



Member driven.
Community focused.

May 14, 2020, 1:48 PM

Affordable Housing Program

1 / 37

Application ID: 2020A002454

Sponsor Information

Organization Name	Fort Bend County Women's Center		
Address	P.O. Box 183, 501 Hwy. 90a East		
City	Richmond	State	TX
Zip Code	77406		
What is the sponsor's organization type?	501(c)3 Non Profit		
What is the sponsor's involvement in the project?	Management of Development		
Does the sponsor have an ownership interest in the project?	Yes		
Does the sponsor receive at least 25% of the total developer's fees?	Yes		
Name	Mrs. Vita Goodell	Job Title	CEO
Phone	8327557077	Fax	
Email	vgoodell@fbwc.org		

Member Information

Organization Name	CommunityBank of Texas, N.A.		
Name	Ms. Brandi M. Gregg	Job Title	EVP, Chief Compliance Officer
Phone	832-214-3126	Fax	832-214-3144
Email	bgregg@cbotx.com		
Mailing Address	9 Greenway Plaza Suite 110 Houston, TX 77046		

Project Location

Physical Address	[REDACTED]		
City	[REDACTED]	State	TX
Zip Code	[REDACTED]	County	Fort Bend County
Census Tract Number	[REDACTED]		
Metropolitan Statistical Area(MSA)			Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area
Are any of the units located in rural communities?		No	
Will the project have more than one location?		No	
Are any of the units located on tribal land?		No	

Project Information

Specify a Name for your project	Fort Bend Women's Center Survivor Homes
Type of Application	Rental
Median Income Source	HUD
Unit Type	SingleFamily
Is this a lease to purchase project?	No
Is there more than 1 member involved in the project?	No

Please provide a detailed description of your project.

Established in 1980, Fort Bend Women's Center (FBWC) is a nonprofit, 501(c)3 organization whose mission is to assist survivors of domestic violence and sexual assault and their children to find safety and self-sufficiency, while striving to prevent violence against women. FBWC has served over 50,000 survivors from Fort Bend, Harris and surrounding Counties. It operates the only crisis hotline and emergency shelter for survivors of domestic violence and sexual assault in Fort Bend County. It is also the only significant provider of rape crisis services in the Region. The Emergency Shelter serves survivors who are in immediate need of crisis intervention, providing temporary residence for up to 65 survivors and children. In addition, FBWC acquired Rio Bend, a Community for longer term housing assistance and wrap around services. In February 2020, 24 families moved into the newly remodeled apartments at the community, with three additional units on the schedule to be completed in the near- future. FBWC is seeking funding to construct an additional 22 new units, for a combined total of 49 units to serve more survivors and their children.

- Over 95% of survivors we serve are at or below the Federal Poverty Level.
- All are homeless, fleeing or attempting to flee danger, in emergency shelter or living in conditions that are not safe or appropriate for them and their children.
- On average 37% are Black or African American, 36% are Hispanic or Latino, 21% are white, 3% are Asian and 3% are other.
- The majority have one or more children to support. -They have no other resources
- e.g. family, friends, financial reserves, beyond Fort Bend Women's Center.
- Most have complex psychological, emotional and physical needs resulting in even greater barriers to safety and self-sufficiency.

When survivors and their children are ready to exit the emergency shelter and transition to independence, one of the chief factors that could cause them to return to their abuser is the inability to find an affordable place to live. Since 1999, Fort Bend Women's Center has had sustainable funding available to provide rental assistance to survivors so that they can work toward independence and self-sufficiency.

The Fort Bend Women's Center (FBWC) Rio Bend Community was acquired to serve homeless survivors who are on FBWC's Wellness & Stability Program which serves clients who have disabling mental and physical health diagnoses e.g. depression, anxiety, Traumatic Brain Injury, Post-Traumatic Stress Disorder, as a result of abuse. These women and children are among the most vulnerable clients served by FBWC.

The Rio Bend Community currently provides housing for 24 families, with 3 more units coming on line soon, and with access to onsite supportive programs to improve survivor outcomes. FBWC programs at the Community support the efforts of survivors to live independently of their abusers. These programs include; dedicated case management, individual and group counseling, neuro-feedback training for mental illness and brain injury, employment/workforce development support, financial literacy education, child care, after school and out of school services, child mentoring, transportation assistance, help accessing public and legal assistance and access to free clothing, household goods and furniture from the FBWC PennyWise Resale Store.

The FBWC Rio Bend Community consists of 29.94 acres in [REDACTED] and includes developed and undeveloped land. The Rio Bend Property is ideal in terms of its size, location, and features. It is in a secure neighborhood with convenient access to schools as well as to a variety of services that benefit our client families. The many unique features of this property are allowing Fort Bend Women's Center to develop the unified housing and services hub that we have long envisioned. The two phased capital campaign includes purchasing the property, converting the existing group homes into 27 units and building 22 additional newly constructed units to provide

housing for a total of 49 families. FBWC currently works in collaboration with numerous nonprofits and support service providers to utilize the amenities at Rio Bend to benefit survivors and children that currently don't have access to high quality programs and facilities. The long- term vision is to break the cycle of domestic violence through providing housing and much needed programming and support services for survivors and their children so that they can become independent and free from abuse.

