BEFORE THE
TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
PUBLIC HEARING
LOW INCOME HOUSING
TAX CREDIT COMMITTEE

PRESENTATION AND DISCUSSION ON YEAR 2000
PROPOSED TAX CREDIT DEVELOPMENT
OF THE LOW INCOME HOUSING
TAX CREDIT PROGRAM

Waller Creek Office Building
Room 437
507 Sabine Street
Austin, Texas

10:10 a.m.
Friday,
May 19, 2000

COMMITTEE MEMBERS PRESENT:

MARGIE BINGHAM, Chair
MICHAEL JONES
KENT CONINE
DON R. BETHEL
MARTHA WILLIAMS
JAMES DAROSS
ROBERT BREWER
DR. FLORITA BELL GRIFFIN

STAFF:

DAISY STINER, Executive Director
## AGENDA ITEM

<table>
<thead>
<tr>
<th>AGENDA ITEM</th>
<th>PAGE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>CALL TO ORDER, ROLL CALL</td>
<td>4</td>
</tr>
<tr>
<td>CERTIFICATION OF QUORUM</td>
<td></td>
</tr>
<tr>
<td>PUBLIC COMMENT</td>
<td></td>
</tr>
</tbody>
</table>

### Speaker

- Representative Joe Pickett: 5
- Jackie Goodman: 9
- Paul Hilgers: 11
- Representative David Swinford: 17
- Michael Hinojosa: 19
- Dick Kilday: 22
- Janet Bartles: 23
- Steve Harrison: 26
- George E. English: 30
- H.K. Allen: 33
- Dorcas Moore: 34
- Frank Coday: 38
- Jim Mattox: 39
- Jim Dunaway: 40
- Alfredo Castaneda: 43
- Bernadine Spears: 48
- Mario Gonzales: 51
- Rick J. Deyoe: 51
- Janet Klotz: 55
- Jimmy Massour: 56

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*ON THE RECORD REPORTING*

(512) 450-0342
Tom McMullen   58
Barry Haiman   58
Michael Casias   58
Melody Olson   64
Demetrio Jimenez   67
Carlos Tijerina   69
Miguel Lecvona   70
Glenn Lynch   75
Walter Moreau   78
Herman D. Sabrsula   81
Wilfred Bartoskewitz   85
Robert Burchfiehl   88
Mary Mendoza   90
Linda Vargas   92
Rowan Smith   94
Kelly Hunt   98
Mike Dunn   101
ADJOURN   103
PROCEEDINGS

MS. BINGHAM: Good morning. It is roughly 10:15. The purpose of this meeting today is this tax credit -- this is not -- this is a tax credit hearing on -- to take comments on the applications that we've received so far.

I will -- I don't think I need to call a role of the board, because it's not -- it's a hearing, so -- but I will call just for the record to see how many board members are present.

Margie Bingham. Dr. Florita Bell Griffin is not here. Lydia Saenz -- not here yet. Mr. Don Bethel.

MR. BETHEL: Here

MS. BINGHAM: Mr. Brewer?

MR. BREWER: Here.

MS. BINGHAM: Mr. Conine has not arrived.

MR. BREWER: There he is.

MS. BINGHAM: Oh, there he is -- just in time.

Mr. Daross?

MR. DAROSS: Here.

MS. BINGHAM: Okay. Mr. Jones?

MR. JONES: Here.

MR. BINGHAM: Marsha Williams?

MS. WILLIAMS: Here.

MS. BINGHAM: Okay. Thank you. As I
indicated, the purpose of this meeting is to have public comment -- to allow the locals and citizens to comment on proposed projects that they're involved in or in their neighborhood.

I'm going to -- I don't have a particular order, but we're going to have -- and for the sake of time, we're going to allow three minutes per speaker and three speakers maximum in support of or are not in support of a given development.

First of all, we have a state representative in the audience, Mr. -- that we need to hear from. And Mr. Joe Pickett?

REPRESENTATIVE PICKETT: Good morning. Ready for me?

MS. BINGHAM: Yes, sir. We wanted to try to get the public officials up front first.

REPRESENTATIVE PICKETT: Thank you. Thank you, Madam Chair. I appreciate it. My name is Joe Picket. I'm one of the House members from the El Paso County area, and I'm here in support of a project called Burgundy Palms.

And I'm looking at the list, and these names are wonderful. These are fantastic. And Burgundy Palms -- where we came up with that one is we just figured people would be so interested in what a burgundy palm
would look like that they would come out and want to take a look at this project.

It's 92 units. It's four quadraplexes. And we are asking for a tax credit. The people that are involved in this, Tropicana Homes in Greater El Paso Housing Corporation, have been doing this for quite some time -- in fact, in the last three years, 150 single-family homes.

And a lot of what I'm going to say is redundant -- you all know a lot of the situation and our community being in the border area -- high unemployment, low wages. We have a very, very big problem with housing, and at any one time, we're somewhere near 40,000 units short.

I'd also like to kind of break the ice here. I know there's a lot of people and I don't have a lot of time. And I am one of the legislators -- one of the bad guys sometimes. But I want to leave an analogy here.

There's a little story about this businessman who wants to check on his employees. And he's got a large, large factory and a large staff. And he says, I'm going down on the floor to see what they're all doing and actually find out, listen to them, and stand around the coffee machine and the water fountain and see what's going on.

And he sees this guy just kind of languishing...
around, standing up against a pole, not doing a whole lot. And it just makes him mad. I mean, you know, we've got to get the product out. We've got to get the work done.

He goes up to this guy and he says, How much money do you make a week. He says, $300. He takes out his wallet and he counts out $300. He says, Here's a week's pay, get out of here, I don't ever want to see you back here again.

Then he goes over to one of the managers and he says, How long has that guy been working here. He says, He doesn't work here; he was delivering pizza.

(Laughter).

REPRESENTATIVE PICKETT: Well, I'm just the pizza delivery guy today. I am in support of this project. We need the project. We need more of these projects. There's going to be on-site day care run through the YWCA. We're going to have counseling.

We're going to get these people that have less than good credit into homes that they own eventually -- this is a transition. There's going to be a counselor on site.

I know of these people. They've been around forever it seems. The builder is on the second or third generation. I know on some of the information that the staff has gotten that it says they've been in business
since 1950.

And if you see the representative from Tropicana Homes you'll wonder what he's been drinking to stay so young. But actually it's the second generation. They've been around a long time in El Paso.

And I appreciate your time and I appreciate your consideration. And I'll take any requests for any pizza at this time.

MR. BETHEL: Pepperoni.

VOICE FROM AUDIENCE: $300 -- we've got several pizzas back here today.

(Laughter.)

MR. JONES: Just one question -- and I appreciate your being here. Thank you. The last couple of days I've learned how we were all supposed to work together.

REPRESENTATIVE PICKETT: We would hope so.

MR. JONES: We're glad to be here to work with you. I take it, then, that your community really likes this particular development and is very excited about it, and you're here to tell us that.

REPRESENTATIVE PICKETT: Very much so. I am not aware of any negative comments about this. In fact, we wish it was 192 units going up right now. We don't have quite the market crunch as Austin does as far as the
price. And, because of that, we think this is very, very timely for El Paso.

With the increase of rates we offered this -- you know, half a percentage point -- one percentage point knocks all kinds of people out of buying a home. This is still a transition into getting them where they need to be.

MR. JONES: And you also feel that it's directed at those people in your community that really need it.

REPRESENTATIVE PICKETT: Absolutely.

Absolutely.

MR. JONES: Thank you. We really do appreciate your input.

REPRESENTATIVE PICKETT: My pleasure.

MS. BINGHAM: Thank you.

REPRESENTATIVE PICKETT: Pepperoni?

MR. BETHEL: Pepperoni.

REPRESENTATIVE PICKETT: Got it. Thank you very much.

MS. BINGHAM: Thank you for being here. We have -- our next speaker is Councilwoman Jackie Goodman from the City of Austin.

COUNCILWOMAN GOODMAN: Thank you for letting me speak. I've written you letters in the past, but I
actually had time today to come over and see you in
person. So I took the opportunity.

Some of you may remember Fairway Ridge, which
was a project that you all helped in leveraging private
and city resources to become a wonderful neighborhood that
went like that. (Snaps fingers.) It was great. It was a
neighborhood rather than a development.

And I come to you today asking for your support
and consideration of one of the other components of that,
the multi-family component, Villas of Cordoba. And
Michael Casias is here who will speak to you about details
and be able to answer a lot of questions.

But what I hope you will see is that it's an
integral part of a mixed family neighborhood. And we were
so successful with the first part -- we're only seven
houses away from our 300 single-family detached. And now
we would like to move into the other component, as I said,
the multi-family.

And Villas of Cordoba I think would be of
excellent quality and will continue to build that
neighborhood, not just a project, not just a development.

The neighborhood is in support. The
neighborhood association has written you a letter. And I
have, in fact, written you another letter, as usual.
My -- you would think that I would know by now, wouldn't
you? Hello?

VOICE: That will work.

COUNCILWOMAN GOODMAN: I took notes. I'll let you all know. Thank you. What I said, in essence, is Villas of Cordoba is a really great multi-family development, and I hope that this panel will consider it to be worthy of helping us to leverage the other resources that we have and --

VOICE: How's that?

COUNCILWOMAN GOODMAN: That's great -- it's 157 units, and it is a wonderful third step of what is a really great project already. But we hope that, by leveraging resources again, the State will help us continue and finish out this project.

Michael Casias, as I said, is the non-profit -- the representative of the non-profit who's proposing to do this component. It is the only non-profit project proposed this time from Austin. So I hope that that gives it additional consideration for you.

Thank you for all your help in the past, and I hope that you will consider this worthy effort to be part of what you approve. Thanks.

MS. BINGHAM: Thank you. Our next speaker is Paul Hilgers, city of Austin.

MR. HILGERS: Thank you, Madam Chairman. As I
understand, we've got two minutes --

MS. BINGHAM: Three.

MR. HILGERS: -- three per application, and I think there are -- I'm speaking for the all of them, so that would be -- no, I'm just teasing. But, in the interest of time, I'll try to cut it shorter.

(Laughter.)

MR. HILGERS: I am here today in the capacity that -- to -- really, at the request of the mayor of Austin and the city manager to come and speak and thank the Department for having these hearings in Austin -- for allowing us to have an opportunity to have the neighborhoods here and communicate their concerns about these projects.

I'm also here to thank the Department for the work that you do around the state and to seek an even expanded partnership that we have. I am the Director of Neighborhood Housing and Community Development, and there's a lot of things that we do together with your staff, and we would like to continue to do more.

As you know, housing has become a major issue in Austin. As was discussed, even by the representative from El Paso, the market pressures that we have -- the lack of supply that we have in Austin causes a need for all of these projects to be funded in Austin.
I know that's not possible, but we all know that most of these projects that are being proposed to you today need to be funded, because the need is definitely there. So your decision is very difficult, and we understand that.

I'm also here today to let the rest of the people know in the state of Texas that Austin is open for business for affordable housing. And it's great to have this opportunity to talk to the developers who are behind these, saying that even if you're successful or not successful we would like to enter into a partnership to bring you and your money and your units to Austin, Texas, because we have the market for it and we'd like to have you here.

We have done -- the city council, the city manager has done some great things to help stimulate and to prove that we have an interest in trying to create the opportunity for these units to be successful in Austin.

We have expanded the work of our Austin Housing Finance Corporation, which has entered into partnerships with this Department's bond financing. We have just worked with you on some of your 4 percent credit deals for the 50 percent or below, not to mention the successful work that we've done with the other applicants, including Central Texas Mutual Housing that had the great ground
breaking yesterday.

We also are -- have created a new policy, and in that all of these developments would be eligible for in Austin. We call it Smart Housing. It's an initiative that the council has established some three weeks ago, which all of these projects would be eligible as I understand their direction, in that they would be -- what Smart Housing stands for is safe, mixed-income, accessible, reasonably priced, and transit oriented.

And if you meet those standards in Austin -- if you have preferred housing, you get preferred treatment. That means you get capital recovery fees, development and inspection fees, and public works construction fees waived automatically.

You also get a facilitator to review an inspection process, and you get advocacy with the development process, and as well with the neighborhood. So we are here to try to make these projects more successful in Austin.

I appreciate the opportunity to be here on behalf of the mayor. And I hope that all of these projects in Austin get funded. We look forward to sending you additional comments as we get more information about these projects between now and the time you'll make a decision.
MR. JONES: Could I ask you a question?

MR. HILGERS: Sure.

MR. JONES: You were talking as to all the projects in Austin. Is that correct?

MR. HILGERS: Yes, sir.

