable maturity dates at December 31 were as follows:

	2021	2020
Less than one year	\$ 66,550	\$ 121,000
One to five years	-	292,000
	<u>\$ 66,550</u>	<u>\$ 413,000</u>

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 10—Long-term debt

Long-term debt consisted of the following at December 31:

	<u>2021</u>	<u>2020</u>
Promissory note to banking institution	\$ 7,250,000	\$ 5,457,871
Construction loan payable to banking institution	38,828	-
Habitat Mortgage Solutions loan	1,850,000	-
Total debt	9,138,828	5,457,871
Unamortized debt issuance costs	(115,962)	(130,457)
Total debt, net of unamortized debt issuance costs	9,022,866	5,327,414
Current portion of debt, net	(180,325)	-
Long-term debt, net	<u>\$ 8,842,541</u>	<u>\$ 5,327,414</u>

On May 1, 2014, the Organization entered into a loan agreement for \$5,500,000 with Wells Fargo Bank for the purpose of financing the acquisition of the land and building for the Austin ReStore. The promissory note was a fixed interest rate note (3.82% at December 31, 2019) with escalating monthly payments due through the maturity date of June 1, 2039. This note was secured by the Austin ReStore's land and building. On December 30, 2019, the Organization refinanced this loan with Frost Bank. The new loan has a fixed interest rate of 3.03% and matures on December 30, 2029. Interest only shall be due and payable monthly on the last day of the month beginning on January 30, 2020 until December 30, 2021 at which time monthly installments of both principal and interest will be due and payable until the maturity date. This note is secured by the Austin ReStore's land and building in addition to the construction of a new warehouse in south Austin. The principal amount of this note is \$7,500,000 and the Organization was advanced \$7,250,000 as of December 31, 2021.

On December 1, 2021, the Organization entered into a promissory note for \$1,850,000 with Habitat Mortgage Solutions for the purpose of financing the acquisition of land upon which the Organization will construct thirty affordable housing units. The note bears interest at a rate of 3.00% per annum and matures December 31, 2025. Interest only payments are due quarterly beginning December 31, 2021. Home sale prepayment amounts are due on June 30th of each year following the year in which the twelfth home is sold. The home sale prepayment amount is calculated by multiplying the number of homes sold in the prior fiscal year by \$97,368. The note is secured by the acquired land. The outstanding balance on the note is \$1,850,000 as of December 31, 2021.

On November 3, 2021, the Organization entered into a promissory note for \$2,100,000 with a financial institution. The note has a fixed interest rate of 3.97% per annum and matures on November 3, 2031. Interest only shall be due and payable monthly on the third day of the month beginning on December 3, 2021 until December 3, 2022 at which time monthly installments of both principal and interest will be due and payable until the maturity date. The Organization was advanced \$38,828 as of December 31, 2021.

Future maturities of long-term debt at December 31, 2021 are as follows:

<u>Years Ending December 31,</u>	
2022	\$ 180,325
2023	206,031
2024	212,370
2025	2,068,905
2026	225,640
Thereafter	6,245,557
	<u>\$ 9,138,828</u>

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 10—Long-term debt (continued)

The credit facility (see Note 12), notes payable, and other long-term debt agreements contain certain financial covenants, including requirements for liquidity, earnings, and fixed charge coverage. The agreements also contain additional conditions limiting indebtedness, capital expenditures, and various other covenants as defined in the agreements. Failure to comply with the covenants could result in the debt being called by the lenders. As of December 31, 2021, and through the date of this report, the Organization was in compliance with such covenants.

Note 11—Paycheck Protection Program loan

In April 2020 and March 2021, the Organization received loans each for \$768,200 under the Paycheck Protection Program (“PPP”) as part of the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”). Under the terms of the CARES Act, PPP loan recipients can apply for, and be granted, forgiveness of all or a portion of the loans granted under the PPP loan. Such forgiveness is determined, subject to limitations and ongoing rulemaking by the U.S. Small Business Administration (“SBA”), based on the use of loan proceeds for payroll costs and mortgage interest, rent or utility costs, and the maintenance of employee and compensation levels. The Organization applied for forgiveness with the SBA and received correspondence from the SBA in April 2021 that the original PPP loan had been forgiven in full. As a result, the Organization recognized \$768,200 of the PPP loan forgiveness as other income in the accompanying consolidated statement of activities. The Organization applied for forgiveness with the SBA and received correspondence from the SBA in March 2022 that the second PPP loan had been forgiven in full.

Note 12—Credit facility and letters of credit

On December 30, 2019, the Organization entered into a credit facility with Frost Bank. The credit facility has a maximum principal amount available of \$2,000,000. The credit facility was amended in December 2021 to extend the maturity date to December 30, 2022. The annual interest rate for the new credit facility is a variable rate based on AMERIBOR plus 1.5% (0.15% at December 31, 2021). No amounts have been drawn against this facility at December 31, 2021.

In April 2020, the Organization entered into a revolving line of credit with a community foundation to complete construction of its Philomena row homes in the Mueller subdivision. The revolving line of credit has a maximum borrowing capacity of \$1,000,000 and borrowings bear interest at 1%. The revolving line of credit matures in April 2022 and was not renewed. Quarterly interest only payments are required beginning July 2020 and continue through maturity. All unpaid principal and accrued but unpaid interest is due and payable upon maturity. As of December 31, 2021, AHFH had a balance of \$-0- outstanding on this revolving line of credit.

In June 2021, the Organization entered into a guidance line of credit with Pioneer Bank. The guidance line of credit has a maximum borrowing capacity of \$3,000,000 and borrowings bear interest at the floating Pioneer Bank Prime Rate (3.25% at the time of the agreement). The guidance line of credit is available beginning on the date of close and for the next twelve months. Individual notes issued under the guidance line of credit mature three years from the date each note closes. Monthly interest only payments are required beginning the first month after the individual notes are issued and continue through maturity. All unpaid principal and accrued but unpaid interest is due and payable upon each maturity date. As of December 31, 2021, AHFH had a balance of \$-0- outstanding on this guidance line of credit.

During the normal course of business, the Organization entered into letters of credit with financial institutions totaling \$639,078 and \$462,730 at December 31, 2021 and 2020, respectively, pursuant to subdivision construction agreements with the city of Austin. The letters of credit have expiration dates between March 2022 and January 2023. The letters specify that amounts may be drawn by the city of Austin. There have been no amounts drawn under these letters of credit as of December 31, 2021 or 2020.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 13—Notes payable - TDHCA

Notes payable to TDHCA consisted of the following at December 31:

	<u>2021</u>	<u>2020</u>
Gross notes payable - TDHCA	\$ 2,212,330	\$ 2,313,045
Financing discount based on imputed interest at rates ranging from 4% to 7%	<u>(767,353)</u>	<u>(821,317)</u>
Mortgages receivable, net of unamortized discount	1,444,977	1,491,728
Current portion of mortgages receivable	<u>(109,658)</u>	<u>(111,816)</u>
	<u>\$ 1,335,319</u>	<u>\$ 1,379,912</u>

Notes payable to TDHCA were valued using the income approach and inputs were considered Level 2 under the fair value hierarchy. Gross undiscounted future mortgage payments scheduled to be collected from mortgagees and remitted to TDHCA at December 31, 2021 are as follows:

Years Ending December 31,

2022	\$ 109,658
2023	109,659
2024	109,659
2025	109,659
2026	109,659
Thereafter	<u>1,664,036</u>
	<u>\$ 2,212,330</u>

Note 14—Net assets with donor restrictions

Net assets with donor restrictions were available for the following purposes at December 31:

	<u>2021</u>	<u>2020</u>
Capital campaign	\$ 515,476	\$ 1,013,438
Special events	211,580	211,580
UT Campus Chapter	<u>7,329</u>	<u>9,003</u>
	<u>\$ 734,385</u>	<u>\$ 1,234,021</u>

Net assets released from restrictions consisted of the following at December 31:

	<u>2021</u>	<u>2020</u>
Capital campaign	\$ (697,946)	\$ (169,405)
Special events	-	(188,625)
UT Campus Chapter	(1,674)	(786)
OWANA	-	<u>(52,654)</u>
Net assets released from restrictions	<u>\$ (699,620)</u>	<u>\$ (411,470)</u>

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 15—Retirement plan

The Organization sponsors a 401(k) plan that covers substantially all employees. The Organization’s contributions to the plan for the years ended December 31, 2021 and 2020 were \$168,089 and \$151,659, respectively.

Note 16—Lease commitments

The Organization leases retail space, a construction warehouse, telephone equipment, and a copier under various noncancelable operating leases. Rent expense under these leases totaled \$392,176 and \$279,288 for the years ended December 31, 2021 and 2020, respectively, which are reflected as occupancy and office expenses in the accompanying statements of functional expenses. In October 2018, AHFH entered into a new operating lease for the San Marcos ReStore location which opened to the public on December 13, 2018. In December 2020, AHFH entered into a new operating lease for a third ReStore location which opened to the public in November 2021. The operating lease for the third ReStore commenced in September 2021.

Future minimum payments under operating leases consisted of the following as of December 31, 2021:

<u>Years Ending December 31,</u>	
2022	\$ 563,600
2023	578,383
2024	594,396
2025	612,869
2026	625,188
Thereafter	<u>2,396,256</u>
	<u>\$ 5,370,692</u>

The Organization also has a noncancelable capital lease agreement for solar panels. Future minimum payments under the capital lease consisted of the following as of December 31, 2021:

<u>Years Ending December 31,</u>	
2022	\$ 41,575
2023	41,575
2024	41,575
2025	<u>38,111</u>
Total minimum lease payments	162,836
Less amount representing interest (3% annually)	<u>(9,347)</u>
Total capital lease obligations	153,489
Less current portion of capital lease obligations	<u>(37,484)</u>
Long term portion of capital lease obligation	<u>\$ 116,005</u>

Note 17—Contingencies

The Organization receives government grants for specific purposes that are subject to review and audit by government agencies. The Organization is also funded by grants and contracts that are subject to review and audit by the grantor agencies. These contracts have certain compliance requirements and, should audits by the government or grantor agencies disclose any areas of substantial noncompliance, the Organization may be required to refund any disallowed costs.

AUSTIN HABITAT FOR HUMANITY, INC.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 18—Federal income taxes

The Organization is subject to federal income taxes on unrelated business income, which consists of ReStore sales of purchased materials. As of December 31, 2021 and 2020, the Organization has incurred cumulative net operating losses of approximately \$4,400,000 and \$4,000,000, respectively, for federal income tax purposes. These net operating losses may be used to offset future taxable unrelated business income. If not utilized, approximately \$2,182,000 of these losses will expire beginning in 2027. A full valuation allowance has been recorded as utilization is uncertain. The net change in the total valuation allowance for the years ended December 31, 2021 and 2020 was approximately \$400,000 and \$1,400,000, respectively.

Note 19—Subsequent events

In 2022, the Organization received an unrestricted contribution from Habitat for Humanity International in the amount of \$8,500,000.

