RENTAL HOUSING DEVELOPMENT ASSISTANCE (RHDA)

Application for Rental Development Financing

PLEASE NOTE: AHFC Reserves the right to fund projects at a lower amount than requested, and the right to deny applications that do not coincide with the City's FY 2012-13 Action Plan goals and policy direction from the Austin City Council.

Project Name: **China Grove Duplex**

Project Address: **3209 China Grove, Austin, Texas** Zip Code: **78745**

Total # units in project/property: **2**

Total # units to be assisted with RHDA Funding: **2**

Project type (check all that apply):

[√] Acquisition [ ] Rehabilitation [ ] New construction [ ] Refinance [ ] Rent Buy-Down

Amount of funds requested: **$188,550** Terms Requested: **0% interest, 100% forgivable loan**

Role of applicant in Project (check all that apply): [√] Owner [√] Developer [ ] Sponsor

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

Accessible Housing Austin
Name

[√] Developer is Applicant [ ] Applicant – Other
check appropriate box

1640-A E. 2nd Street
Street Address

Austin City	**TX, 78702** State, Zip	[redacted] Telephone
Isabelle Headrick Contact Person	[redacted] Contact Telephone	[redacted] E-mail address
07-456-9347 DUNS # (REQUIRED)	[redacted] Federal Tax ID Number	

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.***

Accessible Housing Austin
Legal Name of Developer/Entity

Signature of Authorized Officer

Executive Director
Title

10/14/13
Date

City of Austin
OCT 14 2013
NHCD / AHFC

2. **A. <u>Non-profit applicants/developers</u>, attached copies of the following:**
    1. A "certificate of status" issued by the Texas Secretary of State.
    2. Federal IRS certification granting non-profit tax-exempt status.
    3. Certified financial audit for most recent year which include the auditor's opinion and management letters.
    4. Board resolution approving the proposed project and authorizing the request for funding

Corporations Section
P.O.Box 13697
Austin, Texas 78711-3697

John Steen
Secretary of State

Office of the Secretary of State

Certificate of Fact

The undersigned, as Secretary of State of Texas, does hereby certify that the document, Articles of Incorporation for Accessible Housing Austin! (file number 800587184), a Domestic Nonprofit Corporation, was filed in this office on December 20, 2005.

It is further certified that the entity status in Texas is in existence.

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on July 25, 2013.

John Steen
Secretary of State

INTERNAL REVENUE SERVICE
P. O. BOX 2508
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: NOV 08 2006

ACCESSIBLE HOUSING AUSTIN
1016 LA POSADA STE 145
AUSTIN, TX 78752

Employer Identification Number:
[redacted]
DLN:
17053081001026
Contact Person:
DONNA ELLIOT-MOORE ID# 50304
Contact Telephone Number:
(877) 829-5500
Accounting Period Ending:
DECEMBER 30
Public Charity Status:
170(b)(1)(A)(vi)
Form 990 Required:
YES
Effective Date of Exemption:
DECEMBER 20, 2005
Contribution Deductibility:
YES
Advance Ruling Ending Date:
SEPTEMBER 30, 2010

Dear Applicant:

We are pleased to inform you that upon review of your application for tax exempt status we have determined that you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code. Contributions to you are deductible under section 170 of the Code. You are also qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Code. Because this letter could help resolve any questions regarding your exempt status, you should keep it in your permanent records.

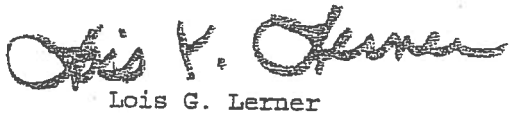
Organizations exempt under section 501(c)(3) of the Code are further classified as either public charities or private foundations. During your advance ruling period, you will be treated as a public charity. Your advance ruling period begins with the effective date of your exemption and ends with advance ruling ending date shown in the heading of the letter.

Shortly before the end of your advance ruling period, we will send you Form 8734, Support Schedule for Advance Ruling Period. You will have 90 days after the end of your advance ruling period to return the completed form. We will then notify you, in writing, about your public charity status.

Please see enclosed Information for Exempt Organizations Under Section 501(c)(3) for some helpful information about your responsibilities as an exempt organization.

ACCESSIBLE HOUSING AUSTIN

Sincerely,



Lois G. Lerner
Director, Exempt Organizations
Rulings and Agreements

Enclosures: Information for Organizations Exempt Under Section 501(c)(3)
Statute Extension

A Resolution of the Board of Directors of Accessible Housing Austin, Inc.! in Support of the Proposed Application

TO: Director
Austin Housing Finance Corporation

SUBJECT: Rental Housing Development Assistance

SPONSOR: Accessible Housing Austin!, Inc.

WHEREAS, the need for affordable, accessible and integrated housing in the City of Austin is well-documented.

WHEREAS, Accessible Housing Austin!, Inc., a non-profit organization, plans to address the need for affordable, accessible and integrated housing by acquiring a duplex housing unit to be made available as rental property.

NOW, THEREFORE, the Board of Directors of Accessible Housing Austin!, Inc. hereby resolves and agrees that it will make an application to the Austin Housing Finance Corporation for federal HOME Investment Partnerships Act funds through the Community Housing Development Organization Program or City of Austin funding through General Obligation Bonds or General Revenue to assist in the development of affordable rental housing located at 3209 China Grove in Austin, Texas.

Adopted and approved by the Board of Directors of the Sponsor on the 17th day of October, 2013.

~~President~~

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

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

_____**Transitional Housing** (case management services provided and residency limited to a certain length of time, usually no more than 24 months)

__√__**Permanent Supportive Housing** (Considered long-term rental housing for very low-income families and individuals who are among the hardest to serve and who are most vulnerable to homelessness. This type of housing provides case management services to residents as needed).

If you checked Permanent Supportive Housing, please complete the information below.

A. Types of proposed PSH Units: Multi-family _____ Single-family __2__
B. Numbers of proposed PSH Units:
_____**2** Total Number of Units in project
_____ Total Number of RHDA-assisted Units Proposed (include PSH units and non-PSH units)
_____ Total Number of Permanent Supportive Housing (PSH) Units Proposed

C. Check the population or sub-population(s) proposed to be served and indicate the number of units dedicated to that population or sub-population.

Individuals or families headed by individuals that are:

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

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

3._____Unaccompanied youth or families with children **defined as homeless under other federal statutes** who:
a. have experienced a long-term period without living independently in permanent housing;
b. have experienced persistent instability as measured by frequent moves over such period; and
c. can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.
NUMBER OF UNITS _____

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

5.__√__ Any other population **not defined above** but who would otherwise be eligible for or need permanent supportive housing services.
NUMBER OF UNITS __2__

NOTE: APPLICANTS CHECKING C.1, C.2, C.3, or C.4 ABOVE MUST COLLECT AND REPORT INFORMATION INTO THE HOMELESS MANAGEMENT INFORMATION SERVICE (HMIS)

4. **Project Description**. Provide a brief project description that addresses items "A" through "L" below.

a. Describe the tenant population, income levels, and services, if any, to be provided to or made available to residents.

The project will serve two very low-income households.

b. Include the type of structure (multi-family or single-family), number and size of units in square feet.

Duplex of 1642 square feet: one unit is 3/2 with approximately 1000 square ft; the other is an efficiency with approximately 642 square feet .

c. Indicate whether the property is occupied at the time this application is being submitted.

One unit is currently occupied.

d. Indicate whether the project meets the requirements of the City's Vertical Mixed-Use (VMU) Ordinance, or is in a Planned-Unit Development (PUD) or Transit Oriented Development (TOD).

Not applicable to this property, although the property is less than 0.5 miles from a bus stop.

e. Indicate whether the project will preserve existing affordable rental units.

This preserves an existing affordable3/2 unit that is privately rented for $900, and an efficiency unit.

f. If there are existing structures, provide documentation from the taxing authority or another third-party source indicating the year the structure was built.

Please see below.

Travis CAD

Property Search Results > 334012 GRISWOLD CARRIE for Year 2013

Property

Account

Property ID:	334012	Legal Description:	LOT 10 BLK E OAK PLANTATIONS
Geographic ID:	0419270218	Agent Code:	
Type:	Real		
Property Use Code:			
Property Use Description:			

Location

Address:	3209 CHINA GROVE TX 78745	Mapsco:	643S
Neighborhood:	J4980	Map ID:	042327
Neighborhood CD:	J4980		

Owner

Name:	GRISWOLD CARRIE	Owner ID:	1391442
Mailing Address:	3209 CHINA GRV AUSTIN , TX 78745-7404	% Ownership:	100.0000000000%
		Exemptions:	

Values

(+) Improvement Homesite Value:	+	$0	
(+) Improvement Non-Homesite Value:	+	$77,622	
(+) Land Homesite Value:	+	$0	
(+) Land Non-Homesite Value:	+	$58,000	Ag / Timber Use Value
(+) Agricultural Market Valuation:	+	$0	$0
(+) Timber Market Valuation:	+	$0	$0
(=) Market Value:	=	$135,622	
(–) Ag or Timber Use Value Reduction:	–	$0	
(=) Appraised Value:	=	$135,622	
(–) HS Cap:	–	$0	
(=) Assessed Value:	=	$135,622	

Taxing Jurisdiction

Owner: GRISWOLD CARRIE
% Ownership: 100.0000000000%
Total Value: $135,622

Entity	Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
01	AUSTIN ISD	1.242000	$135,622	$135,622	$1,684.42
02	CITY OF AUSTIN	0.502700	$135,622	$135,622	$681.77
03	TRAVIS COUNTY	0.494600	$135,622	$135,622	$670.79
0A	TRAVIS CENTRAL APP DIST	0.000000	$135,622	$135,622	$0.00

2J	TRAVIS COUNTY HEALTHCARE DISTRICT	0.129000	$135,622	$135,622	$174.95
68	AUSTIN COMM COLL DIST	0.094900	$135,622	$135,622	$128.71
	Total Tax Rate:	2.463200			

Taxes w /Current Exemptions: $3,340.64

Taxes w /o Exemptions: $3,340.64

Improvement / Building

Improvement #1: 2 FAM DWELLING **State Code:** B2 **Living Area:** 1642.0 sqft **Value:** $77,622

