

APPLICATION CHECKLIST/ INFORMATION FORM

DEVELOPER : Austin Habitat for Humanity	OWNER/BORROWER NAME : Austin Habitat for Humanity
DEVELOPMENT NAME : Loyola	FUNDING CYCLE DEADLINE : May 6, 2022
FEDERAL TAX ID NO: 74-2373217	DUNS NO: 603218900
PROJECT ADDRESS: 5301 Loyola Ln. 78723	PROGRAM : RHDA / OHDA / BOTH: OHDA
CONTACT NAME : Kate Reznick	AMOUNT REQUESTED: \$920,000
CONTACT ADDRESS AND PHONE : 512-472-8788 kreznick@ahfh.org	

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	KR
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

Phyllis Snodgrass

TITLE OF APPLICANT

Chief Executive Officer

DATE OF SUBMISSION

4-May-22

DATE AND TIME STAMP OF RECEIPT

FOR AHFC USE ONLY

Project Summary Form

1) Project Name Loyola	2) Project Type 100% Affordable	3) New Construction or Rehabilitation New Construction
4) Address(s) or Location Description 5301 Loyola Lane, 78723		5) Mobility Bond Corridor
6) Census Tract 21.08	7) Council District District 1	8) Elementary School WINN EL
9) Affordability Period 99 Years		
10) Type of Structure Single Family	11) Occupied No	12) How will funds be used 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				10	13	23
Up to 120% MFI						0
No Restrictions						0
Total Units	0	0	0	10	13	23

15) Initiatives and Priorities (of the Affordable Units)

Initiative	of Units	Initiative	of Units
Accessible Units for Mobility Impairments	2	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?

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

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

19) The property has Healthy Food Access?

20) Estimated Sources and Uses of funds

Sources

Debt	
Equity	6,058,374
Grant	
Other	
Deferred Developer Fee (not applicable for OHDA)	
Previous AHFC Funding	
Current AHFC Request	920,000

Total

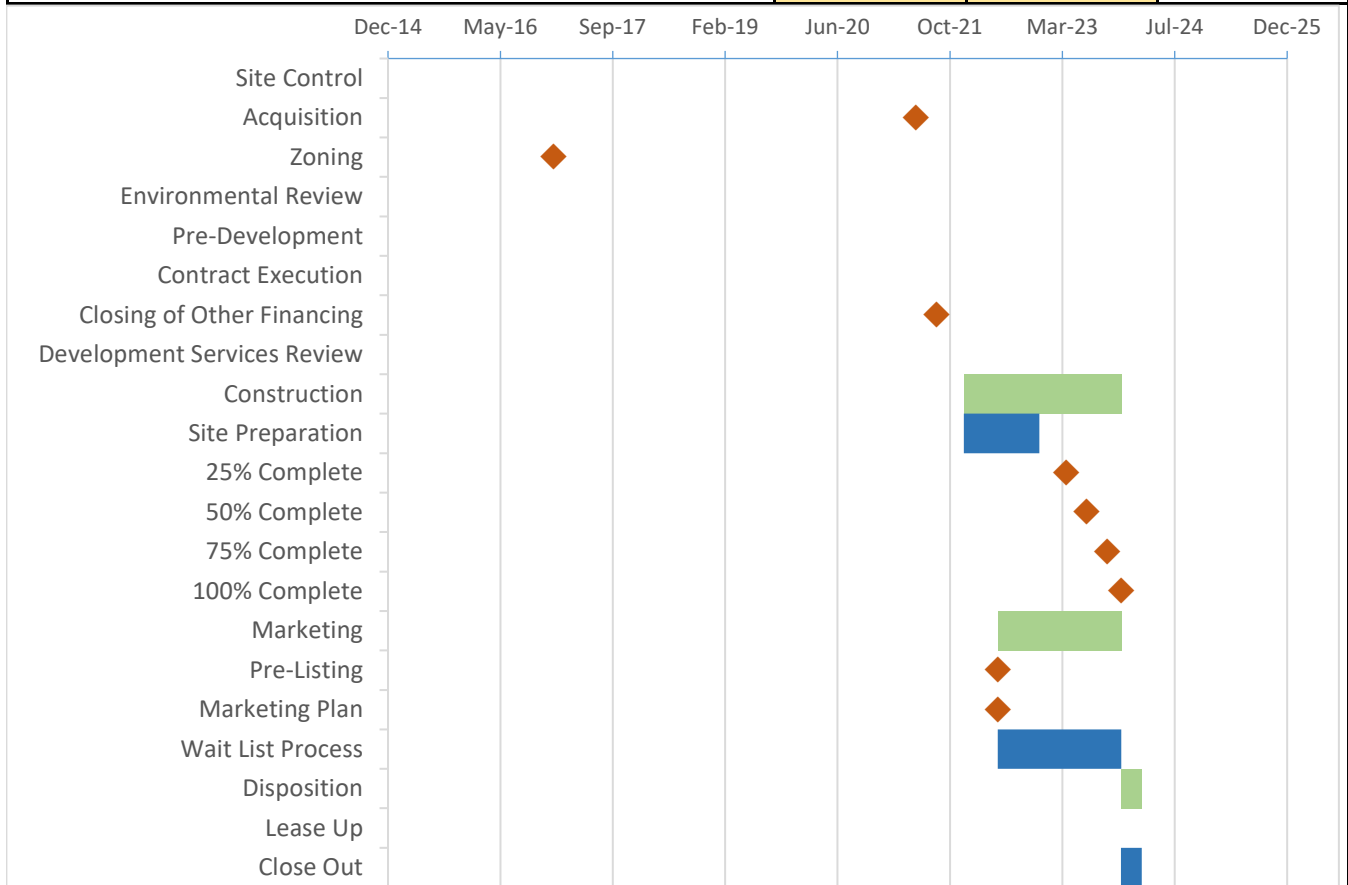
Uses

Acquisition	1,380,000
Off-Site	
Site Work	8,000
Site Amenities	
Building Costs	4,185,565
Contractor Fees	
Soft Costs	1,023,000
Financing	144,900
Developer Fees	236,909

Total

Development Schedule

	Start Date	End Date
Site Control	Jan-17	Jan-00
Acquisition	Jun-21	
Zoning	Jan-17	
Environmental Review	Jan-17	
Pre-Development	Sep-21	Jan-00
Contract Execution		
Closing of Other Financing	Sep-21	
Development Services Review		
Construction	Jan-22	Dec-23
Site Preparation	Jan-22	Dec-22
25% Complete	Apr-23	
50% Complete	Jul-23	
75% Complete	Oct-23	
100% Complete	Dec-23	
Marketing	Jun-22	Dec-23
Pre-Listing	Jun-22	
Marketing Plan	Jun-22	
Wait List Process	Jun-22	Dec-23
Disposition	Dec-23	Mar-24
Lease Up		
Close Out	Dec-23	Mar-24



Development Budget			
	Total Project Cost	Requested AHFC Funds	Description
Pre-Development			
Appraisal			
Environmental Review			
Engineering			
Survey	8,000		
Architectural			
Subtotal Pre-Development Cost	\$8,000	\$0	
Acquisition			
Site and/or Land	1,380,000		Supported by Habitat Mortgage Solutions
Structures			
Other (specify)			
Subtotal Acquisition Cost	\$1,380,000	\$0	
Construction			
Infrastructure			
Site Work	\$ 99,185.00	\$ 16,323	
Demolition	0	\$ -	
Concrete	564,557	\$ 92,908	
Masonry	125,550	\$ 20,662	
Rough Carpentry	912,330	\$ 150,141	
Finish Carpentry	153,589	\$ 25,276	
Waterproofing and Insulation	124,713	\$ 20,524	
Roofing and Sheet Metal	125,550	\$ 20,662	
Plumbing/Hot Water	334,800	\$ 55,098	
HVAC/Mechanical	193,766	\$ 31,888	
Electrical	192,510	\$ 31,681	
Doors/Windows/Glass	92,070	\$ 15,152	
Lath and Plaster/Drywall and Acoustical	146,475	\$ 24,105	
Tiel Work	108,810	\$ 17,907	
Soft and Hard Floor	160,432	\$ 26,402	
Paint/Decorating/Blinds/Shades	188,325	\$ 30,992	
Specialties/Special Equipment	0	\$ -	
Cabinetry/Appliances	158,193	\$ 26,034	
Carpet	0	\$ -	
Other (specify)	253,611	\$ 41,736	Utilities (\$20,925); Trash (\$36,410); Landscape (\$154,426); Fen
Construction Contingency	251,100	\$ 41,323	
Subtotal Construction Cost	\$4,185,565	\$688,812	
Soft & Carrying Costs			
Legal			
Audit/Accounting			
Title/Recordin			
Architectural (Inspections)	36,536	6,013	
Construction Interest	144,900	23,846	
Construction Period Insurance			
Construction Period Taxes			
Relocation			
Marketing			
Davis-Bacon Monitoring			
Developer Fee	236,909	38,988	
Other (specify)	986,464	162,341	Soft Cost Estimate 20%, includes labor and overhead
Subtotal Soft & Carrying Costs	\$1,404,809	\$231,188	
TOTAL PROJECT BUDGET			
	\$6,978,374	\$920,000	

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	10	13	0	0	0	0	0
Number of Bedrooms	3	4	0	0	0	0	0
Square Footage	1256	1332	0	0	0	0	0
Anticipated Sale Price	\$235,000	\$260,000	\$0	\$0	\$0	\$0	\$0
Borrower Contribution	\$3,000.00	\$3,000.00	\$0	\$0	\$0	\$0	\$0
Homebuyer Subsidy	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Principal Amount of Mortgage	\$235,000.00	260,000.00	\$0	\$0	\$0	\$0	\$0
Anticipated Interest Rate	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Principal Amount	\$257	\$285	\$0	\$0	\$0	\$0	\$0
Monthly Interest	\$1,077	\$1,192	\$0	\$0	\$0	\$0	\$0
Estimated Monthly Taxes	\$431	\$476.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Estimated Monthly Insurance	\$97.92	\$108.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL Estimated PITI	\$1,863	\$2,062	\$0	\$0	\$0	\$0	\$0

Project Name	Loyola	
Project Type	100% Affordable	
Council District	District 1	
Census Tract	21.08	
Prior AHFC Funding	\$0	
Current AHFC Funding Request Amount	\$920,000	
Estimated Total Project Cost	\$6,978,374	
High Opportunity	No	
High Displacement Risk	NO	
High Frequency Transit	No	
Imagine Austin	Yes	
Mobility Bond Corridor	0	
SCORING ELEMENTS		Description
UNITS		
< 20% MFI	0	# of rental units at < 20% MFI
< 30% MFI	0	# of rental units at < 30% MFI
District Goal	12%	% of City's affordable housing goal
High Opportunity	FALSE	% of City's affordable housing goal for high opportunity areas
Displacement Risk	0%	% of City's affordable housing goal to reduce displacement
High Frequency Transit	0%	% of City's affordable housing goal near high frequency transit
Imagine Austin	18%	% of City's affordable housing goal in imagine austin corridors
Geographic Dispersion	0%	% of City's affordable housing goal to increase geographic dispersion
Mobility Bond Corridor	0%	% 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
District Goal	12%	% of City's affordable housing goal
High Opportunity	FALSE	% of City's affordable housing goal for high opportunity areas
Displacement Risk	0%	% of City's affordable housing goal to reduce displacement
High Frequency Transit	0%	% of City's affordable housing goal near high frequency transit
Imagine Austin	18%	% of City's affordable housing goal in imagine austin corridors
Geographic Dispersion	0%	% of City's affordable housing goal to increase geographic dispersion
Mobility Bond Corridor	0%	% 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
District Goal	12%	% of City's affordable housing goal
High Opportunity	FALSE	% of City's affordable housing goal for high opportunity areas
Displacement Risk	0%	% of City's affordable housing goal to reduce displacement
High Frequency Transit	0%	% of City's affordable housing goal near high frequency transit
Imagine Austin	18%	% of City's affordable housing goal in imagine austin corridors
Geographic Dispersion	0%	% of City's affordable housing goal to increase geographic dispersion
Mobility Bond Corridor	0%	% of City's affordable housing goal within mobility bond corridors
SCORE	0	% of annual goal * units * 50%, max of 75
< 80% MFI	23	# of units for purchase at < 80% MFI
District Goal	12%	% of City's affordable housing goal
High Opportunity	FALSE	% of City's affordable housing goal for high opportunity areas
Displacement Risk	0%	% of City's affordable housing goal to reduce displacement
High Frequency Transit	0%	% of City's affordable housing goal near high frequency transit
Imagine Austin	18%	% of City's affordable housing goal in imagine austin corridors
Geographic Dispersion	0%	% of City's affordable housing goal to increase geographic dispersion
Mobility Bond Corridor	0%	% of City's affordable housing goal within mobility bond corridors
SCORE	2	% of annual goal * units * 25%, max of 75
Unit Score	2	MAXIMUM SCORE = 300
INITIATIVES AND PRIORITIES		
Continuum of Care	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
2 Bedroom Units	0	Total Affordable 2 Bedroom units
3 Bedroom Units	10	Total Affordable 3 Bedroom units
4 Bedroom Units	13	Total Affordable 4+ Bedroom units
Multi-Generational Housing Score	20	Multi-bedroom Unit/Total Units * 20
TEA Grade	72	Elementary School Rating from TEA
Multi-Generational Housing Weighted Score	6	Educational Attainment, Environment, Community Institutions, Social Cohesion,
Accessible Units	2	mobility and sensory units
Non-PSH, Non-Voucher Under 20% MFI	0	Total units under 20% MFI
Accessibility Score	2	Accessible Unit/Total Units * 20
Metro Access Service	Yes	Within 3/4 mile of fixed route transit
Accessibility Weighted Score	1	Housing Stability, Health, Mobility, Community Institutions
Initiatives and Priorities Score	29	MAXIMUM SCORE = 200
UNDERWRITING		
AHFC Leverage	13%	% of total project cost funded through AHFC request
Leverage Score	24	3 points per 5% reduction in leverage below 50% (max 30)
AHFC Per Unit Subsidy (including prior amounts)	\$40,000	Amount of assistance per unit
Subsidy per unit score	20	(\$200,000 - per unit subsidy)*25/\$200,000
AHFC Per Bedroom Subsidy	\$11,220	Amount of assistance per bedroom
Subsidy per Bedroom Score	24	(\$200,000 - per bedroom subsidy)*25/\$200,000
Debt Coverage Ratio (Year 5)	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	68	MAXIMUM SCORE = 100
APPLICANT		
FINAL QUANTITATIVE SCORE	98	THRESHOLD SCORE = 50
Previous Developments		
Compliance Score		
Proposal		
Supportive Services		
Development Team		
Management Team		
Notes		

**Application to City of Austin □ Ownership Housing Development Assistance
(OHDA) Loyola Homes □ 2022
Executive Summary**

Austin Habitat for Humanity is grateful for the opportunity to request support from the City of Austin to create 23 units of Affordable housing at Loyola, Austin TX 78723 (Council District 1). Austin Habitat is the current owner of the land, and we plan to develop it into three- and four-bedroom homes with one-car garages. We purchased this land in 2021, in shovel-ready condition from Taylor Morrison, a national developer that purchased the land from the Austin Independent School District (AISD) in 2019.

This land purchase by Taylor Morrison was part of the AISD Affordable Housing Program, in which AISD sells vacant land to developers and other stakeholders with two stipulations to benefit AISD staff and families. First, each development must contain 25% income-limited homes. Second, any seller must offer the right of first refusal on these affordable homes to AISD teachers, other faculty, staff, and/or families. We have created an outreach plan that has been approved by AISD leadership with the buy-in of the Superintendent and Board President, and will offer a 60-day period of exclusivity to buyers with connections to AISD.

As detailed in the attached documentation, Austin Habitat for Humanity is requesting funding support in the amount of \$920,000, or \$40,000 per unit, through the City's Ownership Housing Development Assistance Program (OHDA) to support vertical construction on the Loyola site. We are grateful for the City's support of numerous other Austin Habitat affordable home developments throughout the years and excited to introduce the team to our most recent partnership development.

The Loyola property is located in East Austin, on Loyola Lane near Ed Bluestein Blvd. (U.S. 183). This area is currently considered "susceptible" to gentrification, according to maps provided by the City. The 78723 zip code ranks 36th of 42 zip codes in Austin, indicating a strong presence of low-to-moderate income individuals in the area, and Austin Habitat has previously worked in this area to assist families in obtaining and maintaining stable, affordable homes. We purchased the land in 2021, with financing from Habitat Mortgage Solutions, the CDFI lending arm of Habitat for Humanity International. Please see attached maps and deed.

The current development encompasses the creation of 23 homes. At present, we anticipate that the unit and pricing mix will be as follows:

- 10 three-bedroom homes of 1,256 s.f. with 325 s.f. one-car garage, priced at \$235,000
- 13 four-bedroom homes of 1,332 s.f. with 325 s.f. one-car garage, priced at \$260,000

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). We will structure the home sales to ensure that families are not cost-burdened by housing and work with each family to create a personalized plan for successful purchase and homeownership.

Board Members

Ross Sabolcik, *Chair* | Mason Ayer | Bob Barnes | A.J. Bingham | Joe Bland | Yvette Boatwright | Kevin Cunningham | John Garrett | Melinda Garvey | Larry Graham | Jay Hartzell | Dr. Rev. Daryl Horton | Phil Hutchinson | Dana Leaman | Robert Lee | Nikelle Meade | Terry Mitchell | John Neff | Jessica Nelson | Mia Parton | Kazique Prince | Cynthea Rhodes-Patterson | Neha Sampat | Larry Smith | Shelli Taylor | Laura Touns | Joe Tracy | Robert Ochoa, *ex-officio member*

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The families who purchase homes at the Loyola development, like all of Austin Habitat's partner families in the Affordable Homeownership Program, will be required to make a strong and ongoing investment in successful homeownership. All project participants receive financial education and one-on-one counseling through our in-house HUD-certified Housing Counseling Program and complete "sweat equity" hours. Although the units at Loyola will be built with subcontractors, we expect that the families purchasing Austin Habitat homes in the Loyola development will perform sweat equity volunteering on our other homesites, in our ReStores, or through other means.

Austin Habitat's affordable home-building model is based on the inclusion of corporate sponsors, foundation grantors, faith-based groups and others interested in investing in our communities through financial support and volunteer time. Our team has consistently raised funds by recruiting sponsors that provide donations from \$5,000 to \$100,000 and receive volunteer opportunities and positive recognition. In a non-pandemic year, we welcome more than 10,000 volunteers including corporate groups, faith congregations, college service organizations, as well as individuals who are dedicated to helping us fulfill our mission by building homes for families in need.

With respect to supportive services, the Affordable Homeownership Program includes intensive financial and housing counseling and education, and refers as-needed to other organizations that can assist families in increasing readiness to attain their homeownership goals. Each family receives a wide-ranging, personalized assessment of their financial situation and a detailed action plan to eliminate financial barriers to successful homeownership. In addition, the Austin Habitat team works with Central Texas Food Bank provides food to stock the home when the family moves in as a demonstration of the Food Bank's commitment to our communities. Please see attached Tab 4e for a more detailed description of the resident services provided.

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 client, and an accessibility upgrade package, including widened doors, a roll-in shower and grab bars, is available at the homeowner's request. 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		Uses	
Debt		Acquisition	☐1,380,000
Equity	\$6,058,374	Off-Site	
Grant		Site Work	\$8,000
Other		Site Amenities	
Previous AHFC		Building Costs	\$4,185,565
Current AHFC	\$920,000	Contractor Fees	
		Soft Costs	\$1,023,000
		Financing	\$144,900
		Developer Fees	\$236,909
Total	\$6,978,374	Total	\$6,978,374



Application for OHDA Funding 2022

Tab 1 Entity Information



Application for OHDA Funding □ 2022

Tab 1a Developer Experience

**Application to City of Austin Ownership Housing Development Assistance
(OHDA) Loyola Homes 2022
Developer Experience**

Austin Habitat for Humanity has been developing and constructing affordable homes throughout Central Texas, with an emphasis on the City of Austin, for 37 years. We completed our 500th affordable home in 2021, and we have developed more than 20 properties into affordable housing communities. We have also provided access to nearly 400 affordable homes through our HomeBase affiliate, which works with private developers to simplify the process of offering affordable homes.

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 local land gets more expensive. We also maintain a retail operation through our three ReStores in South Austin, San Marcos, and North Austin. The ReStore program generates more than \$1 million in unrestricted income every year to support our operations and allows us to apply 100% of our donated funds to direct service.

Austin Habitat ensures our homeowners' success by handling the qualification and lending processes for the families we serve. All families who become Habitat homeowners first complete an extensive series of prequalification activities, including financial education and ongoing one-on-one homeownership counseling. In addition, each family helps build on their neighbors' homes and then their own home, through our "sweat equity" requirement; other volunteer opportunities are available to people with disabilities and others who are not able to build onsite. Finally, the families contribute financially to ensure strong buy-in and commitment. When these activities are complete and the home has received its Certificate of Occupancy, each family receives an affordable mortgage that helps them succeed as homeowners and build assets for education, health care, and ongoing success.

Our primary model for producing quality homes for low-to-moderate income local residents is through sponsorships connected to volunteer opportunities. Our sponsors – community-minded local corporations, church congregations and other faith groups, service clubs, and many more – provide a double benefit by contributing financially and providing volunteers to our build sites. Austin Habitat raises \$100,000 per home, although the actual cost of building a home is actually \$160,000 when accounting for labor costs and rising prices for supplies and materials. Our homes are supported by donations from \$5,000 for one build day to \$100,000 for a full home, providing a unique and meaningful way for the community to support our families. Without this significant contribution of labor from the community, we would not be able to offer the homes for sale at truly affordable cost.

As Austin Habitat continues to grow, the team looks to expand the number and type of homes that we can develop and provide to the community, through the acquisition of larger land areas and the development of ambitious new projects including multifamily housing. Austin Habitat has a strong team – including real estate, architecture, construction, planning, development, client service and community engagement professionals – ensures that each project is undertaken with compassion, a strong focus on quality, and an ongoing commitment to compliance with all requirements. We have worked extensively with the City of Austin and numerous other public and private stakeholders to support our home builds and other programs, including Housing Counseling and Home Repair, and we continue

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growing our supporter base. Our Taylor Morrison partnership represents the first relationship where Austin Habitat has purchased land to build affordable units directly on a for-profit developer's site.

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 audit including opinion and management letters; and a Board approval for the project and the request for continued funding from the City.

- i. **Project Management:** With 500+ affordable homes constructed, Austin Habitat for Humanity provides 37 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-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 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 assessment.
- iii. **Site Selection and Control:** Over the years, Austin Habitat has acquired finished lots and raw land that were developed for housing, including in South Austin. Our organization owns the property described as follows. Please also see attached maps and warranty deed:

Lots 6-11 and 43-53, Block A, and Lots 1-6, Block C, AISD Loyola Lane, a subdivision located in the City of Austin, Travis County, Texas, according to the map or plat thereof recorded in Document No. 201900170, Official Public Records of Travis County.
- 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 over our history. We are a leading advocate for modernization of the code 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 already led to a partial zoning modernization through a density bonus program called Affordability Unlocked. Our organization also employs an in-house architect and a construction team of full-time experienced construction personnel to oversee and complete home construction 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 like the lots we have purchased from Taylor Morrison at Loyola. We have experience developing subdivisions and we retain the services of a civil engineer to assist us with design. Austin Habitat and partners are experienced at designing home types including single-family detached homes, connected townhomes/condominiums, larger condominium buildings and other property structures to support a variety of family units, and is developing additional multifamily housing models to provide affordable housing more efficiently to families in need.