Specifically, FBWC is requesting funding to construct 22 new units to house domestic violence survivors and their children. 16 of the units will be one bedroom, (four units per building). The remaining 6 units will be two bedrooms, (three units per building). Since 1999, Fort Bend Women's Center has received funding to provide rental assistance for survivors so they can work toward independence and self-sufficiency. This funding will cover operating expenses for the Rio Bend Community resulting in long- term sustainability and will allow for a reserve for maintenance and expansion of programs.

Use of AHP Funds ONLY (Check all that apply)

New Construction

Project Total Units: 22

Project Total Costs: \$4,082,000.00

Direct Grant Amount \$236,500.00

If your cost per unit exceeds our guidelines, please explain.

Sponsor Capacity

Please describe the sponsor's experience with this type of project. If this is the sponsor's first project of this type, provide evidence of ability to complete the project. If there is a consultant on the project, please address the sponsor's capacity to respond to financial and operational questions on an ongoing basis throughout the compliance period.

Since 1980, Fort Bend Women's Center has served over 50,000 survivors of domestic violence and sexual assault. Since 1999, FBWC has had sustainable funding available to provide rental assistance to survivors so that they can work toward independence and self-sufficiency. FBWC employs a housing director and 3 case managers that assist homeless survivors find housing and sustain occupancy due to the programs and guidance provided by FBWC staff.

54% of the Rio Bend Community Project capital campaign budget has been raised to date. Eight existing group homes have been remodeled into 24 units which now house survivors and their children. All FBWC programs and services (excluding the emergency shelter) have been relocated to the community to provide supportive services for the housing community. FBWC employs a full-time property manager with 30 years of property, facilities and maintenance management experience.

FBWC has retained the project management company, Forney Construction, along with Curry Boudreaux Architects, who have extensive credentials and experience working with non-profits on capital/construction projects. They will efficiently manage the site planning and develop high-quality work that will be completed on time and on budget.

Has the sponsor had projects previously awarded through other FHLBanks? If yes, please provide the name of the FHLBanks along with the project number(s).

no

Has the sponsor, owner, or developer ever had a project in default, foreclosure or had subsidy recaptured involuntarily? If yes, provide the facts and circumstances surrounding the default or foreclosure.

no

Have the project sponsor and project owner filed all required federal and state tax returns and paid all federal, state and other material taxes?

If no, provide the facts and circumstances.

yes

Are there any legal actions pending against the project sponsor, project owner or project itself?

If yes, provide the facts and circumstances.

no

Describe the qualifications of the personnel involved in this project or attach resumes. Please include names, titles, and experience.

Leadership- FBWC has a dedicated, highly experienced leadership team, supported by a committed and active Board of Directors, all of whom support FBWC financially. Chief Executive Officer (Vita Goodell) - B.S. Psychology, M.B.A. Finance, 25 years of experience in nonprofit leadership; Chief Programs Officer Josh Brown- B.S. Psychology, M.B.A. Social Work and Licensed Clinical Social Worker, 12 years of leadership experience; Chief Financial Officer (Donna Ramirez) - 26 years of experience in administration, finance, and accounting; Chief External Affairs Officer (Leslie Wendland) - B.S. Business and Management, 10 years of experience in Non-profit Leadership, 20 years in management and marketing with corporate entities. Property Manager and Facilities Director- Dennis Dowell,- B.S., Business Administration, 30 years of Property and Facilities management experience.

Site Control and Zoning

Zoning Designation

Have the site(s) been zoned for the proposed use? Yes

Control & Acquisition Information

Does the sponsor have control of the site(s)? Yes

Site Control is via: Warranty Deed

Project History

Does the member have any past or present financial or ownership interest in any portion of this project?	No
Is the property for this project being acquired from a related party?	No
Have funds for this project been requested from any other Federal Home Loan Bank?	No

Target Groups

Income Targeting

Very Low Income	16
Low Income	6
Moderate Income	0
Above 80% of Median Income	0
Total Number of Units in Project	22

Number of Units

Single Room Occupancy(SRO)	0
Group Beds	0
Rehab	0
Households at or below 30% of Median Income	7

Other Targeting

Special Needs	14
Homeless	14

Will the units identified for the homeless provide for a transition period of at least 6 months? Yes

Please identify the referral source(s) and the source of funding for specialized services to be provided for the homeless.

Referral sources include the FBWC 24/7 emergency hotline for victims of domestic violence and sexual assault. The police and sheriffs departments. The court system and the regional Coordinated Access housing placement service. Funding sources include VOCA, HUD and HHSC.

Does your project involve Non-Housing Space? No

Does your project involve Commercial Space? No

Project Timeline

Commence AHP Funds Draw Down	02/01/2021
Site or Home Acquisition	11/15/2018
All Funding Sources Requested(excluding AHP)	07/31/2020
All Funding Sources Secured(excluding AHP)	12/31/2020
Construction/Rehabilitation Begins	01/04/2021
Construction/Rehabilitation Completed	11/30/2021
Lease Up Commences	10/31/2021
Lease Up Completed	11/30/2021
Date AHP Funds Drawn Down	06/30/2021
Project Completed	11/01/2023

Source of Funds

Name of Funding Source	Permanent Sources Amount	Interim Sources Amount	Type	Descr. Code	Rate (%)	Term (Months)	Amort Term (Months)	Soft Debt?	Annual Payment	Status
AHP Grant	\$236,500.00	\$0.00	Grant	20	0	0	0	No		Requested
HOME	\$440,000.00	\$0.00	Grant	11	0	0	0	No		Requested
Foundations	\$1,355,500.00	\$0.00	Grant	7	0	0	0	No		Not Yet Requested
Member Financing	\$1,700,000.00	\$0.00	Loan	16	4.25	60	300	No	\$110,514.57	Requested
Charitable	\$350,000.00	\$0.00	Grant	27	0	0	0	No		Not Yet Requested
TOTAL Sources of Funds	\$4,082,000.00	\$0.00								

