

# BUYER'S HOME INFORMATION HANDBOOK

## A at ST. JOHNS

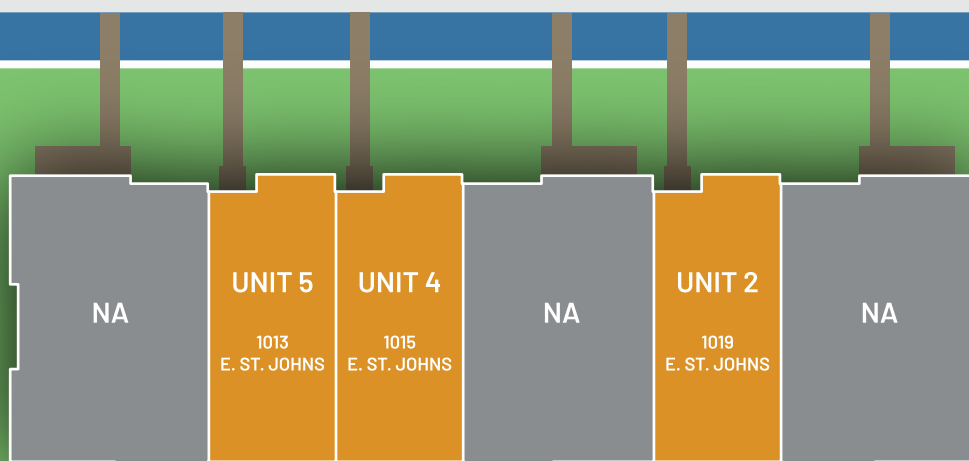


CAPITAL   
HOUSING

# SITE PLAN

E. ST. JOHNS AVE

PROVIDENCE AVE



## AFFORDABLE UNITS AVAILABLE FOR SALE:

Unit # 2, 4 & 5

Area: 1,202 sqft

Bed/Bath: 2/2

