



2020 LOW INCOME HOUSING TAX CREDIT REQUEST FOR MUNICIPAL RESOLUTION

The City of El Paso requires the following information in order to process a request for support resolution for the Texas Dept. of Housing and Community Affairs as part of the 2020 Low Income Housing Tax Credit (LIHTC) application process. All 9% LIHTC applicants must fill out Sections A, B, and D. Section C is for 9% LIHTC applicants seeking City financial support. 4% HTC applicants must fill out sections A, B and D only.

- The deadline for 9% Housing Tax Credit Requests for Municipal Resolution is Monday, January 6th, 2020 by 9:00 a.m. (MST)

SECTION A. PROPERTY AND CONTACT INFORMATION

- Applicant/Developer: Housing Authority of the City of El Paso/Paisano Housing Redevelopment Corporation
- Contact Person: Tom Deloye
- Applicant Address: 5300 E. Paisano Drive, El Paso, TX 79905
Phone: 915-849-3813 E-Mail: tdeloye@hacep.org
- Name of Proposed Development: Zaragoza Place
- Proposed Development Address/Location: 2050 Zaragoza Rd., El Paso, TX 79938
- Type of Tax Credit requested of TDHCA (ex. 9% Statewide At-Risk or 9% Regional Competitive):
9% Regional Competitive

SECTION B. PROJECT INFORMATION

- Project type (rehabilitation, new construction, adaptive reuse, etc.): New Construction
- Provide a written narrative explaining why the particular type of tax credit is being requested and how the proposed development meets TDHCA criteria and the City of El Paso adopted Evaluation Criteria for Requests for Local Government Support of LIHTC Proposals. To accomplish this, the narrative should include detailed descriptions of how the proposed development meets each of the criteria for Value Statements 2, 3, 4, and 5 in the City's adopted evaluation criteria (attached to this form). Narrative must be no more than 10 pages, single-spaced, 12 pt. Arial or Calibri font, 1" margins. Submit as Attachment B-2.
- Total cost of development (as prepared by an Architect, Engineer or Contractor): \$ 27,460,000
- Cost per square foot: \$ 209
- Amount of tax credits being requested of TDHCA: \$ 1,500,000
- Number of units & housing mix for proposed development (1, 2 or 3 bedroom) and Number of Affordable Units

Units/bedroom Size:	Total Quantity	Market Rate	80% AMI	60% AMI	50% AMI	30% AMI
1 Bedroom						
2 Bedroom	64			37	13	14
3 Bedroom	64			37	13	14
4 Bedroom						
Totals	128			74	26	28

7. Is the proposed development site properly zoned for proposed development? Yes No
- a. Current Zoning: C-4
8. Are property taxes current for the site? Yes No
- If yes, provide a copy of current property tax receipt, or print-out from:
https://actweb.acttax.com/act_webdev/elpaso/index.jsp Submit as Attachment B-8.
9. Is the property located in a flood zone? Yes No
10. Submit location map showing the project site. Submit as Attachment B-10.
11. Submit project Site Plan (and renderings if available). Submit as Attachment B-11.

SECTION C. FOR THOSE PROJECTS SEEKING FINANCIAL SUPPORT FROM CITY FUNDS

1. Total amount of funds requested from City HOME/CDBG funds: \$ N/A
 Or, total amount of requested fee waiver from the City of El Paso: \$ Fee Reduction Request. Please see attached
2. Indicate use of all funds by category and amount (for those requesting HOME/CDBG funds):
- | | |
|---|----------------------|
| Acquisition: | \$ <u>1,634,000</u> |
| Design/Soft Costs: | \$ <u>7,900,000</u> |
| New Construction of Housing Units: | \$ <u>17,926,000</u> |
| Rehabilitation/Conversion of Housing Units: | \$ _____ |
| Funds from other sources: | \$ _____ |
| Total Project Cost: | \$ <u>27,460,000</u> |
3. Relocation of Tenants (for rehabilitation and/or reconstruction developments):
- How many of the existing dwelling units are occupied? N/A Vacant? N/A
- If completely vacant, how long has the property been vacant? N/A
- Are any of the units owner-occupied? No
- Will Temporary or permanent relocation be required? No
4. Section 3 Agreement (for those requesting HOME/CDBG funds): If the project construction amount totals more than \$200,000, the owner/contractor agrees to meet or exceed Section 3 requirements by: (1) awarding at least 20% of the total dollar amount of all covered construction contracts to Section 3 businesses; and (2) offering 50% of new employment opportunities to Section 3 businesses. Section 3 is a provision of the Housing and Urban Development (HUD) Act of 1968 that requires that recipients of certain HUD financial assistance, to the greatest extent feasible, provide job training, employment, and contracting opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods. The HOME and CDBG funds administered by the City necessitate following Section 3 provisions.
- Do you agree to meet or exceed the Section 3 requirements noted above? Yes No
5. Submit the following financial documents (for those requesting HOME/CDBG funds):
- Applicant's financial statement or most recent audit. Submit as Attachment C-5.a.
 - Applicant's Current Income Tax Return. Submit as Attachment C-5.b.