Our team has managed numerous projects in partnership with architectural and engineering teams over the past 37 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. We employ an in-house architect who works directly with families to design our single-family homes.

- vi. **Legal and Accounting:** Austin Habitat employs the services of legal counsel as needed and has an experienced attorney who serves as Legal Officer on the Board of Directors. Attorneys aid in areas of land acquisition and coordinate title closings for our house selling transactions. Our accountants provide the necessary services essential to our operation and perform an annual audit that reflects the overall financial position of the organization. We also employ on staff a Chief Financial and Operating Officer who is a CPA, and our CEO is an accountant. We also have accounting/bookkeeping staff that monitor our operating transactions and construction spending activities, including submitting regular draws to the City of Austin for ongoing home construction work.
- vii. **Federal Funding Rules and Other Funding Rules:** On staff we have several personnel that have experience in federal funding programs including CDBG, HOME, SHOP and NSP. 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 receives funding from state, federal and local governments as well as from private individuals, foundations, corporations and other sources, and is experienced at leveraging funds from multiple sources for housing development and construction.
- viii. **Awards and Competitive Funding:** Austin Habitat for Humanity has a 37-year history of attracting competitive funds to support our projects, including federal, state, local, private and individual supporters. Our organization has been fortunate to receive continued, 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 significant previous support for the Persimmon development that is the subject of this proposal. Our organization and its multiple direct service programs are also 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, Austin Realty, Cisco and State Farm. Among private foundations, we receive support from the Moody Foundation, the Lola Wright Foundation, the Montandon Trust, 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 and Best Nonprofit CEO, both from the Austin Business Journal.

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-Saldaña	4	New	Single Fam.	2018
Mueller	11	New	Multifamily	2021
Scenic Point	67	New	Single Fam.	Ongoing
Montopolis/Círculo de Amistad	12	New	Multifamily	Ongoing
Persimmon	126	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"/>	WBE <input type="checkbox"/>	Non- profit <input type="checkbox"/>
Owner	Austin Habitat for Humanity, Inc.			X
Developer	Austin Habitat for Humanity, Inc.			X
Architect	Barron Custom Design		X	
Engineer				
Lenders	Austin Community Foundation and Habitat Mortgage Solutions			X
Attorney				
Accountant	Cherry Bekaert			
General Contractor	Austin Habitat for Humanity, Inc.			X



Application for OHDA Funding 2022

Tab 1b Certificate of Status

Franchise Search Results

Public Information Report



As of : 04/18/2022 12:46:03

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



Application for OHDA Funding 2022

Tab 1c Statement of Confidence

Please note that because Austin Habitat for Humanity has worked with the City of Austin on affordable housing development projects for more than 20 years, a Statement of Confidence is not required.



Application for OHDA Funding 2022

Tab 2 Principals Information



Application for OHDA Funding 2022

Tab 2a Resumes of Principals

Phyllis Snodgrass

3816 S Lamar Blvd. Apt. 1203 • Austin, TX 78704 • (512) 757-5715 • psnodgrass@ahfh.org

SUMMARY

Innovative executive with 20+ years in non-profit management. Strong strategic thinker and team builder with a history of building winning programs with strong community support.

AREAS OF EXPERTISE

- Community Collaborations • New Product Development • Fundraising • Strategic Planning
- Event Management • Market Analysis • Board Governance • Leadership Development
- Budgeting • Affordable Housing • Public Speaking • Goal Alignment

EXPERIENCE

Austin Habitat for Humanity - CEO, Austin, TX November 2015 – Present

Direct all aspects of Austin Habitat for Humanity's affordable homeownership programs, including new construction, home repair, housing counseling, and community development, neighborhood revitalization initiatives, affordable housing advocacy and income qualification services and ReStore retail operations.

Support and report to the Board of Directors, investors, donors, public entities, and community stakeholders.

Ensure adequate funding, staffing, and program planning for all divisions.

Manage staff of 80+ FTEs with an \$10 million annual budget.

Austin Chamber of Commerce - COO, Austin, TX January 2013 – October 2015

SVP - Member Relations September 2011 - January 2013

Led Membership, Small Business, Special Events & Partnerships and Marketing Communications Departments

Reorganized Membership Sales Program, exceeding organizational sales goals 2012- 2014

Introduced new affinity programs to Chambers members providing non dues revenue for organization plus cost savings to member businesses

Organized 3 volunteer membership campaigns in 3 years, Spring 2015 Campaign brought in \$180,457 and 283 new members with 285 volunteers in 2 1/2 days (one of the top membership campaigns in the U.S.)

Implemented internal messaging strategy for staff and volunteers in 2014

Grew Austin Chamber LinkedIn Group from 300 members in 2011 to over 5000 members (followers) in 2015

Created new programs and strategies to meet member needs

Texas Association of Business - VP - Chamber Relations; Austin, TX September 2010 - September 2011

Managed the operations of the Texas Chamber of Commerce Executives (TCCE) and serving as a primary contact with Texas Chambers of Commerce for TAB

Increased income for TCCE by 36% in one year

Enhanced social media presence of TCCE and connections to its member chambers throughout the state

Facilitated Chamber Board retreats across the state of Texas

Developed affinity program review and approval policies for TCCE

Successfully managed first association audit for TCCE in its history

Planned and executed first 5 year strategic planning effort for TCCE

San Marcos Area Chamber of Commerce - *President*; San Marcos, TX January 2007 - September 2010

Managed San Marcos Chamber operations as well as contractor with City of San Marcos for Economic Development and Convention and Visitor Bureau Programs

Suggested new programs and strategies for increasing income by 30% in first two years

Completely revamped economic development program, creating the Greater San Marcos Partnership (GSMP)- a regional economic development public-private organization in Hays and Caldwell Counties.

Grew GSMP budget from \$300,000 to over \$2MM with a campaign focused on economic diversification, workforce excellence and quality of place. In its first year, GSMP received the International Business Retention and Expansion Award and was recognized Economic Development Program of the Year by the Texas Chamber of Commerce Executives

Founded SOAR (Seeking Opportunities, Achieving Results), a P-16 collaborative effort of the San Marcos Chamber, Texas State University, San Marcos Independent School District and the City of San Marcos. Established the Chamber as a leader in economic development, tourism, educational attainment and community development

Victoria Chamber of Commerce - *President/CEO*; Victoria, TX May 2001 - December 2007

Managed Chamber Operations and contracted with the City of Victoria for Convention and Visitor Bureau Program

Increased membership from 850-1100 sustained members

Merged Victoria Chamber of Commerce with the Victoria Hispanic Chamber of Commerce

Grew size and stature of Leadership Victoria Program in the community, making it the go-to source for leadership training for area executives

Founded Keep Victoria Beautiful Program as a program of the Victoria Chamber in partnership with the City of Victoria

Suggested additional programs and strategies, increasing income by 50% in 4 years

Successfully established the Victoria Chamber as a leader in innovation, growth strategies, leadership development, community development, business representation and educational accountability

Athens Chamber of Commerce - *Executive Director*; Athens, TX 1998 - 2001

Managed Chamber Operations and contracted with the City of Athens for Visitor Services Support

Increased membership from 350 to 800 sustained members

Suggested new programs and strategies, increasing income by 40% in 3 years

Worked with volunteers to enhance existing programs and infrastructure, increasing professionalism and financial success of each program

Small Business Development Center - *Counselor*; Athens, TX 1997 - 1998

Counseled numerous small and start-up businesses

Assisted with SBA loan proposals and business plans for small businesses

Successfully assisted target Welfare to Work client, filmed as a national success story for PBS on SBA's Welfare to Work Program in 1998.

Phyllis A. Hunt, CPA - *Accountant*; Athens, TX 1997 - 1998

Provided tax and business advice for start-up, small and mid-sized businesses

Federal Deposit Insurance Corporation - *Accounting Specialist*; Dallas, TX 1989 - 1997

Managed contract firms hired to review Southwest Plan quarterly payment requests and approved payment request for six Southwest Plan Institutions

Named to FDIC National Performance Standards Task Force in 1994

Redwood Property Company - *Controller*; Dallas, TX 1987 - 1989

Provide accounting services and management advice for start-up real estate development company

Assisted in successful negotiations and subsequent sale to Koll Company

Kenneth Leventhal & Company (Later merged with Ernst & Young) - *Senior Accountant*; Dallas, TX 1984 - 1987

Auditor for international real estate accounting firm headquartered in Los Angeles

Performed management consulting services including loan workouts in 1986 and 1987

Obtained CPA certification, May 1987

EDUCATION

The University of Texas at Arlington Bachelor of Business Administration May 1984

Major: Accounting, Minor: Management

Institute for Organization Management Certificate in Non Profit Management July 2004

Georgetown University McDonough School of Business, New Strategies Program, September 2016

PROFESSIONAL AFFILIATIONS

Enactus Advisory Board, Texas State University

US Council, Habitat for Humanity International

Member, Austin Area Research Council

Member, Women's Housing Leadership Group

Certified Chamber Executive, Association of Chamber of Commerce Executives

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)

Jessica Benitez

3007 Tilmon Lane Austin, Tx 78725

Phone: 512-658-9098

E-mail: j_b_mms@yahoo.com

Education:

- Austin Community College- Working on Business admin degree
- Texas department of Housing and Community Affairs- Eligibility training for Affordable Housing Programs
- Neighborworks Training- Intro to housing counseling, credit counseling for maximum results, post-purchase education methods, foreclosure methods, and homeowner counseling certification- principles, practices, and techniques.
- NMLS
- High school- Austin Can Academy 2010

Experience:

- **Austin Habitat for Humanity/ Homebase Oct 2015- Present**
Program Coordinator/ Housing Counselor
 - Conduct one on one counseling with clients for 1st time homebuyer education
 - Create action plan for client that need guidance for mortgage pre-qualification
 - Pre- purchase homebuyer education classes
 - Manage homebuyer qualifications, home sales and closing process
 - Execute real estate sales contracts
 - Coordinate between developer, construction team and clients
 - Handle inquiries from realtors and potential clients
- **Austin Staffing- Feb 2015- Oct 2015**
Austin Habitat for Humanity – April 2015- Oct 2015
 - Income certifications
 - Filing legal documents
 - Assisted filling out loan applications
Kensington electronics- Feb 2015- March 2015
 - Assembled large orders
 - Shipped out orders
- **Call Center- Maximus- November 2015- February 2015**
Customer services associate
 - Handle 50-70 calls a day
 - Enroll callers with the proper medical and dental insurance plan

- **Westbank Dry Cleaning- May 2012- February 2014**

Manager

- Handled all daily operations from open to close
- Handled cash register and all transactions
- Trained new managers
- Completed inventory every week

- **Melrose- May 2010-2012**

Shoe sales manager

- Handled cash register
- Market sales
- Reached daily, weekly and monthly sales goals
- Ordered new merchandise
- Assist customer with sales

MARY CAMPANA

1909 Cranborne Court, Virginia Beach, VA 23453

512-705-9006

mary.campana@yahoo.com

CAREER SUMMARY

Accomplished nonprofit executive with 28 years experience in organizational development, management and fundraising in both the nonprofit and corporate arenas. Proven ability to build and sustain strong philanthropic cultures focusing on creating lasting partnerships with public and private organizations, local philanthropists, board members and tactical stakeholders.

Areas of Expertise:

- Collaborative Leadership
- Fundraising & Financial Management
- Strategic Planning
- Program Development & Evaluation
- Community Relations / Marketing
- Board Recruitment and Engagement

PROFESSIONAL EXPERIENCE

AUSTIN HABITAT FOR HUMANITY

Jan. 2018 - Present

Vice President of Development

EQUI-KIDS Therapeutic Riding Program

Sept. 2015 – Dec. 2017

Executive Director

Responsibilities:

- Mission-focused and outcomes-oriented leader implementing a long-term vision, strategic goals, fund development, and annual operations for a premier accredited therapeutic riding center serving special needs children, adults and veterans;
- Directing internal and external fundraising campaigns to increase awareness and fundraising success;
- Oversees the maintenance and operations of the 92-acre equestrian facility with 19 horses serving 135 weekly riders;
- Supports and maintains an organizational culture and environment in which staff and volunteers are inspired and motivated; maintaining a passion for the program to further the organization's short and long-term goals;

Achievements:

- Expanded program services and recognized a 19% growth in program services in less than two years;
- Developed a comprehensive annual fund development growth plan which resulted in an increase from \$750,000 to \$842,000;
- Developed Community Impact and Military Advisory Committees to enhance the agency's strategic community partnerships;
- Achieved national accreditation of premier status from Professional Association of Therapeutic Horseback Riding;

COMMUNITIES IN SCHOOLS OF CENTRAL TEXAS

Aug. 2008 – Sept. 2015

Chief Development Officer

Responsibilities:

- Directed all development efforts for a large national nonprofit agency securing over \$4.3 million annually through special events, giving circles, corporate giving, foundation grants, major gifts and competitive public contracts;
- As member of the senior leadership team, developed and managed the agency's four year strategic growth plan in a process which engaged all stakeholders involved in this complex organization;
- Supervised the development and communication departments strengthening community awareness and stakeholder engagement;

Achievements:

- Developed a comprehensive fund development growth plan which resulted in increasing the annual fund from \$6.4 million to \$9 million over 7 years;
- Cultivated a strong partnership with the program team to secure major gifts and multi-year program grants to enhance programming;
- Appointed to prestigious CIS Fund Development Task Force and participate in intra-affiliate technical cooperation on best practice and collaboration;

HELPING HAND HOME FOR CHILDREN

Aug. 2003 – Aug. 2008

Director of Development

Responsibilities:

- Member of executive leadership team managing all strategic planning, budgeting, staffing and resource allocation for the agency's \$3.4 million budget;
- Directed all fundraising activities including foundation grants, individual donations, events, corporate giving, and major gifts securing \$600,000 of private revenue annually;
- Coordinated all marketing, communications and community relations efforts;

Achievements:

- Created and instituted agency's publicity and donor cultivation strategies raising more than \$3 million over five years;

- Increased private revenue secured annually by 63% through foundation grants and individual donations;
- Designed and implemented new management systems including program evaluation and communication protocols;
- Developed and implemented the agency's three-year strategic plan for an on-site charter school;

SUICIDE & CRISIS CENTER

Feb. 1998 - Aug. 2003

Development Director

Responsibilities:

- Managed all development and stakeholder efforts including strategic planning, budgetary development, fund raising and financial oversight;

Achievements:

- Initiated 3 new strategic partnerships with community and city organizations to enhance programmatic objectives;
- Strengthened agency's fundraising strategies, raising funds to cover annual budget of \$429,000;
- Developed the agency's first long-range plan;

BECKETT PUBLICATIONS

Oct. 1989 - Feb. 1998

Manager - Corporate Communications Department

Responsibilities:

- Managed internal & external public relations;
- Managed the Communications Department;
- Member of the strategic planning committee;
- Negotiated trade-outs / contracts with promoters;
- Designed and managed corporate giving program;
- Managed 17 annual events and 13 trade shows

EDUCATION AND CONTINUING EDUCATION:

Stephen F. Austin University, Nacogdoches, Texas

Bachelor's degree in Psychology with minor in Business Management

- Dale Carnegie Leadership Training for Managers, 12-week course
- Stephen R. Covey – The 7 Habits of Highly Effective People, 8-week course
- RGK Center Executive Education – Strategic Management Program for Nonprofit Leaders, 3-day course
- Central Texas Education Funders' Association – Communication and Strategic planning, 3-day training

CITATIONS AND PUBLICATIONS:

- Campana, M., Gibson, J., Bailey, B., & Lackey, J. (November). Suicidal Risk Among College Students. Paper presented at the annual meeting of the Texas Psychological Association, Austin, Texas. A summary of the paper is published in the Texas Psychologist, winter 1985 issue, vol. 37, number 1, page 4. The paper was published in its entirety by ERIC / CAPS, ED 252779.
- Campana, M., Suicide and Mental Health Population. Presented as part of the symposia Suicidal Ideation Across Populations at Southwestern Psychological Association New Orleans, Louisiana.
- Bailey, B., Schmidt, W., Lackey, J., Campana, M., Stulberg, T., Baumgartner, A., Bohn, K., & Fortson, M. (1985). Suicidal Ideation Across Populations. (ERIC Documentation reproduction Service No. ED
- Certificate of Recognition from Texas Psychological Association for Research, Suicidal Risk Among College Students;

HONORS AND COMMUNITY LEADERSHIP:

- CENTER FOR NONPROFIT STUDIES, Austin Community College - Leadership Council;
- IMPACT AUSTIN – Board Member;
- IMPACT AUSTIN - Task Force to develop the strategy / secure funding to hire an Executive Director;
- AUSTIN JUNIOR FORUM MEMBER;
- ASSOCIATION OF FUNDRAISING PROFESSIONALS (AFP) - Board Member;
- AFP - Vice-President for Outreach & Access;
- AFP - Chair of Education Program Committee;
- AFP - Philanthropy Day Co-Chair;
- AFP - Philanthropy Day Planning Committee;
- EQUEST - Therapeutic Riding Program – Volunteer with therapeutic riding classes for 14 years;
- EQUEST - Dressage at Dusk Silent Auction Chair;
- EQUEST - Ridefest Chair of annual fundraiser;

Wayne Gerami

7003 Frontera Trail • Austin, TX 78741

NMLS #1436154

512.436.3690 • wayne.gerami@gmail.com

Education

Masters of Public Affairs (2011)

LBJ School of Public Affairs at UT Austin (TX)
Nonprofit Management specialization

B.A. Psychology (2007)

Framingham State University (Framingham, MA)
Human Service specialization

Professional Experience

Austin Habitat for Humanity | HomeBase Texas

August 2013 – Present

VP of Client Services

Nov 2015 – Present

Austin, TX - Supervise 6 FTE in the Client Services department in three separate programs: New Construction, HomeBase, and Housing Counseling. Function as the primary advocate within the agency for issues specific to family partners. Develop and implement policies and processes for all programs, including implementing resale restrictions to ensure permanent affordability of all homes sold. Oversee the departmental budget and ensure that all programs meet important deadlines and performance metrics. Licensed MLO #1436154.

Government Grants Manager

May 2015 – Nov 2015

Manage the identification of and application for all governmental funding sources. Responsible for post-award reporting and compliance at the federal, state, and local levels. Oversaw a grants portfolio in excess of \$2,000,000, including over \$750,000 in new money generated in less than 6 months. Reviewed contracts for partnerships with various funders and partner organizations. Prepared and adhered to budgets. Built and maintained outstanding relationships with funders.

Community Engagement Manager

January 2015 – May 2015

Helped to create Austin Habitat's Neighborhood Revitalization program to inspire change in communities from the ground up. Worked successfully with families, volunteers, and partners of various backgrounds to engage existing neighborhoods with service providers in the community.

Lending Coordinator

August 2013 – January 2015

Led the complete overhaul and modernization of all aspects of program delivery including loan servicing (moved to a 3rd-party servicer) and client database (transferred from MS Access to Salesforce). Changed agency policies surrounding family selection, resales, shared equity, and underwriting. Integral part of a team that educated hundreds of families, underwrote their loan applications, and set up all funding sources on a per-loan basis.

Board Director – Austin Christian Church

August 2014 - Present

Austin, TX - Helped oversee the expansion to a second location. Responsible for setting staffing compensation policies and levels, managing a \$750k+ budget, and serving as an integral part of the establishment of our successful second location at the Zach Scott Theatre.

Board Director – Evolve Austin

April 2017 - Present

Austin, TX – Advocate for the implementation of the Imagine Austin comprehensive plan through the CodeNEXT Land Development Code rewrite process. Serve on the 501(c)(3) board.

Project Coordinator – Diana McIver & Associates

January 2012 - August 2013

Austin, TX - Worked on affordable rental developments across Texas, utilizing Low Income Housing Tax Credits, HUD 202/811 grants, HOME funds, and conventional funding. Completed complex grant packages, extensive work with HUD, TDHCA, and HACA.

Wayne Gerami

7003 Frontera Trail • Austin, TX 78741

508.341.0383 • wayne.gerami@gmail.com

Policy Researcher – Greater Austin Chamber of Commerce

September 2010 - May 2011

Austin, TX - (Internship) Research position focusing on policy impacts at the local, state and federal levels.

Site Supervisor – HOPE *worldwide* Gulf Coast

June 2010 - August 2010

New Orleans, LA - (Contract job) Hired, trained, and managed 8 full-time AmeriCorps employees. Responsible for 26 additional short-term AmeriCorps and all day-to-day operations at a summer day camp for children of low-income families in New Orleans.

Home Repair Assistant – Austin Habitat for Humanity

August 2007 - July 2009

Austin, TX - Completed 30 home repair projects for low-income families in Austin. Managed over 1,500 volunteers on construction sites with an excellent safety record. Created policy for the then-new Home Repair program created in 2005-06. Participated in Austin Habitat-specific public speaking training, was an active participant on Family Selection Committee and was part of the founding of the Austin Housing Repair Coalition.

Manager – First American Mortgage

August 2002 - June 2007

Milford, MA - Rose to a position of leadership in the sales department of a multi-million dollar mortgage company while I was a teenager and college student. Excellent sales, customer service, management and interpersonal skills. Ability to achieve results in a difficult environment.

Additional Experience & Training

Community Leadership Institute – NeighborWorks

2015

Training on community engagement, grassroots organizing, and project management with a project-specific emphasis.

Emerging Leader Training – Austin Habitat for Humanity

2014-2015

Long-term training program with Up-A-Notch consulting about various issues related to management and leadership with specific emphasis on topics relevant to Austin Habitat.

ED Lab – RGK Center for Philanthropy and Community Service

June 2015

Intensive course led by local executive directors with an emphasis on learning real world, on-the-ground nonprofit management techniques including budgeting, fundraising, board recruitment, and marketing/branding.

Kelly Outlaw, CPA

Round Rock, TX | (512) 281-6295 | koutlaw@texasenterprises.com

Chief Financial Officer

Financial Management | Project Execution | Strategic Vision & Planning

Exceptional leader and licensed CPA with expertise in all facets of financial management, financial analysis, business development, and strategy execution within the highly visible and ever-changing oil and fuel industry. Skilled in collaborating with all members of an organization to achieve business and financial objectives. Accomplished in structuring and negotiating acquisitions, commercial loans, and investment strategies. Instrumental in streamlining and improving processes, enhancing productivity, and implementing creative technology solutions throughout the sales, marketing, operations, and finance functions of the company. Possesses current CPA certification in the state of Texas; technical proficiency in MS Office Suite, QuickBooks, Sales Force, Sage DM2, Maptitude, and Prophet21.