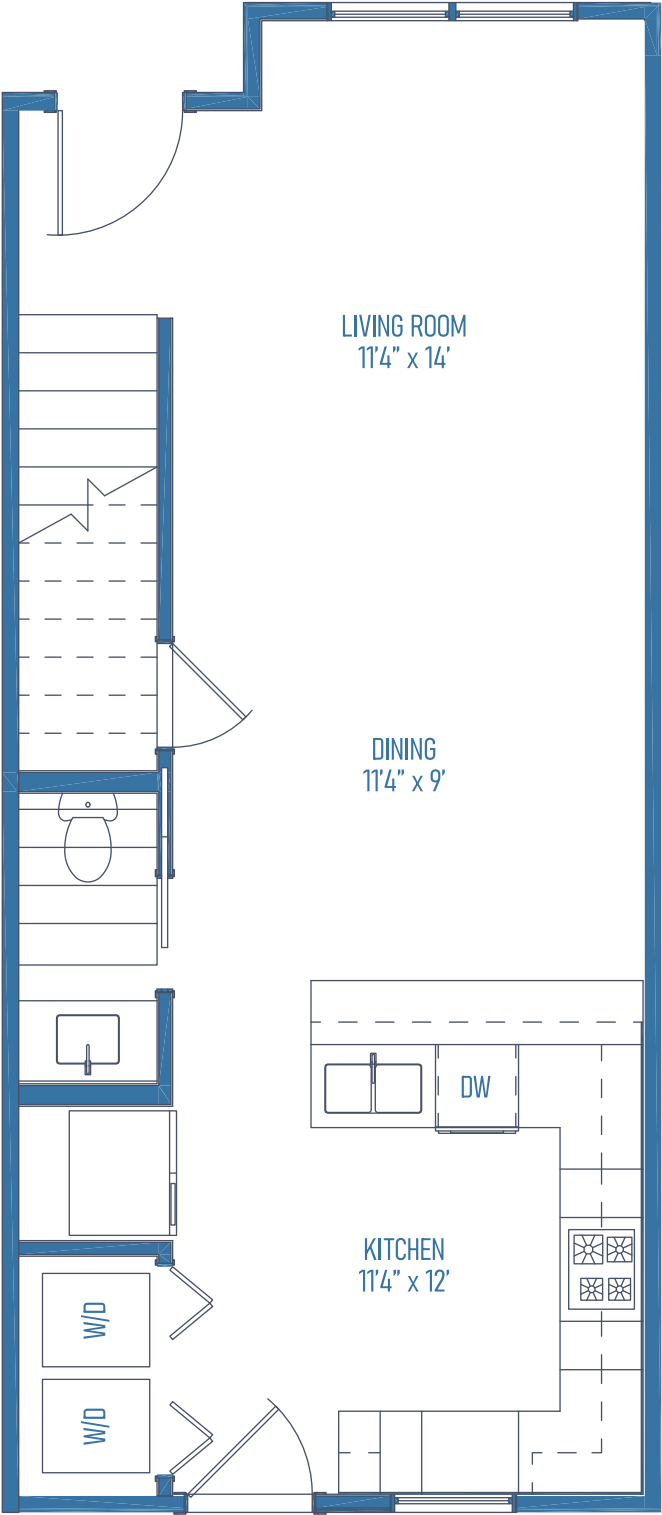
Sales price: \$245,800

Est. completion: December 2023

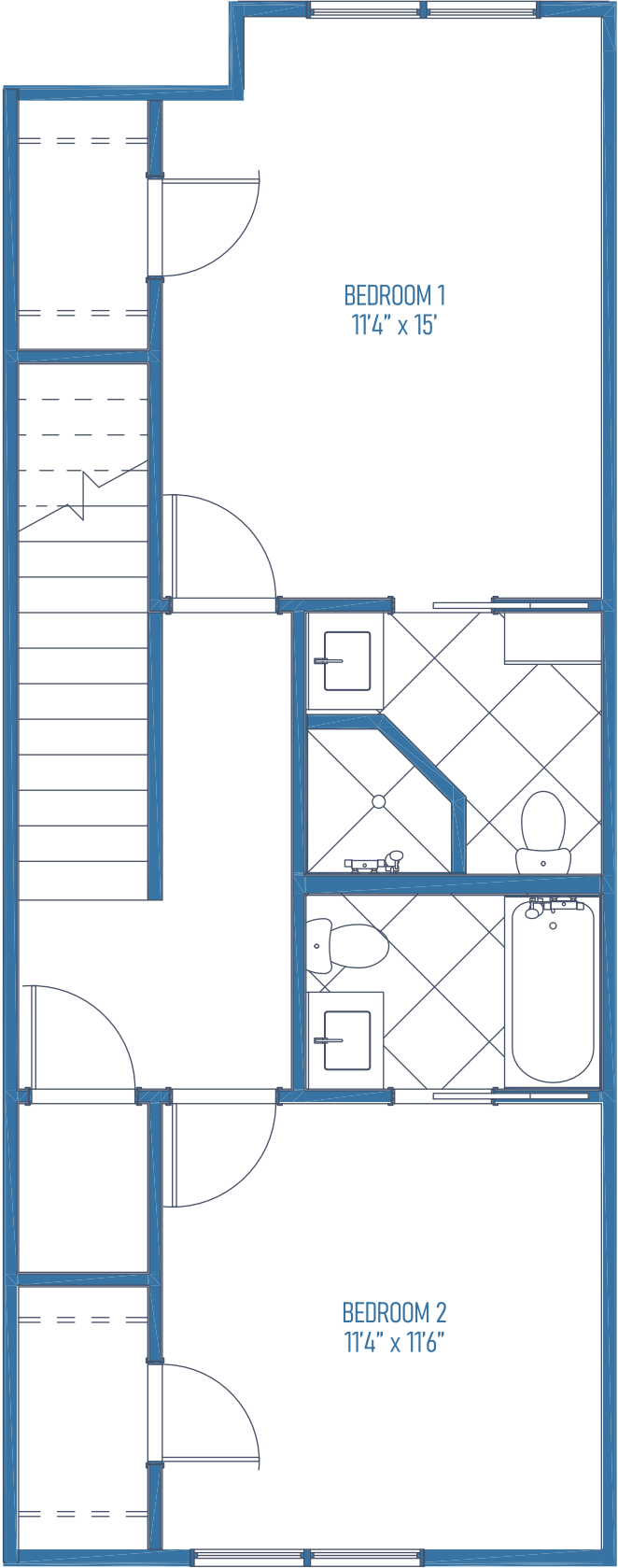
## MAXIMUM INCOME POLICY

Family Size	Maximum Household Income
1	\$ 65,450
2	\$ 74,800
3	\$ 84,150
4	\$ 93,450
5	\$ 100,950