6. Submit the following Relocation documents (if applicable):

- a. Copy of Relocation Plan. Submit as Attachment C-6.a.
- b. Proof of approval of Relocation Plan by HUD. Submit as Attachment C-6.b.
- c. List of all households to be displaced, list must include date of issuance of General Information Notices and date of issuance of Relocation Notices for all households. Submit as Attachment C-6.c.

Please note: Phase I Environmental Assessment must be submitted to Community & Human Development for review prior to execution of any HOME or CDBG funding agreements.

SECTION D. CERTIFICATIONS

RETURN COMPLETED 9% LIHTC REQUESTS FOR MUNICIPAL RESOLUTION WITH ALL ATTACHMENTS NO LATER THAN JANUARY 6th, 2020 BY 9:00 AM (MST).

Hard copy and/or digital/email submissions are acceptable and must be delivered to:

Mark Weber, Community Development Program Manager
Community and Human Development Department
801 Texas Avenue – Third Floor
El Paso, Texas 79901
(915) 212-0138 or (915) 212-1682
webermc@elpasotexas.gov

Email submittals must contain less than 10 MB of attachments per email. As such, attachments for a single request may be submitted in multiple email transmissions.

4% HTC REQUESTS FOR MUNICIPAL RESOLUTION WILL BE ACCEPTED ON A ROLLING BASIS THROUGHOUT THE YEAR

Person authorized to sign on behalf of proposed development:

I/we declare that I/we have examined this request and, to the best of my/our knowledge and belief, the information contained therein is true, correct, and complete.

Signature (required):  _____

Printed Name/Title: Tom Deloye _____

Date: 1/5/2020 _____

FOR STAFF USE ONLY: Received by: _____ Date: _____

Review for Completeness by: _____

Zaragoza Place Attachment B-2

Introduction to Zaragoza Place

The Housing Authority of the City of El Paso (“HACEP”) is very pleased to submit this application to build Zaragoza Place using 9% Low Income Housing Tax Credits through the 9% Regional Competitive Set Aside Funding Pool administered by the Texas Department of Housing and Community Affairs (“TDHCA”). This is HACEP application No. 3 submitted to the City of El Paso as part of the 2020 9% Regional Competitive Set Aside. HACEP’s application set also includes two other locations which are within Tier 1 areas. To assist the City’s review, we refer you to the Attachment B-12, which provides supportive information in an easy to read format.



Zaragoza Place will be an attractive 128-unit, mixed-income, two-story garden style apartment development located in the City’s Sun Ridge Neighborhood in the East District.¹ Please see Figure 1 on the following page for Zaragoza Place’s location. Also, please refer to Pages 3-8 in the Slide Deck (Attachment B-12) for additional site content.

In addition to the 128 affordable housing units, the development will include a community center and ample outdoor community gathering space to support the City’s development and urban design objectives in this fast-growing district, that is targeted for suburban retrofit and transportation improvements. Zaragoza Place is a significant new development in a visible location along N Zaragoza Dr that can set a leading example for walkable, community oriented development focused on the pedestrian realm.

Future Zaragoza Place residents will greatly benefit from the site’s excellent public transit access and proximity to an array of parks, services, and educational opportunities. A wide range of nearby social services, jobs, educational institutions, and commercial development will also provide significant opportunity for these residents, as well as people of all ages.² Please see Pages 11-12 in Slide Deck (Attachment B-12) for more information. HACEP will supplement these existing local amenities with additional on and off-site services and programs delivered by trusted community partners: from educational programs, which include cultural enrichment

¹ See Figure 1 for Zaragoza Place location. See Pages 3-8 in Slide Deck (Attachment B-12) for additional site context.