SUPPLEMENTARY INFORMATION

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATING SCHEDULE OF FINANCIAL POSITION

DECEMBER 31, 2021

	Austin Habitat for Humanity	Austin Neighborhood Alliance for Habitat, Inc.	HomeBase Texas	Eliminations	Total
ASSETS					
Current Assets:					
Cash and cash equivalents	\$ 7,360,274	\$ -	\$ 434,751	\$ -	\$ 7,795,025
Restricted cash	1,792,129	-	-	-	1,792,129
Accounts receivable	734,482	-	129,178	(540,256)	323,404
Pledges receivable, net	66,550	-	-	-	66,550
Mortgages receivable, current portion, net	767,274	-	-	-	767,274
ReStore inventory	1,659,178	-	-	-	1,659,178
Home construction in progress	856,968	-	-	-	856,968
Prepaid expenses and other current assets	537,367	-	-	-	537,367
Total Current Assets	13,774,222	-	563,929	(540,256)	13,797,895
Land held for development	4,683,150	-	-	-	4,683,150
Land held for sale	1,494,117	-	-	-	1,494,117
Mortgages receivable, long-term portion, net	8,657,287	-	-	-	8,657,287
Notes receivable, 2 nd lien, net	-	-	992,411	-	992,411
Property and equipment, net	10,896,064	-	-	-	10,896,064
Total Assets	\$ 39,504,840	\$ -	\$ 1,556,340	\$ (540,256)	\$ 40,520,924

See report of independent auditor.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATING SCHEDULE OF FINANCIAL POSITION (CONTINUED)

DECEMBER 31, 2021

	Austin Habitat for Humanity	Austin Neighborhood Alliance for Habitat, Inc.	HomeBase Texas	Eliminations	Total
LIABILITIES AND NET ASSETS					
Current Liabilities:					
Accounts payable	\$ 632,459	\$ -	\$ 26,353	\$ -	\$ 658,812
Accrued expenses	1,076,436	-	540,256	(540,256)	1,076,436
Deferred revenue	3,463,671	-	-	-	3,463,671
Capital lease obligation, current portion	37,484	-	-	-	37,484
Notes payable - TDHCA, current portion	109,658	-	-	-	109,658
Long-term debt, current portion	180,325	-	-	-	180,325
Paycheck Protection Program loan	768,200	-	-	-	768,200
Total Current Liabilities	6,268,233	-	566,609	(540,256)	6,294,586
Capital lease obligation, long-term portion	116,005	-	-	-	116,005
Notes payable - TDHCA, long-term portion	1,335,319	-	-	-	1,335,319
Long-term debt, net of debt issuance costs	8,842,541	-	-	-	8,842,541
Total Liabilities	16,562,098	-	566,609	(540,256)	16,588,451
Net Assets:					
Without donor restrictions	22,208,357	-	989,731	-	23,198,088
With donor restrictions	734,385	-	-	-	734,385
Total Net Assets	22,942,742	-	989,731	-	23,932,473
Total Liabilities and Net Assets	\$ 39,504,840	\$ -	\$ 1,556,340	\$ (540,256)	\$ 40,520,924

See report of independent auditor.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATING SCHEDULE OF ACTIVITIES

YEAR ENDED DECEMBER 31, 2021

	Austin Habitat for Humanity	Austin Neighborhood Alliance for Habitat, Inc.	HomeBase Texas	Eliminations	Total
Revenues:					
Contributions and Other Income:					
Contributions	\$ 2,852,532	\$ -	\$ -	\$ -	\$ 2,852,532
Home building sponsorship revenues	2,107,376	-	-	-	2,107,376
Investment income	9,159	-	-	-	9,159
Other income	2,347,498	-	106,327	(189,084)	2,264,741
Total Contributions and Other Income	<u>7,316,565</u>	<u>-</u>	<u>106,327</u>	<u>(189,084)</u>	<u>7,233,808</u>
ReStore Revenues:					
ReStore sales	7,318,500	-	-	-	7,318,500
In-kind donation of inventory	4,022,595	-	-	-	4,022,595
Cost of goods sold	(5,899,306)	-	-	-	(5,899,306)
Sales discounts and refunds	(290,288)	-	-	-	(290,288)
Total ReStore Revenues, net	<u>5,151,501</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,151,501</u>
Low-Cost Housing Revenues:					
Home sales	4,699,500	-	-	-	4,699,500
In-kind contributions of labor and construction materials	665,987	-	-	-	665,987
Mortgage discount and amortization	346,487	-	(12,579)	-	333,908
Other housing revenues	-	-	3,510	-	3,510
Cost of homes sold	(5,137,326)	-	-	-	(5,137,326)
Total Low-Cost Housing Revenues, net	<u>574,648</u>	<u>-</u>	<u>(9,069)</u>	<u>-</u>	<u>565,579</u>
Total Revenues	<u>13,042,714</u>	<u>-</u>	<u>97,258</u>	<u>(189,084)</u>	<u>12,950,888</u>

See report of independent auditor.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATING SCHEDULE OF ACTIVITIES (CONTINUED)

YEAR ENDED DECEMBER 31, 2021

	Austin Habitat for Humanity	Austin Neighborhood Alliance for Habitat, Inc.	HomeBase Texas	Eliminations	Total
Expenses:					
Low-cost housing program	\$ 2,750,381	\$ -	\$ -	\$ -	\$ 2,750,381
ReStore program	4,766,961	-	-	-	4,766,961
Fundraising	1,264,475	-	-	-	1,264,475
Management and general	972,722	-	193,141	(189,084)	976,779
Total Expenses	<u>9,754,539</u>	<u>-</u>	<u>193,141</u>	<u>(189,084)</u>	<u>9,758,596</u>
Change in net assets	3,288,175	-	(95,883)	-	3,192,292
Transfer of net assets	5,131,316	(5,131,316)	-	-	-
Net assets, beginning of year	<u>14,523,251</u>	<u>5,131,316</u>	<u>1,085,614</u>	<u>-</u>	<u>20,740,181</u>
Net assets, end of year	<u>\$ 22,942,742</u>	<u>\$ -</u>	<u>\$ 989,731</u>	<u>\$ -</u>	<u>\$ 23,932,473</u>

See report of independent auditor.



Application for OHDA Funding □ 2023

Tab 3c Board Resolution

CERTIFICATE OF CORPORATE RESOLUTION

We, Yvette Flores, Chair, and Laura Toups, Secretary, of Austin Habitat for Humanity, a Texas corporation, hereby certify that:

1. Austin Habitat for Humanity is a corporation organized and existing under the laws of the State of Texas;
2. All franchise and other taxes required to maintain the corporate existence of Austin Habitat for Humanity have been paid and no taxes are delinquent;
3. No proceedings are pending for the forfeiture of its certificate of incorporation or for its dissolution, voluntarily or involuntarily;
4. It is in good standing with the State of Texas;
5. There are no provisions in the articles of incorporation or bylaws of this corporation limiting the power of its Board of Directors to pass the resolution set forth below;
6. The Secretary is the keeper of the records and minutes of the corporation and on February 22, 2023, a regular meeting of the Board of Directors was held, which was properly called and held in accordance with the law and with the corporation's bylaws;
7. A quorum of the Board of Directors have consented to the action proposed; and
8. As a result of this affirmative vote, the following resolution was adopted:

BE IT RESOLVED that the Board of Directors of Austin Habitat for Humanity authorizes the Chief Executive Officer or whomever that person deems appropriate at their sole discretion to have the authority to apply for funding from the City of Austin, Housing and Planning Department, to support affordable homeownership, including through the Ownership Housing Development Assistance (OHDA) program.

We certify that the above resolution has not been altered, amended, rescinded or repealed and is now in full force and effect.

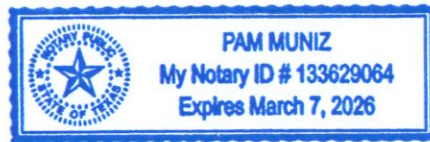
We also certify that Yvette Flores is the Chair of the corporation and Laura Toups is the Secretary.

Signed on February 28, 2023 by the Chair of the corporation.

Yvette Flores
Chair

This instrument was acknowledged before me on February 28, 2023 by Yvette Flores,
Chair of Austin Habitat for Humanity, Inc., a corporation, on behalf of said corporation.

Pam Muniz
Notary Public, State of Texas



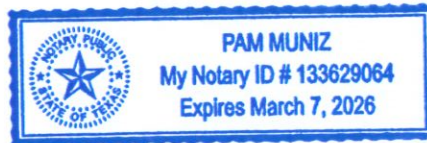
State of Texas
County of Travis

Signed on Feb. 27, 2023 by the Secretary of the corporation.

Laura L. Toups
Secretary

This instrument was acknowledged before me on February 27, 2023 by Laura Toups,
Secretary of Austin Habitat for Humanity, Inc., a corporation, on behalf of said corporation.

Pam Muniz
Notary Public, State of Texas
County of Travis





Application for OHDA Funding 2023

Tab 3d Financial Statements

Please note that because Austin Habitat for Humanity is a nonprofit corporation, we have submitted our audited financials under Tab 3b.



Application for OHDA Funding 2023

Tab 3e Funding Commitment Letters

May 1, 2023

Mr. James B. May
Community Development Manager
City of Austin, Housing & Planning Department
1000 East 11th Street
Austin, TX 78702

Dear Mr. May,

On behalf of Austin Habitat for Humanity and the families we serve, thank you for the opportunity to apply for continued support of our Persimmon at Meadow Lake development in Southeast Austin, which will eventually offer 126 units for purchase by people and families at or below 80% MFI.

With respect to the commitment letters to be attached to this proposal, Austin Habitat has received previous funding from the City of Austin (\$11,340,000) and has grants pending with several supporters including Meadows Foundation (\$200,000 request Fall 2023) Moody Foundation (\$100,000 request submitted March 2023) with other grant applications to follow. In addition, we expect more than \$1 million in special event income to be generated by our gala events in 2023 and 2024.

We are also working with a consultant team to generate \$3,500,000 additional support through New Markets Tax Credits, and continuing to work with teams at Austin Community Foundation and Habitat Mortgage Solutions on potential low-interest loans, as well as reaching out to conventional financing partners.

We recognize that a significant portion of the funding for this build will come as the homes are built and sold, and we are able to direct the revenues generated by home purchases (with third-party lenders) into this build. In the meantime we are grateful for the City's support for the initial stages of the development and are continuing to work to diversify our sources.

We welcome any questions on the Habitat model and its relationship to the work supported by this proposal, and thank you and the City for the continued support.

In Partnership,



Michele Anderson
Chief Executive Officer

Board Members

Yvette Flores, *Chair* □ Mason Ayer □ Bob Barnes □ A.J. Bingham □ Joe Bland □ Kevin Cunningham □
Lauren Dupuis □ Tami Garcia □ John Garrett □ Melinda Garvey □ Larry Graham □ Dr. Rev. Daryl Horton □
Phil Hutchinson □ Dana Leaman □ Robert Lee □ Ryan Mattox □ Nikelle Meade □ Abby Mellott □ Terry Mitchell □
Jessica Nelson □ Mia Parton □ Ka'ique Prince □ Cynthia Rhodes-Patterson □ Ross Sabolcik □
Neha Sampat □ Charmaine Sellers □ Shelli Taylor □ Alex Shin Valdes □ Laura Toups

500 W Ben White Blvd, Austin, TX 78704
512-472-8788 □ austinhabitat.org

□ **e build homes,**
communities and hope □

From: [Kelly Outlaw](#)
To: [Kate Reznick](#)
Subject: FW: update
Date: Monday, April 18, 2022 12:59:02 PM
Attachments: [image001.png](#)

Kelly Outlaw | Chief Financial & Operating Officer | Austin Habitat for Humanity
koutlaw@ahfh.org | O:(512) 472-8788 (x114) | C:(512) 281-6295 | 500 W Ben White Blvd
www.austinhabitat.org

From: Coralie Pledger <cpledger@austincf.org>
Sent: Thursday, February 3, 2022 12:52 PM
To: Kelly Outlaw <koutlaw@ahfh.org>
Subject: update

Hi Kelly,
I hope you are staying warm and safe!