Type	Description	Class CD	Exterior Wall	Year Built	SQFT
1ST	1st Floor	WW - 4-		1982	1642.0
011	PORCH OPEN 1ST F	* - 4-		1982	76.0
011	PORCH OPEN 1ST F	* - 4-		1982	48.0
095	HVAC RESIDENTIAL	* - *		1982	1642.0
251	BATHROOM	* - *		1982	4.0
320	OBS DRIVEWAY	SDC - *		1982	1.0
531	OBS FENCE	WAA - *		1982	1.0
591	MASONRY TRIM SF	AVG - *		1982	35.0

Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	LAND	Land	0.1909	8315.54	0.00	0.00	$58,000	$0

Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2014	N/A	N/A	N/A	N/A	N/A	N/A
2013	$77,622	$58,000	0	135,622	$0	$135,622
2012	$90,963	$58,000	0	148,963	$0	$148,963
2011	$90,963	$58,000	0	148,963	$0	$148,963
2010	$90,963	$58,000	0	148,963	$0	$148,963
2009	$90,963	$58,000	0	148,963	$0	$148,963

Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	10/15/2007	WD	WARRANTY DEED	KOMIE DAVID & MARIA	GRISWOLD CARRIE			2007193766TR
2	3/10/2003	WD	WARRANTY DEED	SANCHEZ GERARD D	KOMIE DAVID & MARIA	00000	00000	2003055446TR
3	1/1/1997			SANCHEZ GERARD D	SANCHEZ GERARD D	00000	00000	

Questions Please Call (512) 834-9317

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Database last updated on: 10/14/2013 3:34 AM

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g. Indicate the number of units reserved for Housing Choice Voucher holders (Section 8).

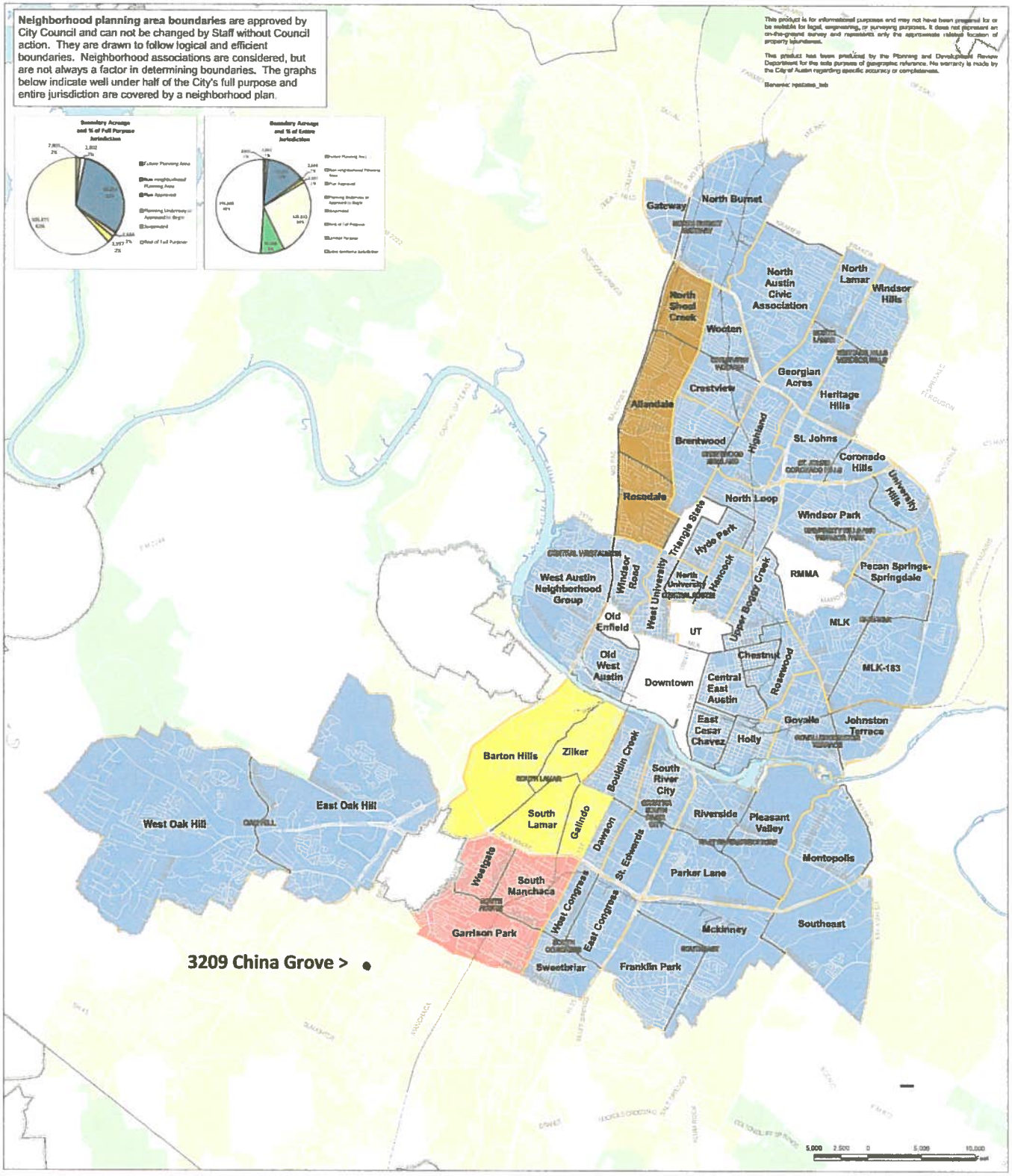
Housing Choice Voucher holders will be eligible for all units.

h. Indicate the number of units that are or will be made accessible and adaptable for persons with mobility, sight or hearing disabilities.

Both units will be made accessible for people with mobility, sight and hearing disabilities.

i. Demonstrate the Project's compatibility with current Neighborhood Plan (if applicable).

Please see below. According to the City of Austin's website, there is no neighborhood plan that applies to this property.



City of Austin Neighborhood Planning Areas

http://www.austintexas.gov/department/neighborhood-planning

- Plan Approved (n=50)
- Planning Underway/Approved to Begin (3)
- Suspended (4)
- Future Planning Areas (3)
- Non-neighborhood Planning Area (5)
- Combined Neighborhood Planning Areas
- Neighborhood Plan Boundary
- City of Austin - Full Purpose
- City of Austin - Limited Purpose

Produced by City of Austin
Planning and Development Review Department
Updates current to July, 2013

j. Summarize the key financials of the project, clearly indicating the total project cost, the amount and intended use of AHFC funds being requested, and the amount(s) and provider(s) of other funding and the stage of those funding commitments.

Total project cost: $188,550
Amount of AHFC funds requested for acquisition of property: $188,550

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

k. A map (8 ½" x 11") indicating the property location and the distance to the nearest Capital Metro Transit Stop to which residents will have access.

Please see below. The duplex is located within .5 miles of a bus stop.

METRO

Plan Your Trip | Schedules & Maps | Rider's Guide | About Us | Business | Public Involvement | Plans & Progress

Trip Planner | Schedule / Next Trip | Service Nearby

Service information for location **3209 CHINA GROVE**

Location: (street address, intersection, landmark or stop #)

3209 CHINA GROVE

☐ Set advanced options

Show: ☑ Map ☐ Service Area ☐ Transit Hubs ☐ Bike Paths

GO RESET

A Service at **8204 WEST GATE & LINNET** (Stop #5473)

Walk 0.46 miles southeast to transit stop

238-WESTGATE-SB [PDF]

B Service at **8300 WEST GATE & SISKIN** (Stop #4431)

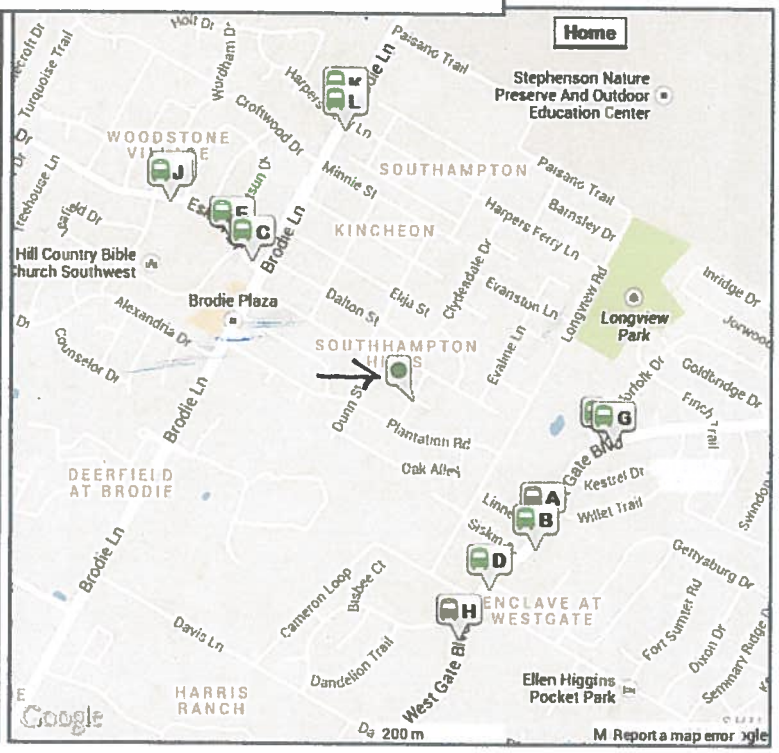
Walk 0.53 miles southeast to transit stop

238-WESTGATE-NB [PDF]

C Service at **ESKEW & BRODIE** (Stop #4435)

Walk 0.53 miles northwest to transit stop

333-WILLIAM CANNON-WB [PDF]



l. Locate on the "Opportunity Map of Austin" the census tract in which the property lies. The map is attached to the Program Guidelines.