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|--------------------------------------|----------------------------------|---------------------------------------|--|
| 1. Loans - Sources other than Member | 7. Foundations | 15. Member Financing - Permanent Loan | 23. State Subsidy |
| a. 1st Mortgage | 8. Preservation Tax Credits | a. 1st Mortgage | 24. Local Subsidy |
| b. 2nd Mortgage | 9. CDBG | b. 2nd Mortgage | 25. FHA |
| 2. Low Income Housing Tax Credits | 11. HOME | 16. Member Financing - Construction | 26. Member Contribution through Grant or In-Kind Service |
| 3. Other Finances | 12. Owner Equity | 17. Member Financing - Bridge Loan | 27. Charitable |
| a. 1st Mortgage | 13. Section 8 | 18. Member Financing - Tax Credits | 28. Reduced Closing Costs |
| b. 2nd Mortgage | 14. Other (Please explain below) | 20. AHP Grant | 29. Tax-Exempt Revenue Bonds |
| | | 22. Federal Housing Programs | |

Are tax credits or tax-exempt bonds included in your source of funds? No

Donated Property

Does this project involve any donated property? No

Use of Funds

Usage	AHP(\$)	Other Source(\$)	Total(\$)
Acquisition	\$0.00	\$0.00	\$0.00
Predevelopment/Infrastructure	\$0.00	\$396,750.00	\$396,750.00
Architect/Engineering	\$0.00	\$393,250.00	\$393,250.00
Construction	\$236,500.00	\$2,890,500.00	\$3,127,000.00
Rehabilitation	\$0.00	\$0.00	\$0.00
Developer Fee	\$0.00	\$65,000.00	\$65,000.00
Consultant Fee	\$0.00	\$0.00	\$0.00
Interim Financing Costs	\$0.00	\$0.00	\$0.00
Reserves	\$0.00	\$100,000.00	\$100,000.00
Other	\$0.00	\$0.00	\$0.00
Total Costs	\$236,500.00	\$3,845,500.00	\$4,082,000.00

Please explain how you determined the estimated dollar amount for each category. (i.e. Purchase and Sale Contract, Construction Contract, etc.)

The dollar amounts are based on a projected budget provided by the project management company Forney Construction.

Rental Affordability Worksheet

	# of Units	# of Bedrooms per Unit	Persons per Unit	Median Income Target %	Adjusted Income	Tenant Rent	Rent Subsidy	Total Rent	Rent as % of Income
	13	1	1.5	50.00%	\$28,650.00	\$200.00	\$708.00	\$908.00	8.38%
	3	1	1.5	60.00%	\$34,380.00	\$250.00	\$658.00	\$908.00	8.73%
	3	2	3	50.00%	\$34,350.00	\$300.00	\$796.00	\$1,096.00	10.48%
	3	2	3	60.00%	\$41,220.00	\$350.00	\$746.00	\$1,096.00	10.19%
Total	22								

Please indicate if the rent subsidy is secured and explain the terms and conditions.

Rent subsidy is secured through HUD Permanent Supportive Housing funds

Pro Forma Entry

Does your project have a Social Service OR Commercial Component that is receiving subsidized income (i.e Medicaid fees, Commercial Income)? Yes

Please refer to the "Required Documents: Rental Project" link on the Welcome to AHP page for additional information on how to best answer this question.

Housing Pro Forma Information

Vacancy Rate	6.00%
Increase Rent Rate	2.00%
Expense Growth Rate	3.00%

Income

Operating Grants/Donations	\$0.00
Other Income	\$0.00

Expenses

Property Insurance	\$7,126.00
Property Taxes	\$0.00
Utilities (Electric, Gas, Water, Sewer, Trash)	\$40,000.00
Advertising & Marketing	\$0.00
Repairs & Maintenance	\$30,000.00
Management Fee	\$15,000.00
GroundsKeeping	\$3,000.00
Administrative	\$3,000.00
Professional	\$0.00
Other	\$0.00
Total Operating Expenses	\$98,126.00

Please explain how you determined each of the stated expenses (i.e. property management agent, currently operated project in the area, etc.)

As a nonprofit property taxes are not assessed. There is no need for advertising or marketing as the occupancy will remain high due to the demand for housing for homeless domestic violence victims and their children.

Service Pro Forma Entry

Services Pro Forma Information

Income Growth Rate	2.00%
Expense Growth Rate	3.00%

Income

Service Income	\$0.00
Operating Grants/Donations	\$185,000.00
Other Income	\$0.00

Please indicate the source of the income and the status of the commitment

Existing grants with long-term relationships from HUD and HHSC .

Expenses

Insurance	\$1,107.00
Professional Services	\$96,002.00
Other Payroll	\$43,656.00
Laundry Services	\$0.00
Equipment Maintenance	\$1,800.00
Food Costs	\$0.00
Transportation	\$12,875.00
Administration & Office	\$2,025.00
Other Fringe Services	\$0.00
Other	\$0.00
Total Service Expenses	\$157,465.00

Please explain how you determined each of the stated expenses:

Expenses were based on actual costs to run the social work programs.