MR. JONES: Do I take it then that you're here to tell us on behalf of the mayor's office that all the projects in the Austin area have community support?

MR. HILGERS: What I take it mean at this point is that we know that all these projects in Austin are needed. Each one of these projects, between now and the time that you even make your decision, have an opportunity to communicate with us and the neighborhoods to get -- complete the zoning package, as I understand it, and to verify to you that they do have neighborhood support.

I'm not saying that each one of these projects right now have gone through all of that proposal. I know that some of them have in their applications that you will be reviewing -- letters from neighborhoods. And I have not reviewed or been privy to all of that information from each one of these applications.

And we, at this point, have not had an opportunity to go through and rank each one of these units relative to the standards I just mentioned to you. And I hope that in the future we'll be able to have more of an
indication to you about how well they meet the standards we've talked about, including the neighborhood and community support.

I guess the last point I'd make to you is that what we're saying in our policy is if you meet the standards -- and the only reason a neighborhood could not want you to be there is because of who lives there. And that's not a good reason for somebody to not want that development in their community.

And so if it meets the safe mixed income standards, those are standards that we have worked with the neighborhoods in this community, with the advocates in this community, to set out that says, These are the standards that housing should have. And if they meet these standards, there should be no reason for a neighborhood not to support them.

MR. JONES: Certainly I agree with what you're saying. So you're saying that if a neighborhood doesn't support one of these projects that it's because of the wrong reasons that you just described then? Are you saying that at this point in time we're not far enough along in the process for you to have made a determination as to whether or not the community supports these particular projects?

MR. HILGERS: What I'm saying is is that I'm
not privy to information about the extended support for each one of these projects. And I'm not here -- I know that, for example -- as Mayor Pro Tem Goodman said, the neighborhood association at Villas of Cordoba, which is one of the deals that's in a non-profit separate pool, has mentioned to you the neighborhood support.

There are other -- and so we know of that one in particular. The other proposals that are before you, I have not seen all of the neighborhood support that's there or not at this point. And between now and the time you will act on your decision, which is not until July as I understand it, they have the time to have that, and I understand that they don't necessarily have to have that agreement at this particular point in time.

MR. JONES: Thank you, sir.

MR. HILGERS: Thank you.

MS. BINGHAM: Thank you. Our next speaker is State Representative David Swinford. Is he here? David, I hope -- is it David S-W-I-N-F-O -- Swinford? Maybe he hasn't arrived yet.

(Pause.)

MS. BINGHAM: Well, while we're waiting for him, do we have Mr. Michael Hinojosa -- oh, okay.

REPRESENTATIVE SWINFORD: I'm Representative David Swinford. I'm sorry --
MS. BINGHAM: Nice to have you, sir.

REPRESENTATIVE SWINFORD: Thank you. I come today to support a project in Amarillo, the -- be known as the Talmage Park Central. Would give the opportunity for Amarillo to do two things, one restore a very wonderful historic building, and, number two, to expand the 456 units of -- for our elderly.

I have brought a letter from Senator Teel Bivins that I'd like to read. Says, Dear Sirs, I am writing this letter to support Park Central Communities Limited in their application for low-income housing tax credits.

The project Park Central Communities is proposing would be a great addition of 114 units and a renovation of 32 units of affordable housing for the elderly. This project will help meet the demand for affordable elderly housing in our area, as well as preserving existing housing in Amarillo.

I support the Park Central Communities Limited and Baptist [phonetic] community services in their efforts to increase the quality of life for our elderly citizens.

If I can be of any further assistance, please feel free to call me. And this is Senator Teel Bivins.

Teel had another appointment and couldn't make it here today, but he wanted to make sure that you all
knew how much support that these people have in Amarillo.
These -- this group has done nothing but what they said they would do and have been a wonderful asset for our community.

So I will not get into the details other than to tell you that we certainly appreciate your consideration of this project. And we have -- I have with me today some people that can make a formal presentation, if that would be allowable.

MS. BINGHAM: If they’ve signed a witness affirmation form, we can call upon them as well. Have you signed your witness affirmation form?

VOICE FROM AUDIENCE: We have people out there that have, yes.

MS. BINGHAM: Could you give me the names because we can take them -- but I'm sorry. We need to take -- we’ve got a couple more public officials in the audience we need to --

REPRESENTATIVE SWINFORD: Okay.

VOICE FROM AUDIENCE: We can do it later. We can do it later.

REPRESENTATIVE SWINFORD: Okay.

MS. BINGHAM: -- we need to bring up with that tight time schedule. We have a Mr. Michael Hinojosa, who is the superintendent of the -- one of -- Hays School
MR. HINOJOSA: Yes, ma'am, Madam Chairman.

Appreciate the opportunity to come speak to you today. My name is Michael Hinojosa, and I'm the superintendent of the Hays Consolidated Independent School District immediately south of Austin. We encompass the communities of Kyle, Buda, and several others.

I'm here in support of a project called the Commons at Plum Creek, being brought to you by the Central Texas Mutual Housing Association. There are two main reasons why we -- or why our community and our school district support -- strongly support this effort.

The first is that it would allow affordable housing to some of our teachers. There's basically no rental property in our community. Many of our teachers have to live in Austin or San Marcos. And the way the project is designed, it would allow us to have some affordable housing for our young teachers.

In addition to our young teachers, we also have a lot of service professionals, such as Austin police officers who live in our community, and we'd like to be able to have a place for them to have a quality home environment.

The second main reason is that it matches our vision. This project will have after-school care for the
students that will be academic in nature. They will have computer labs which are connected to the internet, which will allow our students to further endeavor in their studies. In addition, they will have required reading times in which our students will gain great benefit in their academic endeavors.

So, for those two main reasons, the Hays C.I.S.D. certainly supports this project. I have -- I'm going to leave you a written statement so that you'll remember this information. But I'll be glad to answer any questions you may have at this time.

MR. JONES: The only thing I would ask, again, you're familiar with your community, being one of the leaders of it. And you believe your community is in support of this particular development?

MR. HINOJOSA: Yes, I do. I strongly believe it.

MR. JONES: You don't know of any opposition.

MR. HINOJOSA: No, I know of no opposition at all.

MR. JONES: Thank you, sir.

MR. HINOJOSA: Thank you.

MS. BINGHAM: We have -- our next speaker is the Mayor Pro Tem of Cedar Park, Texas. It says Ms. Janet Bartles.
MR. KILDAY: Madam Chair, thank you very much -- committee. I'm Dick Kilday, and I'd like to introduce our speaker. We have three speakers, but we'd like to relinquish our time for part of me and the other one to Ms. Bartles.

Anyway, I'd just like to say that some months ago -- maybe a year ago, we started looking at Cedar Park as being one of the fastest growing cities in the best locations in really Texas to -- for units because there are no -- you know, there's lots of jobs, lots of growth, and no -- and not very many units, certainly none in the last few years.

The first thing we did is we found a site in an excellent location, we think. It's one of the best we've ever done. The second thing we did is we got to know the city -- every member of the city council, the mayor, the mayor pro tem, the city manager, city attorney, and really tried to tell them what we have in mind so that they could hopefully embrace our concept.

And one of those people who we have gotten to know well is here, and I'd like to introduce her. And she's the Mayor Pro Tem of Cedar Park, Texas. Thank you very much.

And this is on behalf, of course, of the Cedar Creek Town Homes. There's a number of projects there and
a number of applications. This is the one with Creek in its title. Thank you. Janet?

MS. BARTLES: Thank you. I am the mayor pro tem of Cedar Park, and, as Mr. Kilday said, we are -- last year we had the recognition that we were the fourth fastest growing city of our size in the country.

So we started out in 1973 -- is when we were incorporated, and we were definitely a bedroom community at that time. Our population has tripled every year just about, and we now have about 25- to 30,000 people in our community.

A lot of our people are high-tech people, and they are what -- we're still a bedroom community. We're trying to make our community not so much a bedroom community where people can work in our community. And we have just recently gotten Sulzer to locate in our city, and that will bring about 350 people to our city in the next couple of years.

We also have a downtown plan, which is just right across the street from this project. And, with that, there's a lot of service type jobs, rather than the high tech. So we have people that we need to employ in our city that has affordable housing.

And that's our big thing. I know small businessmen often come and tell me that they just are
having a real hard time finding people to work because of
the distance. And the people that we have been attracting
is basically your people that are -- can afford to live in
Cedar Park and work in Austin. So we need to have some
housing for those other people, because we want a
diversified community.

And I have a letter -- I have a resolution here
that I want to give you that was signed on March 23 by the
Mayor George Denny, and it was approved by the City
Council. Then I also have a letter from our new mayor,
Mayor Bob Young, who was not able to be here today. So
the council and all of the staff support this.

MS. BINGHAM: Thank you, ma'am.

MR. BREWER: I do have a question, ma'am.

MS. BARTLES: Uh-huh.

MR. BREWER: I do have a question. I notice
here that there's two other projects for Cedar Park. Have
you all, in your deliberations, made a decision on a
priority because it appears that there's two other
projects besides this one.

MS. BARTLES: I saw that just a little while
ago. This is the only project that they have made aware
to us. The other two projects were not -- we don't know
anything about. So I found out about it today when
looking at the list.
So I can't say -- I know that this one is right across from downtown -- our proposed downtown. The other one is -- Quarry Oaks one is a little bit west of that. They're on the same main road, 1431. And then the other is on Brushy Creek, which is a little further down into the middle of Cedar Park, so to speak.

MR. BREWER: Thank you very much.

MS. BINGHAM: Okay. Mr. Kilday, did you have another speaker, because that concludes the public officials that we -- that I have in front of me. Do we have any other --

MR. KILDAY: That's fine for us.

MS. BINGHAM: Thank you. Do we have any other public officials in the audience -- city council members, mayors?

MR. HARRISON: City administrator.

MS. BINGHAM: City of -- which city?

MR. HARRISON: Kyle.

MS. BINGHAM: You have a -- from what city?

MR. HARRISON: City of Kyle -- city administrator --

MS. BINGHAM: City of Kyle. Have you signed a witness affirmation form?

MR. HARRISON: Yes, I have.

MS. BINGHAM: Could you come forward and we'll
find it? We'll find it.

MR. HARRISON: Great. My name is Steve Harrison. I'm the city administrator of the City of Kyle. You had the superintendent of schools from our great school district here.

I'm not going to repeat the things that he said. I'm speaking on behalf of the Commons at Plum Creek within the city limits of Kyle.

Let me tell you a little bit about Kyle. We are south of Austin between Austin and San Marcos. It was formed in 1880 by the railroad, and they had an auction for all the affordable housing at that time, and that's how the city started.

And about over a hundred years nothing really changed a whole lot, and there wasn't a need for multiple family housing and that. About two years ago, the farmers found out that growing homes was more profitable than growing hay. So we've had nothing but growth since that time. We're putting about 60 homes on the ground per month right now as we speak.

Unfortunately, a lot of those homes -- and most of those homes aren't affordable to -- as the superintendent mentioned -- the school teachers, police officers in the city of Kyle, other public workers, and other people in the community who would like to move up
from what they've had in their -- something a little bit more.

We see this project as being unique, because it is clearly well thought out. The reason I'm wearing my gold shirt today -- it's being located on a golf course. I doubt you'll find any of your other projects that you're going to look at having affordable housing right on the golf course.

So the people here not only have the educational benefits and the profit sharing in terms of sharing and putting some money in the bank so that they can move up, they're being built within one of our major subdivisions -- a planned unit division called Plum Creek. So the Commons at Plum Creek are going to offer a lot of opportunities for people to move up.

They're close to the schools. They're close to new commercial growth. And they're going to be right on a major extension that the state is agreeing to build as far as state road extension that's going to also help with the growth in terms of jobs in Kyle.

The things that we see unique about this particular developer -- because, as you may notice, there are three applications -- and the city does support all three, because we're in support of affordable housing. All this growth that's been happening we have zero
multiple-family housing in the city of Kyle, and we have limited housing that would be considered affordable in terms of what the real need is.

This particular project went the extra mile above and beyond the other two projects within Kyle, in that they presented their projects to the -- both the planning and zoning and the city council.

They have been very open to discourse with the public. The newspapers have been able to also run questions about it. So we've had a lot of notice in the community and we've had total support within the community for the notion of affordable housing.

We don't have not-in-my-backyard type syndrome going, because the backyard of this, as I mentioned, is going to be the golf course. So when you take your vote -- I know all of these are worthy projects, but the Commons at Plum Creek are going to be an integral part -- integrated into the overall community, and we see it as a plus-plus situation. Thank you.

MR. BREWER: Mr. Harrison --

MR. HARRISON: Yes.