I wanted to let you know we received a very favorable response from our Community Impact Committee on Tuesday regarding financing for the three projects. They approved our moving forward conditioned upon completion of underwriting and structure. Here's what we are thinking now and would love to get your input:

- Debt in two tranches
 - Debt #1 - \$4,000,000 which includes refinancing the land loan from Habitat International
 - Funded in Q3 2022 and matures in 2024 with pay-downs annually (based on cash flow from all projects per your proformas)
 - Rate – █%
 - Collateral – land, restricted cash but also considering loan covenants instead (minimum net assets, pay-off from sales proceeds, etc)
 - Debt #2 - \$8MM with █ as a participant from \$3-\$5MM
 - Funded in 2024 after payoff of Debt #1 (need to check timing here)
 - Maturity in 2027
 - Rate and collateral – same
- ACF investing \$650,000 from █ and raising the rest from other philanthropic funders. Aggregated capital will be used to fund through one loan to Habitat per above terms.

The pitch deck we're preparing for our investors would include Habitat info and also the UFCU mortgage program so we can make that available to you both beforehand.

Let me know how this all sounds to you –



Coralie Pledger (*she / her / hers*)
Chief Financial Officer

Austin Community Foundation
4315 Guadalupe Street, Suite 300 Austin, Texas 78751
Direct 512 220 1150 **Main** 512 472 4483
Connect: [Facebook](#) / [Twitter](#) / [LinkedIn](#) / [eNews](#) / [austincf.org](#)

FundATX—Local investments for social good



Application for OHDA Funding 2023

Tab 4 Project Information



Application for OHDA Funding 2023

Tab 4a Market Information



Internal Market Assessment for Persimmon at Meadow Lake: 2023

Pricing and Absorption

All Habitat homes, including those at Persimmon/Meadow Lake, are priced to be affordable to homeowners who are low-income, with incomes at or below 80% of the Median Family Income (MFI) for the Austin-Round Rock Metropolitan Statistical Area (MSA). Based on current estimates, the sale prices for our partner families will be as follows:

Number of Units	Type	Bedrooms	Square Feet	Expected Pricing
42	Flats	2	952	\$155,000
30	Flats	2	1,120	\$160,000
12	Townhomes	2	1,152	\$160,000
12	Townhomes	3	1,322	\$195,000
30	Townhomes	3	1,320	\$205,000

Although these prices are estimated and may be updated to reflect changes in the Median Family Income in the area and/or continued changes in the cost of homebuilding materials, Austin Habitat plans to keep all units affordable to families earning up to 80% of the median family income for the Austin MSA. We will continue working with our lending partners to ensure that the homeowners avoid cost burden, empowering families to use their earnings to reach additional life goals like higher education or starting a small business.

Austin Habitat is breaking ground on this 126-unit development in 2023 and will have an approximately four-year build cycle to complete all units. Our Client Services team maintains an extensive interest/waiting list of potential homebuyers, and makes property available to each potential homeowner as they complete their qualification requirements and as the homes are built. We are developing marketing plans to ensure that we have a continued pipeline of qualified purchasers for the Persimmon homes and all other properties on our list.

Although we have not yet begun qualifying homebuyers for the Persimmon development, we consistently receive more than 1,000 inquiries each year.

Community Conditions

Target Population: Although each development attracts a different mix of partner families, we still expect that our clients will fit the Habitat "profile" in several important ways:

- Income eligibility, with a household income at or below 80% of the Median Family Income (MFI) for the Austin-Round Rock Metropolitan Statistical Area (MSA). The average MFI level of our existing clientele is approximately 75%.
- Ability to make a \$3,000 up-front contribution and stay current on the mortgage after purchase. Austin Habitat's HUD-certified housing counselors work extensively with each before our team qualifies them.
- Willingness to partner in Habitat activities. All potential Habitat homeowners must complete 200 hours of sweat equity and participate in ongoing Habitat activities.

Other than these requirements, Austin Habitat does not seek a specific target population, although our client population is approximately 75% people of color, nearly 80% families with children, and approximately 50% female-headed families. All program guidelines follow applicable laws, such as the Fair Housing Act.

Area Demographics

The Persimmon development is now located within Census Tract 24.42. (Please note that this is a change from Census Tract 24.27 based on 2020 Census redistricting.)

- Total population: 2,922.
- Age: 27.8% are young people age 19 or younger (4.6% are young children under age 5); 12.3% are age 60 and older; the remaining 59.9% are adults age 20-59.
- Gender: 58.2% male; 41.8% female.
- Race/Ethnicity: 76.1% Hispanic/Latino; 20.7% White (not Hispanic); 2.7% Black; 0.5% Asian, Native American, Multiracial/Other.
- Disability Status: Approximately 11.3% of the population of this tract has a disability.
- Poverty: The poverty rate in Census Tract 24.42 is 14.8%, compared with 11.2% county-wide. For female-headed households with children, which make up a significant portion of our client population, the poverty rate is 26.8%.
- Income: The median household in this census tract is \$83,542, and less than 25% have incomes of \$100,000 or more. Nearly half have incomes between \$50,000-\$99,999, suggesting a high population of households with one or more workers who are not able to afford a market-rate home.
- Employment: 74.6% of individuals age 16 and older in this census tract are in the labor force. The unemployment rate for the Census tract was 3.3% in this survey, slightly higher than the county-wide rate of 2.6.
- Healthcare: Approximately 15.7% residents of this Census tract are uninsured, including approximately 13.6% of the residents who are employed.
- Educational Attainment: Approximately 11% of the residents of this Census tract (age 25 or older) have an associate's degree or higher; 45% did not graduate from high school.

All data is sourced from the United States Census, 2021 5-Year American Community Estimates, other than the unemployment rate (Federal Reserve Bank of St. Louis/U.S. Department of Labor).

Overall Local Housing Conditions and Trends

Census Tract 24.42 contains 1,174 total housing units, of which 32.3% were vacant: 6.1% of ownership units and 26.2% of rental units.

- Approximately 83.7% of the homes are detached one-story properties.
- Much of the housing stock in this Census tract is older, with 62.4% built before 1999, suggesting a need for newer properties in the area.
- Approximately 78.3% of the housing units in this Census tract are owner-occupied.
- More than 50% of homeowners with mortgages in this tract, and more than 90% of renters, are cost-burdened, paying 30%+ of their monthly incomes for housing.
- The median home value in this tract is \$227,900.

All data is sourced from the United States Census, 2021 5-Year American Community Estimates, other than the unemployment rate (Federal Reserve Bank of St. Louis/U.S. Department of Labor).

In addition, a HousingWorks report shows troubling trends in Council District 2, which encompasses the Persimmon development:

- The median price of homes sold in District 2 had the largest annual increase among all Districts, with a price increase of over \$50,000 or 19.3% between 2019 and 2020.
- Out of all 10 City Council Districts, District 2 contains the highest share of homeowners that pay 30% or more of their income toward housing costs (27%).

General Community Housing Conditions

Stable, high-quality housing is a key to success for many families, but the cost of home has soared in recent years homeownership and stable housing out of reach for many no matter how hard they work. Although local housing prices have moderated in recent months, the median home price in the Austin area is \$450,000; in the City of Austin, it is \$525,000, according to the Austin Board of REALTORS. To successfully purchase and maintain payments on a Central Texas home, a family must earn at least \$165,000 per year, according to the Harvard Joint Commission on Housing Studies (JCHS).

This is almost twice the amount earned by a family making 80% of the Median Family Income (MFI), about \$88,000 for a family of four, the income limit for the Austin Habitat program. Families of color (MFI \$60,000) and families headed by a single mother (MFI \$50,000) who represent the majority of Austin Habitats partner families are even more likely to be struggling to find safe and stable housing.

With homeownership out of reach, families continue to rent. However, renting comes with its own set of difficulties: the average rental price rose 24% in Austin from 2021-22, according to JCHS; more than half of local low-to-moderate income renters are cost-burdened by housing, paying 30% or more of their monthly expenses for housing costs, according to the U.S. Census. Our team hears daily from families stuck in unsafe, unstable, health-harming, overcrowded rental housing situations or doubled-up with family and friends. Many are forced to move frequently due to rising rents, which can disrupt employment and education.

Not only has most housing gotten prohibitively expensive for local residents, numerous impediments exist to the rapid creation of more high-quality affordable homes. The cost of land doubled in the Austin-Round Rock MSA from 2012-18, from \$296,400 per acre to \$590,400 per acre, making it difficult for nonprofits to afford land. The City of Austin has continued to work toward the Housing Blueprint goal of 60,000 new affordable homes, but is considerably behind goal. In the 60-80% MFI group that encompasses most Habitat homebuyers, there was an increase in units produced in 2021, but home production for this population is only at 13% of goal. As a result, there is still a shortage of affordable housing available in the area for approximately 40,000 households in this MFI band, including school teachers, medical assistants, bookkeepers, social workers, electricians, plumbers, and paralegals.

Geographic Area for Potential Homeowners

Please note that while Austin Habitat is happy to welcome individuals and families already living in the area to apply for homeownership in the Persimmon development, particularly given the rapid gentrification of this area, we do not require potential homebuyers to live near the

development where they purchase. Austin Habitat works with potential homebuyers from throughout the Austin area, and all potential buyers are informed that they may need to move from their current neighborhood to Persimmon one of our other developments if they are approved to purchase a home. We have reached out to local neighborhood associations and will continue to do so, and we will work with our partner affordable housing organizations to ensure that eligible neighborhood residents are informed about the availability of these units.

Eligible Homeowner Pool Demographics

The potential homeowners qualified to purchase in Habitat developments have the following demographic profile:

- 7 % low-income¹
- 77% people of color (58% Hispanic/Latino, 15% Black, 4% Asian)
- 39% female-headed households

Competitive Properties

In the January 2023 Austin Housing report from the Texas Realtors and Texas A&M Real Estate Center, approximately 9% of all closed sales were on homes priced up to \$300,000. Although the area that encompasses the Persimmon neighborhood is considered one of the more reasonably-priced parts of Austin, most of the homes in the immediate area would still be out of reach for our client population. In the 78744 zip code, which encompasses the Persimmon development, there is one home and two plots of land for sale for \$300,000 or less, out of 222 total properties for sale. In the zip codes surrounding the Persimmon development, 78704, 78719, 78741, 78742, 78745, 78747 and 78748, there are more than 700 homes available, but only 18 (other than vacant lots and manufactured homes) are on the market for \$300,000 or less.