² See Pages 11-12 in Slide Deck (Attachment B-12) for more information.

and nutrition workshops, to a wide range of supportive/social services.³ Please see Page 10 in Slide Deck (Attachment B-12) for more information.

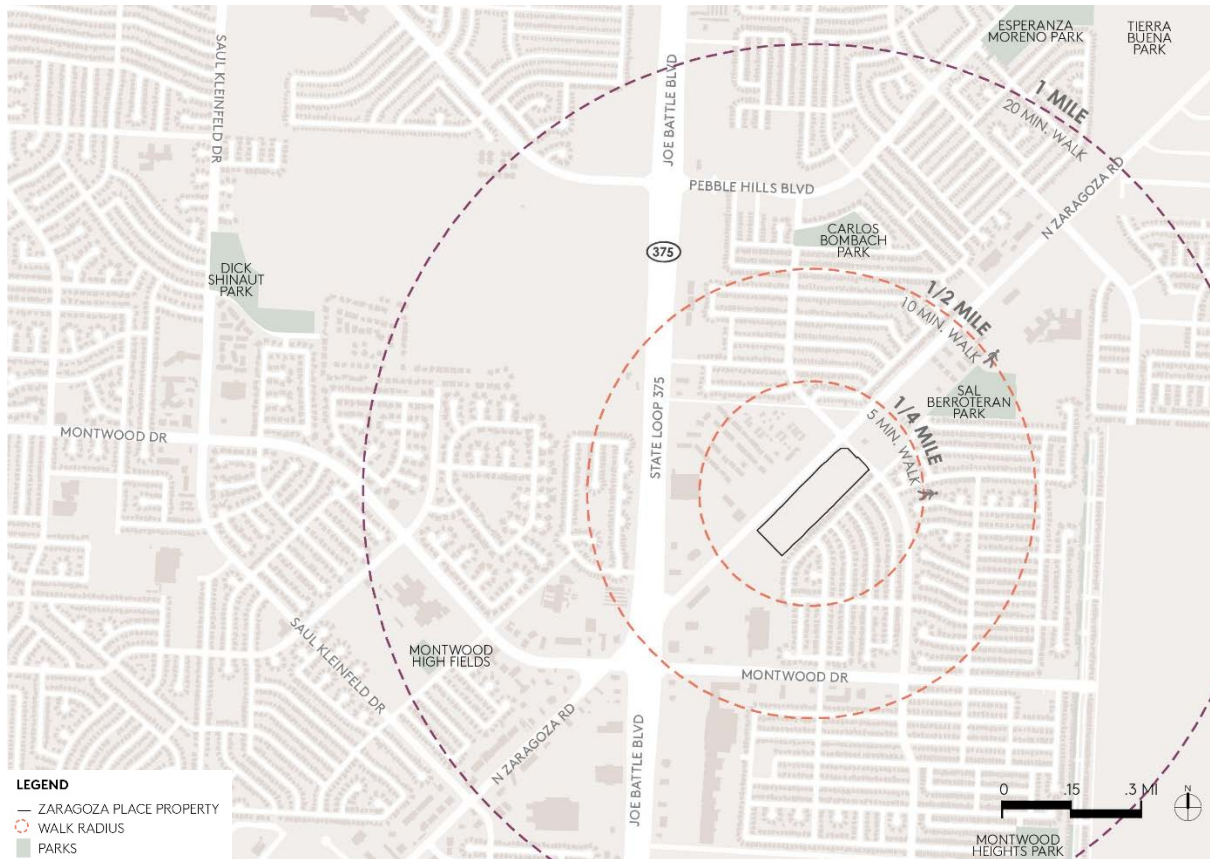


Figure 1: Zaragoza Place in Context

The opportunities for affordable housing residents in this neighborhood are high. The Sun Ridge neighborhood has excellent access to parks, community services, and retail. With an unemployment rate of 5%, lower than the Citywide rate of 6.9%⁴, and multiple employers within walking or bus distance, the location offers opportunities for upward mobility of Zaragoza Place residents. Please see Page 19 in Slide Deck (Attachment B-12) for details. With the development of Zaragoza Place, HACEP will help meet the needs of current and future neighborhood residents whose incomes fall between 30% and 60% AMI. This mixed income project will help to decrease the concentration of poverty and increase opportunity for low and very low income residents.