Pro Forma Net Operating Income

Income	Year 1	Year 2	Year 3	Year 4	Year 5
Rental Income	\$253,248.00	\$258,312.95	\$263,479.19	\$268,748.78	\$274,123.75
Vacancy	\$15,194.88	\$15,498.78	\$15,808.75	\$16,124.93	\$16,447.42
Oper. Grants/ Donations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Effective Gross Income	\$238,053.12	\$242,814.17	\$247,670.44	\$252,623.86	\$257,676.33
Expense					
Property Insurance	\$7,126.00	\$7,339.78	\$7,559.97	\$7,786.77	\$8,020.37
Property Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Utilities (Electric, Gas, Water, Sewer, Trash)	\$40,000.00	\$41,200.00	\$42,436.00	\$43,709.08	\$45,020.35
Advertising & Marketing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Repairs & Maintenance	\$30,000.00	\$30,900.00	\$31,827.00	\$32,781.81	\$33,765.26
Management Fee	\$15,000.00	\$15,450.00	\$15,913.50	\$16,390.90	\$16,882.63
Groundskeeping	\$3,000.00	\$3,090.00	\$3,182.70	\$3,278.18	\$3,376.53
Administrative	\$3,000.00	\$3,090.00	\$3,182.70	\$3,278.18	\$3,376.53
Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Operating Expenses	\$98,126.00	\$101,069.78	\$104,101.88	\$107,224.92	\$110,441.66
Reserves					
Replacement	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00
Total Reserves	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00
Total Expenses	\$104,726.00	\$107,669.78	\$110,701.88	\$113,824.92	\$117,041.66
Net Operating Income	\$133,327.12	\$135,144.39	\$136,968.56	\$138,798.94	\$140,634.66

Pro Forma Net Operating Income

Income	Year 6	Year 7	Year 8	Year 9	Year 10
Rental Income	\$279,606.22	\$285,198.34	\$290,902.31	\$296,720.34	\$302,654.75
Vacancy	\$16,776.37	\$17,111.90	\$17,454.14	\$17,803.22	\$18,159.29
Oper. Grants/ Donations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Effective Gross Income	\$262,829.84	\$268,086.44	\$273,448.19	\$278,917.12	\$284,495.47
Expense					
Property Insurance	\$8,260.99	\$8,508.82	\$8,764.08	\$9,027.00	\$9,297.81
Property Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Utilities (Electric, Gas, Water, Sewer, Trash)	\$46,370.95	\$47,762.09	\$49,194.95	\$50,670.79	\$52,190.91
Advertising & Marketing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Repairs & Maintenance	\$34,778.21	\$35,821.56	\$36,896.21	\$38,003.09	\$39,143.19
Management Fee	\$17,389.11	\$17,910.78	\$18,448.11	\$19,001.55	\$19,571.59
Groundskeeping	\$3,477.82	\$3,582.16	\$3,689.62	\$3,800.31	\$3,914.32
Administrative	\$3,477.82	\$3,582.16	\$3,689.62	\$3,800.31	\$3,914.32
Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Operating Expenses	\$113,754.91	\$117,167.56	\$120,682.59	\$124,303.05	\$128,032.15
Reserves					
Replacement	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00
Total Reserves	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00
Total Expenses	\$120,354.91	\$123,767.56	\$127,282.59	\$130,903.05	\$134,632.16
Net Operating Income	\$142,474.94	\$144,318.88	\$146,165.59	\$148,014.06	\$149,863.31

Pro Forma Net Operating Income

Income	Year 11	Year 12	Year 13	Year 14	Year 15
Rental Income	\$308,707.81	\$314,882.00	\$321,179.62	\$327,603.22	\$334,155.25
Vacancy	\$18,522.47	\$18,892.92	\$19,270.78	\$19,656.19	\$20,049.32
Oper. Grants/ Donations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Effective Gross Income	\$290,185.34	\$295,989.09	\$301,908.84	\$307,947.03	\$314,105.94
Expense					
Property Insurance	\$9,576.75	\$9,864.05	\$10,159.97	\$10,464.77	\$10,778.71
Property Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Utilities (Electric, Gas, Water, Sewer, Trash)	\$53,756.64	\$55,369.34	\$57,030.41	\$58,741.33	\$60,503.56
Advertising & Marketing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Repairs & Maintenance	\$40,317.48	\$41,527.00	\$42,772.81	\$44,056.00	\$45,377.67
Management Fee	\$20,158.74	\$20,763.50	\$21,386.41	\$22,028.00	\$22,688.84
Groundskeeping	\$4,031.75	\$4,152.70	\$4,277.28	\$4,405.60	\$4,537.77
Administrative	\$4,031.75	\$4,152.70	\$4,277.28	\$4,405.60	\$4,537.77
Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Operating Expenses	\$131,873.11	\$135,829.30	\$139,904.16	\$144,101.28	\$148,424.31
Reserves					
Replacement	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00
Total Reserves	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00
Total Expenses	\$138,473.11	\$142,429.30	\$146,504.16	\$150,701.28	\$155,024.31
Net Operating Income	\$151,712.23	\$153,559.80	\$155,404.69	\$157,245.75	\$159,081.62