Market Demand

As discussed above, Austin Habitat maintains an interest/waiting list of eligible potential purchasers for all properties sold through the Affordable Homeownership Program, including ongoing builds at Montopolis, Loyola, and the 126 units to be built and sold at the Persimmon development. Currently, this interest list contains 31 families totaling 78 individuals. Our Communications and Client Services teams are working to develop effective and equitable marketing materials to ensure that when we are able to begin selling these homes in 2024, we will be in the process of qualifying an ongoing pipeline of homebuyers who will be able to successfully purchase and maintain their homes in the Persimmon development.

Demand and Capture

One hundred twenty-six units will be built to complete the Persimmon development, and the Austin Habitat Affordable Homeownership Program currently has approximately 50 potential homebuyers in the process of qualifying to purchase a home. Although some may not qualify, as discussed above, we are answering more than 1,000 contacts in a normal year from interested community members and we expect that the demand for affordable homeownership will continue to rise as the costs of housing increase in the Austin area. As mentioned above, not all of the potential homebuyers for Persimmon, or for any of our developments, are currently

¹ Please note that we are currently placing families in the Park 51 East development, where we are able to offer homes to families earning up to 120 MFI. We do not receive City of Austin funding for Park 51 East.

living in close geographic proximity to the area, but all are committed to purchasing a Habitat home, including moving from their current neighborhood if necessary.

Austin Habitat is not yet able to calculate a capture rate for the Persimmon development because we have not yet begun to qualify clients for this property. We expect that through the extensive interest in affordable homeownership in Austin, our strong reputation as a compassionate nonprofit and as a builder of high-quality affordable homes, and our ongoing community outreach, we will generate sufficient demand for the units. Austin Habitat also continues to offer qualified individuals/families the opportunity to purchase a home at several other developments that are currently being built or are in pre-development in Austin. Therefore, we are able to offer housing to individuals and families on the waiting list who do not wind up living in this development.

Absorption Period

Austin Habitat is developing a detailed plan to build and sell the 126 units at Persimmon over 3-4 years, in multiple rounds of building. As our Affordable Homeownership Program is designed to produce completed properties and purchase-ready families concurrently, we expect to match families with these units by the time they are ready for occupancy. Our Client Services, Communications, and other teams are working together to identify the people and families who would be qualified to purchase and would benefit from the strong access to jobs and transit and develop strong outreach plans designed to attract these populations. Our goal is to pre-sell 51% of the units before undertaking the next phase of building.



Application for OHDA Funding □ 2023

Tab 4b Good Neighbor

City of Austin Good Neighbor Checklist

The Neighborhood Housing and Community Development Office (NHCD) offers a Good Neighbor Policy to standardize process and identify expectations for all projects funded through the City of Austin's Rental Housing Development Assistance (RHDA) and Acquisition and Development (A&D) programs. Applicants of these programs are required to prepare and begin implementing a community engagement plan, including neighborhood notification activities. The community engagement plan is required whether the application is for funding for new construction or renovation of an existing building, regardless of whether there is a change in ownership.

A successful community engagement plan leads to open, ongoing two-way communication between developers and neighbors. This requires good-faith efforts and cooperation by developers, City officials and residents. A positive, open dialogue between housing developers and neighbors can prevent misunderstandings, facilitate prompt resolution of any inadvertent misunderstandings, and provide a fair, thoughtful, dependable means of resolving differences.

The following checklist of items is required of all applicants for funding:

(1) Preliminary Research

- Review the Neighborhood Plan (if applicable)

(2) Neighborhood Notification

- Notify property owners within at least 500 feet of the site and registered neighborhood organizations with boundaries included in the proposed development site, using a written notice, letter or flyer.

(3) Pre-Application Engagement

- Contact neighborhood organizations to provide current information about the project, including any neighborhood association whose boundaries are included in the proposed development site and Neighborhood Planning Contact Team (if applicable). *(see full City of Austin Good Neighbor Guidelines for more detailed information on what kind of information may be appropriate to share)*
- Appoint a Single-Point-of-Contact (SPOC) to serve as the liaison for exchanging information. See application cover sheet and name below.

(4) Application requirements

- Provide communications plan Example of Communications Plan attached.
- Provide documentation showing the content of the notice, and proof of delivery
- Provide signed copy of this checklist.

I have reviewed and completed all of the above checklist items required by the City of Austin's Good Neighbor Guidelines.


Signed


Printed Name



Public Information Meeting
Tuesday, June 12, 2018, 6:30-7:30 p.m.
Perez Elementary School, 7500 S Pleasant Valley Rd.

The City of Austin Public Works Department is currently in the process of designing the Meadow Lake Boulevard street extension project and is hosting a community meeting for residents to learn more about the project and next steps.

The project will create a safe route to schools in the area and will reduce traffic congestion along S. Pleasant Valley Road. The project will feature protected two-way bike lanes, sidewalks, two one-way travel lanes, and a list of other features.

Learn more at austintexas.gov/department/public-works/projects

To RSVP or be added to the project email distribution list, please contact:

Matt Hart, Public Information

(512) 974-7268

matthew.hart@austintexas.gov



Reunión de Información Pública
Martes, 12 de junio, 6:30-7:30 p.m.
Perez Elementary School, 7500 S Pleasant Valley Rd.

El Departamento de Obras Públicas de la Ciudad de Austin está en el proceso de diseño del proyecto de extensión de Meadow Lake Boulevard. El equipo del proyecto está organizando una reunión comunitaria para informar a los residentes sobre el proyecto y los próximos pasos.

Este proyecto creará una ruta más segura a las escuelas de la zona y reducirá la congestión del tráfico a lo largo de S. Pleasant Valley Road. El proyecto contará con ciclovías protegidas de dos vías, aceras, dos carriles de viaje unidireccional y una lista de otras características.

Aprende más en austintexas.gov/department/public-works/projects

Para confirmar su asistencia o ser agregado a la lista de distribución del proyecto, favor de contactar:

Matt Hart, Información Pública
(512) 974-7268
matthew.hart@austintexas.gov



MEADOW LAKE BOULEVARD STREET EXTENSION PROJECT PUBLIC INFORMATION MEETING

Tuesday, June 12, 2018 from 6:30 p.m. - 7:30 p.m.

PEREZ ELEMENTARY SCHOOL
7500 S Pleasant Valley Rd

WELCOME/INTRODUCTIONS

Introduce PM and staff. Potentially use the beginning time for public to meet with staff and show the renderings.

BRIEF OVERVIEW OF PROJECT

The City of Austin Public Works Department...

Run public through the history of the project and discuss the below items.

EXPECTED CONSTRUCTION START

In design phase until December 2018.

Bid phase will begin in January and Construction will start Winter 2019.

CONSTRUCTION BUDGET

\$3 million – Operating Budget funded

PROJECT HIGHLIGHTS

- Protected two-way bike lanes
- Installation of sidewalks
- Two one-way travel lanes
- Street lighting
- Parallel parking
- Water and wastewater lines
- Storm drain
- Detention pond

RESIDENTIAL IMPACTS

- The extension of Meadow Lake Boulevard from Misty Slope Lane to Quicksilver Boulevard as well as sidewalks and other traffic improvements necessary to support safe pedestrian and bicycle routes to Perez Elementary School.
- Improved access and connectivity between the northern and southern portions of Meadow Lake Boulevard.
- Xxx

COMMUNICATIONS DURING PROJECT

- Project team will communicate with residents who sign up for updates as milestones are reached.

CITY OF AUSTIN
PUBLIC WORKS

One Texas Center, 505 Barton Springs Road, Austin, TX 78704



PROJECT CONTACTS

Dario Octaviano, Project Manager, (512) 974-7607

June Routh, Project Consultant, (512) 347-0040

Matt Hart, Public Information, (512) 974-7268

QUESTIONS

WE CONNECT YOU ALL AROUND AUSTIN

www.austintexas.gov/publicworks

512.974.7065

Public Works Department

Meadow Lake Boulevard Street Extension Project

June 2018





AGENDA

- I. Welcome & Introductions
- II. Overview of Project
- III. Timeline, Sequence, Next Steps
- IV. Project Highlights
- V. Residential Impacts
- VI. Questions and Answers

PROJECT OVERVIEW

- **Project Scope:** Add connectivity for residents in the neighborhood by extending Meadow Lake Boulevard from Misty Slope Lane to Quicksilver Boulevard. The project will include sidewalks, protected bicycle lanes and other traffic improvements
- **Project Goal:** Provide safer and more accessible route to schools in the area, including Perez elementary. Facilitate an affordable housing development proposed by Austin Habitat for Humanity (AHFH)

PROJECT HISTORY

- **April 2016:** City Council passes a resolution asking City staff to explore feasibility of extending Meadow Lake Blvd., including adding related mobility improvements as part of the 2016 Bond Development
- **August 2016:** Council directs City staff not to include the project in 2016 Bond, but to move forward project
- **October 2016 to February 2017:** PER (Preliminary Engineering Report) is developed, providing clearer picture of project scope and baseline schedule and budget
- **July 2017:** Design phase begins
- **Sept. 2017:** City Council approves appropriation to fund the complete project in FY2018 Capital Budget

NEXT STEPS

- **Now – Winter 2018:** Complete project design phase
Public Meeting Prior to Bid Phase
- **Late Winter 2018 – Early Spring 2019:** Bid phase will begin
Public Meeting #3 Prior to Construction
- **Summer 2019:** Construction anticipated to begin
- **Winter 2020:** Anticipated construction completion

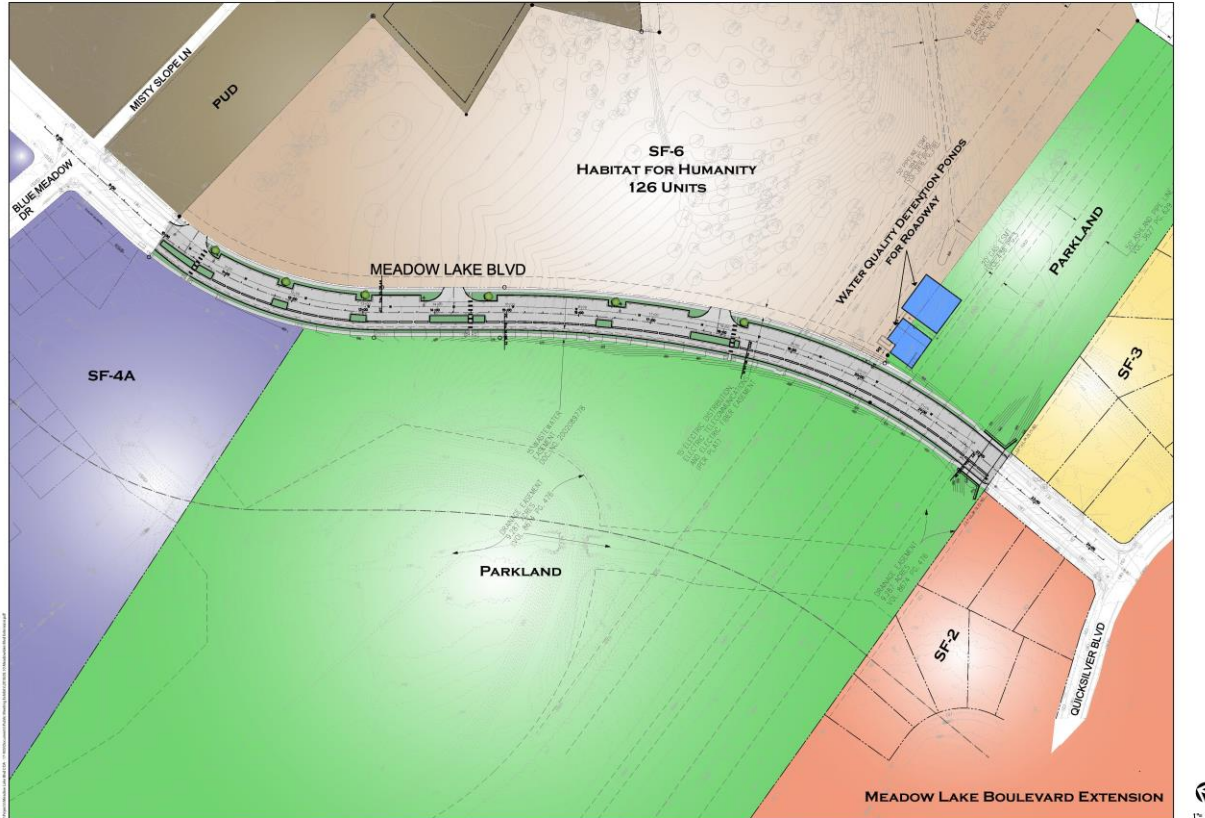
PROJECT HIGHLIGHTS

- **Protected two-way bike lanes**
- **Installation of sidewalks**
- **Two one-way travel lanes**
- **Street lighting**
- **Parallel parking**
- **Storm drain**
- **Detention and water quality ponds**