- | | | |
|-----------------------------|---------------------------------------|-----------------------------------|
| ▪ Corporate Finance | ▪ Competitive Intelligence | ▪ Financial Analysis & Reporting |
| ▪ Contracts and Procurement | ▪ Business Continuity Planning | ▪ Continuous Process Improvement |
| ▪ Business Development | ▪ Organizational/Executive Leadership | ▪ Troubleshooting/Problem-Solving |
| ▪ Mergers & Acquisitions | ▪ Resource Management | ▪ Project Management |
| ▪ Internal Audits | ▪ Operations Management | ▪ Recruiting & Talent Management |
| ▪ Risk Management | ▪ High-Level Sales Proficiency | ▪ Brand Development |

PROFESSIONAL EXPERIENCE

TEXAS ENTERPRISES, INC., Austin, TX

2011 – Present

Chief Financial Officer, 2020 – Present

- Manage financial planning and budget (with focus on growth and diversification) for company with annual revenue of \$350M+
- Member of our Executive Leadership Team that sets the vision, budget, and operational strategy of the company.
- Working with the Executive Team, developed the company's Core Values, Mission Statement, and produced a company culture and brand video.
- Provided company with liquidity to run business at market leading rates by renegotiating a \$12mil line of credit, doubling our main supplier credit terms, and executing a strategy to pay off 2 largest debt notes.
- Played a key role in diversifying business and positioning the company for a post-COVID environment through multiple strategic investments, and large-scale acquisitions.
- Established competitive compensation and bonus structure to promote growth for the sales department, resulting in YoY revenue increase of 10%
- Developed a comprehensive IT department restructuring, promoting a new Vice President, and driving focus and execution of efficiency projects across all departments of the organization.
- Spearheaded growth initiatives for suppliers through successful supplier contract negotiations of over \$250,000 and enhanced pricing strategies for 50+ suppliers across 6,000 SKU's; significantly increased business development by diversification of new lines, exceeding merger & acquisition (M&A) goals, and executing tactical marketing campaigns.

Vice President, Business Development, 2018 – 2020

- Develops, executes, and measures overall success of company's strategic 1, 3, 5, and 10-year plans;
- Drives strategic objectives including increased efficiency, sales/growth, and team development; partnered with IT team to deliver innovative technology solutions for Transportation Department including Uber Freight, Sales Force, wireless warehousing, accurate delivery/logistical reporting, and a revamped B2B company website, ultimately increasing company profit by over \$500,000 year-over-year.
- Provided direct sales coaching to our 34 outside sales reps through field rides, training programs, and assistance in their coaching and development with HR and their direct supervisor.
- Achieved the Marketing Excellence award from ExxonMobil for enhancing their Mobil 1 brand, executing a comprehensive marketing strategy for their distributors, and increasing volume growth by 15%.
- Rolled out upgraded B2B website that provides ordering capabilities, payments on account, technical documentation, and full brand marketing for our employees and customers.

Kelly Outlaw

Page Two of Two

General Manager, Transportation, 2016-2018

- Provided direct operational oversight for more than 30 Team Members and 2 Directors (Marketing and Business Analysis); performed all HR-related tasks including recruiting, hiring, onboarding, training, and developing and maintaining individual development plans (IDP's) for all assigned employees.
- Transformed dilapidated Transportation department into integral component of company's fuel and logistic strategy through successful execution of driver recruitment, operational efficiency, equipment and resource management, new customer acquisition, and safety protocol/policy initiatives.
- Through Revenue and Expense management, increased net income by \$500,000 annually and decreased overall safety incidents by 40%.

Business Analyst, 2014-2016

- Created, implemented, and cultivated full-cycle marketing programs for all lines of business including ExxonMobil Lubricants, Mighty Filters, Diesel Exhaust Fluid, and multiple ancillary product lines; oversaw sourcing, pricing, and costing for over 6,000 products.
- Led major organizational change initiatives including sales territory realignment, delivery and logistical analysis of all 6 divisions, and integration of 4 key acquisitions into Accounting ERP and Company SOPs.

Manager, Accounting, 2011 – 2014

- Oversaw Accounting team responsible for preparation of financial reporting, review and analysis of financial statements, sales reconciliation, revenue recognition, and payroll/401k audits; reported to CFO and Owner.

EDUCATION & CREDENTIALS

Bachelor of Science Degree in Petroleum Engineering, University of Texas, 2010

Leadership Program, Harvard Business School Online, 2019

Certified Public Accountant (Texas), American Institute of Certified Public Accountants | Member, Texas Society of CPA's

Driven to a life of supporting "those who didn't choose."

Prospective Board Member of Red Cross – YMCA Donor and Volunteer – Jail to Jobs Donor and Volunteer

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

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 2022

Tab 2b Resumes of Development Team



Home (<https://barroncustomdesign.com/>)

About
(<https://barroncustomdesign.com/about/>)

Builder
(<https://barroncustomdesign.com/builder/>)

Portfolio
(<https://barroncustomdesign.com/portfolio/>)

News
(<https://barroncustomdesign.com/news/>)

Contact
(<https://barroncustomdesign.com/contact/>)



MEET THE TEAM



Felicia Foster

Principal

Principal
TIBD, CPBD, Assoc. AIA

Felicia B. Foster is the principal and founder of Barron Custom Design, LLC. Felicia is a third generation Austinite with roots in Real Estate, Landscape Architecture, Design and Construction with business contacts that date back to the 80's. She has consulted with the City of Austin on building codes and the permitting process. "When building in Austin, TX, it is nice to know people and understand the process".

Her experience as a Project Manager for a national home builder at a well-known Architectural firm and as Director of Design Development for a local home builder have given Felicia a proven track record of success. With an interest in art and architecture and understanding of the building process, she established Barron Custom Design in 2003.

Each project is as unique as the clients. Through conscientious research, she works to understand the history, geographical area and building codes at all levels. She believes in guiding clients through the design process while giving them the information to make informed decisions to make their vision a reality.

Felicia values her family and community and through involvement works to make the place she lives a better place. While in Austin, she donated her design skills and time to Casas for CASA, Habitat for Humanity, Mobile Loaves and Fishes, Doug's House, a local AIDS Hospice and Community First.

In 2020, she relocated her family and the Barron Custom Design main office to Port Aransas, TX. She is a member of the Port Aransas Preservation and Historical Association and the Port Aransas Art Center. When away from the office, you will find Felicia with her family enjoying "Island Life".



Heather A. Lentz

Architect and Project Manager
Master of Architecture
Clemson University

From a young age, Heather knew she wanted to have a profession that would allow her to create. As a child, she would lay out floor plans with Lincoln Logs, draw, or create spaces in nature. Today, she applies that love of space making to creating homes for clients.

As an architect, she strives to design projects that are both functional and inspiring. In working with clients to design their homes, and a place to enjoy

life, her goal is to understand what is important to them and to make the process as simple and stress-free as possible.

After receiving her master's degree in Architecture from Clemson University, she has had the opportunity to work on many different types of projects. She is a licensed architect in Texas, Missouri, and South Carolina, and works on projects from design sketches to permitting. She specifically enjoys historic redevelopment and downtown revitalization projects. She also has experience in commercial and civic architecture, including hotels and churches. Each project has been a valuable learning experience and has shown how spaces can impact human behavior.

When not practicing architecture or homeschooling her boys, you can find Heather painting, reading, spending time in nature, or cheering her boys' lacrosse teams.



Laura Elizabeth Castilleja (Liz)

Architectural CAD Drafter

As a child, Liz was always fascinated with all things design. Growing up in a small, impoverished border town, she was inspired by the culture and few buildings surrounding her. Her dream was to add her name to an important building in her hometown's skyline, with intentions to empower and grow with her surrounding community.

Through the years her dream became a goal. Liz attended and graduated from a Magnet Engineering and Technology program in high school. Through this she was given the opportunity to intern at TXDOT and receive a certification in CAD and Photoshop. She pursued an associate degree in Architectural Drafting and is currently attending Texas Tech University with a focus in Architecture.

In her 3 years working at Barron Custom Design, she has gained insight on the design process with clients, consultants, and contractors. She has developed an interest in the architectural community by attending Austin City Hall, AIA, HBA, and AIC meetings. Through these experiences she has gained insight about the system in which projects have been brought from a clients dream to reality.

She believes every day is a learning experience that keeps her moving towards her ambitions to see a change in the city she calls home. When she is not practicing architecture, you can her spending time with her dog out on nature walks, hiking and practicing sewing design skills.



Rhonica Stuart (Rhonie)

Office Manager

Rhonie has always had a passion for aesthetics and beautiful design, especially where form and function intersect. Before attending college, she loved gardening and working with the earth. Her initial goal was to become a landscape architect and designer and work outside to make beautiful areas. She visited the Architecture school at Texas A&M and talked to advisers. It was then that she realized she couldn't draw. It was then she decided she enjoyed beautiful spaces more than she could create them and completed her higher education with a master's degree in Business, earned from the University of the Incarnate Word.

As the Office Manager at Barron Custom design, she can appreciate and enjoy design, but work in the area she understands. Her background and experience are in Project Management, Lean

Manufacturing and Six sigma. She strives to create an efficient office with good flow and processes. She worked for the Boeing Company in San Antonio, on the 787 Dreamliner Change Incorporation Program. She moved to Amarillo, TX to work as a Program Specialist in Nuclear Bombs at Pantex, the nation's primary facility for the maintenance the US Government nuclear arsenal. Her family settled in Fort Worth, TX, where she spent several years volunteering in community service and philanthropic projects.

She recently moved to Port Aransas because she and her daughters wanted to try "Island living". When out of the office, you can find her on the Tennis courts, volunteering in the community or spending time with friends and family.

Erin A. Johnson


Project Manager


Erin has always enjoyed planning things. In fact, she's had her whole life planned out since she was in the 8th grade. Throughout her school years, Erin always excelled at planning and problem solving. She especially enjoys the challenges that come with learning new things. Erin developed a passion for architecture at a very young age and had dreams of one day becoming an architect.


She attended Prairie View A & M University straight out of high school where she studied architecture. She also attended University of Texas at Dallas where she studied computer animation and still

one day hopes to create an animated television series. Erin is an avid sneaker collector and hopes to one day design and produce her own sneaker/clothing brand. In her spare time, Erin enjoys brunch dates with friends/family, photography, and traveling.

PO Box 1170, Port Aransas, TX 78373 | 512.637.4426 (tel:512.637.4426) tel | info@barroncustomdesign.com
(mailto:info@barroncustomdesign.com)

(<https://www.facebook.com/barroncustomdesign/> 
n/)

(<https://www.houzz.com/pro/barroncustomdesign2003/barron-custom-design-llc> 

(<https://www.instagram.com/barroncustomdesign/> 
n/)



Application for OHDA Funding 2022

Tab 2c Resumes of Property Management Team

Please note that because Austin Habitat for Humanity does not propose to provide any rental housing that would require a property management team, no property management resumes are included with this application.



Application for OHDA Funding 2022

Tab 3 Financial Information



Application for OHDA Funding 2022

Tab 3a Federal IRS Certification

ATLANTA GA 39901-0001

In reply refer to: 0752761038
Feb. 02, 2021 LTR 4168C 0
74-2373217 000000 00

00026284
BODC: TE

AUSTIN HABITAT FOR HUMANITY INC
% PHYLLIS SNODGRASS
500 W BEN WHITE BLVD
AUSTIN TX 78704-7030

022081

Employer ID number: 74-2373217
Form 990 required: Y

Dear Taxpayer:

We're responding to your request dated Jan. 22, 2021, about your tax-exempt status.

We issued you a determination letter in 1985 08, recognizing you as tax-exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also show you're not a private foundation as defined under IRC Section 509(a) because you're described in IRC Sections 509(a)(1) and 170(b)(1)(A)(vi).

Donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106, and 2522.

In the heading of this letter, we indicated whether you must file an annual information return. If you're required to file a return, you must file one of the following by the 15th day of the 5th month after the end of your annual accounting period:

- Form 990, Return of Organization Exempt From Income Tax
- Form 990EZ, Short Form Return of Organization Exempt From Income Tax
- Form 990-N, Electronic Notice (e-Postcard) for Tax-Exempt Organizations Not Required to File Form 990 or Form 990-EZ
- Form 990-PF, Return of Private Foundation or Section 4947(a)(1) Trust Treated as Private Foundation

According to IRC Section 6033(j), if you don't file a required annual information return or notice for 3 consecutive years, we'll revoke your tax-exempt status on the due date of the 3rd required return or notice.

You can get IRS forms or publications you need from our website at www.irs.gov/forms-pubs or by calling 800-TAX-FORM (800-829-3676).

If you have questions, call 877-829-5500 between 8 a.m. and 5 p.m.,

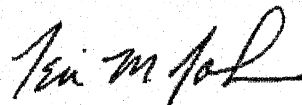
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Feb. 02, 2021 LTR 4168C 0
74-2373217 000000 00
00026285

AUSTIN HABITAT FOR HUMANITY INC
% PHYLLIS SNODGRASS
500 W BEN WHITE BLVD
AUSTIN TX 78704-7030

local time, Monday through Friday (Alaska and Hawaii follow Pacific time).

Thank you for your cooperation.

Sincerely yours,



Teri M. Johnson
Operations Manager, AM Ops. 3



Application for OHDA Funding 2022

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, 2020 and 2019

And Report of Independent Auditor

AUSTIN HABITAT FOR HUMANITY, INC.
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SUPPLEMENTARY INFORMATION

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Consolidating Schedule of Activities 24-25

Report of Independent Auditor

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

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

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Organization's preparation and fair presentation of the consolidated financial statements 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, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

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

Prior Year Consolidated Financial Statements

The consolidated financial statements of the Organization as of and for the year ended December 31, 2019, were audited by other auditors whose report dated July 29, 2020 expressed an unmodified opinion on those statements.

Report on Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The supplemental consolidating schedules of financial position information and consolidating schedule of activities information on pages 22 through 25, respectively, are presented for purposes of additional analysis and is 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 audit 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.

A handwritten signature in blue ink, appearing to read "Cheryl Zerkant" followed by a stylized monogram or initials.

Austin, Texas
July 7, 2021

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

DECEMBER 31, 2020 AND 2019

	2020	2019
ASSETS		
Current Assets:		
Cash and cash equivalents	\$ 4,550,715	\$ 2,042,762
Investments, at fair value	16,972	16,204
Accounts receivable	383,072	615,099
Pledges receivable, net	121,000	234,387
Mortgages receivable, current portion, net	789,238	887,959
ReStore inventory	852,421	842,554
Home construction in progress	2,960,958	671,834
Prepaid expenses and other current assets	213,751	300,205
Total Current Assets	9,888,127	5,611,004
Land held for development	4,958,354	5,073,385
Pledges receivable, long-term portion, net	212,385	243,498
Other long-term assets	-	240,790
Mortgages receivable, long-term portion, net	8,994,125	9,658,437
Notes receivable, 2 nd liens, net	1,004,990	968,843
Property and equipment, net	9,763,461	9,811,870
Total Assets	\$ 34,821,442	\$ 31,607,827
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable	\$ 321,319	\$ 274,295
Accrued expenses	669,113	767,640
Deferred revenue	4,313,620	3,130,982
Line of credit	1,000,000	-
Capital lease obligation, current portion	36,378	35,304
Notes payable - TDHCA, current portion	111,816	108,816
Long-term debt, current portion	-	2,272
Paycheck Protection Program loan	768,200	-
Total Current Liabilities	7,220,446	4,319,309
Capital lease obligation, long-term portion	153,489	186,943
Notes payable - TDHCA, long-term portion	1,379,912	1,373,638
Long-term debt, net of unamortized debt issuance costs	5,327,414	5,310,967
Total Liabilities	14,081,261	11,190,857
Net Assets:		
Without donor restrictions	19,506,160	18,772,496
With donor restrictions	1,234,021	1,644,474
Total Net Assets	20,740,181	20,416,970
Total Liabilities and Net Assets	\$ 34,821,442	\$ 31,607,827

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATED STATEMENT OF ACTIVITIES

YEAR ENDED DECEMBER 31, 2020

	Net Assets Without Donor Restrictions	Net Assets With Donor Restrictions	Total
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	3,662,005	(410,453)	3,251,552
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	3,887,962	-	3,887,962
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	448,979	-	448,979
Total Revenues	7,998,946	(410,453)	7,588,493
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	7,265,282	-	7,265,282
Change in net assets	733,664	(410,453)	323,211
Net assets, beginning of year	18,772,496	1,644,474	20,416,970
Net assets, end of year	\$ 19,506,160	\$ 1,234,021	\$ 20,740,181

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, 2019

	Net Assets Without Donor Restrictions	Net Assets With Donor Restrictions	Total
Revenues:			
Contributions and Other Income:			
Contributions	\$ 1,139,777	\$ 771,141	\$ 1,910,918
In-kind contributions	332,955	-	332,955
Home building sponsorship revenues	1,719,732	-	1,719,732
Investment income	25,514	-	25,514
Other income	649,999	-	649,999
Net assets released from restrictions	793,687	(793,687)	-
Total Contributions and Other Income	4,661,664	(22,546)	4,639,118
ReStore Revenues:			
ReStore sales	5,327,118	-	5,327,118
In-kind donation of inventory	3,250,770	-	3,250,770
Cost of goods sold	(4,343,061)	-	(4,343,061)
Sales discounts and refunds	(295,930)	-	(295,930)
Total ReStore Revenues, net	3,938,897	-	3,938,897
Low-Cost Housing Revenues:			
Home sales	2,579,019	-	2,579,019
In-kind contributions of labor and construction materials	821,603	-	821,603
Mortgage discount and amortization	(347,212)	-	(347,212)
Other housing revenues	2,590	-	2,590
Cost of homes sold	(3,490,413)	-	(3,490,413)
Total Low-Cost Housing Revenues, net	(434,413)	-	(434,413)
Total Revenues	8,166,148	(22,546)	8,143,602
Expenses:			
Low-cost housing program	2,326,496	-	2,326,496
ReStore program	3,312,279	-	3,312,279
Fundraising	746,780	-	746,780
Management and general	1,036,213	-	1,036,213
Total Expenses	7,421,768	-	7,421,768
Change in net assets	744,380	(22,546)	721,834
Net assets, beginning of year	18,028,116	1,667,020	19,695,136
Net assets, end of year	\$ 18,772,496	\$ 1,644,474	\$ 20,416,970

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	<u>\$ 2,425,699</u>	<u>\$ 3,314,697</u>	<u>\$ 793,081</u>	<u>\$ 731,805</u>	<u>\$ 7,265,282</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, 2019

	Low-cost Housing	ReStore	Fundraising	Management and General	Total
Salaries and related	\$ 1,401,812	\$ 2,129,199	\$ 451,632	\$ 732,174	\$ 4,714,817
Advertisements	10,589	112,265	161,531	892	285,277
Office expenses	53,354	157,175	12,470	54,912	277,911
Information technology	23,230	20,723	10,855	4,358	59,166
Occupancy	121,399	309,645	5,247	7,217	443,508
Travel	13,170	36,176	4,010	17,979	71,335
Conference, conventions, and meetings	6,048	8,529	2,799	13,790	31,166
Interest and amortization	32,581	181,916	14,701	59,872	289,070
Tithe to HFHI	77,008	-	-	-	77,008
Depreciation	24,283	205,021	11,430	15,259	255,993
Insurance	56,220	76,060	2,529	2,266	137,075
Warrant work	32,902	-	-	-	32,902
Tools and equipment	10,460	1,660	-	-	12,120
Professional services	65,554	41,824	21,143	91,852	220,373
NMTC transaction fees	12,180	-	-	-	12,180
Dues and subscriptions	13,355	12,505	4,932	27,398	58,190
Home repair program	369,709	-	1,991	1,044	372,744
Other expense	2,642	19,581	41,510	7,200	70,933
Total	\$ 2,326,496	\$ 3,312,279	\$ 746,780	\$ 1,036,213	\$ 7,421,768

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

YEARS ENDED DECEMBER 31, 2020 AND 2019

	2020	2019
Cash flows from operating activities:		
Change in net assets	\$ 323,211	\$ 721,834
Adjustments to reconcile change in net assets to net cash flows from operations:		
Noncash interest expense	16,447	105,714
Depreciation	266,606	255,993
Gain on extinguishment of debt	-	(383,120)
Appreciation in investments	(768)	-
Gain on sale of mortgage notes receivable	(181,448)	-
(increase) decrease in operating assets:		
Accounts receivable	232,027	(235,692)
Pledges receivable	144,500	153,620
Mortgages receivable	43,021	(829,254)
ReStore inventory	(9,867)	(34,525)
Home construction in progress	(2,289,124)	277,269
Prepaid expenses and other	86,454	72,218
Land held for development	115,031	(393,133)
Notes receivable, 2 nd liens	(36,147)	(86,638)
Other long-term assets	240,790	(48,153)
(Increase) decrease in operating liabilities:		
Accounts payable	47,024	(96,261)
Accrued expenses	(98,527)	(40,291)
Deferred revenue	1,182,638	427,214
Notes payable - TDHCA	9,274	140,558
Net cash from operating activities	<u>91,142</u>	<u>7,353</u>
Cash flows from investing activities:		
Sales of investments	-	1,519,798
Purchases of property and equipment	(218,197)	(562,169)
Proceeds from the sale of mortgage notes receivable	901,460	-
Net cash from investing activities	<u>683,263</u>	<u>957,629</u>
Cash flows from financing activities:		
Draws on line of credit	1,000,000	5,312,919
Payments on long-term debt	(2,272)	(6,413,986)
Payments on capital lease obligation	(32,380)	(37,186)
Proceeds from Paycheck Protection Program loan	768,200	-
Net cash from financing activities	<u>1,733,548</u>	<u>(1,138,253)</u>
Net increase (decrease) in cash and cash equivalents	2,507,953	(173,271)
Cash and cash equivalents, beginning of year	2,042,762	2,216,033
Cash and cash equivalents, end of year	<u>\$ 4,550,715</u>	<u>\$ 2,042,762</u>
Supplemental disclosure of cash flow information:		
Cash paid for interest	<u>\$ 155,090</u>	<u>\$ 212,545</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, 2020 AND 2019

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 two ReStores in Austin and 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, 2020 and 2019, 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, 2020 AND 2019

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, 2020 and 2019 were \$207,051 and \$285,277, 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.

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, 2020 or 2019 as management believes all balances to be collectible.

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, 2020 and 2019, was \$79,615 and \$78,337, respectively. The Organization did not apply a net present value discount on the pledges receivable balance as of December 31, 2020 and 2019 as management considered the amount to be insignificant.

AUSTIN HABITAT FOR HUMANITY, INC.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2020 AND 2019

Note 2—Summary of significant accounting policies (continued)

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. 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 (“partner families”). 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, 2020 and 2019, the Organization had no investment in foreclosed loans.

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, 2020 or 2019 as management believes all balances to be collectible.

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.

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. These costs are capitalized to this account until the lot is build ready. 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.

AUSTIN HABITAT FOR HUMANITY, INC.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2020 AND 2019

Note 2—Summary of significant accounting policies (continued)

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, 2020 and 2019.

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 two 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.

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 that the house is constructed.

AUSTIN HABITAT FOR HUMANITY, INC.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2020 AND 2019

Note 2—Summary of significant accounting policies (continued)

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.

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, 2020 or 2019. 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. The Board’s management believes it is no longer subject to income tax examinations for years prior to 2017.

Recent Accounting Pronouncements – In May 2014, FASB issued Accounting Standards Update (“ASU”) 2014-09, *Revenue Recognition* (Topic 606). This ASU provides a single, comprehensive revenue recognition model for all contracts with customers to improve comparability within industries, across industries, and across capital markets. The core principle of this ASU is that an entity recognizes revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. This ASU is effective for annual periods beginning after December 15, 2018. The Organization adopted this ASU on January 1, 2019 using the full retrospective method and the implementation of this ASU did not have a significant impact on the Organization’s consolidated financial statements or disclosures.

In February 2016, FASB issued 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.