Services Pro Forma Net Operating Income

Income	Year 1	Year 2	Year 3	Year 4	Year 5
Service Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Oper. Grants/ Donations	\$185,000.00	\$188,700.00	\$192,473.98	\$196,323.45	\$200,249.92
Other Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Effective Gross Income	\$185,000.00	\$188,700.00	\$192,473.98	\$196,323.45	\$200,249.92
Expenses					
Insurance	\$1,107.00	\$1,140.21	\$1,174.42	\$1,209.65	\$1,245.94
Professional Services	\$96,002.00	\$98,882.05	\$101,848.52	\$104,903.97	\$108,051.09
Other Payroll	\$43,656.00	\$44,965.68	\$46,314.65	\$47,704.09	\$49,135.21
Laundry Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Equipment Maintenance	\$1,800.00	\$1,854.00	\$1,909.62	\$1,966.91	\$2,025.92
Food Costs	0.00	0.00	0.00	0.00	0.00
Transportation	\$12,875.00	\$13,261.25	\$13,659.09	\$14,068.86	\$14,490.92
Administration & Office	\$2,025.00	\$2,085.75	\$2,148.32	\$2,212.77	\$2,279.16
Other Fringe Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Operating Expenses	\$157,465.00	\$162,188.94	\$167,054.62	\$172,066.23	\$177,228.23
Net Service Income	\$27,535.00	\$26,511.06	\$25,419.36	\$24,257.22	\$23,021.69

Services Pro Forma Net Operating Income

Income	Year 6	Year 7	Year 8	Year 9	Year 10
Service Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Oper. Grants/ Donations	\$204,254.92	\$208,340.03	\$212,506.83	\$216,756.95	\$221,092.08
Other Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Effective Gross Income	\$204,254.92	\$208,340.03	\$212,506.83	\$216,756.95	\$221,092.08
Expenses					
Insurance	\$1,283.32	\$1,321.82	\$1,361.47	\$1,402.31	\$1,444.38
Professional Services	\$111,292.61	\$114,631.39	\$118,070.33	\$121,612.43	\$125,260.80
Other Payroll	\$50,609.26	\$52,127.54	\$53,691.36	\$55,302.10	\$56,961.16
Laundry Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Equipment Maintenance	\$2,086.69	\$2,149.29	\$2,213.77	\$2,280.19	\$2,348.59
Food Costs	0.00	0.00	0.00	0.00	0.00
Transportation	\$14,925.65	\$15,373.42	\$15,834.62	\$16,309.66	\$16,798.95
Administration & Office	\$2,347.53	\$2,417.96	\$2,490.49	\$2,565.21	\$2,642.16
Other Fringe Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Operating Expenses	\$182,545.06	\$188,021.42	\$193,662.05	\$199,471.89	\$205,456.06
Net Service Income	\$21,709.86	\$20,318.61	\$18,844.78	\$17,285.06	\$15,636.02

Services Pro Forma Net Operating Income

Income	Year 11	Year 12	Year 13	Year 14	Year 15
Service Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Oper. Grants/ Donations	\$225,513.92	\$230,024.20	\$234,624.69	\$239,317.16	\$244,103.50
Other Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Effective Gross Income	\$225,513.92	\$230,024.20	\$234,624.69	\$239,317.16	\$244,103.50
Expenses					
Insurance	\$1,487.72	\$1,532.35	\$1,578.32	\$1,625.67	\$1,674.44
Professional Services	\$129,018.63	\$132,889.19	\$136,875.84	\$140,982.12	\$145,211.58
Other Payroll	\$58,670.00	\$60,430.10	\$62,243.00	\$64,110.29	\$66,033.59
Laundry Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Equipment Maintenance	\$2,419.05	\$2,491.62	\$2,566.37	\$2,643.36	\$2,722.66
Food Costs	0.00	0.00	0.00	0.00	0.00
Transportation	\$17,302.92	\$17,822.01	\$18,356.66	\$18,907.37	\$19,474.58
Administration & Office	\$2,721.43	\$2,803.07	\$2,887.16	\$2,973.78	\$3,062.99
Other Fringe Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Operating Expenses	\$211,619.75	\$217,968.33	\$224,507.36	\$231,242.58	\$238,179.83
Net Service Income	\$13,894.17	\$12,055.88	\$10,117.33	\$8,074.58	\$5,923.67

Pro Forma Debt Services

Hard Debt					
Loans	Principal	Rate	Amortizing Term (Months)	Monthly Payment	Annual Payment
Member Financing	\$1,700,000.00	4.25%	300	\$9,209.55	\$110,514.57
Totals					\$110,514.57

Soft Debt					
Loans	Principal	Rate	Amortizing Term (Months)	Monthly Payment	Annual Payment
Totals					\$0.00

Annual Debt Summary	
Debt Service	Amount
Annual Hard Debt	\$110,514.57
Annual Soft Debt	\$0.00
Total Annual Debt Service	\$110,514.57

Annual Debt Summary								
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
Net Operating Income	\$133,327.12	\$135,144.39	\$136,968.56	\$138,798.94	\$140,634.66	\$142,474.94	\$144,318.88	\$146,165.59
Total Debt Service	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57
Cash Flow	\$22,812.55	\$24,629.82	\$26,453.99	\$28,284.36	\$30,120.08	\$31,960.36	\$33,804.30	\$35,651.02
Debt Coverage Ratio	1.2064	1.2229	1.2394	1.2559	1.2725	1.2892	1.3059	1.3226