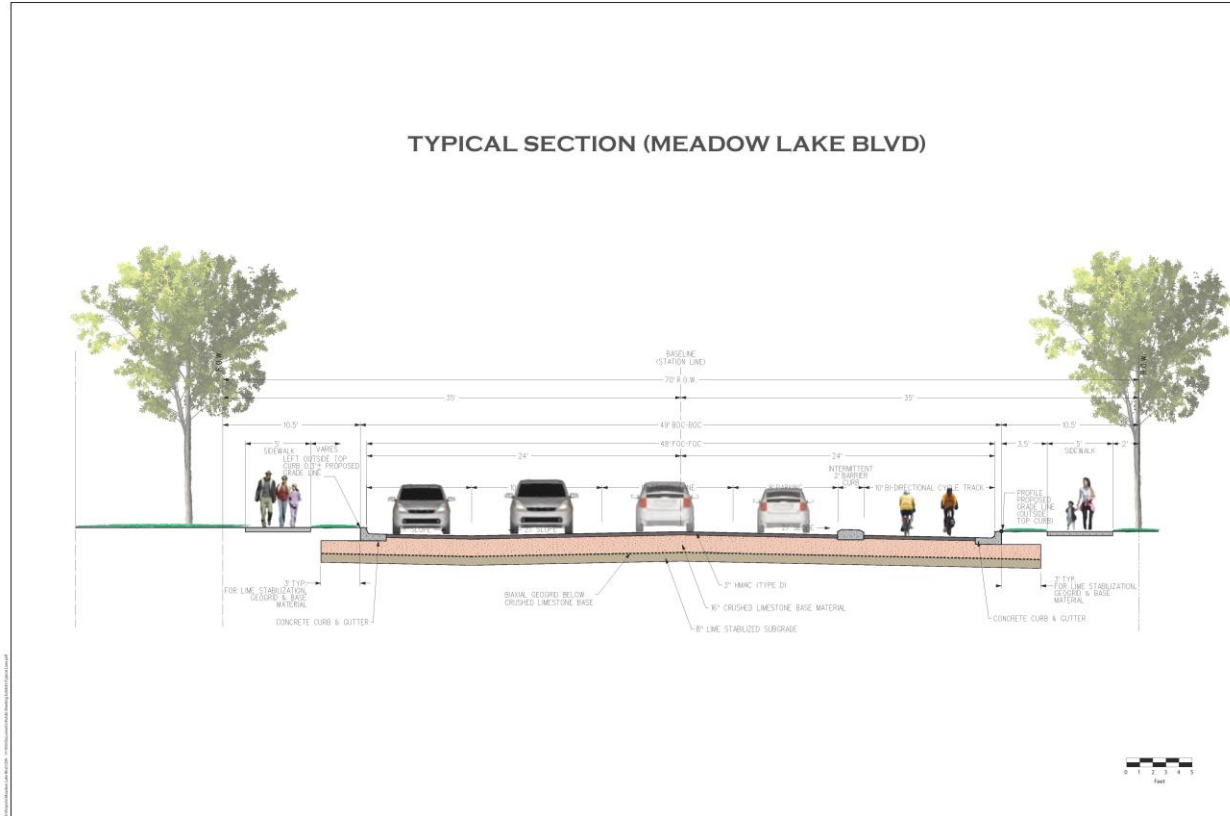
RESIDENTIAL IMPACTS

- **Extends Meadow Lake Boulevard**
- **Provides better access to parkland**
- **Sidewalks and other traffic improvements**
- **Safety**
- **Improved fire and public safety access**
- **Improved access and connectivity**

RENDERINGS

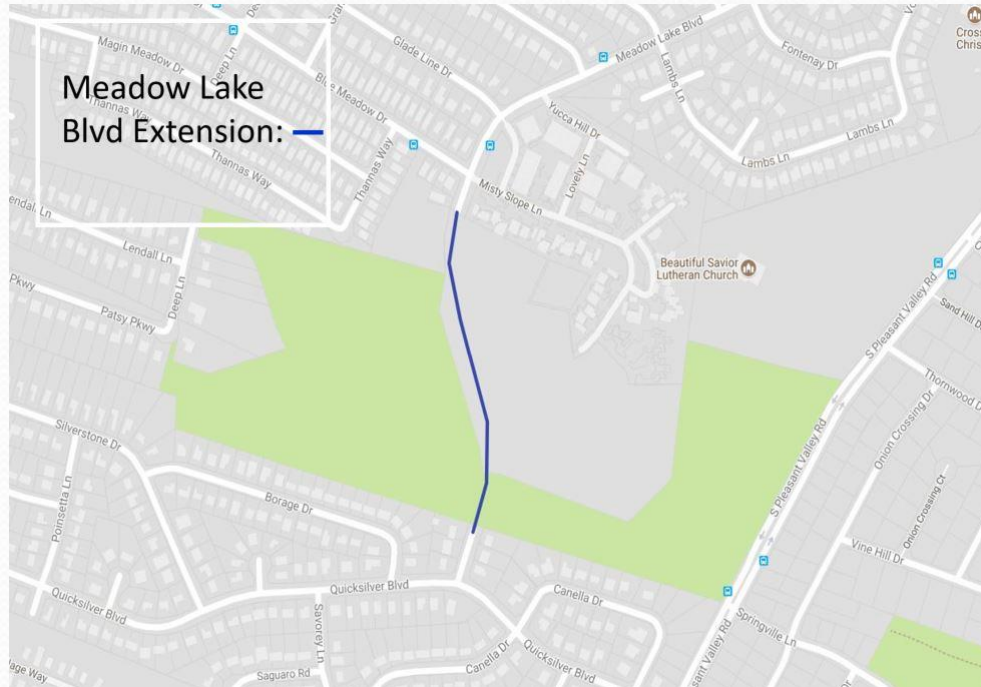


RENDERINGS



INTERACTIVE MAP

An interactive map of proposed improvements for the project is available at austintexas.gov/department/meadow-lake-boulevard-extension-project



COMMUNITY ENGAGEMENT

The website will be updated regularly with the most up-to-date information we have available. We will also send out updates via email to interested stakeholders.

To sign up for updates, visit the website or contact Dario.Octaviano@austintexas.gov

Website: www.austintexas.gov/department/meadow-lake-boulevard-extension-project

For specific questions regarding upcoming meetings or outreach, contact matthew.hart@austintexas.gov or call 512-974-7268.

QUESTIONS & ANSWERS



RESOLUTION NO. 20160421-036

WHEREAS, Imagine Austin's Comprehensive Plan includes as one of the Housing and Neighborhoods Building Blocks to "Increase the availability of affordable housing, including housing for very low-income persons, through new and innovative funding mechanisms, such as public/private partnerships;" and

WHEREAS, Imagine Austin identifies "improving student stability by preserving existing affordable housing and increasing access to new affordable housing" as a key challenge for the future; and

WHEREAS, Austin Habitat for Humanity (Habitat) is a local non-profit partner that serves people of all backgrounds through leveraging community engagement to build affordable communities; and

WHEREAS, Habitat owns a 14.65 acre property at 7051 Meadow Lake, and is planning a project that would include 125 units that target homeownership at income brackets from 60% MFI to 120% MFI; and

WHEREAS, Perez Elementary School, located on South Pleasant Valley Road, is losing students which impacts their funding level, and this reduction in attendance could be offset by promoting new housing for families in the area on properties outside of a floodplain; and

WHEREAS, a road completion is needed, from Misty Slope Lane to Quicksilver Boulevard, for this project to move forward due to current limited access to the property; and

WHEREAS, the cost of transportation infrastructure improvements necessary to access the property would reduce the number of affordable units available on the Meadow Lake property if funded by Habitat; and

WHEREAS, The City of Austin could partner with Habitat to conceptualize a complete street that improves safety by providing dedicated facilities for cars, pedestrians and bicyclists and benefits this area and City residents overall by creating north-south connectivity; and

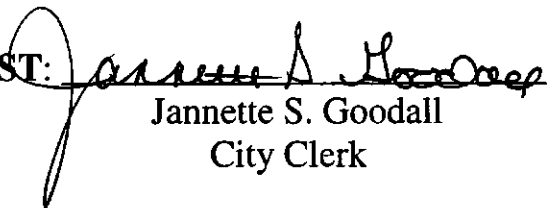
WHEREAS, Council could consider extending the road as part of the next budget process; **NOW, THEREFORE,**

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF AUSTIN:

The City Manager is directed to explore the feasibility of the City building and maintaining the extension of Meadow Lake Boulevard, a public road, from Misty Slope Lane to Quicksilver Boulevard, as well as sidewalks and other traffic improvements necessary to support safe pedestrian and bicycle routes to Perez Elementary School, and prepare an item for Council consideration during the Fiscal Year 2016-2017 budget process.

ADOPTED: April 21, 2016

ATTEST:


Jannette S. Goodall
City Clerk



Application for OHDA Funding 2023

Tab 4c SMART Housing



City of Austin

P.O. Box 1088, Austin, TX 78767
www.cityofaustin.org/housing

Housing and Planning Department

May 1, 2023 (Revision to letters dated August 9, 2021 and November 19, 2019)

S.M.A.R.T. Housing Certification

**Austin Habitat for Humanity- Persimmon/Meadow Lake 14.65 acres
(Project ID 90)**

TO WHOM IT MAY CONCERN:

Austin Habitat for Humanity (development contact Andy Alarcon; phone: 512-478-8788 x247; email: aalarcon@ahfh.org) is developing a 126-unit ownership development on 14.65 acres of property at 7051 Meadow Lake (Persimmon/Meadow Lake).

This revision updates the certification date of the project. No other changes have been proposed.