MR. BREWER: -- one question. So you're saying out of the three projects that have been submitted from Kyle, though, that Commons of Plum Creek, as far as you're concerned, would be number one?
MR. HARRISON: Well, the -- you know, I speak for the council. The council did not take that type of vote or was not asked to prioritize. What I do tell you is that the Commons at Plum Creek did go the extra mile in terms of presenting their projects in open public forum above and beyond.

We do support, and we have provided letters of support, from the council for all three. The council has been made aware by me of some of the particulars of the other projects, and so we're in support. I think these people have gone the extra mile to really explain their program and to make us aware of the additional pieces that they would put in. And we're convinced that this is going to be a quality, quality project, and we're very much in support of it.

MR. JONES: Not to put you on the spot, but putting you on the spot, how about for Steve Harrison and not for the council? I mean, your personal opinion -- would this have a priority of the three?

MR. HARRISON: Well, as you know, city administrators don't have personal opinions.

(Laughter.)

MR. BREWER: In other words, he's ready to take a seat.

MR. HARRISON: Any other questions?
MS. BINGHAM:  We have points in discretion.  Maybe you have points and maybe -- you know, the prudent thing and maybe you'll come up with some discretion eventually.

MR. BREWER:  Thanks.

MR. HARRISON:  Thank you very much.

MS. BINGHAM:  Mr. Burt Magill [phonetic], did you have someone with you that you said was a public --

VOICE:  Yes, George English, mayor pro tem from the City of Temple.

MS. BINGHAM:  City of Temple.  Could we pull that one please?

MR. ENGLISH:  Members of the Texas Department of Housing and Community Affairs and Tax Credit Committee -- good morning.  And thanks for the opportunity to speak in support of the Trails Townhomes 00-48 application.

I'm George E. English.  Presently I am serving as mayor pro tem with the City of Temple and the president of the Temple branch of the N.A.A.C.P.

These positions provide me almost daily contact with not only the citizens who live in east Temple, where I live, the citizens who live and work throughout the city.

The need for affordable housing in east Temple
has existed for many, many years. The current occupancy in Temple exceeds 95 percent for multi-families. And only one new apartment community has been developed in Temple over the 15 last -- past 15 years.

The population of Temple is about 54,000, but Temple has a working population of over 100,000. Many of these young people who commute daily would much rather live in the city if they could find nice safe places to live that they could afford financially.

With our downtown revitalization efforts, Temple continues economic growth and high employment. The city planners knew that the affordable housing shortage will soon be increasingly high.

Currently, data being collected during the east Temple study shows citizens placing high priority on affordable housing. Therefore, the Trails Townhomes proposal will give citizens, especially our young ones, opportunity and an additional choices in the housing market.

Citizens have responded very positively during the Trails Homes presentation. They especially like the two- and three-family focus bedroom units and that 25 percent of the 152 units can be leased to unrestricted families with incomes above the 60 percent median income levels. These unrestricted units would meet the
additional needs for rental housing in Temple.

   The City Council, the Housing Authority, and east Temple citizens are in support of Trails Townhomes proposal. This 10,875,500 housing proposal gives the kind of economic boost east Temple needs. Its location proximity to Scott & White and the Veterans Hospital, the elementary school, recreation facilities, athletic fields, new fire station, police officers, so make this site an ideal place to live and rear children.

   Ladies and gentlemen, the Trails Townhomes -- many amenities in conjunction with the other components make this application proposal a perfect fit for east Temple community.

   Also let me tell you before I close that representatives from the city of Temple have visited other communities developed by the Magill developers and found them to be ideal for Temple future housing needs.

   Thank you for listening. With Temple citizens waiting, watching, and hoping, I pray you will grant the Magill Development Company their request 844,000 annual tax credit for ten years. Thank you. Do you have any questions?

   MS. BINGHAM: Thank you, sir.

   MR. ENGLISH: With me, coming -- a friend of the mayor -- my friend, H.K. Allen, would like to also
make a statement.

MS. BINGHAM: H.K. Allen, did you find his witness --

Okay. Thank you.

MR. ALLEN: Good morning. Mayor Keifer Marshall from Temple -- it's impossible for him to be present today, and asked me to come and just express to you the desire for Temple to have this project.

The Temple Trails Townhomes is something that is desperately needed for our community. Temple has put in a new elementary school -- $4.5 million elementary school. It has put in a new fire station, emergency medical service, police substation in the close proximity to this project.

And Temple is just at the point where this particular happening -- this particular building of this affordable housing will fit perfectly into the development of this area. It's desperately needed, and the mayor wanted me to express this to you so that we get the best consideration possible. And thank you very much.

MR. BREWER: Mr. Allen, I do have one question. I notice on here there's three opportunities for Temple. And did the City Council and the mayor address the other two? Is this the number one choice?

MR. ALLEN: That's my understanding that they
were all addressed and that this one was selected.

MR. BREWER: Thank you.

MS. BINGHAM: Before we go to the rest of our speakers, I'm going to ask Ms. Stiner to read a letter into the record from Senator Teel Bivins.

MR. BETHEL: Madam Chair, I think Representative Swinford read that --

MS. BINGHAM: Oh, is --

MR. BETHEL: That was the letter he read.

MS. STINER: He read into the record for him.

MR. BETHEL: Yes, he read --

MS. STINER: This is just a copy of it.

MR. BETHEL: Yes. That's just a copy of it.

MS. BINGHAM: Okay. Do you have another one from another -- someone else?

MS. STINER: Oh, no. No, ma'am, not at this time.

MS. BINGHAM: Okay. Thank you.

MS. STINER: Okay.

MS. BINGHAM: So do we have any other public officials in the audience that we have overlooked?

(Pause.)

MS. STINER: Public officials? Stand, rise -- state your name, please. What's her name?

MS. MOORE: My name is Dorcas Moore. I'm with

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the City of Bryan Community Development Office. I am the housing construction manager.

We are in support of this 76-townhome unit, because it would provide adequate affordable housing for the citizens in our area. If any of you have been through the City of Bryan -- the north portion of the City of Bryan has been lacking housing -- modern housing for a very long time.

Most of the houses in that area are pre-1952. They sit on blocks and they have deplorable situations. We have situations where we have houses marked for condemnation, and we'd have people that move in them and start living in them and want help for assistance.

We think that we can do better than that, and we think that, with this project, we can deliver a great quality of life for the citizens of Bryan. Bryan has over 2,000 dilapidated structures, and, especially being in north Bryan, this is the hardest hit area. This is our lowest income area, and this is the area where we think that we can potentially do very good for the citizens of that area.

One of the things about this townhome unit that we're trying to deliver is not just the quality of life, but also empowerment for the people. We have programs that we're setting aside for the students that's going to

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be going there -- also for the families and also for the parents.

We feel that this will develop into a model site that people can model after all over the state. We want to deliver quality affordable housing for our citizens.

We've paired up with a great architect to deliver great promises for us, and we've also looked at things -- we've increased the size of the rooms and of the homes. The homes are going to be anywhere from 1,300 to 1,400 square feet -- needed to accommodate that large families.

We believe that with this development company that we're working with that we're going to get an excellent project. And we want it to be one that we can praise for years to come.

The City of Bryan has fought hard for housing, and this, coupled along with some of the other things we're doing, can help us address some of our housing needs. Although it will not make the biggest dent that we would like, it will make a serious impact, especially for the area of north Bryan.

Are there any questions?

MS. BINGHAM: We had one other public --

VOICE: Certification --
MR. ENGLISH: Excuse me. I think your question was not quite asked correctly, sir. H.K. Allen made a mistake there. The council voted and had a resolution to support all of the different developers that presented before us. But we did not pick any specific one. We want the affordable housing -- the multi-family housing, but we didn't say which one had to come.

And we wanted to clear that up, because I think we left you with the wrong understanding just then. And we don't want to go out with a foul mark. And please accept that as --

MS. BINGHAM: When we get to Houston, I'm going to enter director of housing [phonetic], and I'm going to tell you which one we prefer.

(Laughter.)

MR. BREWER: Mrs. Bingham, I'd like for you to do that too.

MS. BINGHAM: You're going to see some sidestepping. Any other public -- I'm sorry. We're doing a poor job of trying to go through forms. But any other public officials in the audience? And I'm particularly concerned about our state representatives, our state senators, and our mayors and city council members. Do we -- sir, you -- okay.

MR. CODAY: Like I said, I'm not really a
public official. I'm city manager in Hemphill, Texas, and --

MS. BINGHAM: Okay. We need to hear from you.

MR. CODAY: Okay. Well, I -- if you don't mind, I'll continue.

MS. BINGHAM: Could you state your name for the record so we can clear your form?

MR. CODAY: My name is Frank Coday, and, as I said, I'm here today representing the mayor and the city council, and, primarily, for low-income individuals that we have in our city.

We're supporting the Westlake Apartments application for rehabilitation of this program of the one unit that we have in our town. We're a small town. The units -- there's 32 units there and it was constructed about 15 years ago.

And I'm here today to tell you it definitely meets a need in our community. It has. The community supports it. The units are in need of rehabilitation, and we hope and urge that you'll approve this application so that that can be addressed to improve the quality of life of these individuals.

To demonstrate the need for this type housing for low-income in Hemphill, I'd like to go over a few statistics very quickly. Our poverty rate is 26.8 percent...
in Hemphill -- 1 in 4 is below the poverty rate.

26.7 of our population -- percent of the population is over 65. Our per capita income is below $9,000 a year. And our citywide low- to moderate-income ratio is 73 percent.

I have a resolution that the city council passed this week in support of the application and a letter from our mayor, Robert Hamilton, here that I will leave with you.

Again, we thank you for the opportunity to appear in support of the application, and we urge that it be approved. There's need to meet the needs of the low income in our community. We're striving to do so in supporting this. And, as I said, our community is proud of this complex and they do want to see it improved. Thank you very much. Are there any questions?

MS. BINGHAM: Thank you, sir.

MR. CODAY: Thank you.

MS. BINGHAM: Okay. Our next speaker is Mr. Jim Mattox.

MR. MATTOX: Madam Chairman, I want to -- I am here to speak in favor of the King Fisher Creek, which is number 12 on your agenda item there -- on your list of items, if I may. It's number 62, but it's actually number 12 on your -- on this list that we were handed out this
morning. So I call your attention to that.

    I won't take long. This unit is -- this
application is for a relatively small unit -- 35 units --
called King Fisher Creek, which is being developed by the
Citizens Housing, Tom McMullen, down on St. Elmo Street.

    If you're not familiar with that area -- and I
think probably most of you may be. It's out near the
airport. It's east of I-35. It is one of the desired
development zones.

    The neighborhood that's out there -- and, as
you know, it's generally called Dove Springs. It's a low-
to moderate-income area, more lower than moderate, I must
say.

    It would be considered by most standards an
economically -- generally economically depressed area --
struggling area. There's been no affordable housing
that's been built -- multi-family housing been built out
in that area in a very long period of time.

    And, as an employer in the area and someone who
has been intimately involved in the process out there, I
think this would be an excellent application to be granted
and one that's badly needed.

    I wish it were a much bigger unit, because the
housing needs for affordable housing here in Austin are
serious, and they're -- frankly, I would support virtually
all applications here. The more affordable housing we get, the better off we are.

I have no economic interest whatsoever in this application. I'm just speaking on behalf of the folks out there. Any questions I'll be glad to answer. Thank you very much --

MS. BINGHAM: Thank you, sir.

MR. MATTOX: -- for allowing me to be with you.

MS. BINGHAM: Any other public officials? I'm sorry, sir.

MR. DUNAWAY: No problem. I just keep moving forward. Madam Chair, members of the committee, I am Jim Dunaway. I'm the city manager of Elgin, and I'm here representing the city council, the City of Elgin, and the Bastrop County Commissioners' Court.

I apologize for the judge and the mayor being unable to attend. Both were in meetings earlier this morning. They, of course, me, being city manager, let me go out of the meetings to be here with you today.

We do have a project on your list -- Crescent Village Limited. The city of Elgin is a city of about 6,000 people. City limit to city limit now, we're about eleven miles from Austin. We're located in the northern tip of Bastrop County. We are by far a majority minority
city and growing rapidly.

    About 70 percent of our population actually works in Austin. And as they come home, they're bringing people with them. This agency very graciously provided the city of Elgin with $500,000 in housing infrastructure funds last year, and we have a subdivision -- the Shenandoah Subdivision -- for our single-family owner-occupied structures going up there. It is a tremendous success.

    However, we are and have been for the past three years 100 percent occupied in all of our rental units. We have less than 100 available. We have a lot of young people that need affordable housing. Our housing authority has a waiting list in excess of 200.