Annual Debt Summary							
	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Net Operating Income	\$148,014.06	\$149,863.31	\$151,712.23	\$153,559.80	\$155,404.69	\$157,245.75	\$159,081.62
Total Debt Service	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57	\$110,514.57
Cash Flow	\$37,499.49	\$39,348.74	\$41,197.66	\$43,045.22	\$44,890.11	\$46,731.18	\$48,567.05
Debt Coverage Ratio	1.3393	1.3561	1.3728	1.3895	1.4062	1.4229	1.4395

Key Participants

Participant Role / Ownership Pct	Organization Name	Contact Name/Title	Address	Phone/ Fax/ Email
Project Owner 100.0000%	Fort Bend County Women's Center	Vita Rogers Goodell CEO	501 Hwy 90A East Richmond, TX 77406	PH:8327557077 FX: vgoodell@fbwc.org

Are there any related party affiliations between the owner, developer, contractor, architect, consultant and/or managing agent?

No

Empowerment

Yes	Employment/Workforce Development - Note, Referral of residents to services is inadequate to qualify for points.
Yes	Financial Literacy Education
Yes	On-Site Daycare Services
Yes	After School or Out-of-School Services

Service Providers

Is the sponsor providing ALL of the selected services on the empowerment page? Yes

First District Priority

Special Needs Units	
% Units reserved for special needs households:	63.64%
Elderly:	No
Disabled:	Yes
Recovering from Physical Abuse:	Yes
Recovering from Substance Abuse:	No
HIV/AIDS Positive:	No
Economic Diversity	
Note: The intent of economic diversity is to encourage the creation/retention of housing of lower income households in higher income areas or to encourage creation/retention of housing of higher income households in lower income areas.	
Is your project located in a census tract where the median income in that census tract is no more than 80% of the Metropolitan Statistical Area (MSA) median income, and at least 20% of the project's units are market rate?	No
Is your project located in a census tract where the median income in that census tract is at least 100% of the Metropolitan Statistical Area (MSA) median income, and at least 20% of the project's units are reserved for very low-, low- or moderate-income households?	No
In-District	
How many units are located in the states of Arkansas, Louisiana, Mississippi, New Mexico or Texas (Bank's District)?	22
Rural Units	
How many units are in rural areas?	0
Please provide the rural town(s) or cities where these units are targeted	
<input type="text"/>	

Community Stability

Stability	
Does this project involve rehabilitating or converting an existing non-housing structure into housing (adaptive reuse)?	No
Rehabilitating existing structure(s) where at least 20% of the project units (or in the case of adaptive reuse, 20% of the existing square footage) are vacant, abandoned or foreclosed properties (not including vacant land). The rehabilitation shall result in those properties meeting or exceeding local building codes or the International Code Council (ICC) standards.	No
Does this project involve demolition of properties where at least 20% of the proposed units in the project shall be newly constructed in place of the demolished structures?	No
Does this project involve 100% new construction?	Yes
Are 100% of all project units either: 1) located within the geographic boundaries defined by a community revitalization plan adopted by the municipality, county or parish in which the project is located; or 2) part of an approved resolution from the Governing Body of the municipality, county or parish expressly setting forth that the Governing Body supports the AHP application and that the project supports their community revitalization efforts?	Yes
Preservation	
Does this project face expiring HUD Section 8 project-based rental assistance contracts, reach the end of a tax credit compliance period, or face expiring USDA-RD515 rental assistance contracts within two years after the AHP application deadline or is the project a Public Housing Development participating in the Rental Assistance Demonstration (RAD) program and is replacing the functionally obsolete units with new units or substantially renovated units in no less than a 1:1 exchange with the new project?	No
Does the project commit to preserve all of the affordable rental units after the expiration of such contract or the end of the tax credit compliance period?	No

Disclosure

Long Term Retention:

Legally recorded documents that insure the long term retention of applicable units assisted with AHP funds are a requirement of the Affordable Housing Program. Owner-occupied housing where a household receives AHP subsidy for purchase, or purchase in conjunction with rehabilitation must be retained as affordable for 5 years, and rental housing must be maintained as affordable for 15 years. If your project is approved, the Bank will work with applicants and sponsors to insure that the appropriate regulatory language is used.

Monitoring:

All member institutions and project sponsors are required to maintain records demonstrating the use of AHP funds, and, in the case of rental projects, information concerning the ongoing operations of projects through the end of the 15 year retention period. Projects will be monitored by the Federal Home Loan Bank of Dallas to insure program and application compliance.

Reporting:

Member institutions and sponsors are required to file periodic status reports about the project.

Recapture:

Member institution and sponsor certify that any proceeds of the direct grant and/or subsidized advance, which will not be, or cease to be, used for the purpose approved by the Federal Home Loan Bank of Dallas and the Federal Housing Finance Agency will be recaptured and the unused or improperly used funds will be returned to the Federal Home Loan Bank of Dallas.

Suspension and Debarment:

The Bank may, or the Finance Agency may order a Bank to, suspend or debar a member, project sponsor, project owner, or any material party from participation in the AHP if such party shows a pattern of noncompliance, or engages in a single instance of flagrant noncompliance, with the terms of an approved application for AHP subsidy or the AHP Regulations, including those provisions governing ongoing monitoring and compliance.

Certifications:

Member institution and sponsor certify that the information in the application is correct and that the grant received for this project will only be used for the purposes listed in the application. Any changes regarding the terms and conditions outlined in this application must be provided to the Bank in writing, and approved by the Bank prior to implementation.