One-hundred twenty-six (126) of the units will be leased to households at or below 80% Median Family Income (MFI). The project will be subject to a minimum 5-year affordability period after issuance of a certificate of occupancy, unless funding requirements are longer.

HPD certifies that the proposed construction meets the S.M.A.R.T. Housing standards at the pre-submittal stage. Since **100%** of the units will serve households at or below **80%** Median Family Income (MFI); the development will be eligible for **100%** waiver of fees listed in Land Development Code, Chapter 25-1-704, as amended or other fees waived under a separate ordinance. This project is grandfathered due to the original certification being issued in March 2013, and therefore is eligible to receive 100% fee waiver of the Austin Water Utility Capital Recovery Fees. The expected fee waivers include, but are not limited to, the following fees:

AWU Capital Recovery Fees	Site Plan Review	Land Status Determination
Building Permit	Misc. Site Plan Fee	Building Plan Review
Concrete Permit	Construction Inspection	Parkland Dedication (<i>by separate ordinance</i>)
Electrical Permit	Subdivision Plan Review	
Mechanical Permit	Misc. Subdivision Fee	
Plumbing Permit	Zoning Verification	

Prior to issuance of building permits and starting construction, the developer must:

- ◆ Obtain a signed Conditional Approval from the Austin Energy Green Building Program stating that the plans and specifications for the proposed development meet the criteria for a Green Building Rating. (Contact Austin Energy Green Building: 512-482-5300 or greenbuilding@austinenergy.com).
- ◆ Submit plans demonstrating compliance with the required accessibility or visitability standards.

Before a Certificate of Occupancy will be granted, the development must:

- ◆ Pass a final inspection and obtain a signed Final Approval from the Green Building Program. (Separate from any other inspections required by the City of Austin or Austin Energy).

- ◆ Pass a final inspection to certify that the required accessibility or visitability standards have been met.
- ◆ An administrative hold will be placed on the building permit, until the following items have been completed: 1) the number of affordable units have been finalized and evidenced through a sealed letter from project architect and/or engineer, 2) a Restrictive Covenant stating the affordability requirements and terms has been filed for record at the Travis County Clerk Office.

The applicant must demonstrate compliance with S.M.A.R.T. Housing standards after the certificate of occupancy has been issued or repay the City of Austin, in full, the fees waived for this S.M.A.R.T. Housing certification.

Please contact me by phone 512.9748.1594 or by email to brendan.kennedy@austintexas.gov if you need additional information.

Sincerely,

Brendan Kennedy

Brendan Kennedy, Project Coordinator
Neighborhood Housing and Community Development

Cc: Kristin Martinez, AE
Mashell Smith, ORS

Ellis Morgan, NHCD Jonathan Orenstein, AWU



Application for OHDA Funding 2023

Tab 4d MOU with ECHO

Please note that because Austin Habitat for Humanity does not proposed to provide any continuum of care or other homeless services, we have not obtained an MOU with ECHO.



Application for OHDA Funding 2023

Tab 4e Resident Services

AUSTIN HABITAT FOR HUMANITY
APPLICATION FOR OWNERSHIP HOUSING DEVELOPMENT ASSISTANCE
(OHDA) - 2023

RESIDENT SERVICES

Habitat for Humanity provides supportive services to all potential homebuyers in the Affordable Homeownership Program and the general public through our Housing Counseling Program. All 126 buyers/families for Persimmon will take part in this program to ensure they are ready to purchase and successfully maintain a home.

Austin Habitat offers group workshops and one-on-one financial counseling through an in-house program. We have been certified as a Comprehensive Housing Counseling agency by the U.S. Department of Housing and Urban Development (HUD) since 2010 and we employ two HUD-trained, Spanish bilingual counselors. We were recently recertified by HUD through 2025.

Austin Habitat's Housing Counseling Program is designed to assist participants in obtaining and maintaining stable housing, including through Habitats homebuying program. In addition, the program supports low-to-moderate income community members who are not planning to purchase a Habitat home; they may have a goal of homeownership but also may be working towards another goal like improved credit and savings. All services are provided with no cost or with a nominal cost for credit reports, to Habitat clients and the public, in English and Spanish.

Approximately 800 households receive these supportive services annually, and we expect these numbers to continue to increase as we add home builds and partnerships.

For families who do wish to buy a home from Austin Habitat, they are required to attend both workshops and counseling sessions, which are counted toward their sweat equity requirement. Each family who joins our program receives a personalized assessment of their financial situation with specific steps outlined to meet their goal of successful purchase of a Habitat home and ongoing homeownership success.

Austin Habitats benefit to Habitat homeowners does not end when the family purchases their home. We hold the mortgages for more than 260 of our homeowners and are able to assist if they face unexpected difficulties and fall behind on their mortgages, providing forbearance as needed. (We have now changed to a third-party lending model, working exclusively with lenders that offer discounted interest rates to our purchasers. This allows us to immediately apply the purchase price of each home to ongoing building projects.)

The total cost of providing the Housing Counseling Program to all participants is approximately \$258,000 annually. Austin Habitat continues to build the funding base for Housing Counseling services, receiving its first Housing Counseling grant from HUD in 2018. We have continued to receive funding from HUD, and the program is also supported by the Texas Department of Housing and Community Development, the City of San Marcos, Capital One, Independent Financial, Shield-Ayres Foundation, the Texas Association of Realtors Housing Opportunity Foundation, and State Farm. We continue to diversify our support through foundation, government and corporate sources. In addition, the program is supported by unrestricted organizational funds from our ReStores, allowing us to cover operational costs for Housing Counseling and our other community programs.



Application for OHDA Funding 2023

Tab 5 Property Information



Application for OHDA Funding 2023

Tab 5a Appraisal

Please note that Austin Habitat for Humanity has omitted the appraisal from the website copy of our application due to the file size.



Application for OHDA Funding 2023

Tab 5b Property Maps

- 1 Instructions
- 2 Council Districts and Census Tracts

This map allows you to determine your project's City Council District and Census Tract.
- 3 Opportunity Values
- 4 Gentrification Values
- 5 Imagine Austin Centers, Corridors & Mobility Bond Corridors
- 6 Transit
- 7 Healthy Food
- 8 Elementary Schools

Census Tracts & Council Districts 7051 MEADOW LAKE BLVD, TX

Show search results for 705...

Legend [Close]

Census Tracts 2020

Census Tract 24.42

24.42

[Zoom to](#) [More]

Map

Map showing streets: Meadow, Old Po, Misty Slope Ln, Lovely Ln. Address markers: 4701, 4707, 4807.

Coordinates: -97.757 30.177 Degrees

Scale: 100ft

Mobile navigation icons: Home, Layers, Grid, Print

POWERED BY **esri**

Esri, HERE, Garmin, INCREMENT P, NGA, USGS

1 Instructions

2 Council Districts and Census Tracts

3 Opportunity Values

Use this map to determine if your project is located in a census tract with current or emerging opportunity indicators. If the census tract in which your project is located is not shown on the map, it did not score as a high opportunity or emerging opportunity tract. This field will auto-populate on the RHDA/OHDA application when you fill in your census tract.

High and emerging opportunity are determined for each census tract in Austin using the [Enterprise Community Partners Opportunity 360 database](#). Census tracts that rank above average for at least six out of nine Opportunity 360 indices are categorized as "Current High Opportunity Areas." Tracts that rank above average for at least two out of four Opportunity 360 Pathway indices are categorized as "Emerging Opportunity Areas."

4 Gentrification Values

5 Imagine Austin Centers, Corridors & Mobility Bond Corridors

6 Transit

The map interface features a search bar at the top with the text "7051 Meadow Lake Boulevard" and a magnifying glass icon. Below the search bar is a dropdown menu that says "Show search results for 705...". A legend window is open on the left side of the map, titled "Legend", and contains two entries: "High Opportunity" with a light blue square and "Emerging Opportunity" with a purple square. A search result popup is visible on the map, titled "Search result", containing the text "7051 MEADOW LAKE BLVD, AUSTIN, TX, 78744", a "Show more results" link, and a "Zoom to" link. The map itself shows a residential area with streets like Meadow Lake Blvd, Yucca Hill Dr, and Bark Ridge Trl. At the bottom of the map, there is a scale bar for 200ft and a coordinate display showing "-97.759 30.175 Degrees". The bottom right corner of the map has a toolbar with icons for layers, home, and print, and a "POWERED BY esri" logo.

1 Instructions

2 Council Districts and Census Tracts

3 Opportunity Values

4 Gentrification Values

Use this map to determine if your project is located within a census tract that is gentrifying or is vulnerable to gentrification. This field will auto-populate on the RHDA/OHDA application when you fill in your census tract.

This data comes from Uprooted (<http://sites.utexas.edu/gentrificationproject/>), a detailed study on gentrification in Austin conducted by the University of Texas at Austin.

5 Imagine Austin Centers, Corridors & Mobility Bond Corridors

6 Transit

7 Healthy Food

Gentrification Values 7051 Meadow Lake Boulevard X Q

Show search results for 705...

Legend - X

Gentrification_RHDAHODA_view

- Susceptible
- Early: Type 1
- Dynamic
- Late
- Continued Loss
- Missing Home Value Data
- Not Gentrifying

Search result X

7051 MEADOW LAKE BLVD, AUSTIN, TX, 78744

Show more results

Zoom to ...

-97.759 30.175 Degrees

200ft

POWERED BY **esri**

Esri, HERE, Garmin, INCREMENT P, NGA, USGS

- 1 Instructions
- 2 Council Districts and Census Tracts
- 3 Opportunity Values
- 4 Gentrification Values
- 5 **Imagine Austin Centers, Corridors & Mobility Bond Corridors**
- 6 Transit
- 7 Healthy Food
- 8 Elementary Schools

Imagine Austin & Mobility Corridors

7051 MEADOW LAKE BLVD,

Show search results for 705...

Legend

- 2016 Mobility Bond Corridor Projects
 - Construction Eligible Corridor
 - Preliminary Engineering and Design
- Mobility Bond Corridor: 1/2-Mile Buffer
- Imagine Austin Center: 1/2-Mile Buffer
- Imagine Austin Corridor: 1/2-Mile Buffer

Search result

7051 MEADOW LAKE BLVD, AUSTIN, TX, 78744

[Zoom to](#)

-97.785 30.181 Degrees

0.3mi

POWERED BY esri

© 2019 Esri, Garmin, INCREMENT P, NGA, USGS | City of Austin Planning and Development Review Department

- 1 Instructions
- 2 Council Districts and Census Tracts
- 3 Opportunity Values
- 4 Gentrification Values
- 5 Imagine Austin Centers, Corridors & Mobility Bond Corridors
- 6 Transit
- 7 Healthy Food
- 8 Elementary Schools

The map interface features a search bar at the top with the text "7051 MEADOW LAKE BLVD, TX" and a dropdown menu showing "Show search results for 705...". A legend window is open, displaying two categories: "High Frequency Bus Routes: 1/4-Mile Buffer" with a purple square icon, and "Bus Routes: 3/4-Mile Buffer" with a blue square icon. A search result popup is visible, showing "7051 MEADOW LAKE BLVD, AUSTIN, TX, 78744" and a "Zoom to" button. The map itself shows a residential area with various streets and colored overlays representing transit buffers. A scale bar at the bottom left indicates 600ft, and a coordinate box shows "-97.770 30.173 Degrees". The bottom right corner includes a toolbar with icons for layers, home, print, and other map functions, along with the Esri logo and "POWERED BY esri" text.