AUSTIN HABITAT FOR HUMANITY, INC.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2020 AND 2019

Note 2—Summary of significant accounting policies (continued)

In June 2018, FASB issued ASU 2018-08, *Not-for-Profit Entities* (Topic 958). This ASU is intended to clarify and improve the scope and the accounting guidance for contributions received and made, primarily by not-for-profit organizations. The amendments in this ASU provide a more robust framework for determining whether a transaction should be accounted for as a contribution or as an exchange transaction. ASU 2018-18 is effective for all entities for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2019. The Organization elected to early adopt this ASU in 2019. The adoption of this standard did not have a significant impact on the Organizations consolidated financial statements or disclosures.

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.

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, 2020, this date was July 7, 2021.

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	\$ 4,550,715
Investments, at fair value	16,972
Accounts receivable, net	383,072
	<u>\$ 4,950,759</u>

Receivable balances are expected to be collected within one year. The Organization has a goal to maintain financial assets on hand to meet five months of normal operating expenses, which are, on average, approximately \$2.5 million. Total net assets without donor restrictions as of December 31, 2020 were approximately \$19.5 million. The Organization also maintains an available line of credit of \$2 million with Frost Bank. 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.

AUSTIN HABITAT FOR HUMANITY, INC.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2020 AND 2019

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.

The Organization maintains its cash and cash equivalents with a limited number of high-quality financial institutions that are insured by the Federal Deposit Insurance Corporation. As of December 31, 2020 and 2019, the Organization had cash and cash equivalents in excess of insured limits of approximately \$3,904,000 and \$1,028,000, 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, 2020 or 2019. 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, 2020 and 2019.

Note 5—Related party transactions and affiliations

Contributions from members of the Board for the years ended December 31, 2020 and 2019 were \$78,012 and \$166,558, respectively. Pledges receivable from the Board and employees of AHFH for the years ended December 31, 2020 and 2019 were \$412,000 and \$425,222, respectively. Expenses paid by the Organization for services provided by Board related businesses for the years ended December 31, 2020 and 2019 were \$679,544 and \$480,028, respectively.

The Organization operates within a covenant agreement with HFHI. The Organization tithes to support HFHI's international homebuilding work. Tithes to HFHI totaled \$91,333 and \$77,008 for the years ended December 31, 2020 and 2019, respectively.

The United States Department of Housing and Urban Development ("HUD") has awarded grants to HFHI under the Self-Help Home Ownership Program ("SHOP") for land acquisition and infrastructure improvements for houses. Grant funds are passed through by HFHI directly to participating U.S. affiliates in the form of a 75% grant and 25% loan. Notes payable to HFHI under SHOP arrangements totaled \$-0- and \$2,272 at December 31, 2020 and 2019, respectively, and are included in notes payable in the consolidated statements of financial position.

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

DECEMBER 31, 2020 AND 2019

Note 6—Mortgages and notes receivable

Mortgages receivable consisted of the following at December 31:

	2020	2019
Gross mortgages receivable	\$ 15,318,457	\$ 16,579,207
Financing discount based on imputed interest at rates ranging from 4% to 8%	(5,535,094)	(6,032,811)
Mortgages receivable, net of unamortized discount	9,783,363	10,546,396
Current portion of mortgages receivable	(789,238)	(887,959)
	<u>\$ 8,994,125</u>	<u>\$ 9,658,437</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, 2020 are as follows:

2021	\$ 789,238
2022	778,834
2023	763,614
2024	755,080
2025	747,494
Thereafter	11,484,197
	<u>\$ 15,318,457</u>

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

	2020	2019
Gross notes receivable for 2 nd liens	\$ 3,110,446	\$ 3,110,446
Financing discount based on imputed interest at rates ranging from 4% to 8%	(2,105,456)	(2,141,603)
Notes receivable on 2 nd liens, net of unamortized discount	<u>\$ 1,004,990</u>	<u>\$ 968,843</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, 2020 AND 2019

Note 7—ReStore inventory

ReStore inventory consisted of the following at December 31:

	2020	2019
Donated goods	\$ 248,911	\$ 248,911
Purchased materials	603,510	593,643
	<u>\$ 852,421</u>	<u>\$ 842,554</u>

Note 8—Property and equipment

Property and equipment consisted of the following at December 31:

	2020	2019
Land	\$ 3,678,393	\$ 3,678,393
Buildings and improvements	6,943,306	6,778,684
Equipment	551,622	510,547
Trucks	279,185	295,491
	11,452,506	11,263,115
Accumulated depreciation	<u>(1,689,045)</u>	<u>(1,451,245)</u>
Total property and equipment, net	<u>\$ 9,763,461</u>	<u>\$ 9,811,870</u>

Property and equipment financed under capital lease obligations totaled \$189,867 and \$222,247, net of accumulated amortization of \$169,830 and \$137,450, as of December 31, 2020 and 2019, respectively. Total depreciation and amortization expense associated with capital leases was \$266,606 and \$255,993 for the years ended December 31, 2020 and 2019, respectively.

Note 9—Pledges receivable

The Organization received pledges to cover the costs of a capital campaign 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:

	2020	2019
Capital campaign pledges	\$ 413,000	\$ 556,222
Less allowance for doubtful collections	<u>(79,615)</u>	<u>(78,337)</u>
Pledges receivable, net	<u>\$ 333,385</u>	<u>\$ 477,885</u>

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

DECEMBER 31, 2020 AND 2019

Note 9—Pledges receivable (continued)

Pledges receivable maturity dates at December 31 were as follows:

	2020	2019
Less than one year	\$ 121,000	\$ 234,387
One to five years	292,000	321,835
	<u>\$ 413,000</u>	<u>\$ 556,222</u>

Note 10—Long-term debt

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

	2020	2019
Notes payable to HFHI under SHOP grants	\$ -	\$ 2,272
Promissory note to banking institution	5,457,871	5,457,871
Total debt	5,457,871	5,460,143
Unamortized debt issuance costs	(130,457)	(146,904)
Total debt, net of unamortized debt issuance costs	5,327,414	5,313,239
Current portion of debt, net	-	(2,272)
Long-term debt, net	<u>\$ 5,327,414</u>	<u>\$ 5,310,967</u>

The notes payable to HFHI is a non-interest bearing and unsecured loan under SHOP for land acquisition and infrastructure improvements for houses.

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 \$5,457,871 as of December 31, 2020.

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

DECEMBER 31, 2020 AND 2019

Note 10—Long-term debt (continued)

Future maturities of long-term debt at December 31, 2020 are as follows:

2021	\$	-
2022		254,049
2023		261,855
2024		269,900
2025		278,193
Thereafter		4,393,874
	\$	<u>5,457,871</u>

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, 2020, and through the date of this report, the Organization was in compliance with such covenants.

Note 11—Paycheck Protection Program loan

In April 2020, the Organization received approximately \$768,200 of proceeds from a note payable funded under the Paycheck Protection Program ("PPP") as part of the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"). The note bears interest at 1% per annum and matures in April 2022. 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 PPP loan had been forgiven in full.

Note 12—Credit facility and letters of credit

The Organization maintains a twelve-month revolving credit facility with a bank, renewable annually, that charges interest at a variable rate. During the year ended December 31, 2017, the Organization amended the facility to extend the maturity date to April 2019. As amended, the maximum principal amount available under the line of credit is \$2,000,000. The credit facility was further amended on March 18, 2019 to extend the maturity date to April 15, 2021. On December 30, 2019, this credit facility was extinguished concurrently with the refinancing of the Organization's promissory note (see Note 10).

On December 30, 2019, the Organization entered into a new credit facility with Frost Bank. The new credit facility has a maximum principal amount available of \$2,000,000 with a maturity date of December 30, 2020. The credit facility was amended in December 2020 to extend the maturity date to December 31, 2021. The annual interest rate for the new credit facility is a variable rate based on LIBOR plus 1.5% (0.15% at December 31, 2020). No amounts have been drawn against this facility at December 31, 2020.

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

DECEMBER 31, 2020 AND 2019

Note 12—Credit facility and letters of credit (continued)

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. 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, 2020, AHFH had a balance of \$1,000,000 outstanding on this revolving line of credit.

During the normal course of business, the Organization entered into letters of credit with financial institutions totaling \$462,730 at December 31, 2020 and 2019, pursuant to subdivision construction agreements with the City of Austin. The letters of credit expired in April 15, 2020, and the amount of \$462,730 was renewed through January 21, 2022. The letters specify that amounts may be drawn by the City of Austin Watershed Protection and Development Review Department. There have been no amounts drawn under these letters of credit.

Note 13—Notes payable - TDHCA

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

	2020	2019
Gross notes payable - TDHCA	\$ 2,313,045	\$ 2,332,236
Financing discount based on imputed interest at rates ranging from 4% to 8%	<u>(821,317)</u>	<u>(849,782)</u>
Mortgages receivable, net of unamortized discount	1,491,728	1,482,454
Current portion of mortgages receivable	<u>(111,816)</u>	<u>(108,816)</u>
	<u><u>\$ 1,379,912</u></u>	<u><u>\$ 1,373,638</u></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, 2020 are as follows:

2021	\$ 111,816
2022	111,816
2023	111,816
2024	111,816
2025	111,816
Thereafter	<u>1,753,965</u>
	<u><u>\$ 2,313,045</u></u>

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

DECEMBER 31, 2020 AND 2019

Note 14—Net assets with donor restrictions

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

	2020	2019
Capital campaign	\$ 1,013,438	\$ 1,182,844
Special events	211,580	400,202
UT Campus Chapter	9,003	9,790
OWANA	-	51,638
	<u>\$ 1,234,021</u>	<u>\$ 1,644,474</u>

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

	2020	2019
Capital campaign	\$ (169,405)	\$ (410,661)
Special events	(188,625)	(323,701)
UT Campus Chapter	(786)	(6,276)
OWANA	(52,654)	(53,049)
Net assets released from restrictions	<u>\$ (411,470)</u>	<u>\$ (793,687)</u>

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, 2020 and 2019 were \$151,659 and \$136,607, 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 \$279,288 and \$275,712 for the years ended December 31, 2020 and 2019, 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 is planned to open to the public in September 2021. The operating lease for the third ReStore commences in September 2021.

Future minimum payments under operating leases consisted of the following as of December 31, 2020

2021	\$ 361,947
2022	563,600
2023	578,383
2024	594,396
2025	612,869
Thereafter	<u>3,030,642</u>
	<u>\$ 5,741,837</u>

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

DECEMBER 31, 2020 AND 2019

Note 16—Lease commitments (continued)

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, 2020:

2021	\$	41,575
2022		41,575
2023		41,575
2024		41,575
2025		38,111
		<hr/>
Total minimum lease payments		204,411
Less amount representing interest (3% annually)		(14,544)
		<hr/>
Total capital lease obligations		189,867
Less current portion of capital lease obligations		(36,378)
		<hr/>
Long term portion of capital lease obligation	\$	153,489
		<hr/>

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.

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, 2020 and 2019, the Organization has incurred cumulative net operating losses of approximately \$4,000,000 and \$2,600,000, 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, 2020 and 2019 was approximately \$1,400,000 and \$108,600, respectively.

Note 19—Subsequent events

In March 2021, the Organization received a second loan in the amount of \$768,200 funded under the PPP as part of the CARES Act. The note bears interest at 1% per annum and matures on March 15, 2026. Per the agreement, the Organization may apply for and receive forgiveness of the \$768,200 received through the PPP based on the Organization using the funds for qualifying purposes.

SUPPLEMENTARY INFORMATION

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

DECEMBER 31, 2020

	Austin Habitat for Humanity	Austin Neighborhood Alliance for Habitat, Inc.	HomeBase Texas	Eliminations	Total
ASSETS					
Current Assets:					
Cash and cash equivalents	\$ 4,241,446	\$ -	\$ 309,269	\$ -	\$ 4,550,715
Investments, at fair value	16,972	-	-	-	16,972
Accounts receivable	585,364	5,131,316	145,148	(5,478,756)	383,072
Pledges receivable, net	121,000	-	-	-	121,000
Mortgages receivable, current portion, net	789,238	-	-	-	789,238
ReStore inventory	852,421	-	-	-	852,421
Home construction in progress	2,960,958	-	-	-	2,960,958
Prepaid expenses and other current assets	213,751	-	-	-	213,751
Total Current Assets	9,781,150	5,131,316	454,417	(5,478,756)	9,888,127
Land held for development	4,958,354	-	-	-	4,958,354
Pledges receivable, long-term portion, net	212,385	-	-	-	212,385
Mortgages receivable, long-term portion, net	8,994,125	-	-	-	8,994,125
Notes receivable, 2 nd lien, net	-	-	1,004,990	-	1,004,990
Property and equipment, net	9,763,461	-	-	-	9,763,461
Total Assets	\$ 33,709,475	\$ 5,131,316	\$ 1,459,407	\$ (5,478,756)	\$ 34,821,442

See report of independent auditor.

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

DECEMBER 31, 2020

	Austin Habitat for Humanity	Austin Neighborhood Alliance for Habitat, Inc.	HomeBase Texas	Eliminations	Total
LIABILITIES AND NET ASSETS					
Current Liabilities:					
Accounts payable	\$ 294,966	\$ -	\$ 26,353	\$ -	\$ 321,319
Accrued expenses	669,113	-	347,440	(347,440)	669,113
Deferred revenue	4,313,620	-	-	-	4,313,620
Line of credit	1,000,000	-	-	-	1,000,000
Capital lease obligation, current portion	36,378	-	-	-	36,378
Notes payable - TDHCA, current portion	111,816	-	-	-	111,816
Long-term debt, current portion	5,131,316	-	-	(5,131,316)	-
Paycheck Protection Program loan	768,200	-	-	-	768,200
Total Current Liabilities	12,325,409	-	373,793	(5,478,756)	7,220,446
Capital lease obligation, long-term portion	153,489	-	-	-	153,489
Notes payable - TDHCA, long-term portion	1,379,912	-	-	-	1,379,912
Long-term debt, net of debt issuance costs	5,327,414	-	-	-	5,327,414
Total Liabilities	19,186,224	-	373,793	(5,478,756)	14,081,261
Net Assets:					
Without donor restrictions	13,289,230	5,131,316	1,085,614	-	19,506,160
With donor restrictions	1,234,021	-	-	-	1,234,021
Total Net Assets	14,523,251	5,131,316	1,085,614	-	20,740,181
Total Liabilities and Net Assets	\$ 33,709,475	\$ 5,131,316	\$ 1,459,407	\$ (5,478,756)	\$ 34,821,442

See report of independent auditor.

AUSTIN HABITAT FOR HUMANITY, INC.
CONSOLIDATING SCHEDULE OF ACTIVITIES

YEAR ENDED DECEMBER 31, 2020

	Austin Habitat for Humanity	Austin Neighborhood Alliance for Habitat, Inc.	HomeBase Texas	Eliminations	Total
Revenues:					
Contributions and Other Income:					
Contributions	\$ 1,778,318	\$ -	\$ 10,000	\$ -	\$ 1,788,318
Home building sponsorship revenues	1,084,589	-	-	-	1,084,589
Investment income	5,319	-	1,543	-	6,862
Other income	590,821	-	51,550	(270,588)	371,783
Total Contributions and Other Income	3,459,047	-	63,093	(270,588)	3,251,552
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	3,887,962	-	-	-	3,887,962
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	165,432	-	36,147	-	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	410,037	-	38,942	-	448,979
Total Revenues	7,757,046	-	102,035	(270,588)	7,588,493

See report of independent auditor.

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

YEAR ENDED DECEMBER 31, 2020

	Austin Habitat for Humanity	Austin Neighborhood Alliance for Habitat, Inc.	HomeBase Texas	Eliminations	Total
Expenses:					
Low-cost housing program	\$ 2,425,699	\$ -	\$ -	\$ -	\$ 2,425,699
ReStore program	3,313,769	-	928	-	3,314,697
Fundraising	793,081	-	-	-	793,081
Management and general	728,528		273,865	(270,588)	731,805
Total Expenses	<u>7,261,077</u>	<u>-</u>	<u>274,793</u>	<u>(270,588)</u>	<u>7,265,282</u>
Change in net assets	495,969	-	(172,758)	-	323,211
Net assets, beginning of year	<u>14,027,282</u>	<u>5,131,316</u>	<u>1,258,372</u>	<u>-</u>	<u>20,416,970</u>
Net assets, end of year	<u>\$ 14,523,251</u>	<u>\$ 5,131,316</u>	<u>\$ 1,085,614</u>	<u>\$ -</u>	<u>\$ 20,740,181</u>



Application for OHDA Funding 2022

Tab 3c Board Resolution

CERTIFICATE OF CORPORATE RESOLUTION

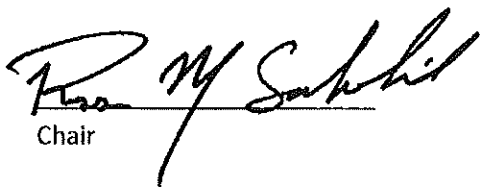
We, Ross Sabolcik, Chair, and Rev. Dr. Daryl Horton, Secretary, of Austin Habitat for Humanity, a Texas corporation, hereby certify that:

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 23, 2022, 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 apply for funding from the City of Austin, Housing and Planning Department, for projects to include Persimmon at Meadow Lake, Montopolis Town Homes, Loyola (Taylor Morrison Partnership), and other such projects as support affordable homeownership in the City of Austin.

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 Ross Sabolcik is the Chair of the corporation and Rev. Dr. Daryl Horton is the Secretary.

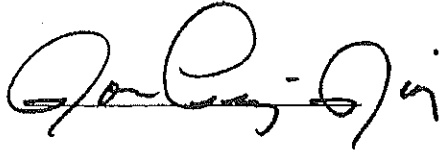
Signed on 2/25, 2022 by the Chair and Secretary of the Corporation.


Chair

Secretary

State of Texas
County of Travis

This instrument was acknowledged before me on 2/25, 2022 by Ross Sabolcik,
Chair of Austin Habitat for Humanity, a corporation, on behalf of said corporation and by Rev. Dr. Daryl
Horton, Secretary, on behalf of said corporation.



Notary Public State of Texas



CERTIFICATE OF CORPORATE RESOLUTION

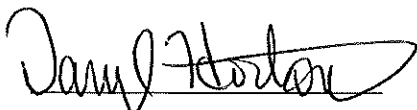
We, Ross Sabolcik, Chair, and Rev. Dr. Daryl Horton, Secretary, of Austin Habitat for Humanity, a Texas corporation, hereby certify that:

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 23, 2022, 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, for projects to include Persimmon at Meadow Lake, Montopolis Town Homes, Loyola (Taylor Morrison Partnership), and other such projects as support affordable homeownership in the City of Austin.

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 Ross Sabolcik is the Chair of the corporation and Rev. Dr. Daryl Horton is the Secretary.

Signed on February 28, 2022 by the Secretary of the Corporation.

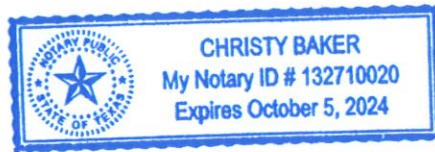

Secretary

State of Texas
County of Travis

This instrument was acknowledged before me on February 28, 2022 by Rev. Dr. Daryl Horton, Secretary,
on behalf of said corporation.

A handwritten signature in blue ink, appearing to read "Christy Baker", written over a horizontal line.

Notary Public State of Texas





Application for OHDA Funding 2022

Tab 3d Financial Statements

Please note that because Austin Habitat for Humanity is not a for-profit corporation, we have not attached for-profit financial statements. Our Audited Financial Statements are located at Tab 3b.



Application for OHDA Funding 2022

Tab 3e - Funding Commitment Letters

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



Heritage Title Company of Austin, Inc.
200 W 6th Street, Suite 1600
Austin, TX 78701

BORROWER'S STATEMENT

Date: December 1, 2021

GFNo: 202103514A

Loan From: Habitat Mortgage Solutions, LLC, a Georgia
limited liability company

To: Austin Habitat for Humanity, Inc., a Texas nonprofit
corporation
500 Ben White Boulevard
Austin, TX 78704

Property: Units 24, 25, 27, 34, 35, 36 and 39, Park at 51 East Condos, Travis County, TX
East 51st Street, Unit 24
Austin, TX 78723

Lots 6-11, Block A, A.I.S.D. Loyola Lane Final Plat, Travis County, TX
6401 Blakely Bend
Austin, TX 78723

Lots 43-53, Block A, A.I.S.D. Loyola Lane Final Plat, Travis County, TX
6304 Zia Drive
Austin, TX 78723

Lots 1-6, Block C, A.I.S.D. Loyola Lane Final Plat, Travis County, TX
6521 Blakely Bend
Austin, TX 78723

Credits/Funds Received

Loan Amount from Habitat Mortgage Solutions, LLC, a Georgia limited liability company	\$1,850,000.00
Total	\$1,850,000.00

Less: Charges/Disbursements

Processing Fee (1%) to Habitat Mortgage Solutions, LLC, a Georgia limited liability company	\$18,500.00
Reserve Amount to Habitat Mortgage Solutions, LLC, a Georgia limited liability company	\$13,875.00
Lender Attorney Fee to Kutak Rock LLP	\$12,630.00
Title Insurance to Heritage Title Company	\$10,281.60
LP Single Issue loan policy to Heritage Title Company	\$9,256.00
Survey Amendment (LP no chg) to Heritage Title Company	\$0.00
T19 Non-Res. Endorsement to Heritage Title Company	\$925.60
T23 Access Endorsement LP to Heritage Title Company	\$100.00
Policy Guaranty Fee to Heritage Policy Guaranty Fee Acct	\$2.00
Courier Fee to Heritage Title Company	\$10.00
Recording Fees to Heritage Recording Acct	\$250.00
Attorney Fees to Bukowski Law Firm	\$2,210.00
Total Charges/Disbursements	\$57,758.60
Net Amount Due to Borrower	\$1,792,241.40

Borrower understands the Closing or Escrow Agent has assembled this information representing the transaction from the best information available from other sources and cannot guarantee the accuracy thereof. The lender involved may be furnished a copy of this statement.



Application for OHDA Funding 2022

Tab 4 Project Information



Application for OHDA Funding 2022

Tab 4a Market Study



Internal Market Assessment for Loyola: 2022

Pricing and Absorption

All Habitat homes for which City of Austin support is requested, including those at Loyola, 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:

- Ten three-bedroom homes of 1,256 square feet with a 325-square foot garage, with an expected sale price of approximately \$235,000.
- Thirteen four-bedroom homes of 1,332 square feet with a 325-square foot garage, with an expected sale price of approximately \$260,000.

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. We will continue to structure each mortgage to help families avoid being burdened by the cost of home, and empowered to use their earnings to achieve other life goals, like completing higher education or starting a business.

Austin Habitat plans to break ground in 2023 to begin the construction of these 23 homes. Austin Habitat will offer a unique opportunity to teachers, staff and families in the Austin Independent School District (AISD), as part of the agreement between AISD, which originally owned the land, and national developer Taylor Morrison. In 2019, Taylor Morrison purchased the AISD land with the understanding that affordable units will be made available to AISD-connected members of the community, and Austin Habitat bought the 23 units in 2021 with the express purpose of developing them into permanent affordable housing, ideally for AISD teachers, staff and families. Austin Habitat is currently working with AISD leadership including the Superintendent and Board President and is creating a unique marketing plan to offer these units to AISD-connected families for the first 60 days of availability. Although the team expects all 23 units to be sold to AISD-connected families within the period of exclusivity, Austin Habitat also maintains an extensive interest/waiting list of potential homebuyers who are also undergoing qualification for affordable homeownership.