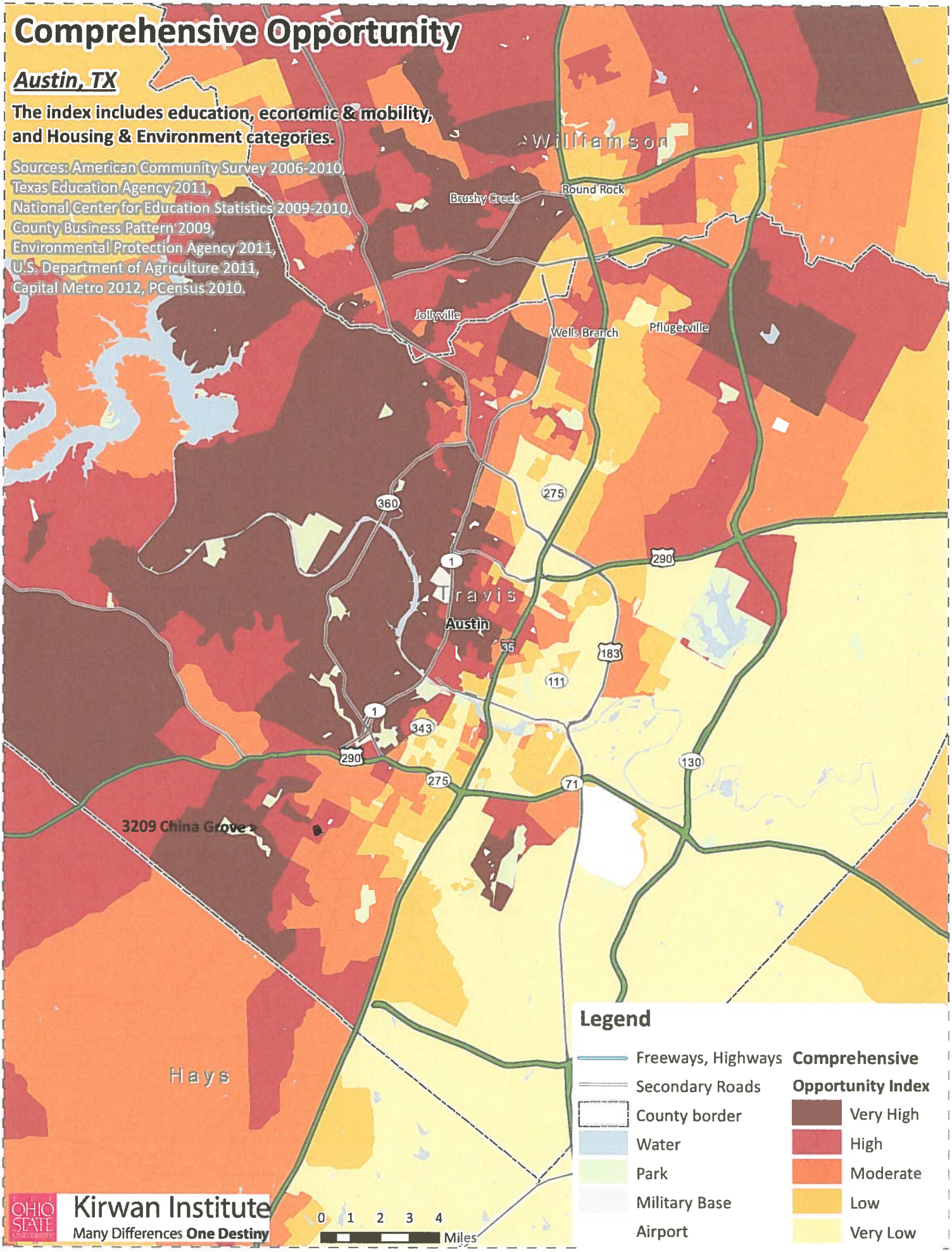
Please see below. The property is located in a High Opportunity area.

Comprehensive Opportunity

Austin, TX

The index includes education, economic & mobility, and Housing & Environment categories.

Sources: American Community Survey 2006-2010,
Texas Education Agency 2011,
National Center for Education Statistics 2009-2010,
County Business Pattern 2009,
Environmental Protection Agency 2011,
U.S. Department of Agriculture 2011,
Capital Metro 2012, PCensus 2010.



Kirwan Institute
Many Differences **One Destiny**

5. Site Control and Demonstration of Value

Include evidence of site control such as a warranty deed or an current earnest money contract, and provide a real estate appraisal or current tax documentation that substantiates the value of the project.

Please see below. For evidence of site control we have attached an earnest money contract and provided current tax documentation.

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12-05-2011

EQUAL HOUSING OPPORTUNITY

PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)

ONE TO FOUR FAMILY RESIDENTIAL CONTRACT (RESALE)

NOTICE: Not For Use For Condominium Transactions

1. **PARTIES:** The parties to this contract are Carrie Griswold (Seller) and Accessible Housing Austin (Buyer). Seller agrees to sell and convey to Buyer and Buyer agrees to buy from Seller the Property defined below.

2. **PROPERTY:**
   A. LAND: Lot 10 Block E, Oak Plantations Addition, City of Austin, County of Travis, Texas, known as 3209 China Grove 78745 (address/zip code), or as described on attached exhibit.
   B. IMPROVEMENTS: The house, garage and all other fixtures and improvements attached to the above-described real property, including without limitation, the following **permanently installed and built-in items,** if any: all equipment and appliances, valances, screens, shutters, awnings, wall-to-wall carpeting, mirrors, ceiling fans, attic fans, mail boxes, television antennas and satellite dish system and equipment, mounts and brackets for televisions and speakers, heating and air-conditioning units, security and fire detection equipment, wiring, plumbing and lighting fixtures, chandeliers, water softener system, kitchen equipment, garage door openers, cleaning equipment, shrubbery, landscaping, outdoor cooking equipment, and all other property owned by Seller and attached to the above described real property.
   C. ACCESSORIES: The following described related accessories, if any: window air conditioning units, stove, fireplace screens, curtains and rods, blinds, window shades, draperies and rods, door keys, mailbox keys, above ground pool, swimming pool equipment and maintenance accessories, artificial fireplace logs, and controls for: (i) satellite dish systems, (ii) garage doors, (iii) entry gates, and (iv) other improvements and accessories.
   D. EXCLUSIONS: The following improvements and accessories will be retained by Seller and must be removed prior to delivery of possession: _____.

   The land, improvements and accessories are collectively referred to as the "Property".

3. **SALES PRICE:**
   A. Cash portion of Sales Price payable by Buyer at closing ..... $ 185,000.00
   B. Sum of all financing described below (excluding any loan funding fee or mortgage insurance premium) ..... $ _____
   C. Sales Price (Sum of A and B) ..... $ 185,000.00

4. **FINANCING:** The portion of Sales Price not payable in cash will be paid as follows: (Check applicable boxes below)
   ☐ A. THIRD PARTY FINANCING: One or more third party mortgage loans in the total amount of $ _____ (excluding any loan funding fee or mortgage insurance premium).
      (1) Property Approval: If the Property does not satisfy the lenders' underwriting requirements for the loan(s), (including, but not limited to appraisal, insurability and lender required repairs), Buyer may terminate this contract by giving notice to Seller prior to closing and the earnest money will be refunded to Buyer.
      (2) Credit Approval: (Check one box only)
         ☐ (a) This contract is subject to Buyer being approved for the financing described in the attached Third Party Financing Addendum for Credit Approval.
         ☐ (b) This contract is not subject to Buyer being approved for financing and does not involve FHA or VA financing.
   ☐ B. ASSUMPTION: The assumption of the unpaid principal balance of one or more promissory notes described in the attached TREC Loan Assumption Addendum.
   ☐ C. SELLER FINANCING: A promissory note from Buyer to Seller of $ _____, secured by vendor's and deed of trust liens, and containing the terms and conditions described in the attached TREC Seller Financing Addendum. If an owner policy of title insurance is furnished, Buyer shall furnish Seller with a mortgagee policy of title insurance.

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5. **EARNEST MONEY:** Upon execution of this contract by all parties, Buyer shall deposit $1,800.00 as earnest money with Terri S-Midtown, as escrow agent, at Midtown (address). Buyer shall deposit additional earnest money of $ _____ with escrow agent within _____ days after the effective date of this contract. If Buyer fails to deposit the earnest money as required by this contract, Buyer will be in default.

6. **TITLE POLICY AND SURVEY:**
   A. TITLE POLICY: Seller shall furnish to Buyer at [X] Seller's [ ] Buyer's expense an owner policy of title insurance (Title Policy) issued by Midtown (Title Company) in the amount of the Sales Price, dated at or after closing, insuring Buyer against loss under the provisions of the Title Policy, subject to the promulgated exclusions (including existing building and zoning ordinances) and the following exceptions:
      (1) Restrictive covenants common to the platted subdivision in which the Property is located.
      (2) The standard printed exception for standby fees, taxes and assessments.
      (3) Liens created as part of the financing described in Paragraph 4.
      (4) Utility easements created by the dedication deed or plat of the subdivision in which the Property is located.
      (5) Reservations or exceptions otherwise permitted by this contract or as may be approved by Buyer in writing.
      (6) The standard printed exception as to marital rights.
      (7) The standard printed exception as to waters, tidelands, beaches, streams, and related matters.
      (8) The standard printed exception as to discrepancies, conflicts, shortages in area or boundary lines, encroachments or protrusions, or overlapping improvements. Buyer, at Buyer's expense, may have the exception amended to read, "shortages in area".

   B. COMMITMENT: Within 20 days after the Title Company receives a copy of this contract, Seller shall furnish to Buyer a commitment for title insurance (Commitment) and, at Buyer's expense, legible copies of restrictive covenants and documents evidencing exceptions in the Commitment (Exception Documents) other than the standard printed exceptions. Seller authorizes the Title Company to deliver the Commitment and Exception Documents to Buyer at Buyer's address shown in Paragraph 21. If the Commitment and Exception Documents are not delivered to Buyer within the specified time, the time for delivery will be automatically extended up to 15 days or the Closing Date, whichever is earlier. If, due to factors beyond Seller's control, the Commitment and Exception Documents are not delivered within the time required, Buyer may terminate this contract and the earnest money will be refunded to Buyer.