Use this map to determine if your project is located within 1/4-mile of a high frequency transit route or within 3/4-mile of other transit routes.

- 1 Instructions
- 2 Council Districts and Census Tracts
- 3 Opportunity Values
- 4 Gentrification Values
- 5 Imagine Austin Centers, Corridors & Mobility Bond Corridors
- 6 Transit
- 7 Healthy Food

Healthy Food 7051 MEADOW LAKE BLVD, # X

Show search results for 705...

Legend

- Healthy Food
- Healthy Food Retail Locations

Search result

7051 MEADOW LAKE BLVD, AUSTIN, TX, 78744

[Zoom to](#)

-97.757 30.175 Degrees

200ft

Use this map to determine if your project is located with a mile of a healthy food retailer (data from the City of Austin's Office of Sustainability [Food Environment Analysis](#)). If your property is located within the blue buffer shown on the map, it is considered to have healthy food access.

- ▶ 2 Council Districts and Census Tracts
- ▶ 3 Opportunity Values
- ▶ 4 Gentrification Values
- ▶ 5 Imagine Austin Centers, Corridors & Mobility Bond Corridors
- ▶ 6 Transit
- ▶ 7 Healthy Food
- ▶ 8 Elementary Schools
- ▶ 9 Floodplains

Elementary School Attendance Zones

✕
🔍

Show search results for 705...

+
-
🏠
📍

☰ Legend
✕

Austin Elementary School Attendance Areas

- Austin ISD
- Pflugerville ISD
- Manor ISD
- Del Valle ISD
- Round Rock ISD
- Lake Travis ISD
- Lago Vista ISD

Search result
✕

7051 MEADOW LAKE BLVD, AUSTIN, TX,
78744

[Zoom to](#) ⋮

📏 -97.757 30.175 Degrees

200ft



Find Floodplain Information

I want to...



Tools

Your Location

Address:

7051 MEADOW LAKE BLVD

Parcel ID:

0428010115

Comment:

Parcel area exceeds threshold specified for maximum area.

Your Contact Information

Name:

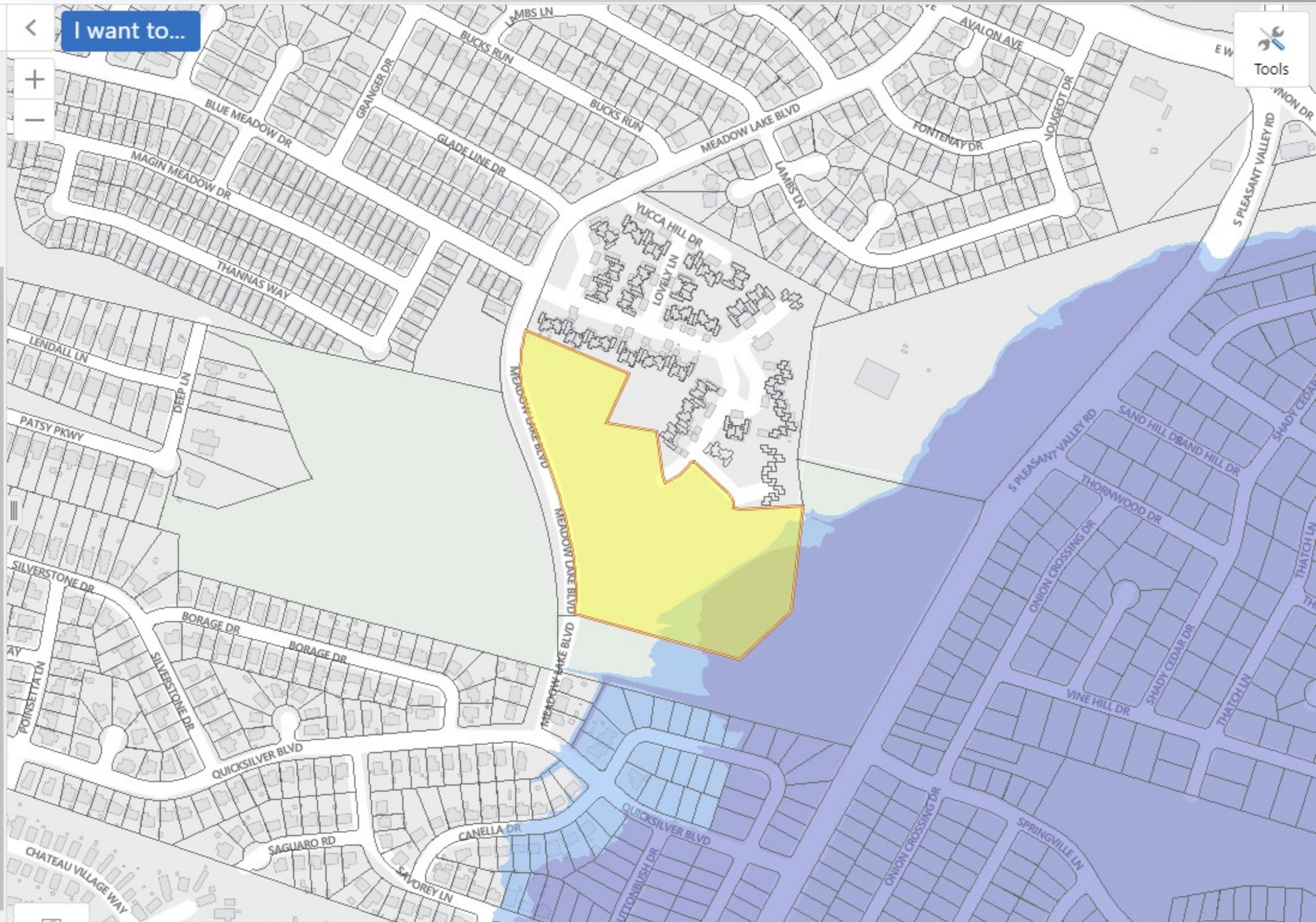
Phone:

Email:

Question:

Ok

Cancel



GreyScale





Application for OHDA Funding 2023

Tab 5c Zoning Letter



CITY OF AUSTIN

ZONING VERIFICATION LETTER

1. Party Requesting Verification

Name: Andy Alarcon
Austin Habitat for Humanity

Address: 310 Comal Street, Suite 100
Austin, TX 78702

2. Property Address

7051 Meadow Lake
Austin, TX 78744

3. Tax Parcel Identification Number

555730

*Also known as GEO Number (ten digit) or Property ID (six digit) by TCAD

4. City of Austin Grid Name

H14

5. Current Zoning

SF-6: Townhouse & Condominium Residence

6. Zoning Case Number and Ordinance *

Zoned in accordance with City of Austin Land Development Code re-adoption Ordinance Number: 99-0225-70(b)

7. Zoning Neighborhood Plans *

N/A

*To access zoning ordinance documentation visit:
<http://www.austintexas.gov/edims/search.cfm>

*To access zoning overlay documentation (Land Development Code Chapter 25-2 Division 6) visit:
<http://www.austintexas.gov/department/austin-city-code-land-development-code>

For questions concerning Zoning Compliance or any Development Criteria, Parking, Permitted Use, Zoning Violations, Conditional Uses, Variances, Destruction and Rebuilding, et cetera, Contact the Development Assistance Center of the City of Austin at (512) 974-6370 for a Land Use Planner Correspondence Session.

I, Richard Sigmon, Communications and Technology Management Department, 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.


Richard Sigmon

Tuesday, March 26, 2013

Date



Application for OHDA Funding 2023

Tab 5d Proof of Site Control

SPECIAL WARRANTY DEED

NOTICE OF CONFIDENTIALITY RIGHTS

IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

15 | ITC | CLC | 13049161 - HMG

Date: May 24, 2013

Grantor: BW Meadow Lake LP, a Texas limited partnership

Grantor's Mailing Address: 6811 Mesa Drive, Austin, TX 78731

Grantee: Austin Habitat for Humanity, Inc.

Grantee's Mailing Address: 310 Comal St., Ste. 100, Austin, TX 78702

Consideration:

(1) Cash and other good and valuable consideration.

(2) The execution and delivery of a note by AUSTIN HABITAT FOR HUMANITY, INC., A TEXAS CORPORATION, dated May 24, 2013, in the original principal amount of \$642,896.00, payable to the order of AUSTIN HOUSING FINANCE CORPORATION, secured by vendor's lien in the amount of \$642,896.00 as well as superior title retained herein and by the lien of a deed of trust given by Grantee to Elizabeth A. Spencer as Trustee.

The \$642,896.00 note executed by Grantee payable to AUSTIN HOUSING FINANCE CORPORATION and described above is secured by vendor's lien retained by Grantor. Superior title to the real property conveyed to Grantee is retained until the note has been fully paid at which time this deed shall become absolute.

The vendor's lien retained in this deed to secure payment of the \$642,896.00 note payable to AUSTIN HOUSING FINANCE CORPORATION and superior title to the real property described in this deed are transferred, without recourse, to AUSTIN HOUSING FINANCE CORPORATION for value received.

Property (including any improvements):

14.6548 acres of land, more or less, out of the SANTIAGO DEL VALLE GRANT A-24, in Travis County, Texas, being the same tract of land described in Deed recorded in Document No. 2007226861, Official Public Records, Travis County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part hereof.

Exceptions To Conveyance:

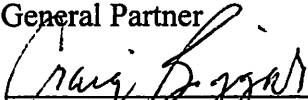
Easements, rights-of-way, and prescriptive rights, whether of record or not; all presently recorded restrictions, reservations, covenants, conditions, oil and gas leases, mineral severances, and other instruments, other than liens and conveyances, that affect the property; all zoning laws, regulations and ordinances of municipal and other governmental authorities affecting the property; rights of adjoining owners in any walls and fences situated on a common boundary; any discrepancies, conflicts, or shortages in area or boundary lines; any encroachments or overlapping of improvements; and taxes for the current year, the payment of which Grantee assumes.

Warranty Of Title:

Grantor, for the consideration and subject to the reservations from and exceptions to conveyance and warranty, grants, sells, and conveys to Grantee the property, together with all and singular the rights and appurtenances thereto in any wise belonging, to have and hold it to Grantee, Grantee's heirs, executors, administrators, successors or assigns forever. Grantor binds Grantor and Grantor's heirs, executors, administrators, successors and assigns to warrant and forever defend all and singular the property to Grantee, Grantee's heirs, executors, administrators, successors and assigns against every person lawfully claiming or who may lawfully claim the property or any part of or interest in the property, except as to the reservations from and exceptions to conveyance and warranty, when the claim is by, through or under Grantor but not otherwise.

BW MEADOW LAKE LP

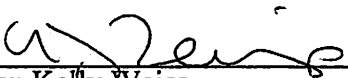
By: _____
Austin BW Investements LLC,
General Partner

By: 
Craig Biggar, Member

Grantee's Acceptance of Deed

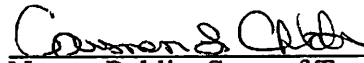
Grantee accepts the foregoing deed and consents to its form and substance. Grantee acknowledges that the terms of the deed conform with Grantee's intent and that such terms will control in the event of any conflict between the terms of the deed and the terms of any contract Grantee and Grantor signed regarding the Property described in the foregoing deed.