    We are growing and we need the help. We very much need Crescent Village Limited. It will provide 76 single-family rental units to the city in a gated community. It is actually 19 fourplexes.

    It includes all the programs -- the after-school programs for the children, on-site monitoring, a lot of security that we're very happy with.

    Many of the questions that revolve around support -- the city council last Tuesday finalized the zoning on this project. It has passed planning zoning scrutiny on both platting and zoning.
The public has had three opportunities to comment. We received no negative comments on this project. The city of Elgin fully supports it, even to the extent that we're providing assistance with the infrastructure to the site.

So we need it. Again, many of these communities -- all of them actually need this. But as Austin grows, we're filling the out migration in the very near area.

Many consider Bastrop County to still be a rural area. And, therefore, they're coming to the country, if you will. Our bumper sticker very much holds true, Enjoy Austin But Live in Elgin. And the people are taking us up on that. So we need your assistance with this tax credit in Crescent Village Limited. Any questions I might answer? Thank you for your time.

MS. BINGHAM: Thank you, sir. Any other public officials that we have overlooked? Daisy, we can start calling from the rest of the list.

MS. STINER: The first speaker I have is Nora Ayala. (Pause.) Nora Ayala. (Pause.)

MR. CASTANADA: Madam Chairman and members of the board, I'm Alfredo Castanada. We're both going to present the suggestion --

MS. STINER: Okay.
MR. CASTANADA: -- for Cotulla. What we put before you is the Mirasol Apartments for the city of Cotulla, number 00166 for the city of Cotulla. And what I've done is put together some of the needs in the city of Cotulla.

The city of Cotulla is a small community. We are the affordable housing of the city of Carrizo Springs, a non-profit. And we -- I am also the director of the Housing Authority. Ms. Ayala is the director of the Housing Authority of the city of Cotulla.

We understand the needs of the low- and very low-income people. The city of Cotulla, like I said before, is a small housing -- small community. Yet the needs are very great in the city of Cotulla.

We have been very fortunate with you all when you gave us the tax credits in Carrizo Springs. Those apartments were being filled as they were being finished. We are 100 percent occupied.

And this is one of the reasons why we come to Cotulla and we work together. Housing Authorities tend to work together, and I have been working with the city council, with the -- I've come before city council, gone before the Commissioners' Court. And we have no opposition. Yet, the only question they ask is when will you build, because they know the needs.
Some of the housing that we looked into, the homes are dilapidated; they're old. No housing has been built in Cotulla. The structures of the homes are poor. The -- there's no insulation in the homes.

As you all know, Cotulla lies on a lower area. And if it's 100 degrees in Carrizo it's 105 in Cotulla. And these elderly are living in these homes with no air conditioning.

And I feel that if we are granted this tax credits that the 48 units -- even though we're not coming here asking for 100 or 200 -- we're asking for 48 units. But 48 units is going to make a world of a difference for the families of low income in the city of Cotulla.

And this is -- I received recently a study from the U.S. Department of Housing, which I have included some parts in there. The rental housing assistance is a worsening crisis. And one of the findings was that they -- lower income families remain most likely to face worse case problems when they live in suburbs, and we certainly are a part of them.

Worse case needs have indeed increased most quickly in minority households, particularly among working families with children. And this is what the problem is in Cotulla.

And we come before you to ask that you look at
our application, because HUD has clearly identified the
problems on rental housing, especially the findings on
families living in the suburbs, most of them facing the
worse case needs. Cotulla certainly is among them.

The purpose -- the proposed project is to serve
the needs of the community of Cotulla in La Salle County.
The construction of 48 units will indeed help the poor
housing with new available affordable housing for low-
income families.

It will help the children better educate
themselves by living in a better environment. And I
believe that I've heard two superintendents in here. I'm
also a school board member, and I realize what it can do
to the children when they live in dilapidated houses and
no air conditioners.

The Carrizo Springs Affordable Housing, Inc. is
grateful to TDHCA for the commitment -- committing
themselves with the 60 units in Carrizo Springs, which is
100 percent occupied. And we are requesting that you
consider us for tax credits in Cotulla to construct 48
units -- Mirasol Apartments -- and to give the low-income
families there in Cotulla the same opportunity.

And this is what we ask. That, even though
we're a small community, that you give us a chance -- a
fair chance. And, like I say, we don't have any
opposition.

All the families in there and the councilman -- mayor -- and they will come before you tomorrow in San Antonio. They want to know when we can build, especially the families. Give us an opportunity. And I thank you all for what you've done. Thank you.

MS. BINGHAM: Thank you. You had one project you said?

MR. CASTANADA: In Carrizo Springs. Yes, ma'am.

MS. BINGHAM: Okay. How many units was it?

MR. CASTANADA: 60 apartments.

MS. BINGHAM: Okay.

MR. CASTANADA: And they have been 100 percent occupied. They were actually occupied --

MS. BINGHAM: Were they tax credit units?

MR. CASTANADA: With tax credits, yes.

MS. BINGHAM: Okay.

MR. CASTANADA: They were being occupied as they were -- as we were finishing them out.

MS. BINGHAM: Okay.

MR. CASTANADA: And I feel very strong that the city of Cotulla, if we get this award, it will be the same way, because the need is there. Ms. Ayala right now is experiencing the same problem that I had.
We have certificates -- Section 8 certificates and vouchers. But the problem is that we are unable to use those certificates and vouchers because of the lack of housing. And the lack of -- and the housing that exists, the problem there is that the better homes go to the people that can afford -- they're above the median income.

And those very low income people are the ones that have to go to these homes. And this is what I'm -- my job and her job is to see to it that we can also an equal opportunity to those people with no income and very low income families.

MS. BINGHAM: Thank you.

MR. CASTANADA: Thank you very much.

MS. STINER: Any questions?

(Pause.)

MR. CASTANADA: Thank you.

MS. STINER: Thank you.

MS. AYALA: Thank you.

MS. BINGHAM: Thank you.

MS. STINER: Ms. Bernadine Spears, Odessa, Texas.

MS. SPEARS: Good morning. I am Bernadine Spears, representing Key West Senior Village, Odessa, Texas. I'm back again from last year. I am here in support of Key West --
MS. BINGHAM: You got the project last year, didn't you?

MS. SPEARS: Ma'am?

MS. BINGHAM: You got the project last year, didn't you?

MS. SPEARS: Not Key West, no, ma'am. But I am here in support of Key West Senior Village, which will provide 120 units of senior housing for our seniors who are not only our past, but our future.

I represent the Odessa Housing Authority. I am the executive director with 25 years of service there. And our waiting list currently is at 1,000. And that's all-inclusive. That's not only seniors, but that's multi-family. And we ask for your support in anything that you can provide for us.

I'll provide you letters of support that we received from the former mayor, as well as the current mayor, the county commissioners, the United Way director, as well as community development director.

In addition, we have provided you with a copy of a needs assessment that shows senior housing to be one of the main priorities in Odessa, as well as senior services. We have a resolution from the county and at some of your other public meetings you will have representatives from our city that will speak on our
behalf.

There is no known opposition at this point, and it is the only community complex that I know of in the area. Are there any questions?

MS. BINGHAM: Do you have any other speakers with you?

MS. SPEARS: No, ma'am.

MS. BINGHAM: Okay.

MS. SPEARS: I'm it.

MR. BETHEL: I've got one, Madam Chair.

MS. SPEARS: Yes, sir.

MR. BETHEL: Whereabouts in Odessa in the quadrant is this project?

MS. SPEARS: We are southwest along the corner of --

MR. BETHEL: Okay.

MS. SPEARS: -- West Talley and Clements.

MR. BETHEL: So this is the only one in Odessa/Midland?

MS. SPEARS: Only one that I know of -- Odessa, Midland, San Angelo, Abilene. It's the only one that I know of. Yes, sir.

MR. BETHEL: Okay.

MS. SPEARS: Any other questions? (Pause.)

Thank you. I'm going to enter this for --
VOICE: Thank you.

MS. STINER: Okay. I have Mario Gonzales for the development city -- Austin and Elgin.

MR. GONZALES: Thank you for letting -- chance to speak. I'm going to relinquish my time to Mr. Rick Deyoe, president of RealTech [phonetic] Development.

MR. DEYOE: I've also got a card in there, so just -- you can just take care of both of them at once. I'm here to speak on behalf of two projects.

The first is number 00026, Pioneer Villas. It's here in Austin, Texas. As you know, Austin has a critical shortage of affordable housing. The Pioneer Villas development is in an area of Austin -- it's not in east Austin where most of the tax credit developments are.

It's in the area that the city is steering growth, and that is the northeast area. It's at Samsung Boulevard and Braker Lane, right across the street from Samsung's corporate headquarters.

I sat on a panel with the City of Austin to help them in updating their consolidated plan and learned several things. And one was some of the areas that the city wanted to see housing, and one of the areas is north Austin.

The project meets all of the Smart Housing criteria that the city has come up with, and that is that
it's a mixed-income development. It meets all the thresholds that the city has.

It's in a master plan community. It's in the Pioneer Crossing master plan community, which is a 1,400 acre mixed used development. It's got designated right across the street from it an 18-acre city park. Right next door to the city park is an elementary school site. It's a new master plan community. It's in its infancy.

And it's a development that -- there's no other tax credit deals within actually a three-mile radius of the project. The other close -- next closest project is at Yager Lane, and it's 100 percent full with a waiting list.

The project is -- as I said, is mixed income. It's going to accommodate all income levels -- 50, 60, and market rate. And it will also have all of the amenities and the supportive service program as well.

I'm utilizing the advocacy outreach group out of Elgin for the supportive services. They do a whole lot with this board -- with this Agency, and so you all ought to be familiar with them.

It scores high. It doesn't score as high as the three projects in east Austin. But then, again, it's in an area where there is no affordable developments in Austin.
The second project I want to talk to you about is project 00094, which is Crescent Village. The city manager, on behalf of the city, and, as he said, Bastrop County as well, spoke on it earlier.

The city council passed a resolution supporting the project there in Bastrop -- in the city of Elgin. And also the Bastrop County Commissioners -- Commissioners' Court also passed a resolution.

The city of Elgin has no affordable housing. There's one 27-unit development that's a tax credit development that's there. In the eyes of the city and the Housing Authority, it is substandard. However, it is 100 percent full.

The Housing Authority has over 200 people on the waiting list. The total population of the city is 6,000 people. It's about four-and-a-half percent of the total city population that's on a waiting list for affordable housing.

The project is in the city's targeted growth corridor, and that is to the west towards Austin. The city has recently put all the infrastructure in to the west, and they are targeting growth in that area. That's also where the Shenandoah Subdivision is, which this Agency also assisted in.

We're directly across the street from the new
Elgin high school that's under construction now -- will be complete and ready for occupancy next school year. And the school district also purchased 95 acres there, and they eventually will build a middle school and an elementary school. And so the total Elgin school campuses will be right across the street from the development.

Now, once again, it has support from the city by resolution. It has support by Bastrop County by resolution. I've also got support letters in the application from the State Senator Armbrister and the State Representative Cook, the chairman of the chamber of commerce.

The chief of police has sent us a letter of support. And, as the city manager stated, there's been -- it's passed zoning, and so the property's zoned and ready to go.

It's a 76-unit development fourplex community being constructed in a village type concept. It's on 13 acres, so it's very low density. It will get more of a subdivision type of feel, but it will be a rental project.

One other thing on the Pioneer Villas site. I've also got, obviously, a letter of support from the mayor. It is within the city's Smart Growth desired development zone.

It is eligible for fee waivers. The Smart
Growth desired development zone, along with the Smart House program, will allow the project to essentially receive almost all fee waivers. Any questions?

(Pause.)

MR. DEYOE: Thank you.

MS. STINER: Thank you. For development 0026 you heard support. We have one speaker in opposition of development 26, Ms. Janet Klotz. Is it Klotz? Yes.

VOICE: Which one?

MS. STINER: Pioneers Villas, 00026.

MS. KLOTZ: I'm Janet Klotz. Thank you for allowing me to speak today on project 00026, Pioneer Villas, at the northeast corner of Samsung Boulevard and Braker in Austin.

The community in this area -- this northeast Austin area are acutely aware of that -- the social and economic divide between the east side and the west side of Austin is rapidly widening.

The negative perception of the east side of I-35 is continually getting stronger. Instead of erasing the stigma of living east of I-35, it is continually being more ingrained in the minds of the public.

If the city of Austin is ever to become a socially -- social economically integrated city, this stigma must be eliminated or the divide will continue to
widen. And I would also like to mention that within three miles approximately, over where I live, I know of at least three tax credit projects that are already there, and there may be others that I'm not aware of. Thank you.