   C. SURVEY: The survey must be made by a registered professional land surveyor acceptable to the Title Company and Buyer's lender(s). (Check one box only)
      [ ] (1) Within _____ days after the effective date of this contract, Seller shall furnish to Buyer and Title Company Seller's existing survey of the Property and a Residential Real Property Affidavit promulgated by the Texas Department of Insurance (T-47 Affidavit). **If Seller fails to furnish the existing survey or affidavit within the time prescribed, Buyer shall obtain a new survey at Seller's expense no later than 3 days prior to Closing Date.** If the existing survey or affidavit is not acceptable to Title Company or Buyer's lender(s), Buyer shall obtain a new survey at [ ] Seller's [ ] Buyer's expense no later than 3 days prior to Closing Date.
      [X] (2) Within 15 days after the effective date of this contract, Buyer shall obtain a new survey at Buyer's expense. Buyer is deemed to receive the survey on the date of actual receipt or the date specified in this paragraph, whichever is earlier.
      [ ] (3) Within _____ days after the effective date of this contract, Seller, at Seller's expense shall furnish a new survey to Buyer.

   D. OBJECTIONS: Buyer may object in writing to defects, exceptions, or encumbrances to title: disclosed on the survey other than items 6A(1) through (7) above; disclosed in the Commitment other than items 6A(1) through (8) above; or which prohibit the following use or activity: _____.
   Buyer must object the earlier of (i) the Closing Date or (ii) 5 days after Buyer receives the Commitment, Exception Documents, and the survey. Buyer's failure to object within the time allowed will constitute a waiver of Buyer's right to object; except that the requirements in Schedule C of the Commitment are not waived by Buyer. Provided Seller is not obligated to incur any expense, Seller shall cure the timely objections of Buyer or any third party

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lender within 15 days after Seller receives the objections and the Closing Date will be extended as necessary. If objections are not cured within such 15 day period, this contract will terminate and the earnest money will be refunded to Buyer unless Buyer waives the objections.

E. TITLE NOTICES:

(1) ABSTRACT OR TITLE POLICY: Broker advises Buyer to have an abstract of title covering the Property examined by an attorney of Buyer's selection, or Buyer should be furnished with or obtain a Title Policy. If a Title Policy is furnished, the Commitment should be promptly reviewed by an attorney of Buyer's choice due to the time limitations on Buyer's right to object.

(2) MEMBERSHIP IN PROPERTY OWNERS ASSOCIATION(S): The Property ☐ is ☒ is not subject to mandatory membership in a property owners association(s). If the Property is subject to mandatory membership in a property owners association(s), Seller notifies Buyer under §5.012, Texas Property Code, that, as a purchaser of property in the residential community identified in Paragraph 2A in which the Property is located, you are obligated to be a member of the property owners association(s). Restrictive covenants governing the use and occupancy of the Property and all dedicatory instruments governing the establishment, maintenance, and operation of this residential community have been or will be recorded in the Real Property Records of the county in which the Property is located. Copies of the restrictive covenants and dedicatory instrument may be obtained from the county clerk. **You are obligated to pay assessments to the property owners association(s). The amount of the assessments is subject to change. Your failure to pay the assessments could result in enforcement of the association's lien on and the foreclosure of the Property.**

Section 207.003, Property Code, entitles an owner to receive copies of any document that governs the establishment, maintenance, or operation of a subdivision, including, but not limited to, restrictions, bylaws, rules and regulations, and a resale certificate from a property owners' association. A resale certificate contains information including, but not limited to, statements specifying the amount and frequency of regular assessments and the style and cause number of lawsuits to which the property owners' association is a party, other than lawsuits relating to unpaid ad valorem taxes of an individual member of the association. These documents must be made available to you by the property owners' association or the association's agent on your request.

If Buyer is concerned about these matters, the TREC promulgated Addendum for Property Subject to Mandatory Membership in a Property Owners Association(s) should be used.

(3) STATUTORY TAX DISTRICTS: If the Property is situated in a utility or other statutorily created district providing water, sewer, drainage, or flood control facilities and services, Chapter 49, Texas Water Code, requires Seller to deliver and Buyer to sign the statutory notice relating to the tax rate, bonded indebtedness, or standby fee of the district prior to final execution of this contract.

(4) TIDE WATERS: If the Property abuts the tidally influenced waters of the state, §33.135, Texas Natural Resources Code, requires a notice regarding coastal area property to be included in the contract. An addendum containing the notice promulgated by TREC or required by the parties must be used.

(5) ANNEXATION: If the Property is located outside the limits of a municipality, Seller notifies Buyer under §5.011, Texas Property Code, that the Property may now or later be included in the extraterritorial jurisdiction of a municipality and may now or later be subject to annexation by the municipality. Each municipality maintains a map that depicts its boundaries and extraterritorial jurisdiction. To determine if the Property is located within a municipality's extraterritorial jurisdiction or is likely to be located within a municipality's extraterritorial jurisdiction, contact all municipalities located in the general proximity of the Property for further information.

(6) PROPERTY LOCATED IN A CERTIFICATED SERVICE AREA OF A UTILITY SERVICE PROVIDER: Notice required by §13.257, Water Code: The real property, described in Paragraph 2, that you are about to purchase may be located in a certificated water or sewer service area, which is authorized by law to provide water or sewer service to the properties in the certificated area. If your property is located in a certificated area there may be special costs or charges that you will be required to pay before you can receive water or sewer service. There may be a period required to construct lines or other facilities necessary to provide water or sewer service to your property. You are advised to

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determine if the property is in a certificated area and contact the utility service provider to determine the cost that you will be required to pay and the period, if any, that is required to provide water or sewer service to your property. The undersigned Buyer hereby acknowledges receipt of the foregoing notice at or before the execution of a binding contract for the purchase of the real property described in Paragraph 2 or at closing of purchase of the real property.

(7) PUBLIC IMPROVEMENT DISTRICTS: If the Property is in a public improvement district, §5.014, Property Code, requires Seller to notify Buyer as follows: As a purchaser of this parcel of real property you are obligated to pay an assessment to a municipality or county for an improvement project undertaken by a public improvement district under Chapter 372, Local Government Code. The assessment may be due annually or in periodic installments. More information concerning the amount of the assessment and the due dates of that assessment may be obtained from the municipality or county levying the assessment. The amount of the assessments is subject to change. Your failure to pay the assessments could result in a lien on and the foreclosure of your property.

(8) TRANSFER FEES: If the Property is subject to a private transfer fee obligation, §5.205, Property Code, requires Seller to notify Buyer as follows: The private transfer fee obligation may be governed by Chapter 5, Subchapter G of the Texas Property Code.

7. PROPERTY CONDITION:

A. ACCESS, INSPECTIONS AND UTILITIES: Seller shall permit Buyer and Buyer's agents access to the Property at reasonable times. Buyer may have the Property inspected by inspectors selected by Buyer and licensed by TREC or otherwise permitted by law to make inspections. Seller at Seller's expense shall immediately cause existing utilities to be turned on and shall keep the utilities on during the time this contract is in effect.

B. SELLER'S DISCLOSURE NOTICE PURSUANT TO §5.008, TEXAS PROPERTY CODE (Notice): (Check one box only)

☐ (1) Buyer has received the Notice.

☐ (2) Buyer has not received the Notice. Within _____ days after the effective date of this contract, Seller shall deliver the Notice to Buyer. If Buyer does not receive the Notice, Buyer may terminate this contract at any time prior to the closing and the earnest money will be refunded to Buyer. If Seller delivers the Notice, Buyer may terminate this contract for any reason within 7 days after Buyer receives the Notice or prior to the closing, whichever first occurs, and the earnest money will be refunded to Buyer.

☒ (3) The Seller is not required to furnish the notice under the Texas Property Code.

C. SELLER'S DISCLOSURE OF LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS is required by Federal law for a residential dwelling constructed prior to 1978.

D. ACCEPTANCE OF PROPERTY CONDITION: (Check one box only)

☒ (1) Buyer accepts the Property in its present condition.

☐ (2) Buyer accepts the Property in its present condition provided Seller, at Seller's expense, shall complete the following specific repairs and treatments: _____ _____. (Do not insert general phrases, such as "subject to inspections" that do not identify specific repairs.)

NOTICE TO BUYER AND SELLER: Buyer's agreement to accept the Property in its present condition under Paragraph 7D(1) or (2) does not preclude Buyer from inspecting the Property under Paragraph 7A, from negotiating repairs or treatments in a subsequent amendment, or from terminating this contract during the Option Period, if any.

E. LENDER REQUIRED REPAIRS AND TREATMENTS: Unless otherwise agreed in writing, neither party is obligated to pay for lender required repairs, which includes treatment for wood destroying insects. If the parties do not agree to pay for the lender required repairs or treatments, this contract will terminate and the earnest money will be refunded to Buyer. If the cost of lender required repairs and treatments exceeds 5% of the Sales Price, Buyer may terminate this contract and the earnest money will be refunded to Buyer.

F. COMPLETION OF REPAIRS AND TREATMENTS: Unless otherwise agreed in writing, Seller shall complete all agreed repairs and treatments prior to the Closing Date. All required permits must be obtained, and repairs and treatments must be performed by persons who are licensed or otherwise authorized by law to provide such repairs or treatments. At Buyer's election, any transferable warranties received by Seller with respect to the repairs and treatments will be transferred to Buyer at Buyer's expense. If Seller fails to complete any agreed repairs and treatments prior to the Closing Date, Buyer may exercise remedies under Paragraph 15 or extend the Closing Date up to 15 days if necessary for Seller to complete the repairs and treatments.

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G. ENVIRONMENTAL MATTERS: Buyer is advised that the presence of wetlands, toxic substances, including asbestos and wastes or other environmental hazards, or the presence of a threatened or endangered species or its habitat may affect Buyer's intended use of the Property. If Buyer is concerned about these matters, an addendum promulgated by TREC or required by the parties should be used.