HACEP anticipates a high score for Value Statement 1 given the site's high overall number of units (15 Pts.), range of units available between 30% and 60% AMI (8 & 7 Pts.) and the high number of units produced per amount of tax credit (5 Pts.).⁵ The following narrative outlines

³ See Page 10 in Slide Deck (Attachment B-12) for more information.

⁴ See Page 19 in Slide Deck (Attachment B-12) for details.

⁵ See Slide Deck Page 9 (Attachment B-12) to learn more about how HACEP intends to maximize affordability.

how Zaragoza Place is poised to receive high marks for Value Statements 2 through Value Statement 5.

Value Statement 2 - Social Services (20 Pts)

Support breaking the cycle of poverty and supporting upward mobility by either directly providing or facilitating availability of social services

HACEP’s planned delivery and facilitation of social service programs at Zaragoza Place directly supports the City’s objectives to break cycles of poverty and support upward mobility. Affordable housing is a critical and stabilizing foundation for low income and very low income residents. But, to break cycles of poverty, HACEP has found that broader resident needs around health, education, and employment must be addressed. This principle is the basis of HACEP’s mission to improve the quality of life for economically challenged families. This holistic approach to services will add significant value to the lives of residents and community members who participate.



HACEP’s extensive experience delivering services and programs across 50+ properties that serve family residents **is further assurance that the specific needs of future Zaragoza Place residents will be met.**⁶ Please see Page 10 in Slide Deck (Attachment B-12) to learn more about HACEP’s long-standing partnerships and programs. Zaragoza Place residents will have access to programs and social services in the following three categories:



Education:

Long-standing partnerships with educational institutions, including El Paso Community College, strengthen HACEP’s ability to deliver a variety of educational programs. HACEP anticipates offering scholarship programs for adults and children, quarterly health and nutrition classes on health topics ranging from diabetes to cancer prevention, quarterly life skills classes to help families navigate their medical benefits, and more.

⁶ See Page 10 in Slide Deck (Attachment B-12) to learn more about HACEP’s long-standing partnerships and programs.



Economic Development/Workforce Entrepreneurial Development, including Homeownership:

Income is the strongest and most consistent predictor of resident health and wellbeing; and promoting financial independence for residents is a top priority. For over a decade, HACEP has partnered with Government Employees Credit Union (GECU) and Project Bravo to deliver financial literacy training to support residents reach to their financial goals. In addition, HACEP's Family Self-Sufficiency (FSS) Program will be available to residents interested in homeownership opportunities. The FSS Program is a holistic approach to helping HUD-assisted families make progress towards self-sufficiency that combines case management to help families access the services they may need to increase their earnings with a strong financial incentive (in the form of an escrow account) for families to increase their earnings. As the leading home ownership placement program in the El Paso area, FSS has proven to be very successful in helping low-income families build assets and substantially increase their earnings and become homeowners.



Supportive/Social Services:

Many residents are in need of supportive and social services, having experienced isolation and traumas related to housing insecurity, poverty, and potentially violence. HACEP has an extensive network of non-profit and healthcare partners who provide residents with supportive/social services both on and off site. Healthcare partners, including Superior Health Plans, Texas Tech University Health Sciences Center, a HACEP partner for 8 years, and Texas A&M Agrilife, help HACEP facilitate monthly health screenings, annual health fairs, annual flu shots and other highly tailored programming to support the physical and mental well-being of all residents, including youth.



HACEP also provides a variety of supportive service programs throughout the year, including bi-monthly social events, such as games, ice cream socials, guitar playing and holiday celebrations; bi-monthly arts and crafts, such as knitting and decorating; and an annual housekeeping supplies giveaway, as well as backpack and bicycle giveaways that have also been very successful programs. Social connections are an essential part of resident wellbeing, can extend length and quality of life, and serve as an important foundation to support upward mobility. HACEP enlists additional community partners, such as El Pasoan's Fighting Hunger, Abundant Living Faith Center and HACEP's Transportation Department, to help deliver other social programs including monthly food distribution, monthly bible classes,

bi-weekly or monthly grocery trips, and an annual holiday meal, entertainment, and a food pantry.