# UNIT PLAN



1st floor



2nd floor

# UNIT FEATURES

## QUALITY INTERIOR FEATURES

- 9' first floor ceilings
- Two panel plank smooth doors
- Vinyl flooring in entry, family & wet areas
- Premium interior door hardware
- Premium light fixtures
- Square drywall corners
- Wood shelving in closets & linens
- Ceiling fans in all bedrooms & living/family
- 1/2 wall drywall stair railing

## KITCHEN

- Granite countertops with single bowl
- undermount stainless steel sink
- Decorative tile backsplash
- "Picture frame" cabinets with concealed hinges & matching molding
- Single lever faucet with vegetable sprayer
- Premium electric range
- Stainless steel dishwasher
- Stainless steel microwave vented to exterior
- 1/2 HP disposal
- Recessed can lighting

## BATHS

- Shower tub with raised shower head and 3x6 staggered white subway tile surround
- Recessed can light in bathrooms
- Vanities with integrated ceramic sinks

- White porcelain pedestal sink in half baths
- "Picture frame" cabinets with concealed hinges
- Classic two handle lavatory faucets
- Classic single handle shower & tub levers
- Exhaust fans in all baths and utility room
- Anti-scald tub and shower valves

## QUALITY EXTERIOR FEATURES

- White frame vinyl windows with double-paned, low emissivity glass & screens on operable portion
- 2 sides fiber cement siding
- Composition roofing shingles
- Professionally designed & installed landscape package
- Exterior light fixture on front and back doors
- Gutters on front and back of home

## ENERGY SAVING FEATURES

- Radiant barrier roof decking
- Vinyl frame windows with double-paned, low emissivity glass
- Programmable thermostat
- R-38 Blown ceiling insulation
- R-15 Blown exterior wall insulation system
- R-15 Acoustical fiberglass batts in partition walls and bathrooms
- R-8 air conditioning ductwork with mastic seal

# AREA INFORMATION

TRANSIT	WALK	DISTANCE
CapMetro # 300	1 min	400 ft
CapMetro # 485	2 min	300 ft
CapMetro # 10	10 min	0.5 mi
UNIVERSITIES	DRIVE	DISTANCE
University of Texas at Austin	10 min	4.9 mi
Austin Community College: Highland Campus	5 min	1.4 mi
Concordia University	24 min	17.6 mi
Huston-Tillotson	18 min	6.2 mi
Austin Community College: Eastview Campus	13 min	5.9 mi
PUBLIC SCHOOLS	DRIVE	DISTANCE
<b>AUSTIN ISD</b>		
Ridgetop Elementary	7 min	2.9 mi
Sadler Means YWLA Middle School	7 min	2.2 mi
McCallum High School	9 min	2.7 mi
Pickle Elementary	2 min	0.4 mi
<b>PFLUGERVILLE ISD</b>		
River Oaks Elementary	15 min	7.2 mi
Kelly Lane Middle School	20 min	16.2 mi
Hendrickson High School	22 min	16.3 mi
PARKS & RECREATION	DRIVE	DISTANCE
Gustavo Gus L. Garcia District Park	7 min	2.9 mi
Dottie Jordan Neighborhood Park	6 min	3.1 mi
St. Johns Park	1 min	0.3 mi
Bartholomew District Park	7 min	2.4 mi
Mueller Lake Park	8 min	3.6 mi
Hancock Golf Course	7 min	3.6 mi
Northwest Greenway	8 min	3.0 mi
Nelson Field	3 min	0.9 mi