H. RESIDENTIAL SERVICE CONTRACTS: Buyer may purchase a residential service contract from a residential service company licensed by TREC. If Buyer purchases a residential service contract, Seller shall reimburse Buyer at closing for the cost of the residential service contract in an amount not exceeding $ 775.00. Buyer should review any residential service contract for the scope of coverage, exclusions and limitations. **The purchase of a residential service contract is optional. Similar coverage may be purchased from various companies authorized to do business in Texas.**

8. **BROKERS' FEES:** All obligations of the parties for payment of brokers' fees are contained in separate written agreements.

9. **CLOSING:**
   A. The closing of the sale will be on or before October 31, 2013, or within 7 days after objections made under Paragraph 6D have been cured or waived, whichever date is later (Closing Date). If either party fails to close the sale by the Closing Date, the non-defaulting party may exercise the remedies contained in Paragraph 15.
   B. At closing:
      (1) Seller shall execute and deliver a general warranty deed conveying title to the Property to Buyer and showing no additional exceptions to those permitted in Paragraph 6 and furnish tax statements or certificates showing no delinquent taxes on the Property.
      (2) Buyer shall pay the Sales Price in good funds acceptable to the escrow agent.
      (3) Seller and Buyer shall execute and deliver any notices, statements, certificates, affidavits, releases, loan documents and other documents reasonably required for the closing of the sale and the issuance of the Title Policy.
      (4) There will be no liens, assessments, or security interests against the Property which will not be satisfied out of the sales proceeds unless securing the payment of any loans assumed by Buyer and assumed loans will not be in default.
      (5) If the Property is subject to a lease, Seller shall (i) deliver to Buyer the lease(s) and the move-in condition form signed by the tenant, if any, and (ii) transfer security deposits (as defined under §92.102, Property Code), if any, to Buyer. In such an event, Buyer shall deliver to the tenant a signed statement acknowledging that the Buyer has received the security deposit and is responsible for the return of the security deposit, and specifying the exact dollar amount of the security deposit.

10. **POSSESSION:** Seller shall deliver to Buyer possession of the Property in its present or required condition, ordinary wear and tear excepted: [X] upon closing and funding [ ] according to a temporary residential lease form promulgated by TREC or other written lease required by the parties. Any possession by Buyer prior to closing or by Seller after closing which is not authorized by a written lease will establish a tenancy at sufferance relationship between the parties. **Consult your insurance agent prior to change of ownership and possession because insurance coverage may be limited or terminated. The absence of a written lease or appropriate insurance coverage may expose the parties to economic loss.**

11. **SPECIAL PROVISIONS:** (Insert only factual statements and business details applicable to the sale. TREC rules prohibit licensees from adding factual statements or business details for which a contract addendum, lease or other form has been promulgated by TREC for mandatory use.) Financing to be confirmed and contingency removed by 10/21/2013.
    All current leases and security deposits to be transferred to buyer upon closing and funding.
    Copies of leases to be provided to buyer during option period for review.

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12. SETTLEMENT AND OTHER EXPENSES:

A. The following expenses must be paid at or prior to closing:

(1) Expenses payable by Seller (Seller's Expenses):

(a) Releases of existing liens, including prepayment penalties and recording fees; release of Seller's loan liability; tax statements or certificates; preparation of deed; one-half of escrow fee; and other expenses payable by Seller under this contract.

(b) Seller shall also pay an amount not to exceed $ _____ to be applied in the following order: Buyer's Expenses which Buyer is prohibited from paying by FHA, VA, Texas Veterans Land Board or other governmental loan programs, and then to other Buyer's Expenses as allowed by the lender.

(2) Expenses payable by Buyer (Buyer's Expenses): Appraisal fees; loan application fees; adjusted origination charges; credit reports; preparation of loan documents; interest on the notes from date of disbursement to one month prior to dates of first monthly payments; recording fees; copies of easements and restrictions; loan title policy with endorsements required by lender; loan-related inspection fees; photos; amortization schedules; one-half of escrow fee; all prepaid items, including required premiums for flood and hazard insurance, reserve deposits for insurance, ad valorem taxes and special governmental assessments; final compliance inspection; courier fee; repair inspection; underwriting fee; wire transfer fee; expenses incident to any loan; Private Mortgage Insurance Premium (PMI), VA Loan Funding Fee, or FHA Mortgage Insurance Premium (MIP) as required by the lender; and other expenses payable by Buyer under this contract.

B. If any expense exceeds an amount expressly stated in this contract for such expense to be paid by a party, that party may terminate this contract unless the other party agrees to pay such excess. Buyer may not pay charges and fees expressly prohibited by FHA, VA, Texas Veterans Land Board or other governmental loan program regulations.

13. PRORATIONS: Taxes for the current year, interest, maintenance fees, assessments, dues and rents will be prorated through the Closing Date. The tax proration may be calculated taking into consideration any change in exemptions that will affect the current year's taxes. If taxes for the current year vary from the amount prorated at closing, the parties shall adjust the prorations when tax statements for the current year are available. If taxes are not paid at or prior to closing, Buyer shall pay taxes for the current year.

14. CASUALTY LOSS: If any part of the Property is damaged or destroyed by fire or other casualty after the effective date of this contract, Seller shall restore the Property to its previous condition as soon as reasonably possible, but in any event by the Closing Date. If Seller fails to do so due to factors beyond Seller's control, Buyer may (a) terminate this contract and the earnest money will be refunded to Buyer (b) extend the time for performance up to 15 days and the Closing Date will be extended as necessary or (c) accept the Property in its damaged condition with an assignment of insurance proceeds and receive credit from Seller at closing in the amount of the deductible under the insurance policy. Seller's obligations under this paragraph are independent of any other obligations of Seller under this contract.

15. DEFAULT: If Buyer fails to comply with this contract, Buyer will be in default, and Seller may (a) enforce specific performance, seek such other relief as may be provided by law, or both, or (b) terminate this contract and receive the earnest money as liquidated damages, thereby releasing both parties from this contract. If Seller fails to comply with this contract, Seller will be in default and Buyer may (a) enforce specific performance, seek such other relief as may be provided by law, or both, or (b) terminate this contract and receive the earnest money, thereby releasing both parties from this contract.

16. MEDIATION: It is the policy of the State of Texas to encourage resolution of disputes through alternative dispute resolution procedures such as mediation. Any dispute between Seller and Buyer related to this contract which is not resolved through informal discussion ☒ will ☐ will not be submitted to a mutually acceptable mediation service or provider. The parties to the mediation shall bear the mediation costs equally. This paragraph does not preclude a party from seeking equitable relief from a court of competent jurisdiction.

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17. **ATTORNEY'S FEES:** A Buyer, Seller, Listing Broker, Other Broker, or escrow agent who prevails in any legal proceeding related to this contract is entitled to recover reasonable attorney's fees and all costs of such proceeding.

18. **ESCROW:**
   A. ESCROW: The escrow agent is not (i) a party to this contract and does not have liability for the performance or nonperformance of any party to this contract, (ii) liable for interest on the earnest money and (iii) liable for the loss of any earnest money caused by the failure of any financial institution in which the earnest money has been deposited unless the financial institution is acting as escrow agent.
   B. EXPENSES: At closing, the earnest money must be applied first to any cash down payment, then to Buyer's Expenses and any excess refunded to Buyer. If no closing occurs, escrow agent may: (i) require a written release of liability of the escrow agent from all parties, (ii) require payment of unpaid expenses incurred on behalf of a party, and (iii) only deduct from the earnest money the amount of unpaid expenses incurred on behalf of the party receiving the earnest money.
   C. DEMAND: Upon termination of this contract, either party or the escrow agent may send a release of earnest money to each party and the parties shall execute counterparts of the release and deliver same to the escrow agent. If either party fails to execute the release, either party may make a written demand to the escrow agent for the earnest money. If only one party makes written demand for the earnest money, escrow agent shall promptly provide a copy of the demand to the other party. If escrow agent does not receive written objection to the demand from the other party within 15 days, escrow agent may disburse the earnest money to the party making demand reduced by the amount of unpaid expenses incurred on behalf of the party receiving the earnest money and escrow agent may pay the same to the creditors. If escrow agent complies with the provisions of this paragraph, each party hereby releases escrow agent from all adverse claims related to the disbursal of the earnest money.
   D. DAMAGES: Any party who wrongfully fails or refuses to sign a release acceptable to the escrow agent within 7 days of receipt of the request will be liable to the other party for liquidated damages in an amount equal to the sum of: (i) three times the amount of the earnest money; (ii) the earnest money; (iii) reasonable attorney's fees; and (iv) all costs of suit.
   E. NOTICES: Escrow agent's notices will be effective when sent in compliance with Paragraph 21. Notice of objection to the demand will be deemed effective upon receipt by escrow agent.

19. **REPRESENTATIONS:** All covenants, representations and warranties in this contract survive closing. If any representation of Seller in this contract is untrue on the Closing Date, Seller will be in default. Unless expressly prohibited by written agreement, Seller may continue to show the Property and receive, negotiate and accept back up offers.

20. **FEDERAL TAX REQUIREMENTS:** If Seller is a "foreign person," as defined by applicable law, or if Seller fails to deliver an affidavit to Buyer that Seller is not a "foreign person," then Buyer shall withhold from the sales proceeds an amount sufficient to comply with applicable tax law and deliver the same to the Internal Revenue Service together with appropriate tax forms. Internal Revenue Service regulations require filing written reports if currency in excess of specified amounts is received in the transaction.