MS. STINER: The next speaker I have is -- and I'm sorry, sir. Jimmy -- I think this is Massour. I can't -- in Austin?

MR. MASSOUR: Massour.

MS. STINER: Massour. And you printed too. I'm sorry.

MR. MASSOUR: Thank you.

MS. STINER: Uh-huh.

MR. MASSOUR: I'm here to speak on behalf of King Fisher Creek. It's number 36. I just want to add a few things to what General Mattox had said earlier.

This project, again, is a 35-unit project on East St. Elmo just south of Ben White Boulevard towards -- on the way towards the airport. It is a small project with a very large need, as are I'm sure most of these projects here before you.

The property -- or the area, rather, is an infield site -- a small three-acre wooded site. All the city infrastructure is in place. In fact, East St. Elmo is slotted to be widened, which will greatly enhance the tract and the development.
The area is very close to downtown, but yet draws from employer sources, both north and south towards Buda, Kyle, Niederwald, all the way, you know, into downtown, because it is a very convenient site.

There are about eight new hotels near the intersection of Ben White and 35, as well as numerous industrial parks which have recently been built. And a lot of the housing needs are for those people that work in those hotels and industrial parks.

The demand for affordable housing -- for housing, period -- obviously exceeds the supply in Austin. We enjoy a 1.4 percent unemployment rate, but the demand for affordable housing even further, you know, exceeds what the supply is.

There has not been, to my knowledge, any tax credits issued in this census tract, and this would be the first, if it is selected.

Several of the projects that have been discussed before you are projects that are slated for what they're calling infancy areas -- areas that soon will be developed. This is an area that is fully developed. It's an infield site. It would be the first project there.

There's schools nearby. There's work sources nearby. And, again, I want to request that you approve tax credits for King Fisher Creek, which is number 62.
MS. STINER: Tom McMullen please.

MR. MCMULLEN: I'll pass.

MS. STINER: You pass? For the record, Mr. McMullen has signed up on behalf of supporting 00062.

Michael Casias.

MR. CASIAS: Casias.

MS. STINER: Casias?

MR. CASIAS: Yes. Thank you.

MS. STINER: Oh, my pronunciation's getting worse.

MR. CASIAS: I'm also here with Barry Haiman speaking on behalf of 0031.

MS. STINER: Yes. Please come forward. I have both of your witness affirmation forms.

MR. HAIMAN: Good morning. My name is Barry Haiman. I'm president of Affordable Housing Solutions to speak on application number 00031, Villas of Cordoba.

I wanted to just tell -- take just a couple of minutes to tell you who Affordable Housing is. We are a 501(c) not-for-profit corporation with three offices in the state of Florida and one office in downtown Austin.

We are divided into three divisions. One is a tax credit division, which we have done -- we have completed ten tax credit applications in four states, South Carolina, New Jersey, Florida, and Georgia.
We have been -- we have also another division, which we have a HUD division, which we purchase HUD properties and rehabilitate them.

And, finally, is Farmers Home Loan, which is our third division. We have 17 properties located in 17 different communities of 1,800 units. We also have under construction and in contract and in application for an additional 1,800 units.

We have been brought in by FNMA to help with a historical preservation property in Savannah, Georgia. We have been approved by FNMA, of course, HUD, and, of course, the tax credits in four different states.

In the state of Texas, we broke ground last month for a 232-unit property in Duncanville with another not-for-profit. We are closing next month on a 228 units in Allen with another not-for-profit, a 221(b)(3).

We have been brought in by a national lender to help out on a 352-unit property in Arlington, Texas. We were approved last year for 176 units in Georgetown, which we hope to be breaking ground very shortly. And we also negotiated for a HUD property right in almost downtown Austin in the eastern side.

That's about it for Affordable. I wanted then to call Michael Casias, who's head of our Affordable Texas Advisory Board, to speak about our proposed development.
MR. CASIAS: Thank you, Barry. Madam Chair, members of the board, thank you for letting us speak today. I'm here on behalf of Affordable Housing Solutions. I am a board member of the Texas Advisory Board, and have been a board member since the beginning of this -- the inception and design of this project.

I'm also an Austin resident. I live a few blocks away from here in east Austin between 11th and 12th. I think I've been asked to speak here, one, because I've been involved in this project from the beginning, and I'm a product of mixed-income development.

I grew up in one in San Antonio, Texas, and I currently live right in the middle of one, and I sit on the executive board of the Austin Revitalization Authority, which is overseeing commercial revitalization of our economically historically depressed area just east of this highway.

I -- you've already heard from Paul Hilgers, neighborhood housing, about the need for affordable housing, so I won't belabor that point.

But, basically, you know, it was his initiative and everybody on the council is for this Smart housing program. It's sorely needed. And that is safe, mixed income, accessible, reasonably priced, and transit oriented housing in Austin. And we feel that this
project, the Villas of Cordoba, is a prime example of that amidst the -- prime example of what Smart housing is.

The city has already invested in infrastructure. I passed out a chart that shows where the site is located in Austin. It's in southeast Austin in the Fairway Ridge neighborhood. And the city's already invested millions of dollars in Fairway Ridge. Fairway Ridge is, if not the most successful, one of the most successful affordable housing single-family home projects in the city.

DR. GRIFFIN: Thank you for saying that.

MR. CASIAS: Congratulations. We think that although there are other sites that are near the infrastructure, we feel that we're the only site that is within walking distance and extremely close to schools, library, fire station, and city park. We'll have a bike trail leading up to it -- the city park -- that has an indoor rec center, ball field, swimming pool, hike and bike trail.

It's on the other side of the green field -- green belt of McKinney State Falls Park. There is -- it's off of Stassney -- major arterials. It's near the airport. And there are certainly other applicants that are near. All of these sorely needed -- these employers that sorely need housing for their employees.
So what I want to focus on is the neighborhood. You know, some neighborhoods have gotten up and said, you know, we weren't consulted or we -- they may come up and say, you know, we don't support all of this.

And I think neighborhoods sometimes have the idea that when you're bringing affordable housing into their backyards that it's going to be -- you know, eventually end up, you know, a housing project, as some of us sometimes see.

And so what we kind of started with was approaching the neighborhoods. I have a letter that I passed out from Chris Jackson, who's the president of the Fairway Ridge Neighborhood Association. I've met with him on numerous occasions and other association members. We are continuing to meet with them.

But we have basically changed designs, had -- and we plan to continue to work with them on making this consistent with what the neighborhood master plan calls for and what the neighbors who are actually sitting there looking out of their, you know, backyards into this complex, that they're going to be completely happy.

We've even agreed through negotiation to allow them to sit on the advisory -- Texas Advisory Board so they will always have a say in how this project continues on in the long term. And so you have that letter from
Chris Johnson, and we'll continue to meet with him.

Just in conclusion, Austin must have affordable housing. You know that. We -- this is the only non-profit sponsored project in Austin. We are asking for the least amount of credits when you look at the total units that we are building out of all the Austin applicants.

We think that the entire complex is affordable. Even the market rents are below what people are having to pay here in Austin, even though this is a 60 percent deal. And we think that it's going to be a great place to live, and the neighborhood agrees with that. And --

MS. BINGHAM: Thank you.

MR. CASIAS: Thank you.

MS. STINER: Madam Chair, there are two persons in the audience who do not wish to testify, but would like to have read for the record their support of a development in Temple, Texas, called Temple Veranda Apartments, number 0018.

Appearing today in support of the project are Reverend Demotis Sherman, Jr., pastor of the Eighth Street Baptist Church, along with Mr. Tony Crosby. Are you all still here? If not, they wanted that read into the record.

The next speaker I have signed up to present -- stuck with last night. The next speaker is Ms. Melody
MS. OLSON: Good morning. I appreciate the opportunity to share with you about Del Rio. I'm the vice president of the Paces Foundation, a non-profit affordable housing developer, and we learned about Del Rio in a very dramatic way.

In August of 1998 there was a flood on this border town. It displaced over 200 families and affected over 600 families. There are currently -- these 200 families are currently living in FEMA trailers and at the end of next August are going to be displaced again -- a true tragedy.

We are in partnership with the City of Del Rio through the CDC of Del Rio. Desiring to meet the pressing housing need of their city, the City of Del Rio invited several developers to submit bids for the multi-family needed project. We won the bid.

TDHCA has already set aside funds for first-time infrastructure to develop housing for the victims of the flood. The apartments that we are proposing -- the Las Brisas Apartments, 150 units -- will be the multi-family part of that subdivision.

They are large units. We have done one, two, three, and four bedroom units. We have extensive social service programs because of the need. Because there are
tragedies with these victims and the children we have chosen to have a very extensive social service program to help meet the children's needs as well as the families.

We have a letter of support that's been included in our application from the mayor of Del Rio, Mayor Chavida [phonetic]. And we have had extensive undergirding from the city for this.

I do not have to go into detail about the desperate need that's on this border town. There has never been awarded a tax credit project to Del Rio. Del Rio -- the AMI in that area is 27,001. And so the need for affordable housing, especially larger units, is very pressing.

The average age of marriage in that community is 15 years old. And so by the time that they're 25, they've got a lot of children. So we're trying to meet that need with providing four bedroom, two bath units. They're very spacious. They're over 1,300 square feet. And we consider this a very, very worthy and needed project.

MR. BETHEL: Madam Chair, I have one question.

MS. OLSON: Yes, sir.

MR. BETHEL: I noticed on the application you have 150 units, and you gave 149 as tax credit units. What's the one?
MS. OLSON: Well, we pay our -- we want to give a worthy wage to the manager of that property. We want to offer them a unit, and we want to pay them a worthy wage so that it might fall outside of the AMI that's needed or the income restriction --

MR. BETHEL: Okay.

MS. OLSON: -- that's needed there. And we felt like that was fair.

MR. BETHEL: Okay. All right.

DR. GRIFFIN: And I'd just like to make a comment, Ms. Bingham. I guess it's just a personal comment based on something Ms. Olson said. Last year the town near where I was born -- right beside it -- was flooded out. And I was down there working for several months trying to help get the people located.

And hundreds of those families live in FEMA trailers. And those trailers are not even as large as that corner over there -- a little bit larger than that corner where those things -- I mean, you've got whole families living -- I don't know. Are your FEMA trailers larger than that?

MS. OLSON: No, they're single wide and they're -- I've visited all of the FEMA parks there just to see what it was like. You have five, six children living in a single wide trailer.
DR. GRIFFIN: But these in North Carolina aren't even as long as a normal trailer.

MS. OLSON: Exactly. These are not either.

DR. GRIFFIN: Right.

MS. OLSON: These are not either. And I might just want to add that the existing housing that is there -- I have personally worked in third world country, and this matched -- some of the housing that is in Del Rio currently matches third world conditions without water and sewer to the properties.

It's truly a needy area and very worthy project. Is there any other questions?

MS. BINGHAM: Thank you.

MS. STINER: Mr. Demetrio Jimenez.

MR. JIMENEZ: Thank you. I am Demetrio Jimenez with the Greater El Paso Housing Development Corporation, a non-profit out of El Paso. We are the developers of a non-profit set aside for Burgundy Palms complex, a 92-unit quadraplex, single story project.

The Greater El Paso Housing Development Corporation primarily builds single family homes. In the last three years, we've built approximately 150 homes, and this year we'll put -- probably build another 150.

Last year we built 72 homes in the same area that this apartment complex is to be built. Out of those
72, it was a mixed community, and we had 140-unit
subdivision -- single family, mixed income project.

We saw over 1,000 applications out of that
single family project and only qualified 72. The rest
were sadly turned away because of credit issues and/or
income issues.

Greater El Paso Housing Development Corporation
decided to partner with one of the largest homebuilders in
El Paso, Tropicana Homes, to build these 92 unit single
story quadruplexes. The concept it to take these families
and incubate them who normally wouldn't qualify under our
single family programs and get them into a home.

This complex would have a day care facility, a
community room, and would be gated. Again, our hope is
not to take these families and put them in an apartment
complex. But our ultimate goal is to get them in home
ownership.

So please take a look at Burgundy Palms, and
we're in support of it. Thank you.

MR. BETHEL: What is the location of this?

MR. JIMENEZ: This is in the lower valley of El
Paso.

MR. BETHEL: The corner of what and what?

MR. JIMENEZ: It is in the corner of Burgundy
and Betel, not Bethel.
MR. BETHEL: Oh.

MR. JIMENEZ: But we could rename the street.

(Laughter.)

MR. JONES: Whatever you do don't rename it --

MR. JIMENEZ: All right. Thank you.

MS. STINER: Okay. The next speaker I have is Mr. Carlos Tijerina.