GROCERY	WALK	DISTANCE
HEB	8 min	2.9 mi
Walmart Supercenter	6 min	1.8 mi
Poco Loco Supermercado #7	3 min	0.9 mi
99 Ranch Market	6 min	1.7 mi
El Rancho Supermercado	3 min	1.0 mi
Target	5 min	1.8 mi
SHOPPING	DRIVE	DISTANCE
Target	5 min	1.8 mi
Springdale Shopping Center	6 min	3.0 mi
Highland Commons	4 min	1.7 mi
The Crescent	5 min	1.6 mi
Crestview Shopping Center	7 mins	2.3 mi
The Domain	12 min	8.3 mi
DINING	DRIVE	DISTANCE
Habesha Ethiopian Restaurant and Bar	4 min	1.5 mi
Erpeggio Grill	4 min	1.3 mi
Tyson's Tacos	5 min	2.6 mi
Gino's Vino Osteria	6 min	2.5 mi
Hank's Austin	5 min	1.5 mi
HEALTH	DRIVE	DISTANCE
People's Community Clinic	2 min	1.1 mi
CVS	5 min	1.5 mi
Planet Fitness	7 min	2.3 mi
Walgreens	5 min	2.4 mi
Orange Theory	8 min	3.4 mi
COMMUNITY SERVICES	DRIVE	DISTANCE
St. Johns Community Center	2 min	0.4 mi
St. John Branch, Austin Public Library	2 min	0.4 mi
United States Postal Services	2 min	0.5 mi

# APPLICATION DOCUMENTS

**A at ST. JOHNS**

**CAPITAL  A  
HOUSING**





**Home Ownership Application**

Tel (512) 761-6161 Email kenda@capitalahousing.com

**Applicant Information**

Name			Gender	
Date of Birth	Social Security Number		Phone Number	
Current Address				
City		State		Zipcode
Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Monthly Payment or Rent	How long?	Credit score (If known)
Email Address				

**Employment Status**

<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Homemaker	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Work full-time for employer	<input type="checkbox"/> Full-time student	<input type="checkbox"/> Retired
<input type="checkbox"/> Work part-time for employer	<input type="checkbox"/> Permanently unable to work	<input type="checkbox"/> U.S. Veteran

**Applicant History**

**Previous Address**

City	State	Zipcode
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Have you ever been evicted? Yes ☐ No ☐

Have you ever been through the foreclosure process? Yes ☐ No ☐

How many times have you been late with rent and/or bill payments in the last year? Please specify per payment type below.

Have you declared bankruptcy in the past 7 years? Yes ☐ No ☐

**Employment Information**

Current employer		Job Title	
Employer Address			
City	State		Zipcode
Employer Phone #	Employer Email Address		Employer Fax #
Hourly <input type="checkbox"/>	Salary <input type="checkbox"/>	How long employed?	Gross Monthly Income
			Annual Income



Additional employment and sources of income

### Household Information

Please list yourself and each member of your household.

Name		Relationship		Age
Date of birth	Source of income		Monthly income	
Name		Relationship		Age
Date of birth	Source of income		Monthly income	
Name		Relationship		Age
Date of birth	Source of income		Monthly income	
Name		Relationship		Age
Date of birth	Source of income		Monthly income	
Name		Relationship		Age
Date of birth	Source of income		Monthly income	
Name		Relationship		Age
Date of birth	Source of income		Monthly income	

Please list the employment for each working household member.

Name		Employer's name		Length of employment	
Employer's address		City	State	Zipcode	
Name		Employer's name		Length of employment	
Employer's address		City	State	Zipcode	
Name		Employer's name		Length of employment	
Employer's address		City	State	Zipcode	
Name		Employer's name		Length of employment	
Employer's address		City	State	Zipcode	
Name		Employer's name		Length of employment	
Employer's address		City	State	Zipcode	





**Asset Information**

Total value of all accounts \$	Checking account \$	Savings account \$
Investments \$	Real estate \$	Retirement account \$
Child support / Alimony \$	Other \$	

**Debt Information**

Auto		
Monthly payment	Months left to pay	Unpaid balance
Medical		
Monthly payment	Months left to pay	Unpaid balance
Monthly payment	Months left to pay	Unpaid balance
Credit card(s)		
Monthly payment	Months left to pay	Unpaid balance
Monthly payment	Months left to pay	Unpaid balance
Student loan(s)		
Monthly payment	Months left to pay	Unpaid balance
Monthly payment	Months left to pay	Unpaid balance
Other		
Monthly payment	Months left to pay	Unpaid balance
Monthly payment	Months left to pay	Unpaid balance

**General Information**

Are you or your spouse first time homebuyers?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
What is your desired number of bedrooms and bathrooms?				