Austin Habitat for Humanity, Inc.

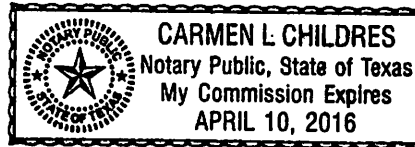

By: Kelly Weiss
Its: President & CEO

State of Texas
County of Travis

This instrument was acknowledged before me on the 24th day of May, 2013, by Craig Biggar, Member of Austin BW Investments LLC, General Partner of BW Meadow Lake, a Texas limited partnership, on behalf of the limited partnership.

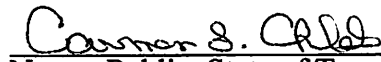


Notary Public, State of Texas

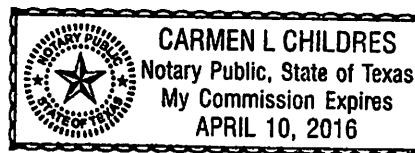


State of Texas
County of Travis

This instrument was acknowledged before me on the 24th day of May, 2013, by Kelly Weiss, CEO & President on behalf of Austin Habitat for Humanity, Inc., a Texas corporation, on behalf of the corporation.



Notary Public, State of Texas



Prepared By:
Hancock & McGill, L.L.P.
Attorneys at Law
File No: 13-83387.14

AFTER RECORDING RETURN TO:

"Exhibit A"

FIELD NOTES

FIELD NOTES FOR 14.6548 ACRES OUT OF THE SANTIAGO DEL VALLE GRANT A-24 IN TRAVIS COUNTY, TEXAS BEING THE SAME TRACT CONVEYED TO ARMAND LUCAS IN DOC. NO. 2002252993 OF THE OFFICIAL PUBLIC RECORDS OF TRAVIS COUNTY, TEXAS. SAID TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a ½" iron pin found at the Southwest corner of Greenslopes Phase 1, a subdivision recorded in Book 70 Pg. 27 of the Travis County, Texas Plat Records also being on the East line of Meadow Lake Subdivision Phase 1 & 2, a subdivision recorded in Doc. No. 200200081 of the Official Public Records of Travis County, Texas for the Northwest corner of this tract and the POINT OF BEGINNING.

THENCE with the South line of Greenslopes Phase 1 and the North line of this tract the following twelve (12) courses:

- 1) S 71° 27' 40" E, 70.49 feet to a ½" iron pin found.
- 2) S 64° 14' 30" E, 386.64 feet to a ½" iron pin found.
- 3) S 28° 12' 26" W, 188.35 feet to a ½" iron pin found.
- 4) S 77° 15' 26" E, 177.43 feet to a ½" iron pin found.
- 5) S 04° 45' 16" E, 156.19 feet to a ½" iron pin found.
- 6) S 15° 23' 21" E, 24.93 feet to a ½" iron pin found.
- 7) Along a curve to the left whose elements are R= 182.50, L= 114.94 whose chord bears N 56° 09' 29" E, 113.05 feet to a spindle found at a point of reverse curve.
- 8) Along said curve to the right whose elements are R= 10.00, L= 17.23 whose chord bears N 87° 01' 33" E, 15.18 feet to a ½" iron pin found
- 9) S 43° 46' 11" E, 158.30 feet to a ½" iron pin found at a point of curve to the right.
- 10) Along said curve to the right whose elements are R= 55.00, L= 55.25 whose chord bears S 14° 59' 08" E, 52.96 feet to a ½" iron pin found.
- 11) S 76° 24' 22" E, 24.82 feet to a ½" iron pin found.
- 12) S 89° 46' 00" E, 217.11 feet to a ½" iron pin found at the Southeast corner of Greenslopes Phase 1, also being on the West line of a 11.178 acre tract conveyed to the City of Austin in Vol. 10759 Pg. 488 of the Official Public Records of Travis County, Texas for the Northeast corner of this tract.

THENCE with the common line of this tract and said 11.178 acre tract the following two (2) courses:

- 1) S 09° 39' 31" W, 368.89 feet to a ½" iron pin found.

- 2) S 50° 45' 49" W, 242.77 feet to a ½" iron pin found being the North common corner of said 11.178 acre tract and a 24.694 acre tract conveyed to the City of Austin in Vol. 10759 Pg. 488 of the Official Public Records of Travis County, Texas

THENCE with the common line of this tract and said 24.694 acre tract the following five (5) courses:

- 1) N 71° 26' 00" W, 579.63 feet to a ½" iron pin found.
- 2) N 88° 03' 27" W, 69.70 feet to a ½" iron pin found for the Southwest corner of this tract.
- 3) Along a curve to the left whose elements are R= 1478.77, L= 524.27 whose chord bears N 08° 25' 14" W, 521.53 feet to a ½" iron pin found.
- 4) N 18° 15' 53" W, 174.98 feet to a ½" iron pin set at a point of curve to the right.
- 5) With said curve to the right passing the Northeast corner of said 24.694 acre tract also being the Southeast corner of said Meadow Lake Subdivision Phase 1 & 2, in all whose elements are R= 523.30, L= 337.85 whose chord bears N 01° 24' 10 E, 332.01 feet to the POINT OF BEGINNING and containing 14.6548 acres more or less.

GENERAL WARRANTY DEED

15/ETC/CAS/1211748-HMG

NOTICE OF CONFIDENTIALITY RIGHTS

IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Date: October 31, 2012

Grantor: Pacesetter Homes, LLC, a Texas limited liability company, successor by merger to Reytex Homes, LLC

Grantor's Mailing Address: 7940 Shoal Creek Blvd. #200, Austin, Texas 78757

Grantee: Austin Habitat for Humanity, Inc., a Texas non-profit corporation

Grantee's Mailing Address: 310 Comal Street #100, Austin, Texas 78702

Consideration:

(1) Cash and other good and valuable consideration.

Property (including any improvements):

TRACT ONE: Lots 16, 17, 18, 22 and 23, Block E, MEADOW LAKE SUBDIVISION, PHASE 3 & 4, according to the map or plat thereof recorded in Document No. 200500160, Official Public Records, Travis County, Texas.

TRACT TWO: Lots 19A, 20A and 21A, Block E, AMENDED PLAT OF PORTIONS OF MEADOWLAKE SUBDIVISION, PHASE 3 & 4, according to the map or plat thereof recorded in Document No. 200800014, Official Public Records, Travis County, Texas.

Exceptions To Conveyance:

Easements, rights-of-way, and prescriptive rights, whether of record or not; all presently recorded restrictions, reservations, covenants, conditions, oil and gas leases, mineral severances, and other instruments, other than liens and conveyances, that affect the property; all zoning laws, regulations and ordinances of municipal and other governmental authorities affecting the property; rights of adjoining owners in any walls and fences situated on a common boundary; any discrepancies, conflicts, or shortages in area or boundary lines; any encroachments or overlapping of improvements; and taxes for the current year, the payment of which Grantee assumes.

Warranty Of Title:

Grantor, for the consideration and subject to the reservations from and exceptions to conveyance and warranty, grants, sells, and conveys to Grantee the property, together with all and singular the rights

and appurtenances thereto in any wise belonging, to have and hold it to Grantee, Grantee's heirs, executors, administrators, successors or assigns forever. Grantor binds Grantor and Grantor's heirs, executors, administrators, successors and assigns to warrant and forever defend all and singular the property to Grantee, Grantee's heirs, executors, administrators, successors and assigns against every person lawfully claiming or who may lawfully claim the property or any part of or interest in the property, except as to the reservations from and exceptions to conveyance and warranty.

PACESETTER HOMES, LLC, SUCCESSOR BY
MERGER TO REYTEX HOMES, LLC

By: _____
Tom Lynch, President

By: _____
Brian Higgins, Vice-President

By: _____
Ron McElroy, Secretary

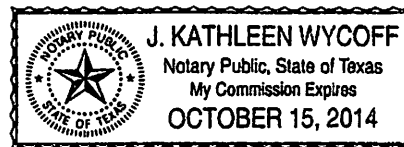
(TWO OF THREE SIGNATURES REQUIRED)

State of Texas

County of Travis

This instrument was acknowledged before me on the 31st day of October, 2012, by Tom Lynch, President and or Brian Higgins, Vice-President and/or Ron McElroy, Secretary of Pacesetter Homes, LLC, a Texas limited liability company, successor by merger to Reytex Homes, LLC, a limited liability company, on behalf of the limited liability company.

J. Kathleen Wycoff
Notary Public, State of Texas



Prepared By:
Hancock & McGill, L.L.P.
Attorneys at Law
File No: 12-83299akh

AFTER RECORDING RETURN TO:



Application for OHDA Funding □ 2023

Tab 5e Phase I ESA

Please note that Austin Habitat for Humanity has omitted the Phase I ESA from the website version of this proposal due to file size.



Application for OHDA Funding 2023

Tab 5f SHPO



Austin Housing Finance Corporation

P.O. Box 1088, Austin, TX 78767
(512) 974-3100 ♦ Fax (512) 974-3161 ♦ www.cityofaustin.org/ahfc

RECEIVED

MAR 20 2013

History Programs Division

March 20, 2012

Charles Peveto
Texas Historical Commission
108 West 16th Street
Austin, Texas 78701

RE: Acquisition and New Construction
14.65 Acres located at:
7051 Meadow Lake Drive
Austin, Travis County, Texas 78744

NOT ELIGIBLE
for listing in the
National Register of Historic Places
PROJECT MAY PROCEED
by Charles Peveto
for Mark Wolfe
State Historic Preservation Officer
Date 3.21.13 *CP*

Dear Mr. Peveto:

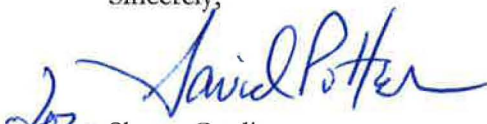
The City of Austin's Austin Housing Finance Corporation proposes to assist Austin Habitat for Humanity, Inc., a non-profit housing development organization, to utilize federal funds for the acquisition of 14.65 acres upon which no fewer than 60 single-family homes will be constructed. The homes will be sold to low- and moderate-income buyers as defined by HUD.

It is the City's determination that this activity would not be an undertaking that would affect structures on or eligible for listing on the National Register of Historic Places. We request your review and concurrence with our finding.

Enclosed are the Request for SHPO Consultation form, maps, and photographs.

Should you need additional information, please call me at 974-3153.

Sincerely,

for 
Sherry Cardino
Enclosures

Board of Directors: Lee Leffingwell, President ♦ Sheryl Cole, Vice President ♦ Mike Martinez, Director
♦ Chris Riley, Director ♦ Kathie Tovo, Director ♦ Laura Morrison, Director ♦ Bill Spelman, Director
Marc A. Ott, General Manager ♦ Elizabeth A. Spencer, Treasurer ♦ Shirley Gentry, Secretary
♦ Karen Kennard, General Counsel ♦

The Austin Housing Finance Corporation is committed to compliance with the American with Disabilities Act and will provide reasonable modifications and equal access to communications upon request.