MR. TIJERINA: Good morning. Madam Chairman, thank you for allowing me to speak. I'm here to speak in favor of the Villas at Willow Springs in San Marcos, Texas. I represent my father-in-law and mother-in-law, who asked me to come on their behalf to ask you to give it favorable consideration.

My family has lived there next to the property in question since 1955. They have -- their home is located there, they raised their children and now their grandchildren there.

And their concern has always been that they are the center of the family community and want to keep the area suitable for this type of, you know, activity and also for the family.

What -- nothing to notice about the project is the fact that for years and years the property in question is zoned for industrial use by the city of San Marcos.

And there was a major concern that one day some type of
industry would come in there and destroy the environment basically.

So when this project was proposed, they decided to be in favor of it because they saw that, first of all, the need for housing, which is also a problem in San Marcos, and also the need for housing for low- to moderate-income families.

Their residential neighborhood is primarily made up of these types of families. And so this project would fit ideally there and would be conducive to maintaining the overall integrity of the neighborhood.

For this reason and others, they see that this would be much preferable to having any type of industry or even having a vacant lot, which, of course, creates a situation whereby, you know, other problems can be created. You know, young kids hang out back there in the back.

And so they want to see this property developed because it looks like it's much more favorable than anything else, you know, currently on the table. That's really all I have to say about it.

MR. JONES: Thank you, sir.

MS. STINER: Next speaker is Mr. Miguel Lecvona.

MS. BINGHAM: You can see why Daisy's doing
this and not me.

    MS. STINER: I'm not doing it that well.

    MR. LECVONA: I don't know how you got that one. That was good. First of all I want to thank Mr. Wonery [phonetic] and Mr. Guy for letting me speak today.

    This is in reference to a tax exempt project that is called Ashley Meadows. It's project number 26-T. This is not part of the tax credit projects.

    Nevertheless, there's an underwriting that is not yet complete, and we wanted to speak on this project.

    I'm from San Marcos, Texas, and that's where this project is located. It is a 36 acre, 220 unit multi-family development, and it's a zoning request change. And the residents of the city are rising in opposition to this change, because the current zoning for that property is light industrial.

    This is on the south part of town, and there's one major north-south thoroughfare, Hopkins Street, that connects the south part into downtown. And there's already numerous traffic and infrastructure problems in the city. And the location of this multi-family development would certainly exacerbate the traffic issue there.

    At three planning and zoning meetings prior to the city council meeting, which is coming up Monday night,
there was no local community support demonstrated for this proposal as it came forth. There was -- there were packed houses of neighborhood residents from three neighborhoods, which is, in San Marcos, I'm understanding, is relatively unique.

There's the Dunbar neighborhood, the Heritage neighborhood, and the Westover neighborhood all rising saying, This really doesn't make the most sense for what is currently proposed for this property.

The site itself is not suitable for multi-family, because it's current zoning is light industrial. It's in a flood plain between Purgatory Creek and the NAFTA rail yard -- railroad tracks, which, as you might know, run 26 trains up and down there every day.

This would also leave multi-family residential adjacent to current industrial.

MS. BINGHAM: Could I interrupt you just for a minute? This is not a -- this is not Part I of the new tax credit. This is a 4 percent that will come up later.

MR. LECVONA: Right.

MR. BETHEL: Is this on the agenda for today?

This is --

MS. BINGHAM: No.

MR. BETHEL: This would be a 4 percent coming up --
MS. BINGHAM: Later on.

MR. BETHEL: -- at a later date --

MS. BINGHAM: Not this month.

MR. BETHEL: -- another month or so.

MS. BINGHAM: Okay.

MR. LECVONA: Right. It's actually coming to a head in San Marcos Monday night at a city council meeting. And --

MS. BINGHAM: Okay.

MR. BETHEL: So we don't have to worry about it until they do something.

MS. BINGHAM: Well, in our discussions with administration, we were advised that this would be an opportune time to make an initial appearance here. So I thank you for your time on this. I just have a couple of more points here.

There are other locations in the city that are currently zoned multi-family. There's 182 acres available in the city that would be more appropriate for a development like this. Why they're not put into play into this capacity is -- I think it would be more suitable for this.

And the neighborhoods themselves are not opposed to development on this tract at all. In fact, we would be supportive of many other types of development on
this land, provided that the infrastructure issues are addressed first.

And this project, if approved, would shut down several infrastructure options that would alleviate some of the traffic issues that have plagued this area for years.

So we would hope to -- we ask this panel to reject this multi-family project as it comes through and ask that that money be placed towards other areas that are currently zoned for it.

DR. GRIFFIN: And what's the name of it again?
MR. LECVONA: Okay. The name is -- of the property is Ashley Meadows. The project number is 26-T on the tax exempt sheet.

DR. GRIFFIN: Okay.
MR. LECVONA: The developer is Vestcor Properties from Jacksonville, Florida.

MS. BINGHAM: What's the name?
MR. LECVONA: Vestcor --
MS. BINGHAM: Oh.
MR. LECVONA: -- from Jacksonville. We also have exhibits and information on neighborhood opposition that we can either submit now or at another time under your advice.

MS. STINER: Thank you.
MR. LECVONA: Thank you. Submit them?

MS. BINGHAM: Yes.

MS. STINER: The next speaker, unless there are any questions -- this speaker, Mr. Glenn Lynch.

MR. LYNCH: I'm Glenn Lynch, and, first, I want to apologize for Patsy not being here. She's a more eloquent speaker than I am and definitely better looking.

DR. GRIFFIN: I don't know. You're --

MR. LYNCH: But she's recovering from some recent surgery.

DR. GRIFFIN: -- doing pretty good today, Mr. Lynch.

MR. LYNCH: What's that?

DR. GRIFFIN: You're doing pretty good today.

MR. LYNCH: Well, I've lost a little weight if you all have noticed. I feel good about that.

MR. BREWER: But I will take the other side.

(Laughter.)

MR. LYNCH: Okay. And I'm here to speak in favor of Patsy's and my development in Cedar Park. It's number 0053.

I would just like to basically say that we've already done one development in Cedar Park that was a tax exempt bond issue that we got involved in. It was in the 1997 round. Actually I didn't put in the application, but
I got into it at a later date.

We have since completed that, and that development leased up. It was 208 units, 57 percent market rate and 43 percent tax credit supported by the 4 percent tax credit. That development leased up. It's like 98 or 99 percent occupied. It leased up in record time.

We had 32 units there that were actually three bedroom units, and they were spoken for within 30 days. I mean, it was just like a huge waiting list for them.

And, because of that, we started looking at Cedar Park for regular tax credit development and ultimately have put in this application for 220 units, which is a 60/40. It's 60 percent tax credit and 40 percent market rates.

It's a townhome development located at -- the location actually is defined as Brushy Creek Road. But the true access to this development would be off of Cypress Creek Road, where the bond issue has already been passed. That's in the development. There's a letter in there from the City of Cedar Park that states that.

We have met with the mayor of Cedar Park. We've met with other elected officials. I've met with many of the neighborhoods. About a quarter of a mile from this is a rather high end development, and I met with many
of their -- the people who live there.

And, to the best of my knowledge, we have
absolutely no opposition. Everyone that we've explained
the development to has been in support of it. And I do
have here a letter of support from the mayor.

I think the original was actually mailed to you
all. This is just a copy that they faxed to us. And so I
wanted to deliver this to you in case you all didn't have
the other one. I know earlier there was a letter here,
but there's also one for our development also. And I
wanted to do that.

And, as we typically do, I would like to say
that we've taken a lot what we consider a developer's fees
and the builder's profits that's normally in a project.
We've put them into the quality of this development.

And this development will be like -- it's 95
percent brick and masonry. It's vaulted ceilings, it's
ceramic tile floors, and ceilings fans in every room, and
garages for every unit. It is without doubt a market rate
unit in quality. It's a Class A market rate unit.

Even the tax exempt bond deal that we did
there -- it competes totally with every market rate deal
in Cedar Park. As a matter of fact, I think ours is much
better than most of them, and we're really proud of that.

And I think it's possible when the developer is

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willing to take profits that they would normally make and put those profits in the development and pass them on to who could be the tenants there.

And our market rate rents are considerably below the market rate rents that are proposed in the area because it's -- as you all know -- you all know Austin. I mean, it's a high tech area --

MS. BINGHAM: If Patsy was here she would have more time, but your time is up.

MR. LYNCH: Okay.

(Laughter.)

DR. GRIFFIN: But I will add -- that you look good -- I'm sure you look good beside Patsy because you're doing real well today.

MR. LYNCH: Well, thank you very much.

MS. STINER: The next speaker is Walter Moreau.

MR. MOREAU: Thank you for the time to speak.

My name is Walter Moreau. I'm the director of Central Texas Mutual Housing. I'm really excited about our project this year, Commons of Plum Creek, which is in Kyle, about 15 minutes outside of Austin.

I know the city administrator was on the spot and didn't want to make a commitment, but we really feel like of all the projects there, ours has a lot of great features. The other projects are right on I-35, and,
instead, we look to be as a part of a neighborhood.

And we're in the Plum Creek Traditional Neighborhood Development. That's a TND. It's sort of an old-fashioned neighborhood with good streets, detached garage, front porches, picket fences. All the houses are built to a similar architectural style.

And they really -- and the kids can walk to their schools. And it's wonderful to actually be invited to be a part of a whole neighborhood and wind up on a site that's right next to the golf course. We really think that's a premium location.

There's actually several non-profits applying in the Austin area. We're one in Kyle. There's another group in Kyle that I think is out of Florida. And the other group in Florida -- I understand is from Florida.

We think it really, really matters to be local. To have a board and a staff -- we have a staff of 35 that is here in Austin. We spend over half a million dollars a year in family programs -- pre-school programs, after-school programs, adult education.

We have over 100 families saving towards their first house, and we match their savings two to one towards that goal.

We really feel like we build the highest quality possible housing in terms of architectural
features and design. I hope you'll get to see Trails at the Park, which we just did our grand opening on in south side of Austin. Go see it because you'll be shocked. You have no idea what could be done.

What happens with a lot of non-profits, there's a for-profit partner. And when decisions get made about what has to get cut in the construction budget, you don't know how that's going to turn out. And our decisions have always been to build the highest quality property that we'll own for the next 50 plus years.

When we do -- one different approach we have on the neighborhood issue is that we went and talked to the city council, the planning and zoning commissions, and neighborhood folks. We don't do a little public notice. We put a big -- talked to the newspaper and we were front page in the Kyle newspaper.

I won't say to you that we have absolute total support. There's always folks that have questions. Most people go check out our other properties and come to see that we really do what we say we do.

We think that's what's needed to create support for affordable housing in Texas for the long run is for developers to go out proactively and work with folks. It's risky, because you have to run on your record and people have to have the opportunity to check you out.
In short, I think we are absolutely the kind of organization that you should invest in. We consider the funds you've put into our organization in the past to be investments, and investments in the families and the kids that live in our properties.

One underwriting issue -- our site is on a -- not a huge road -- Kolor's [phonetic] Crossing -- but the proposed 1626 extension is coming down through there about the same time that our development is going up.

And we think we've asked for a very reasonable amount of credits per unit, especially when you compare some of the requests that have come in this year for really large amounts of credits.

Thank you for your time, and I invite any questions. And I also brought our recent newsletter that talks about some of our program.

MS. BINGHAM: Thank you.

MS. STINER: The next speaker is Mr. Wilfred Bartoskewitz.

MR. BARTOSKEWITZ: Is it possible to be the second speaker and let Mr. Sabrsula --

MS. BINGHAM: Oh, of course. Who's the first?

MR. BARTOSKEWITZ: -- speak to this first?

MS. STINER: Mr. Sabrsula?

MR. BARTOSKEWITZ: Herman Sabrsula.
MS. STINER: Yes.

MR. SABRSULA: Thank you kindly. My name is Herman Sabrsula, the executive director of Eden Home. And we're here to speak on behalf of the project 00157, Eden Place in Seguin, Texas. We're proposing a 60-unit tax credit program in Seguin, Texas.

What I wanted to speak to you today about was the sponsor. Eden Home, Incorporated, is located in New Braunfels, and we are a church-related, 501(3)(c), not-for-profit organization, founded in 1910. So we have been serving the seniors since -- for 90 years. And so we not only provide housing, but we also provide services.

The Eden Home is one of the pioneers also in developing the Eden Alternative Program that you may have heard speak of on different T.V. programs and so forth. This program is one that focuses on developing the human habitat in which you involve children, plants, animals, birds, the empowerment employees, and also the residents. So it's really a fine program. We've done that now for about four-and-a-half years -- have been very successful with that.