21. **NOTICES:** All notices from one party to the other must be in writing and are effective when mailed to, hand-delivered at, or transmitted by facsimile or electronic transmission as follows:

To Buyer at:	**To Seller at:**
Telephone: (512)442-6680	Telephone:
Facsimile:	Facsimile:
E-mail: isabelle.headrick@gmail.com	E-mail:

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22. **AGREEMENT OF PARTIES:** This contract contains the entire agreement of the parties and cannot be changed except by their written agreement. Addenda which are a part of this contract are (Check all applicable boxes):

- ☐ Third Party Financing Addendum for Credit Approval
- ☐ Seller Financing Addendum
- ☐ Addendum for Property Subject to Mandatory Membership in a Property Owners Association
- ☐ Buyer's Temporary Residential Lease
- ☐ Loan Assumption Addendum
- ☐ Addendum for Sale of Other Property by Buyer
- ☐ Addendum for Reservation of Oil, Gas and Other Minerals
- ☐ Addendum for "Back-Up" Contract
- ☐ Addendum for Coastal Area Property
- ☐ Environmental Assessment, Threatened or Endangered Species and Wetlands Addendum
- ☐ Seller's Temporary Residential Lease
- ☐ Short Sale Addendum
- ☐ Addendum for Property Located Seaward of the Gulf Intracoastal Waterway
- ☐ Addendum for Seller's Disclosure of Information on Lead-based Paint and Lead-based Paint Hazards as Required by Federal Law

☒ Other (list): Non-realty addendum, Disclosure of Relationship w/RSC

23. **TERMINATION OPTION:** For nominal consideration, the receipt of which is hereby acknowledged by Seller, and Buyer's agreement to pay Seller $ 300.00 (Option Fee) within 2 days after the effective date of this contract, Seller grants Buyer the unrestricted right to terminate this contract by giving notice of termination to Seller within 10 days after the effective date of this contract (Option Period). If no dollar amount is stated as the Option Fee or if Buyer fails to pay the Option Fee to Seller within the time prescribed, this paragraph will not be a part of this contract and Buyer shall not have the unrestricted right to terminate this contract. If Buyer gives notice of termination within the time prescribed, the Option Fee will not be refunded; however, any earnest money will be refunded to Buyer. The Option Fee ☒ will ☐ will not be credited to the Sales Price at closing. **Time is of the essence for this paragraph and strict compliance with the time for performance is required.**

24. **CONSULT AN ATTORNEY:** TREC rules prohibit real estate licensees from giving legal advice. READ THIS CONTRACT CAREFULLY. If you do not understand the effect of this contract, consult an attorney BEFORE signing.

Buyer's Attorney is:	Seller's Attorney is:
Telephone:	Telephone:
Facsimile:	Facsimile:
E-mail:	E-mail:

EXECUTED the _____ day of _____, _____ (EFFECTIVE DATE).
(BROKER: FILL IN THE DATE OF FINAL ACCEPTANCE.)

DocuSigned by:
Isabelle Headrick, Executive Director
Buyer Accessible Housing Austin
93ACA19376AA473...

DocuSigned by:
Carrie Griswold
Seller Carrie Griswold
EA566BA1C397495...

Buyer

Seller

The form of this contract has been approved by the Texas Real Estate Commission TREC forms are intended for use only by trained real estate licensees No representation is made as to the legal validity or adequacy of any provision in any specific transactions It is not intended for complex transactions Texas Real Estate Commission, P O Box 12188 Austin, TX 78711-2188, (512) 936-3000 (http // www trec texas gov) TREC NO 20-11 This form replaces TREC NO 20-10

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BROKER INFORMATION

Carol Dochen Realtors, Inc — 513164
Other Broker Firm — License No.

represents [X] Buyer only as Buyer's agent
[ ] Seller as Listing Broker's subagent

Carol Dochen — (512) 345-2227
Licensed Supervisor of Associate — Telephone

Carol Dochen — (512) 345-2227
Associate — Telephone

4501 Spicewood Springs Rd #1035 — (512) 345-1156
Other Broker's Address — Facsimile

Austin — TX — 78759
City — State — Zip

Carol@CarolDochen.com
Associate Email Address

Austin Nest Seekers
Listing Broker Firm — License No.

represents [ ] Seller and Buyer as an intermediary
[X] Seller only as Seller's agent

Licensed Supervisor of Associate — Telephone

Kathleen Wainwright — (512) 484-1324
Listing Associate — Telephone

Listing Broker's Office Address — Facsimile

City — State — Zip

kathleen@austinnestseekers.com
Listing Associate's Email Address

Selling Associate — Telephone

Selling Associate's Office Address — Facsimile

City — State — Zip

Selling Associate's Email Address

Listing Broker has agreed to pay Other Broker none of the total sales price when the Listing Broker's fee is received. Escrow Agent is authorized and directed to pay other Broker from Listing Broker's fee at closing.

OPTION FEE RECEIPT

Receipt of $ _____ (Option Fee) in the form of _____ is acknowledged.

Seller or Listing Broker — Date

CONTRACT AND EARNEST MONEY RECEIPT

Receipt of [ ] Contract and [ ] $ _____ Earnest Money in the form of _____ is acknowledged.

Escrow Agent: _____ Date: _____

By: _____ Email Address

Address — Telephone: _____

City — State — Zip — Facsimile: _____

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PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC) 12-01-2010

EQUAL HOUSING OPPORTUNITY

DISCLOSURE OF RELATIONSHIP WITH RESIDENTIAL SERVICE COMPANY

RESIDENTIAL SERVICE CONTRACTS. A residential service contract is a product under which a residential service company, for a fee, agrees to repair or replace certain equipment or items in a property. Co-payments typically apply to most service calls. Residential service companies are licensed and regulated by the Texas Real Estate Commission. The extent of coverage and the cost of coverage will vary. Before buying a residential service contract, the buyer should read the contract and consider comparing it with the extent of coverage and costs from several other residential service companies. You may obtain a list of the residential service companies licensed in Texas at http://www.trec.state.tx.us as well as a copy of their respective contracts. **YOU MAY CHOOSE ANY COMPANY.**

THE PURCHASE OF A RESIDENTIAL SERVICE CONTRACT IS OPTIONAL. The TREC promulgated residential contract forms contain a paragraph in which the parties may negotiate whether the seller will reimburse the buyer the cost of a residential service contract. The choice of the residential service company and extent of coverage lies with the buyer. **NEITHER A BROKER/SALESPERSON NOR A SELLER MAY CONDITION THE SALE OF A PROPERTY ON THE BUYER'S PURCHASE OF A RESIDENTIAL SERVICE CONTRACT.**

☒ Other Broker/Salesperson will receive no compensation from a residential service company.

☐ Other Broker/Salesperson receives compensation from the following residential service company

_____

_____

for providing the following services:

_____

_____

☐ Listing Broker/Salesperson will receive no compensation from a residential service company.

☐ Listing Broker/Salesperson receives compensation from the following residential service company:

_____

_____

for providing the following services:

_____

_____

The compensation is not contingent upon a party to the real estate transaction purchasing a contract or services from the residential service company.

The compensation is the fee for the services that Listing Broker or Other Broker, either directly or through an agent, provides to the company. As required by the Real Estate Settlement Procedures Act and HUD Regulation X, any fees paid to a settlement services provider are limited to the reasonable value of services actually rendered.

Carol Dochen
Other Broker's Name 513164 License No.

By: _____

Listing Broker's Name License No.

By: _____

The undersigned acknowledges receipt of this notice:

DocuSigned by:
Isabelle Headrick, Executive Director
Buyer Accessible Housing Austin

Buyer

DocuSigned by:
Carrie Griswold
Seller Carrie Griswold

Seller

The form of this addendum has been approved by the Texas Real Estate Commission for use only with similarly approved or promulgated forms of contracts. Such approval relates to this contract form only. TREC forms are intended for use only by trained real estate licensees. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not intended for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, (512) 459-6544 (http://www.trec.state.tx.us) RSC 1

Carol Dochen Realtors, Inc. 4501 Spicewood Springs Rd. Austin, TX 78759
Phone: 512.789.1892 Fax: 512-345-1156 Arlene Maze 3209 China Grove

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EQUAL HOUSING OPPORTUNITY

APPROVED BY THE TEXAS REAL ESTATE COMMISSION (TREC)
FOR VOLUNTARY USE

10-10-11

NON-REALTY ITEMS ADDENDUM

TO CONTRACT CONCERNING THE PROPERTY AT

3209 China Grove 78745, Austin,
(Address of Property)

A. For an additional sum of $ none and other and good valuable consideration, Seller shall convey to Buyer at closing the following personal property (specify each item carefully, include description, model numbers, serial numbers, location, and other information):

All window coverings currently in units

All refrigerators currently in units

B. Seller represents and warrants that Seller owns the personal property described in Paragraph A free and clear of all encumbrances.

C. Seller does not warrant or guarantee the condition or future performance of the personal property conveyed by this document.

DocuSigned by:
Isabelle Headrick, Executive Director
Buyer 9AACA19376AA473...
Accessible Housing Austin

DocuSigned by:
Carrie Griswold
Seller EAB6BBA1C397495...
Carrie Griswold

Buyer

Seller

This form has been approved by the Texas Real Estate Commission for voluntary use by its licensees. Copies of TREC rules governing real estate brokers, salesperson and real estate inspectors are available at nominal cost from TREC. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (http://www.trec.texas.gov)

Carol Doehen Realtors, Inc 4501 Spicewood Springs Rd. Austin, TX 78759
Phone: 512.789.1892 Fax: 512-345-1156 Arlene Maze

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6. Zoning

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

Please see below.

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

Not applicable to this project.

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

Please also provide narrative information about the skills you or your development team members have in the following areas:

a. project management,
b. market analysis
c. site selection and control,
d. planning and construction,
e. design, architecture and engineering
f. legal and accounting
g. federal funding rules and
h. other funding source rules (e.g. Low Income Housing Tax Credits).

	Name and Contact Information	MBE? (Mark X if Yes)	WBE? (Mark X if Yes)	Non-profit? (Mark X if Yes)
Owner	**Accessible Housing Austin!, Isabelle Headrick**			**X**
Developer	**Accessible Housing Austin!, Isabelle Headrick**			**X**
Architect	**Don Smith, Principal, Northfield Design Associates**			
Engineer	**Jerry Garcia, Structures**	**X**		
Construction Lender	**NA**			
Other Lenders	**NA**			
Attorney	**NA**			
Accountant	**Renee Barry, CPA**			
General Contractor	**To be determined**			
Consultant (if Applicable)	**Stephanie Thomas, ADAPT; Jean Langendorf, Easter Seals of Central Texas**			**x**
Property Management Provider	**Accessible Housing Austin!**			**X**

AHA!'s Executive Director, Isabelle Headrick, has ten years of experience managing the rehabilitation of affordable housing properties and ensuring compliance with federal (HOME and CDBG) and City of Austin (Health and Human Services) funding sources. Don Smith, Principal for Northfield Design Associates, has eighteen years of experience in affordable housing design and contract administration for both multi-family and single-family. Over 90% of the projects were financed with either Low-Income Housing Tax Credits or tax exempt bonds and have had to comply with requirements of TDHCA including Section 504 and Texas Accessibility Standards. Renee Barry, CPA, has 16 years of experience providing accounting and audit services for non-profits, both as a CFO and as an accountant and auditor, helping them to comply with Federal funding accounting requirements. Stephanie Thomas has over thirty years of experience as a disability rights and accessibility advocate. In addition to serving as AHA!'s president, she consulted on the accessibility-related specifics of the rehabilitation.