Information Sharing:

Sponsor agrees that the Bank is authorized to verify with other parties and to make any investigation of the matters set forth in the application and this Disclosure Statement, either directly or through any agency or third party employed by the Federal Home Loan Bank of Dallas (Bank) for that purpose. The Bank may disclose to any other interested parties information as to the Bank's experiences or transactions with the sponsor (and project owner, to the extent such entity is different than sponsor) or with respect to the Project or other matters set forth in the application or this Disclosure Statement. Sponsor represents and warrants that it has obtained project owner's consent to share such information as set forth in this paragraph. Sponsor understands that the Bank will retain the application, this Disclosure Statement, and any other supporting information received, even if the Project is not selected to receive AHP subsidy. Sponsor further authorizes the Bank to provide any such interested party any information and documentation the Bank may decide in its sole discretion to provide with respect to the Project and all related material parties to the Project. These representations and authorizations extend not only to the Bank, but also to any investor in the Project with whom the Bank may share information, and the Federal Housing Finance Agency.

Required Documents

- Required documents can only be uploaded by the application initiator (creator). The reviewer of the application will be able to view the documents within the online application. The application and associated documents must be submitted to the Federal Home Loan Bank of Dallas by the application due date.
- A link to the detailed list of required documents for your application type is located at the Home Page of the AHP Online application or on the Required Documents page.

Qualifying Statements

Rental application

In order to be eligible for an Affordable Housing Grant, you must agree and adhere to the following requirements.

1. Requested AHP Grant funds do not exceed the maximum as stated in the Implementation Plan.
2. Fair Housing – The project, as proposed, must comply with applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Architectural Barriers Act of 1969, and must demonstrate how the project will be affirmatively marketed.
3. The AHP funds will likely be either drawn down or used to obtain other funding within 12 months of approval.
4. The project must be completed within 3 years of approval, except Native American projects which must be completed within 5 years of approval.
5. You have in place a legally enforceable mechanism to ensure this project will be affordable to families with incomes at the levels targeted in this application for a period of 15 years. (i.e. deed restriction or soft second mortgage).
6. At least 20% of the rental units will be targeted for the very low income families or individuals.
7. The tenant portion of the rent will be 30% or less of the targeted median income based on bedroom size for any units committed as "affordable" under the AHP guidelines.
8. The project may use AHP subsidies to refinance an existing mortgage loan, provided that the refinancing produces equity proceeds and such equity proceeds up to the amount of the AHP subsidy in the project shall be used only for the purchase, construction or rehabilitation of housing units.

Application Summary

Member		Sponsor Information	
Member Name:	CommunityBank of Texas, N.A.	Sponsor Name:	Fort Bend County Women's Center
State:	TX	State:	TX
Contact Name:	Ms. Brandi M. Gregg	Contact Name:	Mrs. Vita Goodell
Phone Number:	832-214-3126	Phone Number:	8327557077

Project Information

Project Name: Fort Bend Women's Center Survivor Homes

Project Location: [REDACTED]

Description: Established in 1980, Fort Bend Women's Center (FBWC) is a nonprofit, 501(c)3 organization whose mission is to assist survivors of domestic violence and sexual assault and their children to find safety and self-sufficiency, while striving to prevent violence against women. FBWC has served over 50,000 survivors from Fort Bend, Harris and surrounding Counties. It operates the only crisis hotline and emergency shelter for survivors of domestic violence and sexual assault in Fort Bend County. It is also the only significant provider of rape crisis services in the Region. The Emergency Shelter serves survivors who are in immediate need of crisis intervention, providing temporary residence for up to 65 survivors and children. In addition, FBWC acquired Rio Bend, a Community for longer term housing assistance and wrap around services. In February 2020, 24 families moved into the newly remodeled apartments at the community, with three additional units on the schedule to be completed in the near- future. FBWC is seeking funding to construct an additional 22 new units, for a combined total of 49 units to serve more survivors and their children.

- Over 95% of survivors we serve are at or below the Federal Poverty Level.
- All are homeless, fleeing or attempting to flee danger, in emergency shelter or living in conditions that are not safe or appropriate for them and their children.
- On average 37% are Black or African American, 36% are Hispanic or Latino, 21% are white, 3% are Asian and 3% are other.
- The majority have one or more children to support.
 - They have no other resources e.g. family, friends, financial reserves, beyond Fort Bend Women's Center.
- Most have complex psychological, emotional and physical needs resulting in even greater barriers to safety and self-sufficiency.

When survivors and their children are ready to exit the emergency shelter and transition to independence, one of the chief factors that could cause them to return to their abuser is the inability to find an affordable place to live. Since 1999, Fort Bend Women's Center has had sustainable funding available to provide rental assistance to survivors so that they can work toward independence and self-sufficiency.

The Fort Bend Women's Center (FBWC) Rio Bend Community was acquired to serve homeless survivors who are on FBWC's Wellness & Stability Program which serves clients who have disabling mental and physical health diagnoses e.g. depression, anxiety, Traumatic Brain Injury, Post-Traumatic Stress Disorder, as a result of abuse. These women and children are among the most vulnerable clients served by FBWC.

The Rio Bend Community currently provides housing for 24 families, with 3 more units coming on line soon, and with access to onsite supportive programs to

improve survivor outcomes. FBWC programs at the Community support the efforts of survivors to live independently of their abusers. These programs include; dedicated case management, individual and group counseling, neuro-feedback training for mental illness and brain injury, employment/workforce development support, financial literacy education, child care, after school and out of school services, child mentoring, transportation assistance, help accessing public and legal assistance and access to free clothing, household goods and furniture from the FBWC PennyWise Resale Store.