Austin Habitat continues to experience high demand for our services as the affordable housing crisis continues. In particular, in the six weeks since we revamped our website to make it more user-friendly and create a simpler path to the homeownership program, we have received 295 inquiries. We will begin offering this neighborhood as an option to interested families in 2022, to align the qualification process with the construction timeline for the property.

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).

- Ability to make a \$3,000 up-front contribution and continue to pay the mortgage on an ongoing basis. Austin Habitat's HUD-certified housing counselors work extensively with each potential homebuyer to eliminate debt, credit issues, and other barriers to successful homeownership before qualifying them to purchase a Habitat home.
- Willingness to partner in Habitat activities. All potential Habitat homeowners must complete sweat equity which includes undergoing financial counseling as well as volunteering to support Habitat. Willingness to partner also includes an agreement to participate in ongoing Habitat activities, including appearing at the home dedication with sponsors and Habitat leadership, consenting to the use of their photo and story in Habitat's outreach materials, and remaining in contact with Habitat for future partnership activities and impact evaluation.

Other than these requirements, Austin Habitat does not seek a specific target population or set any additional eligibility requirements for the Affordable Homeownership Program. All program guidelines follow applicable laws, such as the Fair Housing Act.

Area Demographics

Census Tract 21.08, which encompasses the Loyola development, has a total population of 4,082. Please note that this information does not reflect any changes brought on by the Covid-19 pandemic.

- Age: 27% are young people age 19 or younger (5.8% are young children under age 5); 15.6% are age 60 and older; the remaining 57.4% are adults age 20-59.
- Gender: 51.6% male, 48.4% female.
- Race/Ethnicity: 41.9% Hispanic/Latino; 38.6% African-American; 15.9% White, 3.6% Asian, Native American, Multiracial/Other.
- Disability Status: Approximately 11.5% of the population of this Census tract (469 individuals) has a disability.
- Poverty: The poverty rate in Census Tract 21.08 is 13.2%, compared with 10.2% county-wide. For female-headed households with children, which make up a significant portion of our client population, the poverty rate is 37.9%.
- Income: The MFI in this census tract is \$44,518, less than 50% of the MFI for the Austin-Round Rock Metropolitan Statistical area. Nearly 60% of households in this Census tract have incomes less than \$50,000, and more than 70% have incomes less than \$75,000.
- Employment: 72.5% of individuals age 16 and older in this census tract are in the labor force. The unemployment rate for the Census tract was 2.3% in the last pre-pandemic Census tract level study.
- Healthcare: More than 25% of residents of this Census tract are uninsured, including approximately 32% of the residents who are employed.
- Educational Attainment: More than 26% of the adults age 25 or older in this Census tract have an associate's degree or more, and 84% are high school graduates.

All data is sourced from the United States Census, 2019 and 2020 5-Year American Community Estimates, other than the unemployment rate (U.S. Department of Labor).

Overall Local Housing Conditions and Trends

Census Tract 21.08 contains 1,657 total housing units, of which 7.9% of the ownership units and 4.4% of the rental units were vacant.

- Approximately 48.1% of the homes in this census tract are detached one-story properties.
- Much of the housing stock in this Census tract is older, with 77% built before 1999, suggesting a need for newer properties in the area.
- Approximately 33.7% of the housing units in this Census tract are owner-occupied.
- One-quarter of the homeowners with mortgages in this Census tract, nearly two-thirds (64%) of the renters, are cost-burdened, paying 30% or more of their monthly incomes for housing.
- The median home value in this Census tract is \$253,800.

All data is sourced from the United States Census, 2019 and 2020 5-Year American Community Estimates.

General Community Housing Conditions

Austin has continued to be one of the nation's most popular places to move, and the influx of highly-skilled workers over the past ten years has brought strong innovation and other positive changes to our area. However, many families are being left behind no matter how hard they work, and some of the people who have made Austin such a diverse and vibrant place have been pushed out. There are more than 38,000 low-income (50-80% MFI) households in Austin, including many of the city's elementary school teachers, teachers' aides, medical assistants, bookkeepers, social workers, electricians, plumbers, and paralegals.

The median cost of a new home has more than doubled in the past 10 years, according to the Austin Board of Realtors®, with a new home now costing \$521,000 in the Austin Area; in the City of Austin, it is \$624,000 as of March 2022. Home prices increased more than 20% in 2020-21 despite the pandemic, according to ABOR, and another 20+ in the past year, and the market shows no sign of slowing down. The influx of technology professionals and other highly-skilled workers has driven the market to continuous growth, making it very difficult for low-to-moderate income families to ever afford a safe and stable home of their own, no matter how hard they work. In Austin, 80% of the median family income – the highest income allowed for a Habitat family – is about \$80,000 according to the U.S. Census, not enough to buy most homes on the market; families of color are even more likely to be unable to purchase a home, with a median family income of approximately \$60,000 for Black and Latinx families. This market takes the American Dream even farther out of reach for populations that have been systematically oppressed and excluded from homeownership due to racist policies.

Most lower-income families must rely on rental housing, but this comes with its own set of concerns. Rent has nearly doubled in the past 10 years and nearly half of local renters are cost-burdened by housing, spending at least 30% of their monthly income on housing costs. As discussed above, approximately two-thirds of renters in the Census tract encompassing the Loyola development are cost-burdened. Families who rent are also unable to build wealth through their home equity; they may be subject to frequent rent increases, leading to moves that disrupt education and employment; and they are dependent on landlords to provide repairs and mitigate any issues that arise in the home. Hundreds of families reach out to us every year who are stuck in unsafe, unstable, health-harming, or otherwise difficult housing situations because they cannot afford a home of their own.

Austin Habitat's team recognizes that more families than ever are falling behind on their dreams – not just homeownership, but education, wealth-building, health and more. We are working

through multiple channels to increase opportunity for families in need, but we recognize that the need is only going to continue to grow because of a “perfect storm” of conditions creating unaffordability in the area:

- According to the Harvard Joint Center for Housing Studies (JCHS), the cost of land doubled in Austin-Round Rock MSA from 2012-19, from \$74,100 per ¼ acre to \$147,600 per ¼ acre. Land cost makes up a 38% share of the value of the property.
- Home price to median income ratio for Austin-Round Rock MSA rose from 2.38 in 1990 to 4.45 in 2020.
- The region’s population has grown by 10% while housing has only grown by 3%, according to research provided by the Austin Community Foundation
- Austin’s Land Development Code (LDC) had its last significant revision in the 1980s. Current zoning and other rules are designed for a smaller and less rapidly growing city, with requirements for large amounts of square footage per unit; requirements for large numbers of parking spaces; and building height restrictions.
- The City of Austin released its Affordable Housing Blueprint in 2017 with a goal of building 60,000 units of affordable housing – both rental and ownership, for a variety of income levels – in ten years. At the halfway point, 1,800 of 15,000 homes have been built for families in this range.

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 Loyola development, particularly given the rapid gentrification of this area, we do not require potential homebuyers to live near the development in which they wind up purchasing. This development is unusual because Austin Habitat purchased the land pursuant to an agreement between the Austin Independent School District and Taylor Morrison and will be offering the units exclusively to AISD staff, teachers, and families for the first 60 days of marketing. We will continue to apply the Habitat model with these purchasers, including the possibility of relocation for each family as opportunities to purchase arise throughout the area. 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 live in one of Habitat’s 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 based on our current partner families:

- 100% low-income (80% or less of local MFI)
- 73% people of color
- 50% female-headed households
- 4% identified as having a disability

Competitive Properties

In the February 2022 Austin Housing report from the Texas Realtors and Texas A&M, less than 1% of Travis County homes sold for less than \$200,000; an additional 4% were sold for prices between \$200,000 and \$300,000. As East Austin, including the Loyola area, continues to

gentrify, most of the homes in the immediate area would be out of reach for our client population. As of April 2022, there are 56 homes for sale in this zip code, ranging from slightly less than \$300,000 for a vacant lot to more than \$1,500,000. The only property available for less than \$300,000 is the vacant lot mentioned above. In the zip codes surrounding the Loyola development — 78721, 78722, 78724, 78751 and 78752 — the total number of homes available is 118, with only four homes/lots available at prices of \$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 the Loyola units which will be offered exclusively to AISD-connected families; ongoing building at Scenic Point; twelve units to be built at Montopolis and 126 units to be built at Persimmon at Meadow Lake. As mentioned above, we are offering these units exclusively to community members with connections to AISD and expect to find families qualified for all 23 units quickly. In the event that the units are not all sold to AISD-connected families, we will offer these units to our existing interest list. We recently revamped our website to create an easier user interface for families who want to become homeowners with Austin Habitat and had nearly 300 inquiries in a month. In addition, in a non-pandemic year, we will receive calls from 1,000+ community members who have contacted us to sign up for workshops or receive more information about affordable homeownership. For Habitat and its partner families, homeownership is preferable when compared to rental.

Demand and Capture

Austin Habitat and AISD are currently finalizing a marketing plan to reach AISD teachers, other staff, and families to provide an exclusive offer period for the opportunity to purchase at Loyola. This plan has received the buy-in of AISD leadership and will be supported by the Superintendent and Board President among others. We expect that, like all of our previous developments, not all of the potential homebuyers for Loyola are currently living in close proximity to the neighborhood where their new home will be located. However, all are committed to purchasing a Habitat home, including moving to a new neighborhood if necessary.

Austin Habitat is not yet able to calculate a capture rate for the Loyola development because we have not yet begun to qualify clients for this property. We expect that through the targeted marketing campaign to AISD staff and families, extensive interest in affordable homeownership in Austin, and Austin Habitat's reputation as a compassionate nonprofit and as a builder of high-quality affordable homes, 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 families who do not wind up living in this development.

Absorption Period

Austin Habitat is developing a detailed plan to build and sell the 23 units at Loyola. As our Affordable Homeownership Program is designed to produce completed properties and purchase-ready AISD 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.

AUSTIN HABITAT FOR HUMANITY

TAYLOR MORRISON

Marketing Strategy to Recruit AISD Faculty, Staff & Families

Project Name: AISD Homeowner Pipeline

Project Manager: Mary Campana

Beginning Date: February, 2022

Completion Date: December 2022

Project Objectives:

- **Develop sustainable marketing strategies to attract homeowners that are 80% of MFI and below**
- **Grow the pipeline of qualified AISD homeowners**
- **Develop the technology infrastructure and staff capacity to execute the marketing strategies**

LEVERAGE HABITAT BRAND Grassroots Marketing

Engage AISD Superintendent Elizalde to promote to faculty and staff

Partner with AISD Board President Geronimo Rodriguez to promote to AISD community

Habitat presence at District community events and National Night Out

ENGAGE AUSTIN HABITAT PARTNERS

Co-Branded marketing campaign with UFCU primary financial partner

Niche marketing to AISD faculty & staff with A+ Credit Union

Micro-marketing to AISD families with partnership with Communities In Schools - 41 Title1 Schools

Niche marketing campaign to HACA residents

COMMUNITY AWARENESS Shotgun Marketing

Digital advertising campaigns - Facebook & LinkedIn

Engage Mighty Citizen to build SEO & SEM digital campaigns

Press Release to announce Austin Habitat & Taylor Morrison

Advertorials in Community Impact Austin Business Journal Austin Women's monthly

TECHNOLOGY UPGRADES CAPACITY BUILDING

Drive target audience to BUY affordable homes on AHFH website

Online Pre-qualification

Develop real estate sales systems to maximize lead generation

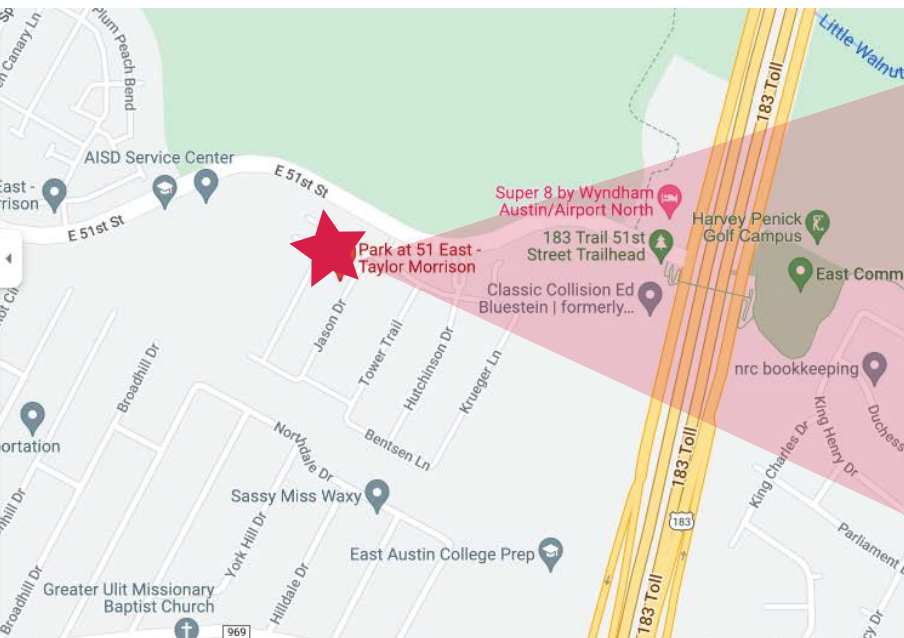
Restructure AHFH website to create clear path to Homeownership

Own Your Own Home Starting in the \$200,000s to the Low \$300,000s



taylor
morrison.

Exclusive Opportunity for AISD Employees and Families Through June

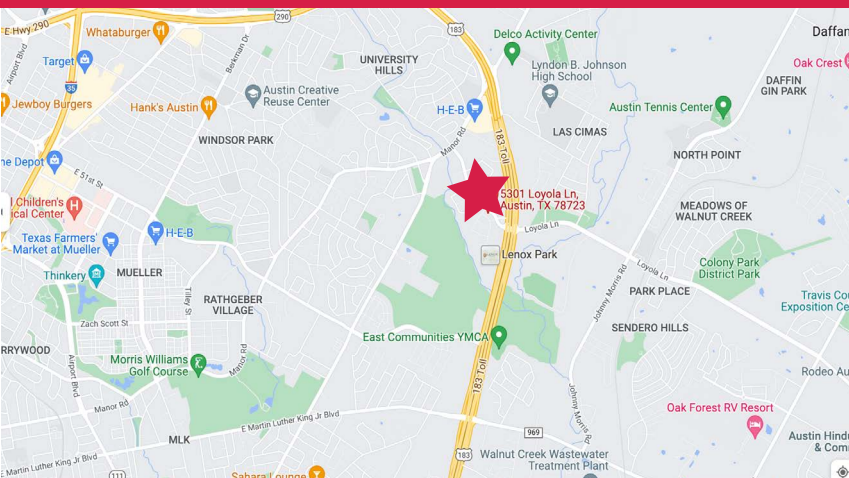


7 Homes Available in 2022 Park at 51 East

Nestled in Northeast Austin, our Park at 51 East neighborhood is a charming community of new construction homes. Ideal for people who enjoy arts, culture and Mother Nature's splendor, the community is perfectly situated near downtown Austin. With easy access to dining, farmer's markets, outdoor activities, live music and more, our homes will be minutes from everything that makes Austin, Austin.

[Learn More](#)

Coming Soon!



23 Additional Homes Available in 2023 5301 Loyola Lane

[Learn More](#)



Application for OHDA Funding 2022

Tab 4b Good Neighbor Policy

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

Owner	Address	Owner Address
7-Eleven Inc.	6518 Ed Bluestein Blvd.	3200 HACKERRY RD IRVING TX 75063
Redbox Automated Retail LLC	6518 Ed Bluestein Blvd.	1 TOWER LN STE 1200 OAKBROOK TERRACE IL 60181-4635
Gold Star Realty, Inc.	6520 Ed Bluestein Blvd.	1303 CAMPBELL RD HOUSTON TX 77055-6403
RRH Austin LLC	6520 Ed Bluestein Blvd.	904 E BRAKER LN AUSTIN TX 78753-3230
Gold Star Realty, Inc. Property Tax Dept.	6500 Ed Bluestein Blvd.	PO BOX 53 HOUSTON TX 77001-0053
Gold Star Realty, Inc.	6540 Ed Bluestein Blvd.	1303 CAMPBELL RD HOUSTON TX 77055-6403
Mid-America Apartments, LP	6600 Ed Bluestein Blvd.	6815 POPLAR AVE SUITE 500 GERMANTOWN TN 38138-0612
Oh Medanjo Loyola LLP/Oden Hughes LLC	6000 Ed Bluestein Blvd.	901 S MOPAC EXPY BLDG 3 STE 220 AUSTIN TX 78746-5968
BluSky Interests	SW Corner Loyola & Ed Bluestein	1303 CAMPBELL RD HOUSTON TX 77055-6403
Paradisa Homes LLC	6660 Ed Bluestein Blvd.	7247 N. LAMAR BLVD SUITE 101 AUSTIN TX 78752-2335
RSI Communities Texas LLC	6432 Zia Drive	810 HESTERS CROSSING RD 235, ROUND ROCK TX 78681-7846
James E. Harden	6501 Bridgewater Cove	
Matthew Potter	6503 Bridgewater Cove	
Austin A. and Cathrine E. Reed	6505 Bridgewater Cove	
Carlos Mercado	6507 Bridgewater Cove	
Melvin and Billie Nell Chambers	6509 Bridgewater Cove	
Fannie H. Curry	6511 Bridgewater Cove	
Aaron Bramley	6508 Bridgewater Cove	
Bruce Sanders and Christopher S.A. Sanders	6506 Bridgewater Cove	
Joe L. Bell	6504 Bridgewater Cove	
Dane Francis	6502 Bridgewater Cove	
Elma Garcia	5108 Bridgewater Cove	
Elmer Williams and Carrie Inett	6437 Bridgewater Drive	
George Watkins Sr. and Carolyn Watkins	6435 Bridgewater Drive	
Dustin R. Minium and Logan E. Minium	6433 Bridgewater Drive	
Ruby Burton Burse Testamentary	6431 Bridgewater Drive	
Alfred L. Hunt and Lois D. Hunt	6429 Bridgewater Drive	
Fannie Cage	6315 Waynesburg Cove	
City of Austin	6313 Waynesburg Cove	
Cynthia D. Barrs	6311 Waynesburg Cove	
Jesus Vences	6309 Waynesburg Cove	
Bobby J. Loving	6307 Waynesburg Cove	
Wilma Lee Evans	6305 Waynesburg Cove	
Luz Marina Mongellon Arellano	6303 Waynesburg Cove	
Bettye L. Young	6301 Waynesburg Cove	

Nicholas Whelan	6300 Waynesburg Cove	
Jarad Hawkins	6302 Waynesburg Cove	
George R. Arnold	6304 Waynesburg Cove	
George R. Arnold	6306 Waynesburg Cove	
Alfred J. Satterwhite, Sr. Family Trust	6308 Waynesburg Cove	
Paradisa Homes LLC	Waynesburg Cove, no address	
William D. Coakley and Nicole E. Coakley	Waynesburg Cove, no address	
Ellison Laverne and Lordie Mackey	6427 Bridgewater Drive	
Vance G. Hester and Gladys Hester	5113 Loyola Lane	
Nathan Porteshawver	6432 Bridgewater Drive	
J.C. Chambers	6430 Bridgewater Drive	
Betty J. Johnson	6428 Bridgewater Drive	
Bobby M. Piper	6426 Bridgewater Drive	
Margaret A. Tapscott	6424 Bridgewater Drive	
Robert L. Washington	6422 Bridgewater Drive	
James W. Givens	6416 Bridgewater Drive	
Brendan J. Shaklovitz and Amanda Shaklovitz	6414 Bridgewater Drive	
Sarah H. and Timothy L. Olow	6403 Hartwick Place	
Anthony Fred Brown	6405 Hartwick Place	
Jennie Martin	6407 Hartwick Place	
Jimmy L. Bennett	5109 Loyola Lane	
Elisa Tejeda	5111 Loyola Lane	
Elizabeth Perez	6400 Hartwick Place	
Michael Sierra-Arevalo	6402 Hartwick Place	
Earnest Price	6404 Hartwick Place	
Casey James Calhoun	6406 Hartwick Place	
Wanda Beth Flowers	6408 Hartwick Place	
Patrice Elaine Harris	5107 Loyola Ln.	
David Harris and Makenzie Kurre Harris	5105 Loyola Ln.	
Jared Knowles	5106 Loyola Ln.	
Ray A. Lorio and Barbara J. Lorio	5104 Loyola Ln.	
Lisa Rivera and Daphne Garza	5102 Loyola Ln.	
Norris Carr Jr. and Claudette E. Carr	6425 Bridgewater Drive	
Katherine Diggs Mosely	6423 Bridgewater Drive	
Talon K. Keller	6421 Bridgewater Drive	

Name	Address	
Austin Lost and Found Pets	9300 Tea Rose Trail	Austin, TX 78748
Austin Neighborhoods Council	PO Box 301975	Austin, TX 78703
Del Valle Community Coalition	7433 Montezuma St.	Austin, TX 78744
East Austin Conservancy	2601 Zaragosa St.	Austin, TX 78702
Friends of Austin Neighborhoods	311 W. 5th St., #1006	Austin, TX 78701
Friends of Northeast Austin	6705 Hillcroft Dr.	Austin, TX 78723
Homeless Neighborhood Association	1015 W. William Cannon Dr. #208	Austin, TX 78745
Neighborhood Empowerment Foundation	4014 Turkey Creek Rd.	Austin, TX 78730
Neighbors United for Progress	6003 Jain Ln.	Austin, TX 78721
Preservation Austin	PO Box 2113	Austin, TX 78768
Reissig Group	3600 Carla Dr.	Austin, TX 78754
SEL Texas	131 Old Stone Road	Cedar Creek, TX 78612
Senate Hills Homeowners' Association	8303 N. MoPac Expwy. Suite B120	Austin, TX 78759
Sierra Club Austin Regional group	PO Box 4998	Austin, TX 78765
University Hills Neighborhood Association	6907 Drexel Dr.	Austin, TX 78723

April 22, 2022

[Name]

[Address]

Austin, TX 78723

Dear [Name],

Austin Habitat for Humanity team is excited to announce that we will soon be your neighbor.

You may have noticed the large site called Loyola nearby, where 100 new homes will be built. National developer Taylor Morrison, which is building the rest of the homes, chose Austin Habitat to build 23 high-quality affordable homes on this site, and we will be breaking ground early next year.

The land that will become the Loyola homes was previously owned by Austin Independent School District (AISD). All 23 of the affordable homes built by Austin Habitat will first be offered to AISD teachers, other staff members, and families in AISD schools.

Austin Habitat plans to build ten three-bedroom and 13 four-bedroom homes in the Loyola development. The homes will be built by our experienced construction team and contractors, and will fit into the over-all design of the Loyola development.

The construction of the 23 homes will take place in 2023, with the Habitat homebuyers moving in during 2024, along with other homebuyers at Loyola.

If you have any questions about this development, please contact us at info@ahfh.org or 512-472-8788. Thank you, and we look forward to becoming your neighbor.