The Eden Place is located next to the Eden Cross, which is a 50-unit apartment unit that is a HUD 202 -- Section 202 project. This project -- we've had...
about a three-year waiting list which is adjacent to this.

So the Eden Home family is comprised of Eden Cross, as well as Eden Heights, and some of the other programs we have.

But we feel that the Eden Place is an ideal location to provide for the waiting list we already have -- for people that are in need of that -- as well as for the community as a whole.

Seguin as a whole has about 2,500 seniors that would qualify for some of this programming. 189 is needed immediately, and so we're not oversaturating the market whatsoever. We feel like there's a real need for this project.

If you all have any questions in relationship to some of the projects, we'd be happy to discuss that, because we do want to have a community center adjoining this project to -- which will also have some computer rooms for people that are interested in computerization -- some of the things that people, as they come into the market, are going to be wanting to have and services other than what you might commonly see today.

So Eden Home and the organization as a whole is very committed to senior services, has been for 90 years, and certainly want to continue doing that serving. And one of the philosophies the organization has always had is
that we never refuse to evacuate or ask anyone to be evicted due to lack of funds. And so in 90 years, we've never asked anyone to leave because they're out of funds. So we feel like that's a very good statement on our behalf that we wanted -- it's a ministry is what it is for us.

MS. BINGHAM: Thank you.

DR. GRIFFIN: Madam Chairman, I have a question. I want -- tell me about the 202 project. How old is it? How -- when did you --

MR. SABRSULA: The one in Seguin was built in 1986. And it's 50 units -- and been full ever since.

DR. GRIFFIN: I'm impressed that you were able to endure the process to get a 202 project.

MR. SABRSULA: Well, we have two. We have one in New Braunfels as well, which is 94 apartments. And it, too, has had a waiting list commensurate to the one at Eden Cross.

And so, yes, it takes some endurance, but it's worthwhile then when you see the people who have that need to be served.

DR. GRIFFIN: So in your 202 you have a mixture of the elderly and the handicapped? Or is it pretty much just --

MR. SABRSULA: We have some handicapped, but
primarily the seniors. And there are some handicapped units as well. We do have some handicapped individuals. And that sort of cycles. Sometimes we have several; sometimes not, depending on --

DR. GRIFFIN: How did you -- did you prepare the units specifically for, let's say, physically challenged? Did you prepare those units and set them aside? Or do you -- how do you cycle the people in and out with standard units?

MR. SABRSULA: The project has some handicapped units. And I think we're also proposing some handicapped in this unit as well.

DR. GRIFFIN: You just build them out --

MR. SABRSULA: However, if not -- because we serve the elderly population anyway, you know, there are a lot of things that you have to do to help them along anyway, such as, well, hand rails and things that they help in their bathing process and so forth. So those are some of the standard things we like to see in our projects.

I do have some -- some summary accounts of projects and who we are in that area. Thank you kindly. Appreciate your time.

MS. STINER: Mr. Bartoskewitz, would you like to come back now?
MR. SABRSULA: Mr. Bartoskewitz is the chairman or the president of the Eden Cross board, and we're just pleased that he's with us today to also support the program because, really, they're the ones that started the ball rolling on this.

MR. BARTOSKEWITZ: We want to thank you for your time. I'm Wilfred Bartoskewitz, president of the board at Eden Cross.

And the property that we are -- that is in consideration is adjoining to this location. And presently we have 50 units there. And I think the most important thing we are proud of is the activities that we have and the way the facilities are kept.

The reason for this is -- which was mentioned, but in the past ten years we have had a waiting list of 20 to 30 senior citizens looking for housing. And presently there is 24 that are on the waiting list.

We are interested in this particular program because of the variety of income that we can supply housing to. We have found that we needed to be able to have a variety because of the HUD project limits us to the income of someone.

As this board started to look into this project, we realized that we could not do this just by ourselves, so we looked and searched for some support.
And we turned to the 14 churches that surrounded the New Braunfels/Seguin area.

And we found that when asked that what they thought about it at one of the south Texas association meetings, they were in support of it and told us to continue on and see what we could develop on this property. And, again, the denomination is the United Church of Christ, and their home office is in Austin here.

And the thing that I feel like what is important that Eden Home has developed and set an example is that for these past 90 years we were here in -- for that length of time, and we will continue to be here from here on. Thank you.

MS. STINER: Thank you, sir. Ms. Diane McIver. Diane, you going to pass?

MS. MCIVER: I yield my time to Mr. Sabrsula to make one more point.

MS. STINER: Okay.

MR. SABRSULA: The one additional point I failed to make was in the package I've included letters of support from the mayor of Seguin, from the State Representative Ed Kuempel, from the Guadalupe Valley Hospital, and several other letters of endorsement that we've had there.

So we'd like to have you be aware that the
support has been very good for us -- very positive. And I think -- and chamber of commerce of Seguin has also given us support there. So we feel like the project has very strong local community support. Thank you.

MS. STINER: Thank you, sir. The next speaker is Ms. Linda Vargas.

(Pause.)

MR. BURCHFIEHL: Ms. Vargas? (Pause.) Could we all come together?

MS. STINER: Oh, sure.

MR. BURCHFIEHL: Would that be best?

MS. STINER: And I have Ms. Mary Mendoza. Do I have -- and Mr. Robert Burchfiehl. Sure.

MR. BURCHFIEHL: Good afternoon. I'm Robert Burchfiehl, a third generation developer in Houston, Texas. I'm here today to try to in three minutes tell you of a six-year journey.

Six years ago I was asked to go look at Fulton Village. Fulton Village was a post-World War II project. But by the time I got to look at it in 1995, it was in dire trouble. There was asbestos problems, there was lead in the water problems, there were numerous things.

I could tell you today before anybody panics that all of those problems are gone. Our work -- we actually, I guess, blew the whistle, as it were, with
respect to some of these difficulties.

But our real dream in 1995 was to serve the families that had lived in Fulton Village for those many years. And we had hoped to do it in 1995. It's taken us six years later, but, in that process I will tell you now, in concert and with -- in company with the Housing Authority of city of Houston, very ably represented today by Mr. Horace Allison, the acting director, who, by the way, is an architect by education, which is really a wonderful breath of -- this project's been redone five times.

And that's because we've worked with all the church organizations, with all of the area organizations, and in the -- the fact that we have support of members of Congress, the state, city, and the local -- of all of those, the ones we're proud of, are the people in this room.

These ladies are going to speak for them, but I'd like for you to recognize. Would all of the former residents of Fulton Village please stand and let the board recognize that you got up at six o'clock this morning and drove here to say that they'd like to --

(Audience applause.)

The young lady in the very far corner is 80 years old. She is a Chippewa from -- originally from the
north where it snows a lot.

MS. MENDOZA: Michigan.

MR. BURCHFIEHL: Michigan. But, in spite of her age, she, too, is here today. That's all I have to say. It's a dream of mine that goes back six years. I'm delighted to have had the opportunity to work with Houston -- with the Housing Authority and with these people to bring these families back.

It's a story of families that have been cast asunder, but want to come back. 58 families have already signed --

MS. MENDOZA: 68.

MR. BURCHFIEHL: Excuse me. 68 families wish to return. We only have 108 units, so I'd say we're fairly along -- fairly well along on getting ourselves occupied.

It's also replacement housing for Allen Parkway Village -- the very famous Allen Parkway Village, which has hundreds involved. So our housing will certainly be used immediately upon coming on the scene. Would you like to speak, Ms. Vargas? Thank you very much.

MS. MENDOZA: Good afternoon. My name is Mary Mendoza. I'm president of Fulton Village Association. And I'm here to say that 86 families were originally living there. We had to disperse because of problems.
But 68 families have remained in communication.

We're a large extended family. In it we have elderly, senior, single mothers, single fathers, two-parent families. But we've all become united, and we have several families there that have three and four generations that have lived there. That's all we know; that's all that a lot of them know.

And I -- the gentleman said we have some relatives there that -- I mean, some families there that have lived over 30 years. It's -- we want to go back desperately because that's the neighborhood that we grew up, that we know.

It's -- we have a city park. There's an elementary school, a middle school, a high school, clinics for the sick and the elderly. And we have the local supermarket that even though some families have moved way across town -- and Houston is a big city -- they go on the bus to the same neighborhood, to the same grocery store, to the same checker to buy their groceries every week.

And so we're asking to please help Fulton Village Limited partnership realize this dream for us. Some of them, like this back here, say they -- when their time comes they want to die there. And that's, you know, incredible.

DR. GRIFFIN: What did you -- tell me again
what happened to Fulton Village?

MS. MENDOZA: We had to --

MS. BINGHAM: Fulton Village is an old HUD property that's --

MS. MENDOZA: Uh-huh.

MS. BINGHAM: -- being -- that the housing -- that HUD disposed of --

MS. MENDOZA: Foreclosed on.

MS. BINGHAM: -- and it needs to be renovated and --

MR. BURCHFIEHL: In 1995 it was privately owned. We tried to get the private ownership to cooperate. HUD wanted us to develop it then. They would not do so without wanting to be remunerated.

We could not agree to that. HUD could not agree to that. So we had to go through a very lengthy process of foreclosure. We knew it would take too many years, but we just -- we couldn't fathom that.

The housing quality was terrible, but these people -- it was 100 percent occupied. But that's why it didn't happen in 1995.

MS. STINER: Ms. Vargas?

MS. VARGAS: Yes. Thank you for allowing us to be here today. I want to share this with you. I worked as a caseworker in this community. I am a native
Houstonian, which there are very few of us left there.

But I wanted to tell you that I grew up in this near north side part of Houston and I worked in the community. As a caseworker, I became aware of all the problems in our area. And back in the mid-eighties, I was working with the homeless program with the City of Houston, and I placed 35 families at Fulton Village.

In '95 I was -- I took the position as resident manager, and that's when we became familiar with Fulton Village Limited Partnership. And, yes, I saw all the needs there at Fulton Village. But, in our community, there is no adequate affordable housing.

At that point, working there in '95 -- and in '98 -- January of '98 HUD foreclosed on the property and I continued to be a resident of Fulton Village. I did not leave until everyone was off of the property.

My reason to stay there was because I wanted to see my big family move into adequate housing. And Fulton Village Limited Partnership -- not only did they come to our aid, but they came to see that our families were moved into adequate housing.

It was devastating for us to have to relocate in our area. We have moved 18 families eight miles away, and that's one of the closest communities that we've gone into. But we would love to come back into our community.
I -- last year I became ill. I lost my job. My parents -- I'm an only child, and they were very ill. I still would drive eight miles to their home, which was three miles from Fulton Village.

My children go to the school that's close to Fulton Village when we have a middle school across the street. But the reason I do this is because I feel that my children -- they're doing great in their school -- honor roll students. My oldest daughter is at the U. of H.

And we all want to come back to Fulton Village. So we want you to be able to provide those tools to Fulton Village LImited Partnership to be able to provide us with adequate housing back in our community.

And I leave you with this. As I heard I believe the other lady from Del Rio speaking, we must remember that poverty exists in -- all over the world. But just remember this. It exists in our own country, in our city, and in our own backyards. Thank you.

(Applause.)

MS. STINER: Ms. Valencia Grimes.

(Pause.)

MS. STINER: Ms. Grimes? I'll go to the next speaker. Mr. Rowan Smith.

MR. SMITH: How are you all today? My name is
Rowan Smith, and I'm here to talk on El Patrimonio Apartments, which is number 10 -- 00010 on your list.

This is a project that's in McAllen, Texas, that has strong support from Senator Lucio and State Representative Gutierrez. And I've strongly supported it for the last two years.

The project is 192 units mixed use property. It scores the second highest score in the general category and the -- one of the highest scores in the state -- over 100 points.

MS. BINGHAM: What's that score, Mr. Smith?

MR. SMITH: Pardon?

MS. BINGHAM: What was that score?

MR. SMITH: No, that's -- well, that's as it stands today. Let's put it that way.

(Laughter.)

MR. BETHEL: So that your final answer then?

It's got to be more than one.

MR. SMITH: Well, I just thought maybe scoring might help, you know. So, anyway, we're -- another thing I wanted to point out about the city of McAllen which I think you all ought to know -- I'm not up here to do a lot of trying to sway your opinion or anything.

But one of the things that's critical that you need to know about the city of McAllen -- the city of
McAllen is the largest city along the border that has never had tax credits.

Brownsville has had at least four or five large projects. Harlingen's had two large projects. El Paso's had ten or eleven large projects. And the other -- some of the other ones have had some smaller projects along the border.

MS. BINGHAM: So you would agree that we've done projects along the border.