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

	DATE(S)
ACQUISITION PHASE	
Acquisition and/or holding	**October 31, 2013**
Securing and packaging project financing	**October 31, 2013**
Completion & Operation	**October 31, 2013**
REHABILITATION PHASE	
Construction Specifications and Cost estimates	**December 1, 2013**
Construction Bids	**February 1, 2014**
Construction Start	**April 1, 2014**
Anticipated Draws (list all)	**May 1, 2014** **June 1, 2014** **July 1, 2014**
End Construction	**July 1, 2014**
Start of Rent-up	**July 1, 2014**
Completion & Operation	**July 1, 2014**

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

_____ Units adaptable for persons with mobility disabilities

__2__ Units accessible for persons with mobility disabilities

_____ Units adaptable for persons with sight and hearing disabilities

__2__ Units accessible for persons with sight and hearing disabilities

11. Developer Capacity. Provide narrative information on recent, similar, and successful experience in affordable housing development. Include experience using multiple fund sources, managing affordable rental developments, and previous working history with the Austin Housing Finance Corporation.

Accessible Housing Austin! was established in 2005 and, in partnership with United Cerebral Palsy of Texas, successfully applied for General Obligation Bond funding to purchase and rehabilitate "Carol's House," its first house in North Austin (1805 Heatherglen). This rehabilitation was successfully completed in 2008. Since then, it has been the home to a very low-income tenant with multiple visual and physical disabilities on Section Eight. In 2010 AHA! inherited a second property "JT's House," originally constructed for disability rights activist James Templeton under the Home of Your Own (HOYO) program. Beginning in 2011, AHA entered into partnership with the Texas State Affordable Housing Corporation (TSAHC) to rehabilitate and manage seven homes in a scattered site development. All of these, except for the two for which we are requesting funding in this application, have been rehabilitated and rented to low-income families with people with disabilities. The funding sources for these rehabilitations included the Austin Housing Finance Corporation, the Texas Foundations Fund, Amerigroup, and the Home Depot Foundation.

In 2012, Isabelle Headrick joined AHA! as Executive Director, having spent ten years as the director of Blackland Community Development Corporation. In that capacity, she successfully applied for $1.2 million in funding to rehabilitate and acquire 24 homes for homeless families and low- and very low-income families, seniors, and people with disabilities; contracted for the rehabilitation work; and oversaw all aspects of the rehabilitation, leasing and compliance processes.

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

Please see below.

PROJECT BUDGET

		3209 China Grove RHDA Request	3209 China Grove Not Requested
Acquisition			
	Purchase Price	$ 185,000	
Total Leasing (Acquisition) Costs		$ 185,000	$ -
Accessible Housing Austin Project Equity			
	Staff predevelopment time, insurance, lawn care, maintenance, appliances		$ -
Total Accessible Housing Austin Project Equity		$ -	$ -
Predevelopment			
	Architectural and engineering fees		$ -
Total Predevelopment Costs		$ -	$ -
Soft Costs			
	Closing fees and title policy (1% of loan)	$ 1,850	$ -
	Audit & Accounting		$ -
	Miscellaneous soft (surveys, inspections)	$ 1,700	$ -
	Relocation	$ -	$ -
Total Soft Costs		$ 3,550	$ -
Hard Costs			
	Demolition and site preparation		$ -
	Disposal of Trash		$ -
	Foundation		$ -
	Roof		$ -
	HVAC		$ -
	Electrical & Electrical Fixtures		$ -
	Plumbing-water, gas and dishwashers		$ -
	Interior rehabilitation (int. demolition, drywall, accessibility, floors, trim, carpentry, paint, insulation, fixtures)		$ -
	Exterior rehabilitation (siding, gutters, windows, doors, carpentry, paint)		$ -
	Exterior accessibility		$ -
	Sitework		$ -
	Appliances (refrigerators)		$ -
		$ -	$ -
Subtotal hard costs	Contingency (15% of Hard Costs)	$ -	$ -
Total Hard Costs		$ -	$ -
Total Costs Before Project Mgmt and Land		$ 188,550	$ -
	Project Management (0%)	$ -	$ -
TOTAL COSTS WITH PROJ. MGMNT		$ 188,550	$ -
TOTAL PROJECT COST		$ 188,550	

13. Funds Proposal. Provide the following information to facilitate financial review of the proposed project:

a. **Sources and Uses of Funds** – Complete **Tables A (below) & B (on the following page)**, identifying all sources and uses of funds to implement project and include evidence of funds anticipated (financial statements, commitment letters, etc.).

TABLE A: SOURCES OF FUNDS SUMMARY					**Intended Use of Fund (Predevelopment, Acquisition, Construction, Soft Costs)**
	Term	Interest Rate	Amount	Evidence (Deed, Sales Contract)	
Owner Equity **NA**					
Private Financing (List Lenders) **NA**					
Other Sources (List Below)					
Proposed RHDA Funds	**99 y**	**0%**	**$188,550**	**Sales contract**	**Acquisition**
TOTAL			**$188,550**		

TABLE B: USES OF FUNDS SUMMARY		
	Total Cost	Cost/Unit
Predevelopment	**$ 0**	**$ 0**
Acquisition	**$ 185,000**	**$ 92,500**
Hard Costs	**$ 0**	**$ 0**
Soft & Carrying Costs	**$ 3,550**	**$ 1,775**
Other Costs	**$ 0**	**$ 0**
Total Project Costs	**$ 188,550**	**$ 94,275**

b. **Leveraging** – Complete **Table C (below)**. Include evidence of other funds leveraged by AHFC funds to implement the project such as owner equity and commitments from private and/or other public resources.

TABLE C: LEVERAGE SUMMARY	
TOTAL RHDA FUNDS	**$188,550**
TOTAL OTHER FUNDS	**$0**
LEVERAGE (%)	**0%**

c. **Operating Proforma** – In a format comparable to Table D below, prepare a minimum twenty (20) year financial Operating Proforma which realistically reflects the operation of the project relative to current and anticipated revenues, expenses and debt. The Proforma must indicate the anticipated debt coverage ratio (DCR) calculated as follows: net operating income (NOI)/debt service (DS) = DCR. For projects that will not carry debt, use the number "1" as the denominator in the equation.

Please see below.

Operating Proforma - 3209 China Grove Duplex

INCOME:

Rent Sch.	Units	Rent	Yr. Rent
3 BR	1	900	10,800
Eff	1	557	6,684
			-

Assumptions	
Yr. increase in income (rents)	3.00%
Yr. increase in expenses	4.00%
Total Units	2

Financing / Terms / Debt Service	
RHDA loan @ 0% for 10 yrs.:	$ 188,550
Repayment during term:	$ -
Forgivable balance end of 10 yr. term:	$ 188,550

		YR 1	YR 2	YR 3	YR 4	YR 5	YR 6	YR 7	YR 8	YR 9	YR 10	YR 11	YR 12	YR 13	YR 14	YR 15	YR 16	YR 17	YR 18	YR 19	YR 20
Gross Rental Income	17,484	17,484	18,009	18,549	19,105	19,678	20,269	20,877	21,503	22,148	22,813	23,497	24,202	24,928	25,676	26,446	27,240	28,057	28,898	29,765	30,658
less vacancy	5.0%	874	900	927	955	984	1,013	1,044	1,075	1,107	1,141	1,175	1,210	1,246	1,284	1,322	1,362	1,403	1,445	1,488	1,533
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EFFECTIVE GROSS INCOME (EGI)		16,610	17,108	17,621	18,150	18,694	19,255	19,833	20,428	21,041	21,672	22,322	22,992	23,682	24,392	25,124	25,878	26,654	27,453	28,277	29,125
OPERATING EXPENSES:																					
Utilities	100 unit/yr	200	208	216	225	234	243	253	263	274	285	296	308	320	333	346	360	375	390	405	421
Insurance	825 unit/yr	1,500	1,560	1,622	1,687	1,755	1,825	1,898	1,974	2,053	2,135	2,220	2,309	2,402	2,498	2,598	2,701	2,809	2,922	3,039	3,160
Maint. & Repairs	330 unit/mo	7,920	8,237	8,566	8,909	9,265	9,636	10,021	10,422	10,839	11,273	11,724	12,192	12,680	13,187	13,715	14,263	14,834	15,427	16,044	16,686
Property Taxes	3341 /yr	3,341	3,475	3,614	3,758	3,908	4,065	4,227	4,397	4,572	4,755	4,945	5,143	5,349	5,563	5,786	6,017	6,258	6,508	6,768	7,039
Management Fee	0% gr rents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Pest Control	20 /mo	240	250	260	270	281	292	304	316	328	342	355	369	384	400	416	432	450	467	486	506
Advertising		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Replacement Reserve	500 unit/yr	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Subtotal Operating Expenses		14,201	14,769	15,360	15,974	16,613	17,278	17,969	18,688	19,435	20,212	21,021	21,862	22,736	23,646	24,592	25,575	26,598	27,662	28,769	29,919
Resident Services		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL EXPENSES		14,201	14,769	15,360	15,974	16,613	17,278	17,969	18,688	19,435	20,212	21,021	21,862	22,736	23,646	24,592	25,575	26,598	27,662	28,769	29,919
NET OPERATING INCOME (NOI)		2,409	2,339	2,262	2,176	2,081	1,978	1,864	1,740	1,606	1,460	1,301	1,130	945	746	532	302	56	(209)	(492)	(794)
LESS DEBT SERVICE:																					
Private loan	- per mo.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RHDA Loan		-																			
TOTAL DEBT SERVICE (DS)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CASH FLOW (CF)		2,409	2,339	2,262	2,176	2,081	1,978	1,864	1,740	1,606	1,460	1,301	1,130	945	746	532	302	56	(209)	(492)	(794)
DCR (NOI / DS)		2,408.80	2,339.05	2,261.54	2,175.78	2,081.31	1,977.62	1,864.17	1,740.41	1,605.75	1,459.57	1,301.23	1,130.06	945.34	746.34	532.28	302.33	55.65	(208.67)	(491.55)	(793.98)

Avg 20-yr DCR	1,171.65

14. **Community Engagement Strategy or Efforts.** Please provide a description of your organization's efforts or plans to engage neighborhood associations and other stakeholders in the area surrounding the proposed development. If no neighborhood association exists, provide an alternative plan to engage area residents, businesses and faith-based organization, for example.