Sincerely,



Phyllis Snodgrass
Chief Executive Officer

Board Members

Ross Sabolcik, *Chair* | Mason Ayer | Bob Barnes | A.J. Bingham | Joe Bland | Yvette Boatwright | Kevin Cunningham | John Garrett | Melinda Garvey | Larry Graham | Jay Hartzell | Dr. Rev. Daryl Horton | Phil Hutchinson | Dana Leaman | Robert Lee | Nikelle Meade | Terry Mitchell | John Neff | Jessica Nelson | Mia Parton | Kazique Prince | Cynthea Rhodes-Patterson | Neha Sampat | Larry Smith | Shelli Taylor | Laura Touns | Joe Tracy | Robert Ochoa, *ex-officio member*

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

we build homes,
communities and hope

April 22, 2022

University Hills Neighborhood Association
6907 Drexel Drive
Austin, TX 78723

Dear Association Members,

Austin Habitat for Humanity team is excited to announce that we will soon be providing affordable housing in a neighborhood within your organization's boundaries.

You may have noticed the large site called Loyola in the University Hills neighborhood, where 100 new homes will be built. National developer Taylor Morrison, which is building the rest of the homes, chose Austin Habitat to build 23 high-quality affordable homes on this site, and we will be breaking ground early next year.

Austin Habitat has been building high-quality affordable homes for more than 37 years and have built 500 affordable homes, including the Scenic Point development off Johnny Morris near Loyola.

The land that will become the Loyola homes was previously owned by Austin Independent School District (AISD). All 23 of the affordable homes built by Austin Habitat will first be offered to AISD teachers, staff members, and families in AISD schools.

Austin Habitat plans to build ten three-bedroom and 13 four-bedroom homes in the Loyola development. The homes will be built by our experienced construction team and contractors, and will fit into the over-all design of the Loyola development.

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

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communities and hope



Application for OHDA Funding 2022

Tab 4c SMART Housing Letter



City of Austin

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

Housing and Planning Department S.M.A.R.T. Housing Program

4/21/2022

S.M.A.R.T. Housing Certification AISD Loyola Lane (ID 860)

TO WHOM IT MAY CONCERN:

Austin Habitat for Humanity (development contact Andy Alarcón; ph: 512-472-8788 x247; email: aalarcon@ahfh.org) is planning to develop AISD Loyola Lane, a 23-unit **ownership** development in the AISD Loyola Lane subdivision (addresses attached in Attachment A).

Twenty-three (23) of the units will be sold to households at or below **80%** Median Family Income (MFI). The project will be subject to a minimum 1-year affordability period after issuance of a certificate of occupancy, unless funding requirements are longer.

The Housing and Planning Department (HPD) certifies the proposed project meets the S.M.A.R.T. Housing standards at the pre-submittal stage. Since 100% (23) of the units will serve households at 80% 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 except for Austin Water Utility (AWU) Capital Recovery Fees. **This development is in accordance with the requirements under the Texas Local Government Code, Chapter 395.16(g) and 42 U.S.C. Section 12745 (A)(1) as it relates to how housing qualifies as affordable housing and therefore all of the units will be eligible to receive Austin Water Utility Capital Recovery Fee (CRF) waivers.** The expected fee waivers include, but are not limited to, the following fees:

AWU Capital Recovery Fees
Building Permit
Site Plan Review
Construction Inspection
Demolition Permit Fee

Concrete Permit
Electrical Permit
Subdivision Plan Review
Parkland Dedication Fee
(by separate ordinance)
Regular Zoning Fee

Mechanical Permit
Plumbing Permit
Zoning Verification
Land Status Determination
Building Plan Review

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@austinenenergy.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 512.974.3462 or by email at nathan.jones@austintexas.gov if you need additional information.

Sincerely,

A handwritten signature in black ink, appearing to be 'Nathan Jones', with a stylized, cursive script.

Nathan Jones, Project Coordinator
Housing and Planning Department

Cc: Kristin Martinez, AE

Jonathan Orenstein, AWU

Mashell Smith, ORS

Attachment A: Addresses



Application for OHDA Funding 2022

Tab 4d MOU with ECHO

Please note that because Austin Habitat for Humanity does not propose to provide any Continuum of Care, Permanent Supportive Housing or other units reserved for homeless individuals, we have not provided an MOU with ECHO.



Application for OHDA Funding 2022

Tab 4e Resident Services

**Application to City of Austin Ownership Housing Development Assistance (OHDA)
Loyola Homes 2022
Resident Services**

Austin 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 buyers for the Loyola homes 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, bilingual financial counselors.

Austin Habitat's Housing Counseling Program is designed to assist participants in obtaining and maintaining stable housing, including through Habitat's homebuying program. In addition, the program supports low-to-moderate income community members who have other goals 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 800-100 households receive these supportive services annually in a normal year; in 2020, we assisted nearly 400 households by pivoting to virtual classes and counseling services during the pandemic. More than 90% of respondents to our pre- and post-session surveys say they have increased financial knowledge and confidence making financial decisions after attending our program.

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 Habitat's benefit to Habitat homeowners does not end when the family purchases their home. We hold the mortgages for approximately 280 of our homeowners and are able to assist if they face unexpected difficulties and fall behind on their mortgages. For example, during the ongoing Covid-19 pandemic we worked with Habitat for Humanity International to create a forbearance program for families that had become delinquent on their Habitat mortgages due to the health and/or economic impacts of the pandemic. Our delinquency rates are lower than the Habitat average and lower than national rates for low-to-moderate income purchasers.

The total cost of providing the Housing Counseling Program to all participants, including potential Austin Habitat partner families and other members of the community, is approximately \$160,000 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 City of San Marcos, Shield-Ayres Foundation, Dubose Foundation and State Farm with additional applications pending. In addition, the program is supported by individual donations and revenue from our ReStores.

Board Members

Ross Sabolcik, *Chair* | Mason Ayer | Bob Barnes | A.J. Bingham | Joe Bland | Yvette Boatwright | Kevin Cunningham | John Garrett | Melinda Garvey | Larry Graham | Jay Hartzell | Dr. Rev. Daryl Horton | Phil Hutchinson | Dana Leaman | Robert Lee | Nikelle Meade | Terry Mitchell | John Neff | Jessica Nelson | Mia Parton | Kazique Prince | Cynthea Rhodes-Patterson | Neha Sampat | Larry Smith | Shelli Taylor | Laura Touns | Joe Tracy | Robert Ochoa, *ex-officio member*

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

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



Application for OHDA Funding 2022

Tab 5 Property Information



Application for OHDA Funding 2022

Tab 5a Appraisal

The appraisal has been removed to conform to the file size limits for this version of the proposal. The appraisal is included in the full proposal copy.

APPRAISAL REPORT

LOYOLA LANE SUBDIVISION - 23 DEVELOPED LOTS
LOCATED ON THE LOYOLA LANE @ US 183
AUSTIN, TEXAS 78723
CBRE GROUP, INC. FILE NO. 21-361SC-6087-1

PIONEER BANK

CBRE



Application for OHDA Funding 2022

Tab 5b Property Maps



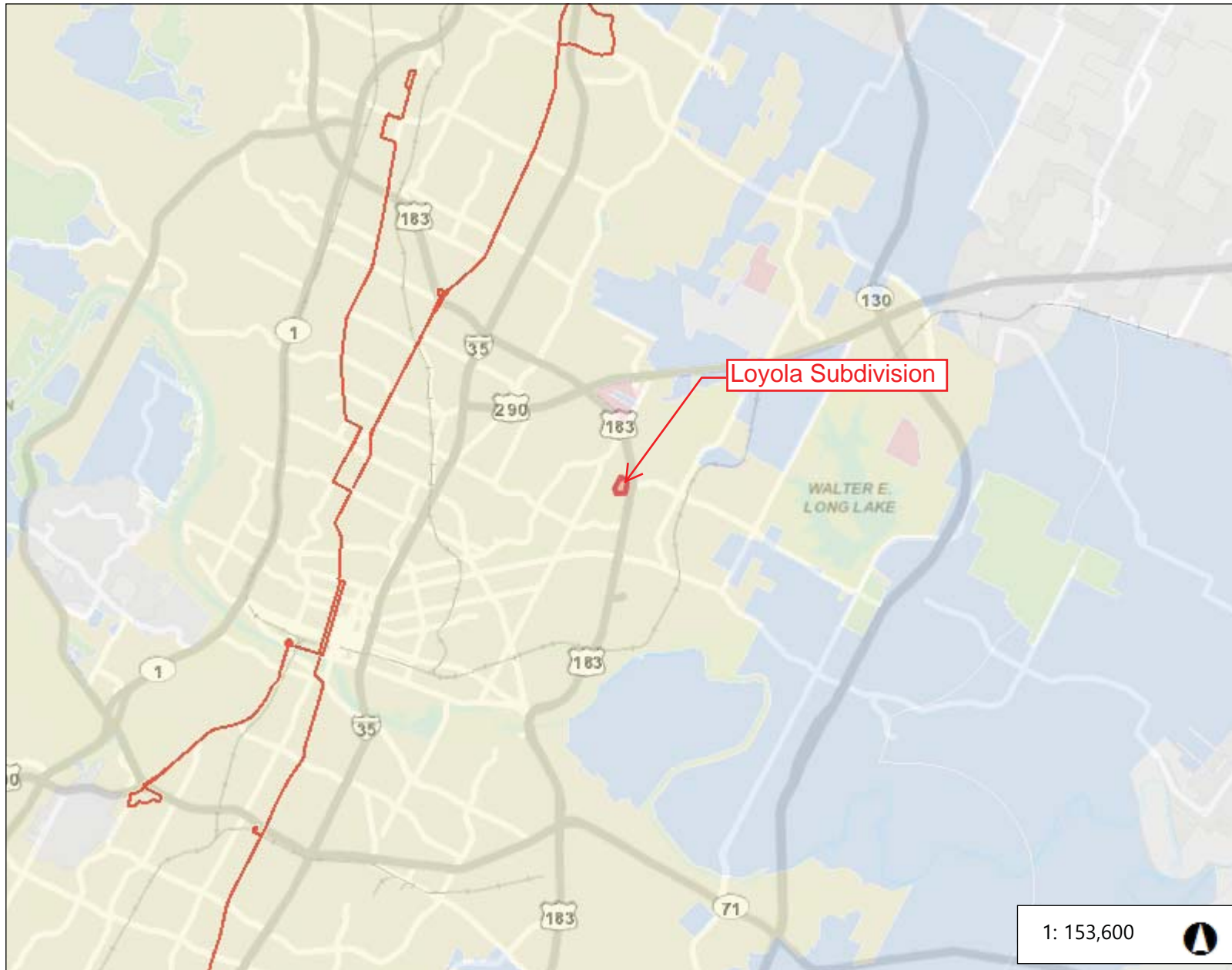
Property Profile

Legend

Jurisdiction

- FULL PURPOSE
- LIMITED PURPOSE
- EXTRATERRITORIAL JURISDICTION
- 2 MILE ETJ AGRICULTURAL AGR
- OTHER CITY LIMITS
- OTHER CITIES ETJ

Capital Metro Rapid Bus Route



Loyola Subdivision

WALTER E. LONG LAKE

1: 153,600



4.8 0 2.42 4.8 Miles

NAD_1983_StatePlane_Texas_Central_FIPS_4203_Feet

5/26/2021

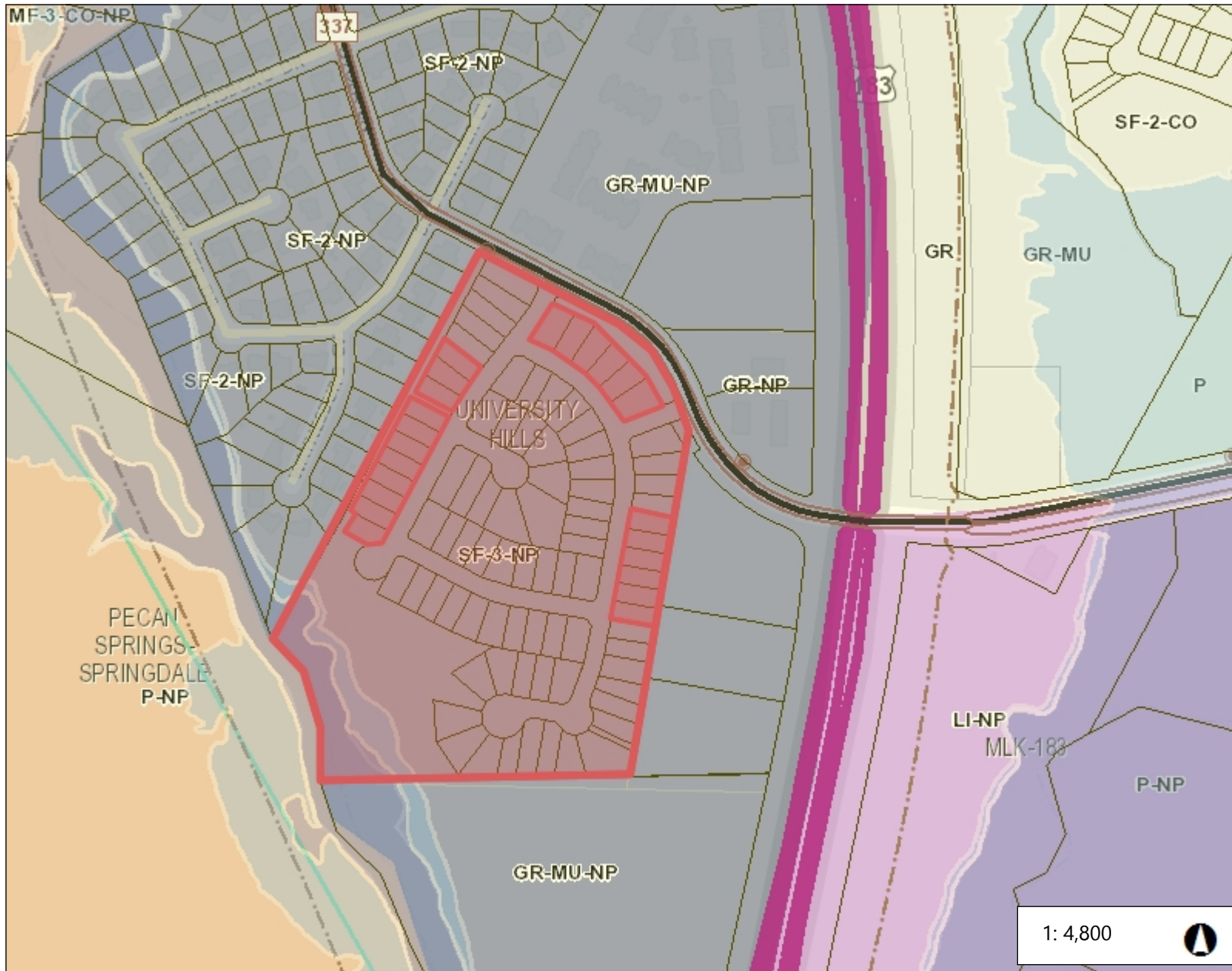
This product is for informational purposes and may not have been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey. This product has been produced by the City of Austin for the sole purpose of geographic reference. No warranty is made by the City of Austin regarding specific accuracy or completeness.

Notes

Loyola Subdivision Location Map



Property Profile



0.2 0 0.08 0.2 Miles

NAD_1983_StatePlane_Texas_Central_FIPS_4203_Feet

4/17/2022

This product is for informational purposes and may not have been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey. This product has been produced by the City of Austin for the sole purpose of geographic reference. No warranty is made by the City of Austin regarding specific accuracy or completeness.

Legend

Jurisdiction

- FULL PURPOSE
- LIMITED PURPOSE
- EXTRATERRITORIAL JURISDICTION
- 2 MILE ETJ AGRICULTURAL AGR
- OTHER CITY LIMITS
- OTHER CITIES ETJ

Lot Line

Jurisdiction

- FULL PURPOSE
- LIMITED PURPOSE
- EXTRATERRITORIAL JURISDICTION
- 2 MILE ETJ AGRICULTURAL AGR
- OTHER CITY LIMITS
- OTHER CITIES ETJ

Fully Developed Floodplain

- COA Fully Developed 25-Year
- COA Fully Developed 100-Year
- COA Master Plan 25-Year
- COA Master Plan 100-Year
- 100-Year (Detailed-AE)
- 100-Year (Shallow-AO,AH)
- 100-Year (Approx-A)

FEMA Floodplain

- 100 Year (Detailed-AE)
- 100 Year (Shallow-AO)
- 100 Year (Approx-A)
- X Protected by Levee
- 500 Year

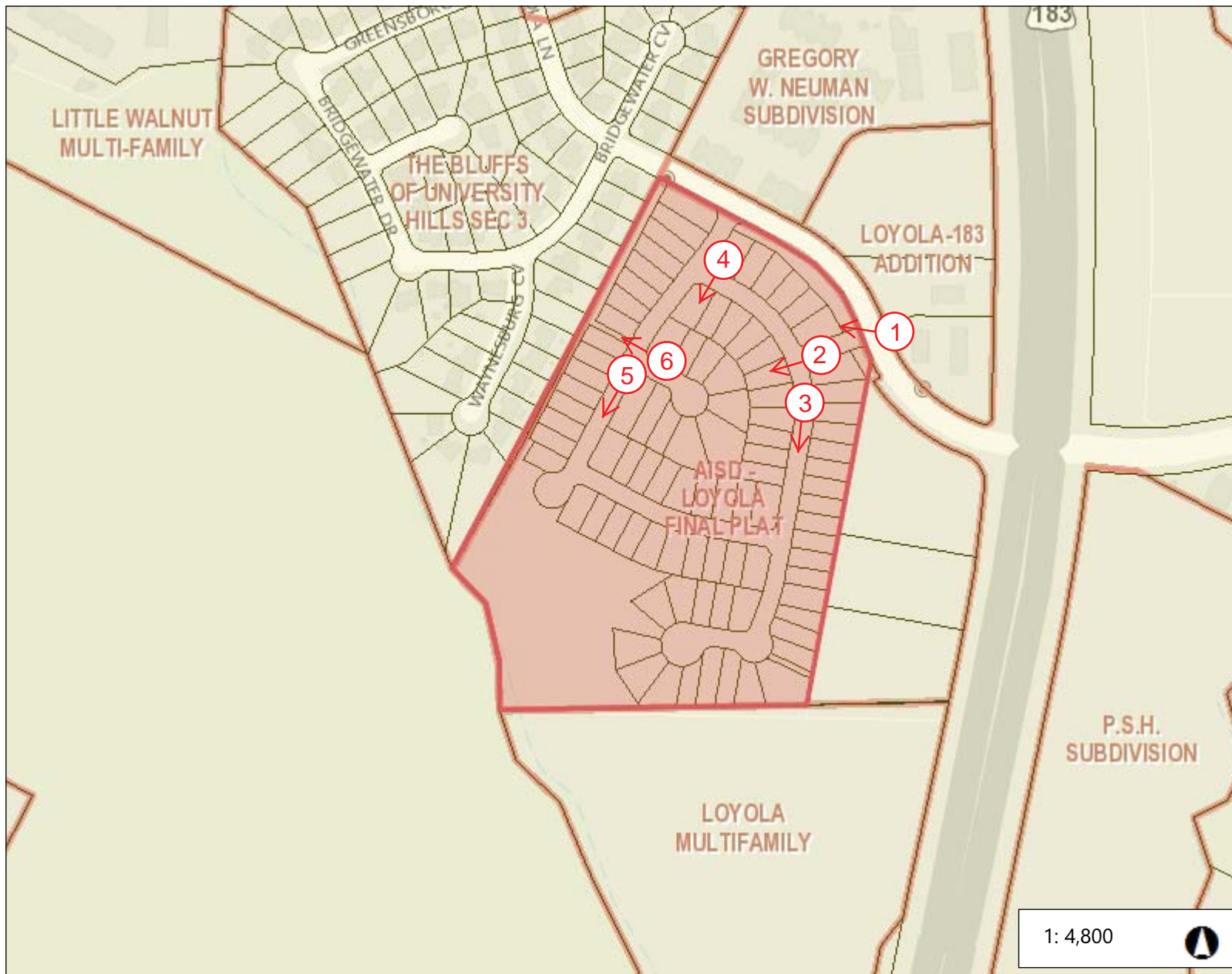
- Capital Metro Rapid Bus Stops
- Capital Metro Rapid Bus Route
- Capital Metro Bus Stops
- Capital Metro Bus Routes

Notes

AISD Loyola Lane



Property Profile



Legend

- Lot Line
- Recorded Subdivision
- Jurisdiction
 - FULL PURPOSE
 - LIMITED PURPOSE
 - EXTRATERRITORIAL JURISDICTION
 - 2 MILE ETJ AGRICULTURAL AGR
 - OTHER CITY LIMITS
 - OTHER CITIES ETJ
- Capital Metro Rapid Bus Route
- Capital Metro Bus Stops

1: 4,800



0.2 0 0.08 0.2 Miles

NAD_1983_StatePlane_Texas_Central_FIPS_4203_Feet

5/26/2021

This product is for informational purposes and may not have been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey. This product has been produced by the City of Austin for the sole purpose of geographic reference. No warranty is made by the City of Austin regarding specific accuracy or completeness.