## Declarations and Acknowledgements

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### I declare the following:

1. All the statements, information, and supporting documentation provided in my application are true and correct.

I understand and agree to the following:

2. Applications will be processed as they are received in accordance with the terms herein, provided however Capital A Housing and GNDC, in their sole discretion, reserve the right to stop reviewing applications at any time and for any reason subject to applicable laws. Incomplete applications will not be accepted. There is no guarantee that my application will be reviewed or accepted.

3. It is my responsibility to keep a copy of this application for my records. Capital A Housing may maintain, in its sole discretion, my application for whatever time is required by the City of Austin/Austin Housing Finance Corporation or as otherwise required by law.

4. In order to be considered, my entire application must be completed, which includes making sure all sections are completed, all questions have been answered, all requested information and signatures have been provided, and all required supporting documentation has been provided, including the pre-qualification letter described in paragraph 6 of these Acknowledgements and all information and documents required by the Income Eligibility Requirement Packet & Participant Affidavit from the City of Austin/Austin Housing Finance Corporation.

5. **Delivery of Application:** In order to be considered, my entire application and all accompanying documents must be delivered to the address set forth below by one of the following means: (1) personal delivery Monday through Friday between the hours of 9 a.m. to 4 p.m. Central Standard Time or (2) email of a PDF document(s) with confirmation of transmission from Kenda Dawwami ("Intended Recipient").

Capital A Housing, Inc.  
5110 Lancaster Court  
Austin, Texas 78723  
kenda@capitalahousing.com  
(512) 761-6161

My application is deemed to have been validly and effectively delivered: (a) if sent by personal delivery on the date of receipt or (b) if sent by email of a PDF document(s), upon the sender's receipt of a written acknowledgment from the Intended Recipient (such as by the "read receipt" function, as available, or return email from the Intended Recipient).

6. In addition to all other supporting documentation required in this application, I will submit a pre-qualification letter from my lender. Capital A Housing has preferred lenders that you can use if you choose. Please contact Capital A Housing for a list of these preferred lenders. If I choose to use my own lender, I will confirm with my lender that it will accept any potential deed restrictions/restrictive covenants set by the City of Austin/Austin Housing Finance Corporation.

**By signing below, I acknowledge that I have read and understand the above statements.**

**Signature(s) of Applicant(s)**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date



## **Developer Incentive Income Eligibility Requirement Packet & Participant Affidavit**

Participants must meet income eligibility requirements. A participant's gross annual income may not exceed 80% of HUD's median family income for the City of Austin, as adjusted for the household size.

The City of Austin's Housing and Planning Department (HPD) / Austin Housing Finance Corporation (AHFC) will calculate annual gross income in accordance with 24 CFR Part 5. The Part 5 income calculation takes into account gross income and assets.

Participants must complete the Income Eligibility Questionnaire (page 2) and attach all supporting documentation as indicated in the Income Eligibility Documentation Requirements Checklist (page 3). Participants must also complete the Participant Affidavit (page 4).

Income Eligibility Requirements as of **June 15, 2023**:

<b>Family Size</b>	<b>Maximum Household Income</b>
1 Person	\$ 65,450
2	\$ 74,800
3	\$ 84,150
4	\$ 93,450
5	\$ 100,950

\* Income amounts are 80% of Median Family Income for the City of Austin.



## Income Eligibility Questionnaire

If any of the answers are “YES,” please attach the required documentation indicated by the corresponding number on the Income Eligibility Documentation Checklist (page 3).