The FBWC Rio Bend Community consists of 29.94 acres in [REDACTED] and includes developed and undeveloped land. The Rio Bend Property is ideal in terms of its size, location, and features. It is in a secure neighborhood with convenient access to schools as well as to a variety of services that benefit our client families. The many unique features of this property are allowing Fort Bend Women's Center to develop the unified housing and services hub that we have long envisioned. The two phased capital campaign includes purchasing the property, converting the existing group homes into 27 units and building 22 additional newly constructed units to provide housing for a total of 49 families. FBWC currently works in collaboration with numerous nonprofits and support service providers to utilize the amenities at Rio Bend to benefit survivors and children that currently don't have access to high quality programs and facilities. The long- term vision is to break the cycle of domestic violence through providing housing and much needed programming and support services for survivors and their children so that they can become independent and free from abuse.

Specifically, FBWC is requesting funding to construct 22 new units to house domestic violence survivors and their children. 16 of the units will be one bedroom, (four units per building). The remaining 6 units will be two bedrooms, (three units per building). Since 1999, Fort Bend Women's Center has received funding to provide rental assistance for survivors so they can work toward independence and self-sufficiency. This funding will cover operating expenses for the Rio Bend Community resulting in long- term sustainability and will allow for a reserve for maintenance and expansion of programs.

AHP Amount Requested: \$236,500.00
 Type of Subsidy: Direct Grant
 Project Type: Rental
 Median Income Source: HUD
 Project Categories: New Construction

Scoring Information		
Question	Answer	Score
Donated Property		0
Does the project involve donated property?	No	
Sponsor Type		5
Ownership Interest (100%):	Yes	
For Profit:	No	
501(c)3:	Yes	
Tribal Authority:	No	
State or Local Agency:	No	
Housing Authority:	No	
Targeted Units		25
Very Low Income:	16	

Low Income:	6	
Moderate:	0	
Total:	22	
Empowerment		5
Employment/Workforce Development - Note, Referral of residents to services is inadequate to qualify for points.	Yes	
Financial Literacy Education	Yes	
On-Site Daycare Services	Yes	
After School or Out-of-School Services	Yes	
Community Stability		6
Does this project involve rehabilitating or converting an existing non-housing structure into housing (adaptive reuse)?	No	
Rehabilitating existing structure(s) where at least 20% of the project units (or in the case of adaptive reuse, 20% of the existing square footage) are vacant, abandoned or foreclosed properties (not including vacant land). The rehabilitation shall result in those properties meeting or exceeding local building codes or the International Code Council (ICC) standards.	No	
Will the renovations result in those buildings meeting or exceeding local building codes or the International Code Council (ICC) standards?	No	
Does this project involve demolition of properties where at least 20% of the proposed units in the project shall be newly constructed in place of the demolished structures?	No	
Does this project involve 100% new construction?	Yes	
Are 100% of all project units either: 1) located within the geographic boundaries defined by a community revitalization plan adopted by the municipality, county or parish in which the project is located; or 2) part of an approved resolution from the Governing Body of the municipality, county or parish expressly setting forth that the Governing Body supports the AHP application and that the project supports their community revitalization efforts?	Yes	
Does this project face expiring HUD Section 8 project-based rental assistance contracts, reach the end of a tax credit compliance period, or face expiring USDA-RD515 rental assistance contracts within two years after the AHP application deadline or is the project a Public Housing Development participating in the Rental Assistance Demonstration (RAD) program and is replacing the functionally obsolete units with new units or substantially renovated units in no less than a 1:1 exchange with the new project?	No	
Does the project commit to preserve all of the affordable rental units after the expiration of such contract or the end of the tax credit compliance period?	No	
First District Priority		10

First-time Homebuyer Units:	0	
Special Needs Units %:	63.64%	
Elderly:	No	
Disabled:	Yes	
Recovering from Physical Abuse:	Yes	
Recovering from Substance Abuse:	No	
HIV/AIDS Positive:	No	
Is your project located in a census tract where the median income in that census tract is no more than 80% of the Metropolitan Statistical Area (MSA) median income, and at least 20% of the project's units are market rate?	No	
Is your project located in a census tract where the median income in that census tract is at least 100% of the Metropolitan Statistical Area (MSA) median income, and at least 20% of the project's units are reserved for very low-, low- or moderate-income households?	No	
How many units are located in the states of Arkansas, Louisiana, Mississippi, New Mexico or Texas (Bank's District)?	22	
How many units are in rural areas?	0	
Please provide the rural town(s) or cities where these units are targeted		
Second District Priority		3
Rental Units:	22	
AHP Subsidy per Unit		9.25
AHP Grant amount per unit:	\$10,750.00	
Homeless Housing		5
Total units reserved for homeless housing plus 6 months transition period:	14	
Total Score		68.25

*This score is provided as a preliminary score only, and is subject to review and modification by the staff of the Federal Home Loan Bank of Dallas. Applicants may not rely on this score. It is meant wholly to provide preliminary guidance as to the merit of the application for the convenience of the applicant.

Explanations for Application Values Outside of the Limits

Audit Information

Date Changed	Page Name	User	Field Name	Previous Value	New Value
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