MR. SMITH: You've done a lot of projects along the border.

DR. GRIFFIN: Where were you night before last?

MR. SMITH: This issue is -- I'll say this about projects along the border -- because I've started doing them back in 1994 when they were very difficult to do, because you're only getting 62 cents on the tax credits and the interest rates were a lot higher.

Because the median incomes are the lowest in the state down there, the rents are very low. They cannot absorb high interest rates and a lower tax credit prices as much as other parts of the state can do.

Projects in the larger cities not only can be 9 percent tax credits, but their rents are high enough to do 4 percent tax credits, where they're not able to do that down along the border areas.
So the real thing that works down there is 9 percent. We can make them work -- I pioneered it down in the Valley, and we're ready to do another one for the state and for this board that you'll be proud of. And we thank you.

MR. BETHEL: Now, there's other areas of the state that's the same -- in the same median incomes too.

MR. SMITH: Yes, the same median incomes, but --

MR. BETHEL: Maybe like 100 counties.

MR. SMITH: Yes, probably so. Those -- even --

MS. BINGHAM: Lamesa would fall in that category, wouldn't it?

MR. BETHEL: Uh-huh. Sure would.

MR. SMITH: Well, the same thing is for all of those too. But --

MR. BETHEL: You're saying they're difficult to do even with 9 percent credit.

MR. SMITH: Exactly.

MR. BETHEL: Okay.

MR. SMITH: Because of the low rents.

MR. BETHEL: Right.

MR. SMITH: So if interest rates keep rising, they're going to become less and less attractive to developers.
MS. BINGHAM: Mr. Greenspan, have you talked to him?

(Laughter.)


MS. HUNT: Hello. I represent Housing for Texans, and I'm here today to talk to you about application number 00140. It's College Station Southgate Village.

As you all are very aware, part of the application process requires us to post this public hearing schedule at the property that we are hoping to obtain the tax credits for. And we have done that, obviously in the hope that some of the residents would feel free to come and speak before you with their opinions of our application and what we are proposing to do in their homes.

And, unfortunately, it doesn't appear that we're going to be able to have any of the residents of Southgate Village come talk to you. But what they have done is circulate a petition in support of our application. So I'd like to read that into the record and have you guys look at it.

"We, the residents of College Station Southgate Village, would like to take this opportunity to voice our
support of the low-income housing tax credit application for College Station Southgate Village Limited.

"We feel our apartment community will benefit tremendously if the Texas Department of Housing and Community Affairs approves this application. The most significant of these benefits will be the improvement of the quality of the apartment homes. Southgate Village is in serious need of extensive renovation.

"We certainly appreciate any efforts on the part of the new owners to rehabilitate our homes. This will preserve much needed affordable housing in College Station.

"Secondly, this preservation project will increase the number of ADA accessible apartment homes. This is a need in our community that has been virtually overlooked for many years.

"Additionally, the new owners of our apartment community have realized the need for additional homes for large families. We specifically support the plan to convert many one bedroom units to three bedroom units. Many of the families in the community find themselves in need of large apartment homes, but cannot afford to pay market prices for those units.

"This application will preserve affordable housing for our community, while increasing the size of
the units. That will be an incredible benefit to us.

"Lastly, Housing for Texans has taken a great interest in increasing the community services to our neighborhood. The fact that Housing for Texans will work closely with the Lincoln Center and other social service providers in our community is very important to us. The addition of a resource center on our property is a wonderful idea.

"The residents of Southgate Village are very proud of our community, but we also see a tremendous need for improvement. We feel the low income housing tax credit application submitted by Housing for Texans is a perfect way to achieve those improvements. We wholeheartedly support the application and hope you will consider our support when considering the application for approval."

Right now we have 58 signatures on the petition. They're still circulating, so chances are you guys are going to get something in the mail from them. But I'd like to submit that and would be happy to answer any questions.

MS. STINER: Thank you, Ms. Moore [sic]. I have Mr. -- I'm sorry, Ms. Hunt.

MS. HUNT: Yes.

MS. STINER: No, I called you by the wrong
name. I'm sorry. Thank you, Ms. Hunt. Mike Dunn. And, unless there are other speakers who have signed up and we've overlooked, Mr. Dunn, you --

MR. DUNN: Overlooked Mr. Dunn? What?

(Laughter.)

MS. STINER: Last but not least.

VOICE: He's the last one?

MS. STINER: Mr. Kilday? Oh, okay. Okay. Mr. Dunn, please.

MR. DUNN: Thank you much. Madam Chair Bingham, members of the committee, Chairman Jones, thank you all for letting me speak today towards the tax credit committee -- towards the tax credit program. Excuse me.

Before the tax credit committee makes their final decisions on these allocation awards, TACDC would find it very helpful to have a list of the staff scoring -- a list of the final development teams.

It's very difficult to gauge the quality of all of the applicants without having a list of all those things made public. So we would ask that you direct staff to make that available in the future and well ahead of the public comment hearing portion of this tax credit.

Secondly, we're going to ask that the tax credit committee please -- I'm not here to speak towards any particular -- for or against any particular project.
DR. GRIFFIN: Who are you with?

MR. DUNN: Texas Association of Community Development Corporation, a non-profit statewide membership association representing community development and affordable housing production in the state of Texas. We are for community developments in Texas.

The -- we're going to ask that you please spread the use of the tax credit allocations and pay attention to the border region in the Valley. We feel that area has been underrepresented. We ask that you reverse this trend.

Finally, TACDC asks that you support the state's best partners in affordable housing, the ones from the communities in Texas who are -- who know best what is happening in their communities and how to address the needs, and we're -- and basically in providing and preserving affordable housing in the state of Texas.

I think there's been many people who have come before you and spoke about the need for affordable housing in their communities today. And it is dire. I do believe that by the year 2030, when we have 40 million Texans, half of which aren't going to be earning much more than $20,000, it will be even worse.

So we need to start now and start awarding more money to non-profits, specifically the ones whose mission
is to preserve affordable housing. Keep it affordable as long as possible. Spread the -- make the dollars work as long as possible.

If we do start doing that now, by the year 2030, you know, it's probably still going to be a crisis, but it -- we might have made a little headway towards that.

And, with that, I close my comments. I'd ask that you get -- you know, there's probably -- I'd be happy to go over the list, but I don't know about all of the non-profits on there. About eight to ten of them I'd award if I were up there, but I'm not. So -- but I'll be happy to answer any of your questions if I can.

DR. GRIFFIN: Yes, I have a question. If --

MR. DUNN: By the way, I almost timed that perfectly.

DR. GRIFFIN: If affordable housing is what you're concerned with and the way it's distributed around Texas, why does it matter to you who the development team is if you know the location of the housing?

MR. DUNN: I think it speaks -- it's as much about knowing about what the mission of the -- of each element of the development team. Is it about providing affordable housing? is it about preserving affordable housing?
DR. GRIFFIN:  How can you tell that from looking at somebody's name what their mission is -- their personal mission is that they say they're going to build?

MR. DUNN:  Well -- exactly.  My point exactly.  That's why I need more than the name.  I need -- we need information about the development teams -- who's doing it, what -- you know, who's putting these deals together, what is their track record.

DR. GRIFFIN:  That's what I'm saying.  That's not going to give you -- that you see that -- that you see their name and who the architect is and who -- this, that and the other.  That's not going to tell you their mission.

MR. DUNN:  Yes.  I don't know that it wouldn't.  Why don't you give it to us and we'll find out.

DR. GRIFFIN:  We'll see.

MR. DUNN:  I appreciate -- you know, I'd just like to say I appreciate everybody's work on this board and in the tax credit committee, both in the past and in the future.

And I certainly understand that there's been some hard decisions made and perhaps some things said by some folks that I think they might regret.  Thank you much for your time.

MS. STINER:  Thank you.  Who's --
MS. BINGHAM: Isn't our next speaker Dr. Kilday?

MS. STINER: Mr. Kilday, while you're coming forward, the last speaker was Ms. Grimes. I don't think -- did she come back in? Well, Mr. Kilday, you have the honor of being last but not least.

MR. KILDAY: Thank you very much. That happens a lot. Thank you very much. I'm sorry there was a little confusion when we spoke earlier. We had the mayor pro tem from Cedar Park, Texas, and -- speaking on behalf of project number 57, which is sponsored by Diane Kilday and me. And it's called the Cedar Creek Townhomes.

And she has a sick relative and had to leave early. And we got a little crossed up. She wanted to read the letter from the mayor into the record, if we could do that.

MS. BINGHAM: Yes.

MR. KILDAY: If that would be permissible. And I'd like to mention, too -- one other thing real quick that there have been two mayors. The mayor just changed in May -- or in this month I guess. And Mayor George Denny -- I think most of the other applications there, along with mine, have a letter from George Denny, the former mayor, and also we have a council resolution from the former mayor.
And he was defeated by Mayor Bob Young just recently. And so we have a letter from the new mayor, Bob Young, that we also wanted to read into the record. And we wish no ill on any of the other projects. We're just trying to do the best we can for ours. Dear members --

MR. BETHEL: So then, like Mr. Smith, you're promoting your project then.

MR. KILDAY: Yes, sir.

MR. BETHEL: I mean, he said he wasn't promoting his, I think.

MR. KILDAY: Diane Kilday's project.

MR. BETHEL: Yes.

MR. KILDAY: "Dear members, It is with great disappointment that I am unable to appear before you today to testify personally on behalf of Cedar Creek Townhomes, number 57 -- project number 57, located at 1456 East Whitestone Boulevard in Cedar Park, Texas.

"As mayor of Cedar Park, I have made affordable housing a priority and am passionate about seeking out quality affordable housing projects for Cedar Park. I believe this project, Cedar Creek Townhomes, can provide the quality that the people of Cedar Park deserve.

"Cedar Park, Texas, is one of the fastest growing cities in America with a tremendous population increase since the early 1990s. Jobs are being created by
the thousands, but there is no quality affordable housing for residents of this area.

"This project is located in the growth corridor, FM 1431 and 183A, going over to Highway 35. And it would provide housing for those citizens who make up a large number of Cedar Park residents, the working class. There are -- these are the residents who keep Cedar Park running by working for us in retail and restaurants, not in high tech industry, necessarily.

"These hard working citizens need to be able to afford quality housing for themselves and their families. The particular project would provide 144 residences which are low density and high quality home sites on ten acres offering an abundance of amenities and features.

"The location of the proposed project is ideal as it would have easy access in all directions from FM 1431 east to I-35 and U.S. 183 South to Austin and north to Temple and Killeen area.

"This project fits with the city's comprehensive plan, and is located near Cedar Park's projected new downtown area just across the street.

"I would urge you, as members of the Low Income Housing Tax Credit Committee, to look closely at the application for this project in Cedar Park, Texas, and grant these tax credits for this much needed project.
"I have attached a copy of the city council resolution in which every member of the city council showed support. I appreciate your consideration in this matter. Sincerely, Bob Young, Mayor of Cedar -- City of Cedar Park."

Thank you for letting me read that. And I'll ask if there are any questions. I'd be glad --

MS. BINGHAM: Thank you, Mr. Kilday.
MR. KILDAY: Thank you.
MS. BINGHAM: Do we have any other --
MS. STINER: No, Madam Chair. That's the end of the public speakers.
MS. BINGHAM: I would also, just for the audience -- you probably are aware of our next -- who has a copy of the --
MS. STINER: Tax credit --
MS. BINGHAM: -- tax credit --
MS. STINER: Public hearings?
MR. BREWER: [indiscernible], Margie.
MS. BINGHAM: I have mine. The next public hearing is on -- is tomorrow, Saturday, May 20, in the city council chambers of the city of San Antonio.
The next hearing is in Houston on Saturday, May 27, in the original city hall chamber at 901 Bagby [phonetic], 10:00 a.m.
And the last public hearing will be in Dallas on Saturday, June 3, at 10:00 a.m. at the city council chambers in Dallas. That's the last public hearing.

And, of course, the board meeting will be July for tax credits.

That concludes all of our speakers. Do we have any of the board members who would like to do their speech? If not, thank you.

I don't think -- this is a hearing, so I don't know if we need a motion to adjourn or not. But we stand adjourned anyway.

(Whereupon, at 12:25 p.m., the public hearing was concluded.)
CERTIFICATE

MEETING OF: Low Income Housing Tax Credit Committee
Public Hearing
LOCATION: Austin, Texas
DATE: May 19, 2000

I do hereby certify that the foregoing pages, numbers 1 through 110, inclusive, are the true, accurate, and complete transcript prepared from the verbal recording made by electronic recording by Penny Bynum before the Texas Department of Housing and Community Affairs.

05/30/00
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