1. Has any member of the Household filed tax returns? ☐ Yes ☐ No
2. Is any member of the household employed, have wages, salaries, overtime pay, commissions, fees, tips, bonuses, or other compensation for personal services? ☐ Yes ☐ No
3. Does any member of the household have checking account(s)? ☐ Yes ☐ No
4. Does any member of the household have savings account(s)? ☐ Yes ☐ No
5. Does any member of the household have stocks, bonds, Treasury Bills, CDs, brokerage accounts, or money market accounts? ☐ Yes ☐ No
6. Does any member of the household receive periodic payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, or similar types of periodic payments? ☐ Yes ☐ No
7. Does any member of the household receive payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, or severance pay? ☐ Yes ☐ No
8. Does any member of the household receive Welfare Assistance? ☐ Yes ☐ No
9. Does any member of the household receive periodic and determinable allowances (such as child support, spousal support/alimony, or regular contributions or gifts from persons not residing in the household)? ☐ Yes ☐ No
10. Does any member of the household own real estate or other capital investments? ☐ Yes ☐ No
11. Does any member of the household have IRA, Keogh, retirement, or pension fund accounts? ☐ Yes ☐ No
12. Does any member of the household have life insurance policies available before death (whole or universal life insurance)? ☐ Yes ☐ No
13. Does any member of the household have a revocable trust available? ☐ Yes ☐ No
14. Does any member of the household hold personal property as an investment? ☐ Yes ☐ No
15. Has any member of the household received a lump sum payment or in receipt of inheritances, capital gains, lottery winnings, victim's restitution, or insurance settlements? ☐ Yes ☐ No
16. Does any member of the household hold mortgages or deeds of trust? ☐ Yes ☐ No
17. Does any member of the household have any interest or receive payments from Indian trust lands? ☐ Yes ☐ No



## **Developer Incentive Income Eligibility Documentation Checklist**

***PLEASE PROVIDE THE FOLLOWING INFORMATION, FOR ALL HOUSEHOLD MEMBERS, IF APPLICABLE:***

1. Copy of the most recent year's tax return (with W-2s) for all Household Members who filed separately.
2. Copies of paycheck stubs for the most recent 3 months, or other documentation of wages, salary, etc.
3. Copies of the last 6 months of all checking account statements.
4. Copies of the most recent savings account statement.
5. Copies of the most recent brokerage or individual account statements for stocks, bonds, Treasury Bills, certificates of deposits, and money market accounts.
6. Proof of amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic payment. Do not include deferred periodic amounts from SSI and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts.
7. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay. Do not include lump sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses.
8. Proof of amount and type of Welfare Assistance.
9. Proof of amount of periodic and determinable allowances, such as child support payments, spousal support/alimony payments, and regular contributions or gifts received from persons not residing in the dwelling.
10. Inventory of Real Estate owned indicating address, value, equity percentage, and proof of indebtedness, if any.
11. Copies of the most recent IRA, Keogh, retirement, and pension fund account statements.
12. Copies of life insurance policies whose funds are available to household member before death (e.g., surrender value or a whole life or universal life policy). Indicate which household member is the beneficiary.
13. Proof of cash value of revocable trusts available to participant.
14. Value of personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
15. Value of lump sum or one time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.
16. Copies of mortgages or deeds of trust held by the participant.
17. Proof of and amount of interest in Indian trust lands.



## Participant Affidavit

**WARNING:** Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Current Property

Address:

_____	<b>Austin</b>	<b>Texas</b>	<b>787</b>
Street Address	City	State	Zip

Property of Address

of For Sale Unit:

_____	<b>Austin</b>	<b>Texas</b>	<b>787</b>
Street Address	City	State	Zip

I/We hereby submit to the City of Austin/Austin Housing Finance Corporation the attached information and documentation required to determine my/my family's eligibility for the project located at \_\_\_\_\_ that has participated in one of the City of Austin's Density Bonus Programs.

I certify that:

1. the house I am/we are purchasing will be my/our primary residence;
2. all income eligibility information and documentation is true, correct, and complete; and
3. the following persons listed will be occupying the home after closing:

# in HH	NAME	AGE	RELATIONSHIP	GROSS ANNUAL INCOME
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____

**A certification of zero income must be provided for any members of the household over 18 years old.**

The undersigned agrees to release whatever information the State Attorney General determines to be publicly available. The undersigned agrees to allow the City and/or its designee, financial institutions, and other appropriate institutions to share information contained in this or their file for the purpose of new home ownership eligibility and related business. I understand that any discrepancy, omissions, or false information may disqualify me. If such a discrepancy or omission is discovered after closing, I understand that any financial or program assistance provided by the City of Austin/Austin Housing Finance Corporation may become due and payable.

\_\_\_\_\_  
Participant (original signature)                      date

\_\_\_\_\_  
Co-Participant (original signature)                      date