Notes

Loyola Subdivision

LOYOLA SUBDIVISION



1. Loyola Subdivision Entrance



2. Corinna Road Entrance



3. Blakley Bend (South View)



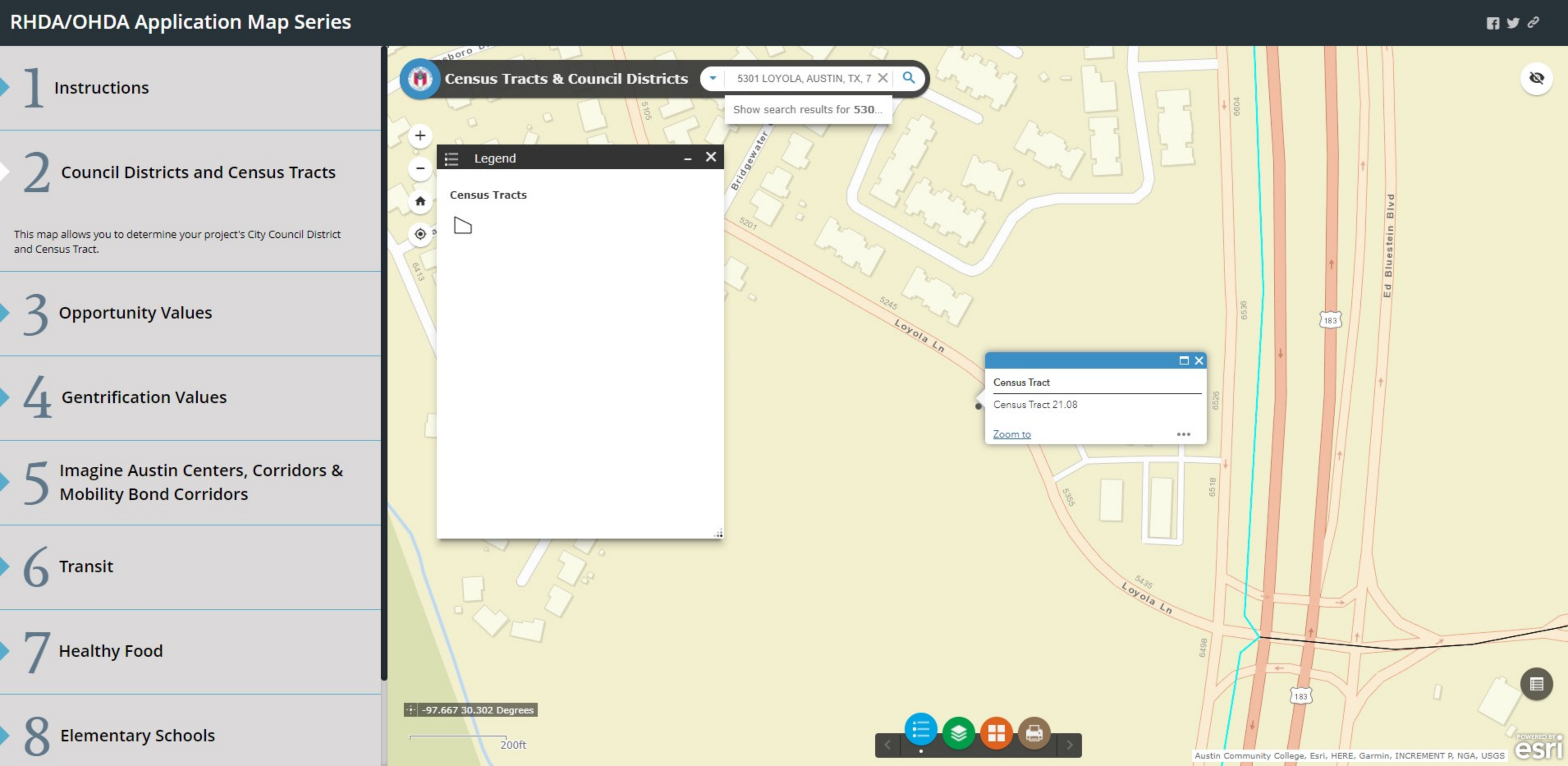
4. Model Home at Blakley Bend & Zia Drive



5. West Lots along Zia Drive (South View)



6. Green Belt Access (West View)



1 Instructions

2 Council Districts and Census Tracts

3 Opportunity Values

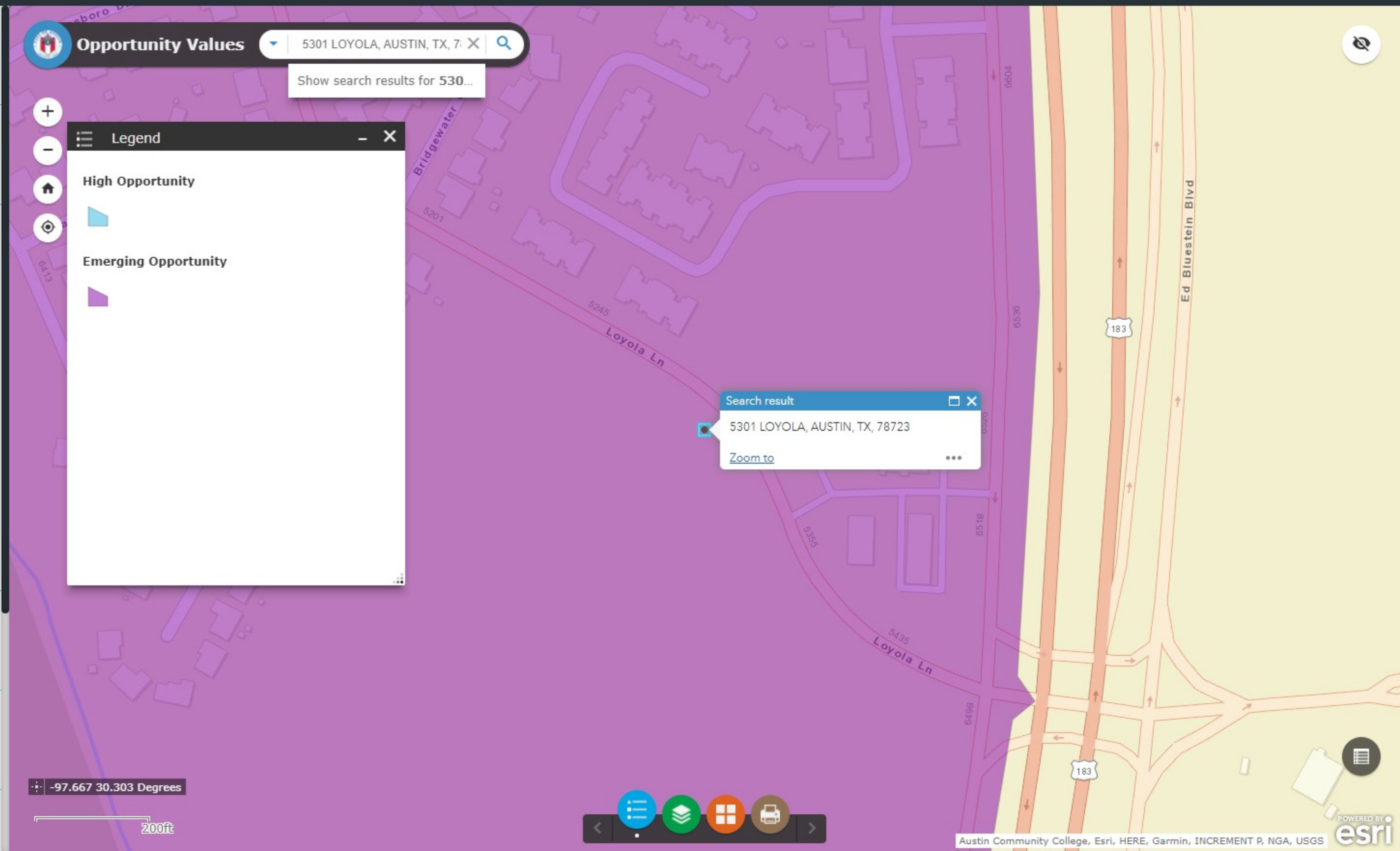
Use this map to determine if your project is located in a census tract with current or emerging opportunity indicators. If the census tract in which your project is located is not shown on the map, it did not score as a high opportunity or emerging opportunity tract. This field will auto-populate on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



- 1 Instructions
- 2 Council Districts and Census Tracts
- 3 Opportunity Values
- 4 Gentrification Values

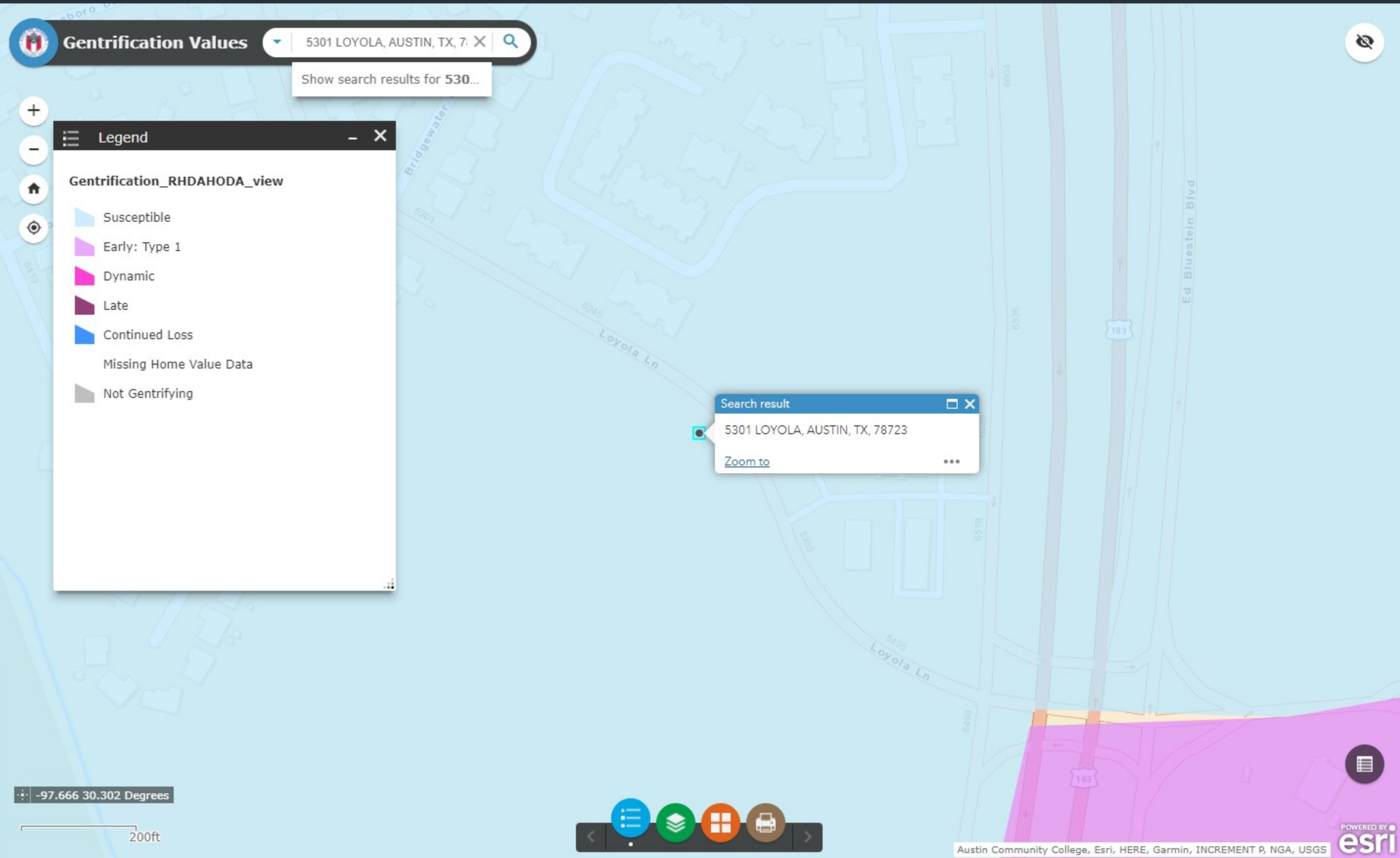
Use this map to determine if your project is located within a census tract that is gentrifying or is vulnerable to gentrification. This field will auto-populate on the RHDA/OHDA application when you fill in your census tract.

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



1 Instructions

2 Council Districts and Census Tracts

3 Opportunity Values

4 Gentrification Values

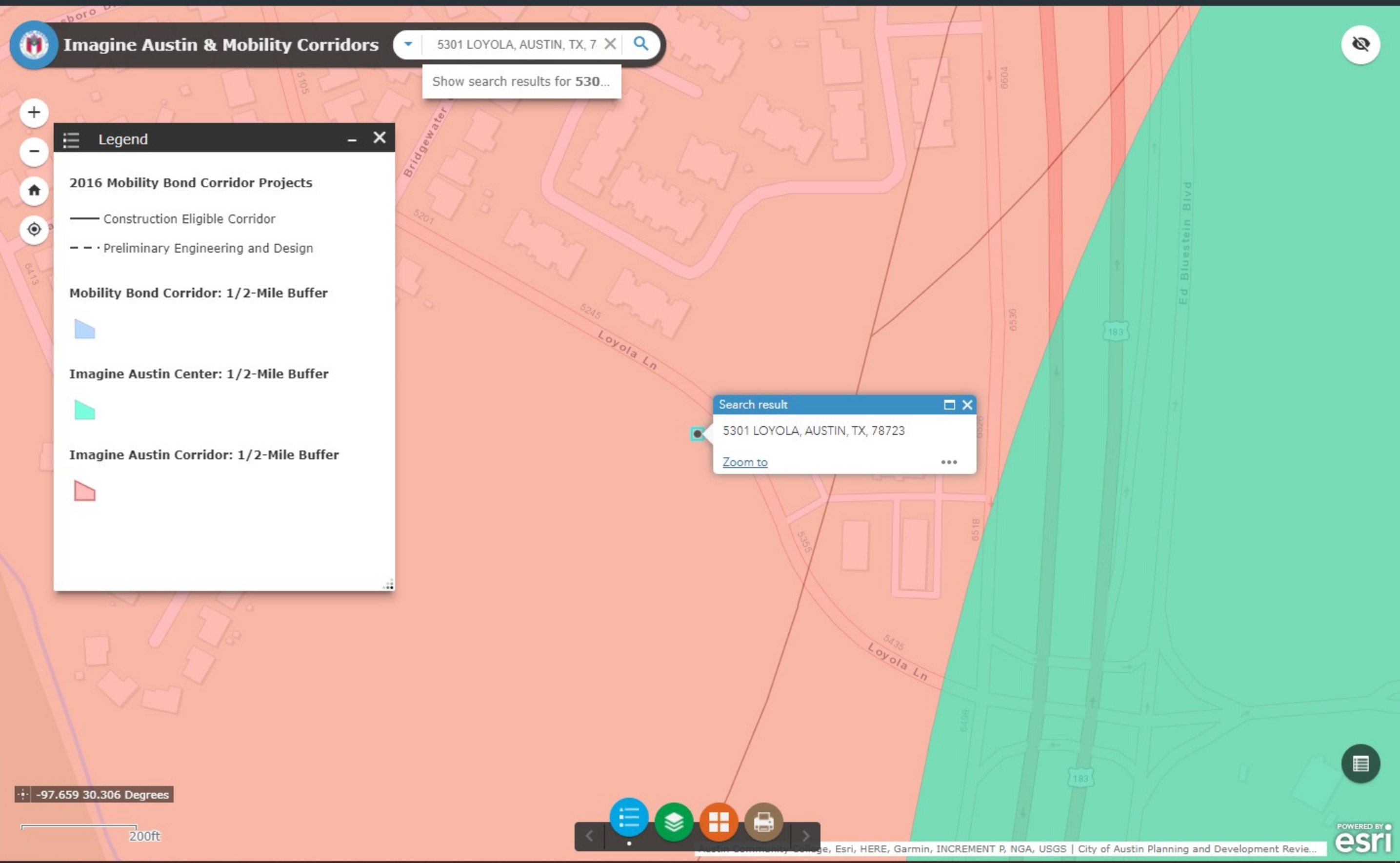
5 Imagine Austin Centers, Corridors & Mobility Bond Corridors

Use this map to determine if your project lies within a half-mile of an [Imagine Austin](#) Activity Center or Corridor, or within a half-mile of a Mobility Bond Corridor marked for transportation investments through the City's [2016 Mobility Bond](#).

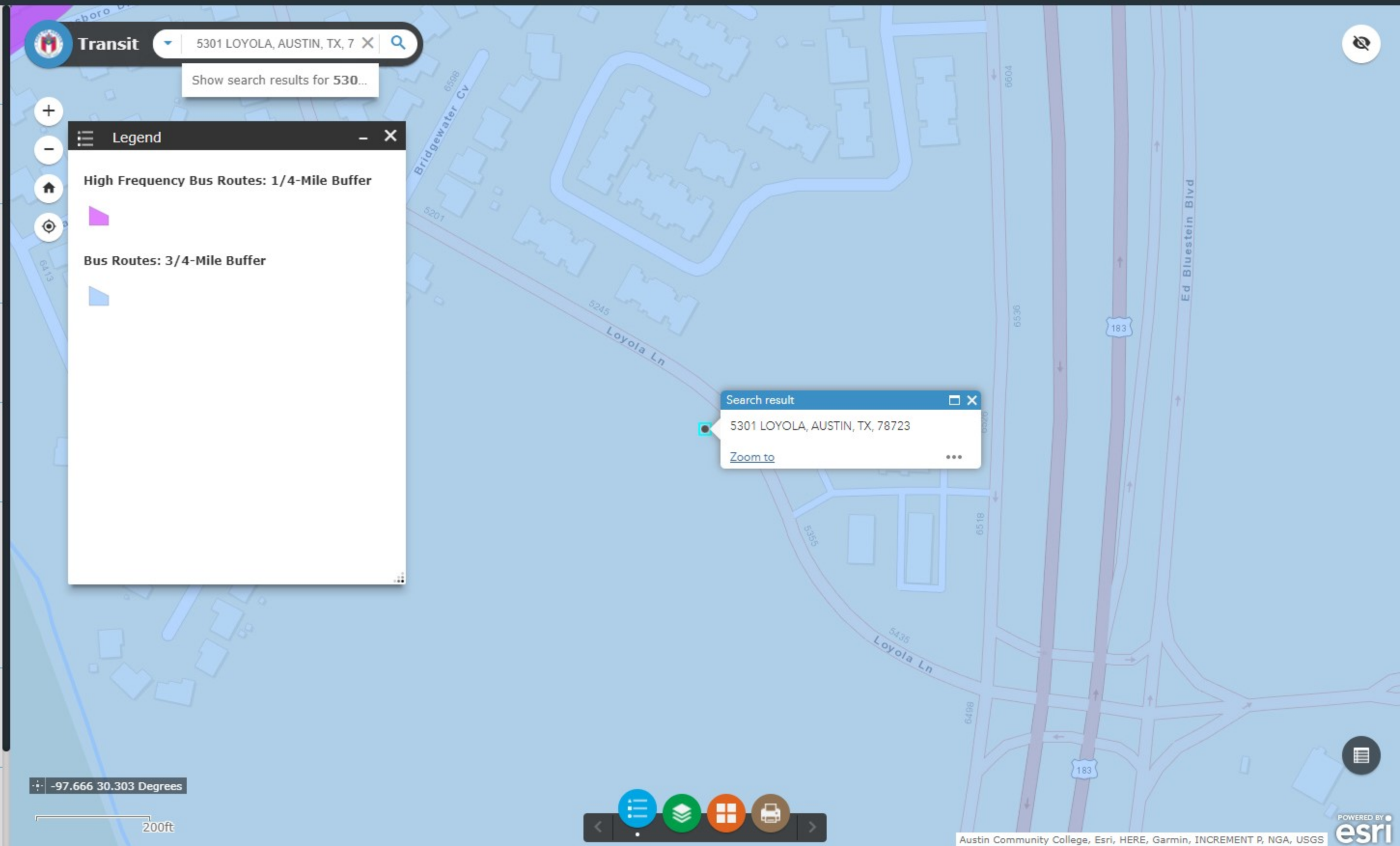
6 Transit

7 Healthy Food

8 Elementary Schools



- 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



2 Council Districts and Census Tracts

3 Opportunity Values

4 Gentrification Values

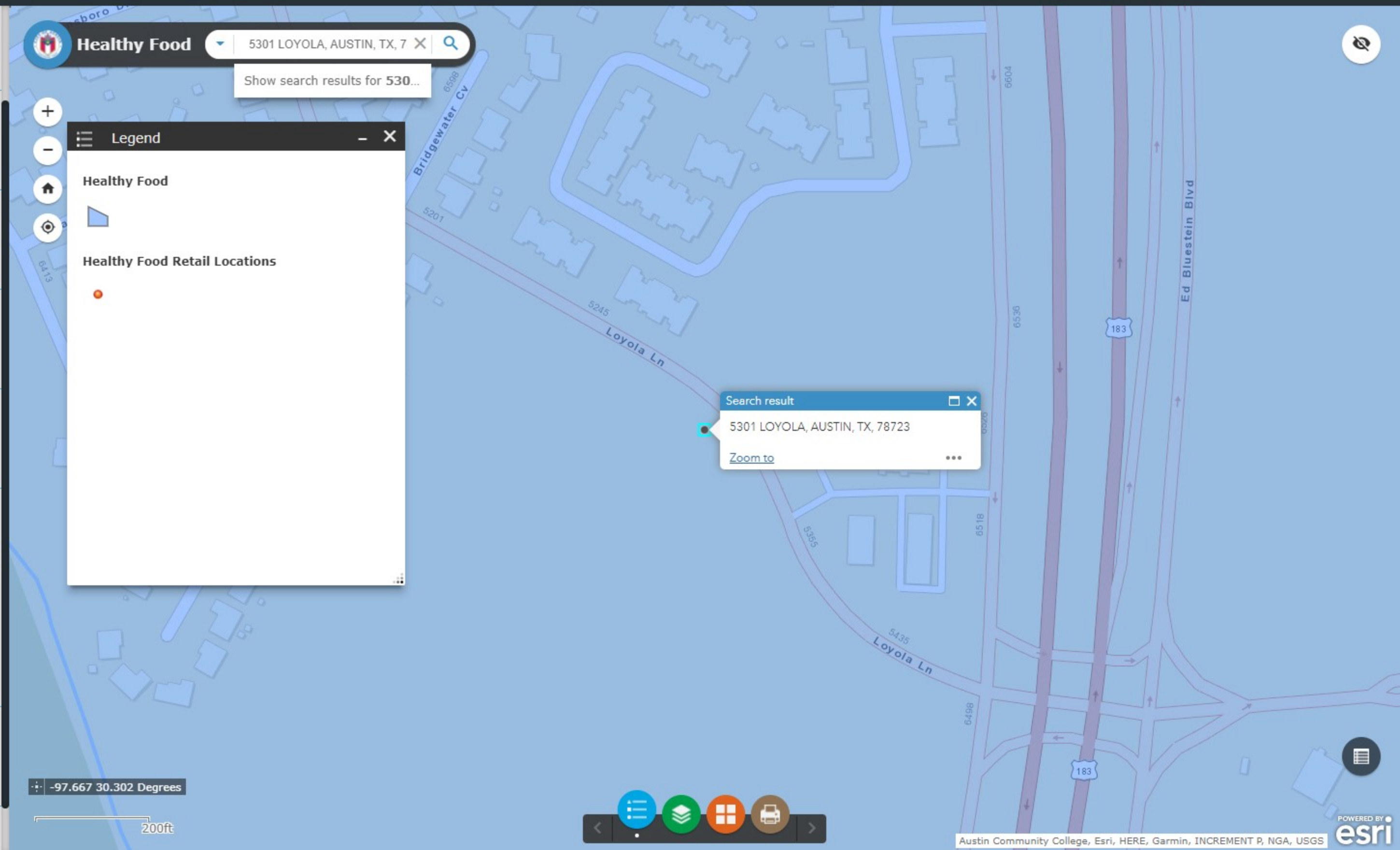
5 Imagine Austin Centers, Corridors & Mobility Bond Corridors

6 Transit

7 Healthy Food

8 Elementary Schools

9



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

This map shows attendance zones for elementary schools in Austin, by independent school district (ISD).

9 Floodplains



Elementary School Attendance Zones

5301 LOYOLA, AUSTIN, TX, 7



Show search results for 530...



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

5301 LOYOLA, AUSTIN, TX, 78723


[Zoom to](#)

-97.667 30.302 Degrees

200ft



- 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



FloodPro

Find Floodplain Information

General Information

Address: 5301 LOYOLA LN

Tax ID: 0221280701

Appraisal District: Travis

FEMA Floodplain

Flood Zone: X

Community Number: 480624

Panel Number: 48453C0470K

Effective Date: 1/5/2016

100-Year Flood Elevation: N/A

500-Year Flood Elevation: N/A

City of Austin Floodplain

25-Year Flood Elevation: N/A


100-Year Flood Elevation: N/A

[Print Floodplain Report](#)

Try Again

Cancel

I want to...