Accessible Housing Austin! has involved stakeholders in the disability rights community, such as ADAPT. We will also notify tenants in adjacent properties in case there are any construction-related issues. However, we have not notified the neighborhood as a whole, and are choosing not to display signage that identifies the property as affordable housing for people with disabilities out of concern for the safety of our future disabled tenants.

15. **Description of Supportive Services.**

AHA!'s model consists of providing housing to people with disabilities while they are independent consumers of whatever social, medical or behavioral services they need. AHA! staff will provide referral to such services as needed.

ATTENTION:

Please submit with the Application a completed "self-evaluation" using the following Scoring Criteria.

RHDA PROGRAM
SCORING CRITERIA

Applications received will be reviewed and evaluated according to the following criteria:

REQUIRED INFORMATION:

1. Applicant Information	x	10. Accessible/Adaptable Units	x
2a. Non-profit List of Items	x	11. Experience/Qualifications	x
OR		12. Project Budget	x
2b. For-profit List of Items		13. Funds Proposal:	
3. Project Description	x	a. Sources	x
4. Site Control/Value	x	b. Uses	x
5. Zoning	x	c. Leveraging	x
6. S.M.A.R.T. Housing	x	d. Operating Proforma	x
7. Development Team	x	14. Good Neighbor Checklist	x
8. Development Schedule	x		
9. Developer Capacity	x		

EVALUATION CRITERIA:

Applications for proposed projects will be reviewed and scored on a competitive basis per the evaluation criteria below. Applications must receive a minimum score of **150** points out of a maximum score of **225** points. PLEASE NOTE: A score above the minimum score does not guarantee funding.

1. **DEVELOPER EXPERIENCE AND QUALIFICATIONS** (maximum 15 points) 15

15 points: Developer has recent, similar, and successful completion of a development similar in size and scope with income-restricted units.
10 points: Developer has recent, similar, and successful completion of a development **smaller** in size and scope with income-restricted units.
8 points: Consultant directly involved who has successfully completed a development similar in size and scope with income-restricted units.
5 points: Developer has recent, similar, and successful completion of a development similar in size and scope **without** income-restricted units

2. **SOURCES & USES OF FUNDS** (maximum 10 points) 10

10 points: All sources and uses of funds are clearly indicated and sufficient evidence of funding availability and/or commitments are included.

5 points: All sources and uses of fund are clearly indicated, but evidence of funding availability or commitments are incomplete.

3. **DEBT COVERAGE RATIO (**maximum 10 points) 10

10 points: DCR of 1.25 or greater
6 points: DCR between 1.21 - 1.24
4 points: DCR between 1.15 - 1.20

4. **LEVERAGE** (maximum 10 points) 0

RHDA Program funding (prior and current) relative to Total Project Costs equals:

10 points: 25% or less
8 points: 26% - 30%
6 points: 31% - 35%
4 points: 36% - 50%
0 points: 51% or greater

5. **AFFORDABLE UNITS** (maximum 25 points) 25

If development has a mix of 30%, 40%, and/or 50% MFI units, add the results for the percentage of units in each income category up to the maximum of 25 points. If the project has a percentage of units in a given income category that is not an exact multiple of ten as shown in the chart, please round up to the next multiple of 10 and use that point value.

% of G.O. Bond-assisted Units in Total Project										
% MFI	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
50%	3	5	7	9	11	13	15	17	19	**25**
40%	5	7	9	11	13	15	17	19	21	25
30%	7	9	11	13	15	17	19	23	24	25

6. **RHDA COST PER UNIT** in $1,000s (maximum 10 points) 0

	Multi-Unit Structures	Single-Unit Structures
10 points	<$40/unit	<$40/unit
8 points	<$45/unit	<$50/unit
6 points	<$50/unit	<$60/unit
4 points	<$55/unit	<$70/unit
2 points	<$60/unit	<$80/unit

7. **TRANSITIONAL HOUSING** (10 points) 0

10 points: Project will be developed and operated as transitional housing.

8. **PERMANENT SUPPORTIVE HOUSING (PSH)** (maximum 20 points) 10

20 points: Project will reserve units for PSH for the following populations:

-- Chronically Homeless as established in the HEARTH Act (24 CFR Part 577)
-- Have been in an institution for over 90 days
-- Unaccompanied youth or families with children defined as homeless under other federal statutes
-- Youth "aging out" of state custody or the foster care or the juvenile probation system

10 points: Project will reserve units for PSH for populations other than those listed above.

9. **GEOGRAPHIC DISPERSION** (maximum 25 points) 20

Project is located in an area identified according to the Kirwan Institute's Opportunity Map of Austin (Map #2) as having greater opportunity for low-income households.

25 points: Very High priority area
20 points: High priority area
15 points: Moderate priority area
10 points: Low priority area
5 points: Very Low priority area

10. **PRIORITY LOCATION** (10 points) 0*

10 points: Project is located in a Vertical Mixed-Use (VMU) Corridor, or is a Planned-Unit Development (PUD) or Transit Oriented Development (TOD).

***Please note that the duplex is located within .5 miles of a bus stop and 1.8 miles from the intersection of Slaughter Lane and West Gate Blvd which is within a Future Core Transit Corridor.**

11. **PRESERVATION OF AFFORDABLE UNITS** (10 points) 10

10 points: Project is the rehabilitation and preservation of existing affordable housing units, or new units are being constructed to replace existing affordable units at the same location on a one-to-one replacement basis or a greater than one-to-one replacement basis.

12. **AFFORDABILITY PERIOD** (25 points) 25

25 points: Affordability of project is for 99 years.

13. **PROJECT READINESS** (maximum 10 points) 10

New construction
2 points each; maximum 10 points
_____The project meets the normal eligibility requirements under the existing program guidelines.
_____The property is already owned by the developer.
_____The project has completed all necessary design work and received site plan approval.
_____All environmental reviews have been completed.
_____The project has firm commitments from all financing sources.

Acquisition and Rehab
2 points each; maximum 10 points
_____The project meets the normal eligibility requirements under the existing program guidelines
_____All environmental reviews have been completed.
_____The project has firm commitments from all financing sources.
_____A General Contractor has been selected.
_____Closing on the acquisition of the property can be achieved in less than 30 days.

Acquisition of Completed Units
2.5 points each; maximum 10 points (A total score of 2.5 points will be rounded to 3; a total score of 7.5 points will be rounded to 8.)
2.5 ____The project meets the normal eligibility requirements under the existing program guidelines
2.5 ____All environmental reviews have been completed.
2.5 ____The project has firm commitments from all financing sources.
2.5 ____Closing on the acquisition of the property can be achieved in less than 30 days.

14. **PROPERTY MANAGEMENT** (maximum 10 points) 10

10 points: Designated Property Management Entity has documented track record of success managing income-restricted properties of similar size and/or similar unit counts, and has the capacity to take on management of the proposed project.

8 points: Designated Property Management Entity has a documented track record of success managing income- restricted properties of smaller size and/or fewer units, and has the capacity to take on management of the proposed project.

4 points: Designated Property Management Entity has a documented track record of successful property management experience and has the capacity to take on management of the proposed project, but has not managed an income-restricted property.

15. **SUPPORTIVE SERVICES** (maximum 15 points) 0*

15 points:

a. The developer has secured written agreements with organizations that will provide resident services, or has experienced and qualified staff (7 or more years of experience) able to provide the same services.
b. Funds have been identified for the operation of resident services programs.
c. A 3-year operating budget for the operation of the resident services programs is provided.

10 points:

a. The developer has secured letters of intent from organizations that intend to provide resident services, or has experienced and qualified staff (3 to 6 years of experience) able to provide the same services.
b. Funds have been identified for the operation of the resident services programs.
c. A 3-year operating budget for the operation of the resident services programs is provided.

5 points:

a. The developer has experienced and qualified staff (1 to 2 years of experience) able to provide the same resident services.
b. Funds have been identified for the operation of the resident services programs.
c. A 3-year operating budget for the operation of the resident services programs is provided.

***Please note that AHA's model is to provide affordable, accessible, integrated housing for low-income people with disabilities, allowing them to be independent consumers of the services that they may need. Our current average household is at 26% MFI.**

16. **MBE/WBE PROJECT PARTICIPATION** (5 points) 5

5 points: Development Team includes registered City of Austin minority- or women-owned business enterprises (M/WBE).

17. **PARTNERSHIP WITH OTHER NON-PROFIT ENTITIES** (5 points) 5

5 points: Applicant provides evidence of commitment from another certified non-profit organization to partner on the project in some way.

TOTAL SCORE 155

Isabelle Headrick, Executive Director
Accessible Housing Austin, AHA!
1640A E. 2nd ST
Austin, TX 78702

October 14, 2013

To Whom It May Concern,

ADAPT of Texas is excited to work with Accessible Housing Austin to provide more accessible, affordable, integrated housing. Specifically we are happy to work with AHA! for the 3209 China Grove property. ADAPT will work on consulting regarding accessibility for persons with disabilities, on outreach for potential tenants, on connecting residents with any services or supports they might want, and in other ways AHA! finds useful.

We very much support the goals of AHA! and look forward to helping foster this project, along with AHA's other efforts to assist persons with disabilities.

Sincerely,

Bob Kafka, Co-Director
ADAPT of Texas

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