StreetMap

0 200 400ft

Tools



FLOODPLAIN INFORMATION REQUEST FORM

Tax Parcel ID: 0221280701	Date Processed: 01/31/2022
Property Address: 5301 LOYOLA LN	
FEMA Flood Insurance Information:	City of Austin Regulatory Information:
Flood Zone*: X	25-Year Flood Elevation**: N/A
Community Number: 480624	100-Year Flood Elevation**: N/A
Panel Number: 48453C0470K	All elevations are in feet above mean sea level; Datum for all elevations is NAVD88.
Effective Date: 01/06/2016	
FEMA 100-Year Elevation*: N/A	
FEMA 500-Year Elevation*: N/A	

Additional Questions? Please contact the Floodplain Office

Phone Hotline: 512-974-2843

Fax: 512-974-3584

E-mail: floodpro@austintexas.gov

Mailing Address: Attention: Floodplain Office, Watershed Protection Department-12th Floor, PO BOX 1088
Austin, TX 78767-1088

- * The flood zone determination is based solely on a graphical interpretation of the FEMA Flood Insurance Rate Map (FIRM). Parcels with flood zones **A**, **AE**, **AO**, or **AH** are located or partially located within the FEMA Special Flood Hazard Area designated 1% annual chance flood hazard (100-year floodplain). Parcels with flood zone **0.2% annual chance flood hazard** (500-year floodplain) are located or partially located within the shaded zone X portion of the FIRM. Parcels with flood zone **X Protected by Levee** are located within in an area protected by a levee from the 1% annual chance flood hazard. Parcels with flood zone **X** are located outside the 0.2% annual chance flood hazard. The 1% annual chance flood hazard is the base flood and is used to determine the base flood elevation (BFE) for flood insurance purposes. BFEs must be determined using the flood profiles contained in the effective Flood Insurance Study (FIS). The FEMA 1% annual chance floodplains *may differ* from the City of Austin regulatory floodplains.
- * * The City of Austin uses the fully developed 25-year and 100-year floodplains to regulate development within the full purpose and extra territorial jurisdiction (ETJ) as established in the Land Development Code. The City of Austin regulatory floodplains *may differ* from the FEMA 1% annual chance floodplains.

The City provides the information on this form using the best available engineering and topographic data. Floodplain elevations to be used for development applications must be determined by a Texas Registered Professional Engineer. The official determination of a parcel's floodplain status may necessitate a comparison of the floodplain elevations to an on-the-ground topographic survey by a registered design professional.

DISCLAIMER: The City of Austin provides this information on request as a courtesy to our citizens. Any use of this information is at the sole discretion of the user. The City of Austin makes no warranty, expressed or implied, for the accuracy, completeness, or applicability of the information provided in this form.

THIS FORM IS NOT A PERMIT FOR DEVELOPMENT. For information about development permitting, call the City of Austin Development Assistance Center at 512-974-6370. THIS FORM IS NOT A SUBSTITUTE FOR FEMA FORM 81-93, STANDARD FLOOD HAZARD DETERMINATION. Private flood hazard determination companies may provide Form 81-93. For more information on the National Flood Insurance Program and how to find a flood insurance agent, please visit <http://www.floodsmart.gov/floodsmart/>

ATLAS 14 QUICK REFERENCE SHEET

What is Atlas 14?

The National Weather Service, in partnership with many other federal, state, and local agencies, is in the process of reassessing historic rainfall intensities for Texas with a study called Atlas 14. Rainfall intensities tell us the likelihood of rainfall events of different sizes. Rainfall intensities are used by FEMA and local communities to determine flood risk and to make floodplain maps. Rainfall intensities for the State of Texas have not been assessed since 1994. Atlas 14 is an update of this data meant to incorporate almost a quarter century of rainfall data collected statewide since the last study, up to and including Hurricane Harvey. The graphic to the right indicates in green the areas of Texas where rainfall intensities are increasing.

How Does Atlas 14 Affect Austin?

The Atlas 14 draft study shows the Austin area to be one of the most significantly impacted areas in the State of Texas. In general, this means that, in Austin, what had been considered a 500-year rainfall is in fact a 100-year rainfall. This indicates that many homes and businesses in Austin may be expected to flood more frequently than had been previously thought. However, only 9% of the land area in Austin is projected to be in the new 100-year floodplain.

How Is the City of Austin Responding?

The **Watershed Protection Department** is acting quickly to respond to this more accurate assessment of flood risk. It is critical that we continue to ensure that future development is built to be sufficiently resilient to protect lives and properties of our residents. To that end, we have initiated a code amendment process to adopt this new rainfall information as well as other changes meant to enable properties to redevelop in a safer fashion.

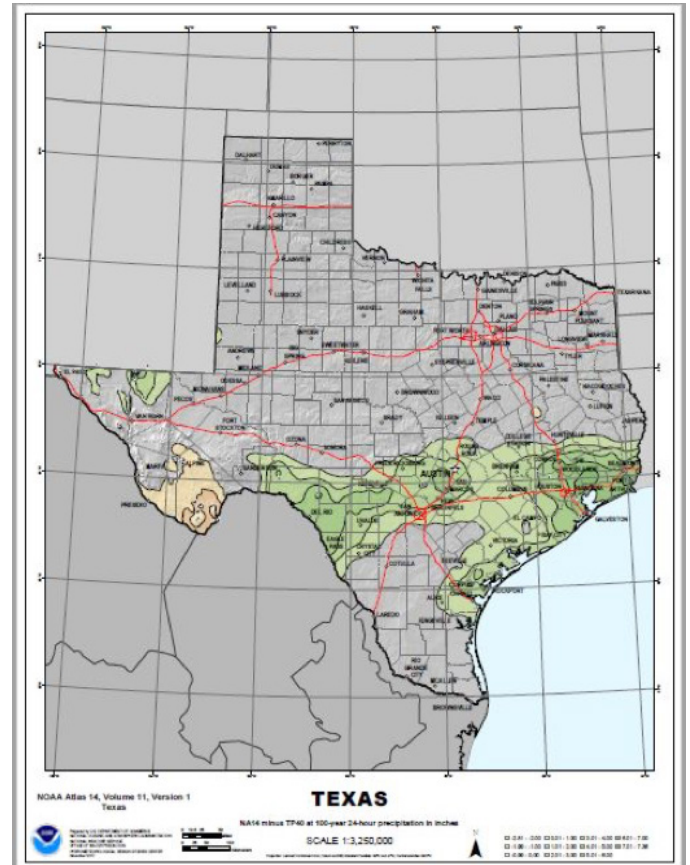
How Do I Get More Information?

Website: www.AustinTexas.gov/Atlas14

Email: Atlas14@AustinTexas.gov



MAP CHANGES TO RAINFALL INTENSITY



IMPACTS TO HOMEOWNERS

How does this affect my property?

Visit our website www.austintexas.gov/atlas14 to access maps of floodplain changes in Austin.

Do I need to buy flood insurance?

While FEMA flood insurance rate maps will not be immediately affected, property owners shown in the 500-year floodplain on the current FEMA maps should consider purchasing flood insurance as soon as possible to best protect their property.

How does this impact development regulations?

Properties located in the City's regulatory floodplain are subject to additional development restrictions. Please visit www.austintexas.gov/floodplainrules to learn more.



Application for OHDA Funding 2022

Tab 5c Zoning Verification Letter

Please note that the Zoning Verification Letter has been requested from the City of Austin and is pending. Information about this property's zoning is included in Tab 5b, Property Maps and Tab 5d, Proof of Site Control.



1. Download this form, complete, and email to ZoningLetter@austintexas.gov.
2. Zoning verification letters take 7-10 business days to complete.

Applicant Name: _____ Firm: _____

Applicant Mailing Address: _____

City: _____ State: _____ Zip: _____

Email: _____ Phone: _____

Address: _____
City: _____ County: _____ State: _____ Zip: _____
Legal Description: _____

County Property Tax Identification Number(s):

The tax identification number must be included in the order to verify zoning accurately. This number can be obtained from the applicable county appraisal district website (TravisCAD.org, WCAD.org, HaysCAD.com).

Reference Documents (optional):

Please select one of the following:

- ☐ Call requester when verification letter is ready.
- ☐ Email verification letter to requester.
- ☐ Other:

Zoning Grid(s): _____

Current Zoning: _____



Application for OHDA Funding 2022

Tab 5d Proof of Site Control

FILED AND RECORDED
OFFICIAL PUBLIC RECORDS



Dana DeBeauvoir

Dana DeBeauvoir, County Clerk
Travis County, Texas

Oct 18, 2021 01:10 PM Fee: \$42.00

2021231230

Electronically Recorded

NOTICE OF CONFIDENTIALITY RIGHT: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER

SPECIAL WARRANTY DEED

STATE OF TEXAS §
 § **KNOW ALL MEN BY THESE PRESENTS:**
COUNTY OF TRAVIS §

That WLH Communities – Texas, LLC, a Delaware limited liability company ("Grantor"), for and in consideration of the sum of Ten 00/100 Dollars (\$10.00) and other good and valuable consideration paid by Austin Habitat for Humanity, a Texas nonprofit corporation ("Grantee"), having a mailing address of 500 Ben White Boulevard, Austin, Texas 78704, the receipt and sufficiency of which are hereby acknowledged and confessed, subject to the exceptions, liens, encumbrances, terms, and provisions hereinafter set forth and described, has GRANTED, BARGAINED, SOLD, and CONVEYED, and by these presents DOES HEREBY GRANT, BARGAIN, SELL, and CONVEY, unto Grantee all of those certain tracts of land located in Travis County, Texas, to-wit:

Being all of Lots 6 through 11 and 43 through 53, Block A, and Lots 1 through 6, Block C, AISD Loyola Lane, a subdivision located in the City of Austin, Travis County, Texas, according to the map or plat thereof recorded in Document No. 201900170, Official Public Records of Travis County, Texas (collectively, the "Property"),

together with all and singular the rights, benefits, privileges, easements, tenements, hereditaments, and appurtenances thereon or in any way pertaining thereto; provided, however, this conveyance is made and accepted subject and subordinate to those matters set forth on Exhibit "A" attached hereto and incorporated herein by reference, and to the Reservation hereinafter set forth (collectively, the "Permitted Exceptions"). Grantee assumes and agrees to perform during Grantor's period of ownership each of the obligations arising under the Permitted Exceptions which are applicable to the Lots.

TO HAVE AND TO HOLD the Property, subject to the exceptions described herein, unto Grantee, its successors and assigns forever, subject to the Permitted Exceptions; and Grantor does hereby bind itself, its successors and assigns to WARRANT AND FOREVER DEFEND all and singular the Property unto Grantee, its successors and assigns, against every person whomsoever lawfully claiming or to claim the same, or any part thereof, by, through, or under Grantor, but not otherwise, subject to the Permitted Exceptions.

GRANTEE ACKNOWLEDGES THAT EXCEPT AS SET FORTH HEREIN OR IN THE LOT PURCHASE AGREEMENT DATED SEPTEMBER 15, 2021 EXECUTED BY GRANTOR AND GRANTEE, AND AS AMENDED BY FIRST AMENDMENT TO LOT PURCHASE AGREEMENT (AS AMENDED, "LOT PURCHASE AGREEMENT"), THIS CONVEYANCE

IS MADE WITHOUT RECOURSE (EVEN AS TO RETURN OF THE PURCHASE PRICE), COVENANT OR WARRANTY BY OR AGAINST GRANTOR, OF ANY KIND, EXPRESS, IMPLIED OR STATUTORY, AND THE LOTS ARE BEING CONVEYED AND TRANSFERRED TO GRANTEE "AS IS, WHERE IS AND WITH ALL FAULTS". EXCEPT AS SET FORTH IN THE LOT PURCHASE AGREEMENT, GRANTOR DOES NOT WARRANT OR MAKE ANY REPRESENTATION, EXPRESS OR IMPLIED, AS TO FITNESS FOR A PARTICULAR PURPOSE, MERCHANTABILITY, DESIGN, QUANTITY, QUALITY, LAYOUT, FOOTAGE, PHYSICAL CONDITION, OPERATION, COMPLIANCE WITH SPECIFICATIONS, ABSENCE OF LATENT DEFECTS OR COMPLIANCE WITH LAWS AND REGULATIONS (INCLUDING, WITHOUT LIMITATION, THOSE RELATING TO HEALTH, SAFETY AND THE ENVIRONMENT) OR ANY OTHER MATTER AFFECTING THE LOTS, AND GRANTOR SHALL BE UNDER NO OBLIGATION WHATSOEVER TO UNDERTAKE ANY REPAIRS, ALTERATIONS OR OTHER WORK OF ANY KIND WITH RESPECT TO ANY PORTION OF THE LOTS. INFORMATION PROVIDED OR TO BE PROVIDED BY GRANTOR IN RESPECT OF THE LOTS WAS OBTAINED FROM A VARIETY OF SOURCES. GRANTOR HAS NOT MADE AN INDEPENDENT INVESTIGATION OF SUCH INFORMATION AND MAKES NO REPRESENTATIONS AS TO THE ACCURACY OR COMPLETENESS THEREOF. EXCEPT AS SET FORTH IN THE LOT PURCHASE AGREEMENT, GRANTOR MAKES NO WARRANTY, EITHER EXPRESS OR IMPLIED WITH RESPECT TO ANY UTILITY, SERVICE, OR AMENITY OFFERED OR TO BE OFFERED IN CONNECTION WITH THE OWNERSHIP OF THE LOTS, OR WITH RESPECT TO THE CAPACITY OR SUITABILITY OF ANY SUCH UTILITY, SERVICE OR AMENITY. EXCEPT AS SET FORTH IN THE LOT PURCHASE AGREEMENT, GRANTEE HEREBY ASSUMES ALL RISK AND LIABILITY RESULTING FROM THE OWNERSHIP, USE, CONDITION, LOCATION, MAINTENANCE, REPAIR OR OPERATION OF THE LOTS WHICH GRANTEE WILL INSPECT AND ACCEPT "AS IS". IN THIS REGARD, GRANTEE ACKNOWLEDGES THAT (i) OTHER THAN AS SET FORTH IN THE LOT PURCHASE AGREEMENT, GRANTEE HAS NOT ENTERED INTO THE LOT PURCHASE AGREEMENT IN RELIANCE UPON ANY INFORMATION GIVEN TO GRANTEE BY GRANTOR OR BY THIRD PARTIES PRIOR TO THE DATE OF THE LOT PURCHASE AGREEMENT INCLUDING, BUT NOT LIMITED TO, PROMOTIONAL MATERIALS OR FINANCIAL DATA, (ii) EXCEPT AS SET FORTH IN THE LOT PURCHASE AGREEMENT, GRANTEE WILL MAKE ITS DECISION TO PURCHASE THE LOTS BASED UPON GRANTEE'S OWN DUE DILIGENCE AND INVESTIGATIONS, (iii) GRANTEE HAS SUFFICIENT KNOWLEDGE AND EXPERIENCE IN REAL ESTATE INVESTMENT TO EVALUATE THE MERITS AND RISKS OF THE TRANSACTIONS PROVIDED IN THE LOT PURCHASE AGREEMENT, AND (iv) GRANTEE IS FINANCIALLY ABLE TO BEAR THE ECONOMIC RISK OF THE LOSS OF SUCH INVESTMENT AND THE COST OF THE DUE DILIGENCE AND INVESTIGATIONS UNDER THE LOT PURCHASE AGREEMENT. IT IS UNDERSTOOD AND AGREED THAT THE PURCHASE PRICE OF THE LOTS HAS BEEN ADJUSTED BY PRIOR NEGOTIATION TO REFLECT THAT THE LOTS ARE SOLD BY GRANTOR AND PURCHASED BY GRANTEE SUBJECT TO THE FOREGOING.

Grantor reserves all water rights and all oil, gas and other minerals in and under and that may be produced from the Property (the "Reservation"), waiving however, the right of ingress and egress and any other use of the surface of the Property for the purpose of mining, drilling, exploring, operating and developing said lands for oil, gas and other minerals and removing same therefrom.

By acceptance of this Special Warranty Deed, Grantee assumes payment of all real and personal property taxes on the Property for the current year and subsequent years. Grantor hereby assumes payment for all "rollback taxes" assessed against the Property.

Grantee acknowledges that the undersigned individual signatories for Grantor are executing this document solely in their capacities as authorized agents or representatives for and on behalf of the Grantor, and not individually, and any and all liabilities in connection herewith are solely those of the Grantor. The liability of Grantor under this Special Warranty Deed shall be limited as provided in the Lot Purchase Agreement.

IN WITNESS WHEREOF, this Special Warranty Deed has been executed by Grantor on this 14th day of October, 2021.

GRANTOR:

WLH Communities – Texas LLC, a Delaware limited liability company

By: April Whitaker
 Name: April Whitaker
 Title: VP

THE STATE OF TEXAS

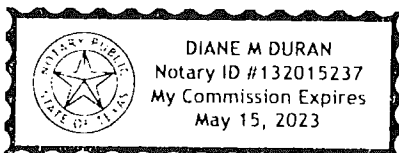
§

§

COUNTY OF WILLIAMSON

§

This instrument was acknowledged before me on the 14th day of October, 2021, by April Whitaker, Vice President of WLH Communities – Texas, LLC, a Delaware limited liability company, on behalf of said limited liability company.



[Signature]
 Notary Public, State of Texas

GRANTEE'S MAILING ADDRESS:

Austin Habitat for Humanity
500 Ben White Boulevard
Austin, Texas 78704

AFTER RECORDING, PLEASE RETURN TO:

Talley J. Williams
Metcalf Wolff Stuart & Williams, LLP
221 W 6th Street, Suite 1300
Austin, Texas 78701

11-GF# 202103516 MDG
RETURN TO: HERITAGE TITLE
401 CONGRESS AVE., STE. 1500
AUSTIN, TEXAS 78701

EXHIBIT A
Permitted Exceptions

- Volume 61, Page 18 of the Plat Records of Travis County, Texas.
- Document No. 2018093802, as further affected by Document No(s). 2019143238 and 2021028416 of the Official Public Records of Travis County, Texas.
- Document No. 2019181194 of the Official Public Records of Travis County, Texas.
- Document No. 2019182124 of the Official Public Records of Travis County, Texas
- Public utility easement 7.5 feet in width along the boundary of each tract, as stated on the Plat recorded in
- Volume 61, Page(s) 18 of the Plat Records of Travis County, Texas, as further affected by Partial Release of
- Easement recorded under Document No. 2019129252 of the Official Public Records of Travis County, Texas.
- Any and all easements and building setbacks as shown and stated on Plat(s) recorded under Document No(s). 201900170 of the Official Public Records of Travis County, Texas.
- Subject to all definitions, easements, covenants, limitations, conditions, rights, privileges, obligations, liabilities, and all other terms and provisions of that certain Declaration of Covenants, Conditions and Restrictions, recorded under Document No. 2019181194 of the Official Public Records of Travis County, Texas, and Adoption of Working Capital Assessment recorded under Document No. 2019182123 of the Official Public Records of Travis County, Texas.
- Liens securing assessments and/or charges payable to Loyola Homeowners Association, Inc. as set out in Declaration of Covenants, Conditions and Restrictions recorded under Document No. 2019181194 of the Official Public Records of Travis County, Texas.
- Subject to all definitions, easements, covenants, limitations, conditions, rights, privileges, obligations, liabilities, and all other terms and provisions of that certain Loyola Community Manual, recorded under Document No. 2019182124 of the Official Public Records of Travis County, Texas.
- The terms, conditions and stipulations of that certain Subdivision Construction Agreement dated September 10, 2019, recorded under Document No. 2019138629 of the Official Public Records of Travis County, Texas.
- Management Certificate for Loyola Homeowners Association, Inc. recorded under Document No. 2019183320 of the Official Public Records of Travis County, Texas.

Austin Habitat for Humanity

Year	PropID	Property Address	Legal Description
2022	931425	6412 ZIA DR	LOT 53 BLK A A.I.S.D. LOYOLA LANE
2022	931426	6408 ZIA DR	LOT 52 BLK A A.I.S.D. LOYOLA LANE
2022	931427	6404 ZIA DR	LOT 51 BLK A A.I.S.D. LOYOLA LANE
2022	931337	6400 ZIA DR	LOT 50 BLK A A.I.S.D. LOYOLA LANE
2022	931338	6328 ZIA DR	LOT 49 BLK A A.I.S.D. LOYOLA LANE
2022	931339	6324 ZIA DR	LOT 48 BLK A A.I.S.D. LOYOLA LANE
2022	931340	6320 ZIA DR	LOT 47 BLK A A.I.S.D. LOYOLA LANE
2022	931341	6316 ZIA DR	LOT 46 BLK A A.I.S.D. LOYOLA LANE
2022	931342	6312 ZIA DR	LOT 45 BLK A A.I.S.D. LOYOLA LANE
2022	931343	6308 ZIA DR	LOT 44 BLK A A.I.S.D. LOYOLA LANE
2022	931344	6304 ZIA DR	LOT 43 BLK A A.I.S.D. LOYOLA LANE
2022	931405	6301 BLAKELY BND	LOT 11 BLK A A.I.S.D. LOYOLA LANE
2022	931406	6305 BLAKELY BND	LOT 10 BLK A A.I.S.D. LOYOLA LANE
2022	931407	6309 BLAKELY BND	LOT 9 BLK A A.I.S.D. LOYOLA LANE
2022	931408	6313 BLAKELY BND	LOT 8 BLK A A.I.S.D. LOYOLA LANE
2022	931409	6317 BLAKELY BND	LOT 7 BLK A A.I.S.D. LOYOLA LANE
2022	931410	6401 BLAKELY BND	LOT 6 BLK A A.I.S.D. LOYOLA LANE
2022	931433	6501 BLAKELY BND	LOT 6 BLK C A.I.S.D. LOYOLA LANE
2022	931434	6505 BLAKELY BND	LOT 5 BLK C A.I.S.D. LOYOLA LANE
2022	931435	6509 BLAKELY BND	LOT 4 BLK C A.I.S.D. LOYOLA LANE
2022	931436	6513 BLAKELY BND	LOT 3 BLK C A.I.S.D. LOYOLA LANE
2022	931437	6517 BLAKELY BND	LOT 2 BLK C A.I.S.D. LOYOLA LANE
2022	931438	6521 BLAKELY BND	LOT 1 BLK C A.I.S.D. LOYOLA LANE



Application for OHDA Funding 2022

Tab 5e Phase I ESA

The Phase I ESA has been removed to conform to the file size limits of this proposal. The ESA is included with the full proposal.



Application for OHDA Funding 2022

Tab 5f SHPO

From: NoResponse@thc.state.tx.us
To: [Kate Reznick](#)
Subject: Project Review Submission
Date: Monday, April 18, 2022 10:10:39 AM

Thank you for submitting project: AISD Loyola Lane Subdivision

Tracking Number: 202209178

Due Date: 5/18/2022 10:10:29 AM (30 days)

TEXAS HISTORICAL COMMISSION

REQUEST FOR SHPO CONSULTATION:

Section 106 of the National Historic Preservation Act and/or the Antiquities Code of Texas

Project Information

Project Name* AISD Loyola Lane Subdivision ?

Project Address* See attached list, Austin TX 78723 ?

Project City* Austin ?

Project Zip 78723

Project County* Travis ?

Other Counties ?

Program* Other ?

Review Type* Other/not Listed ?

Permit # ?

☐ Does the project or a project component contain or occur within a waterway or water body, such as the ocean and/or bays, rivers, lakes, bayous, or navigation channels?

***Brief Project Description:** Please provide a short explanation of the project. (200 characters or less)

Austin Habitat for Humanity will build 23 single family detached homes to be sold to families earning 80% or less of the median family income on this land formerly owned by AISD.

Federal & State Involvement*

☒ Neither of the above is true; this is for private due diligence only and the response will not suffice for regulatory review.

Attachments:

Please attach relevant project documentation. The file size limit is 60MB. Accepted File Types: doc, docx, pdf, png, txt, rtf, jpg, xlsx, zip

Choose Files No file chosen

x Loyola Pictures Onsite.pdf

x 5-Loyola Lane Plat_Travis County Clerk.pdf

x 5-Site Map (1).pdf

x 3-2022 TCAD_AIHome | [Check Reviews](#) | [Submit](#) | [Abstracts](#) | [About](#)

x 5-Loyola Locatio: 1

x Loyola Site Map_.pdf