Value Statement 3 - Access to Commercial/Public Service (10 Pts)

Residents given an opportunity for inclusiveness and afforded an opportunity to access public services

In alignment with Value Statement 3, Zaragoza Place residents will be given an opportunity for inclusiveness and afforded an opportunity to access public services. There are no physical barriers that separate the site from the neighborhood and plentiful commercial/public services in walking distance.⁷ See Pages 11-12 in the Slide Deck (Attachment B-12) for maps identifying the site's excellent access to public services and commercial areas.

No Physical Barriers

Zaragoza Place is **conveniently located within a quarter mile, or a five-minute walk, of numerous community amenities, such as the retail plazas including Walmart and Target, Sal Berroteran Park, Las Palmas Del Sol Emergency Center, and Sprouts Farmers Market.** Several early education facilities, including Sun County Montessori and Noahs Ark Home Daycare, are also located within a quarter-mile walk. Additional services including Carlos Bombach Park, First Light Credit Union, Helen Ball Elementary School, and Montwood High School, are close to a half mile, or a ten-minute walk, and accessible via bus. Multiple nearby bus stops that are directly adjacent to the site will provide residents with easy access to schools, parks, healthcare providers, and commercial establishments including Hospitals of Providence.

Zaragoza Place's most immediate key services, amenities, and job opportunities are highlighted below:



Education and Learning:

Zaragoza Place also provides excellent access to schools, including Helen Ball Elementary School and Montwood High School, that are both less than one mile from the site and accessible via bus. Residents seeking daycare services will furthermore have several options within a half mile.



Community/Recreation:

The Zaragoza Place site has excellent access to parks, with Sal Berroteran Park, an important neighborhood amenity, located just four blocks from Zaragoza Place, and one of five parks within about one mile from the site. Just outside the quarter-mile radius, residents will have access to the Las Palmas Del Sol Healthcare Center. The Zaragoza Place development will be planned

⁷ See Pages 11-12 in Slide Deck (Attachment B-12) for maps identifying the site's excellent access to public services and commercial areas.

to include green space amenities as both aesthetically pleasing but more importantly as social gathering places for the residents and community/neighborhood members alike.



Restaurants/Grocery Stores & Retail:

There is ample retail within a quarter mile of the site, and at a variety of price points, ranging from Walmart and Target, to Marshalls and Walgreens, to CVS and Family Dollar. Many restaurants are located between a quarter and one mile of the site. First Light Credit Union is located within a quarter mile of Zaragoza Place. The Sprouts Farmers Market and Vista Markets are located within a quarter mile of the site, and both Walmart and Target within a mile of the site offer groceries.

Gathering Points/Area:

The site itself will offer a community center as well as an outdoor gathering space. The community center will serve as an ideal location for community events, resident workshops and classes, and informal resident gatherings. Outdoor community gathering spaces where both residents and neighbors can connect will add to its welcoming community-oriented atmosphere.

Value Statement 4 - Local Presence (15 Pts)

Local presence and long-term accountability in El Paso

Decades of Experience & Local Staff Presence

As a “High Performing” and award-winning public housing authority (PHA) that assists more than 40,000 El Pasoans, HACEP has become the 14th largest PHA in the United States and the largest in the State of Texas. HACEP’s local presence and long-term accountability cannot be overstated at nearly 81 years of continuous service. HACEP hires locally and has a full staff to manage, operate and develop its properties successfully. The strong partnership between HACEP and the City of El Paso helps build the housing market at a substantial scale.

Highlights of HACEP’s Experience include:

- **81** Years in El Paso
- **80** Staff
- **48** Properties
- **40,000** El Pasoans
- Housing for Veterans (VASH program)
- **1,046** New Construction Units
- **4,825** Rehab Units through RAD
- **5,600** Housing Choice Vouchers
- **1,300** Tax Credits & Non-Subsidized Units
- Housing for Chronically Homeless (Shelter Plus Care Program)



HACEP has significant experience with financing, development, construction, and management of homes for families, elderly, and disabled residents. HACEP has completed 4,825 units through the RAD program to date and has a portfolio of 6,102 RAD units, 5,600 Housing Choice Vouchers, and 1,300 Tax Credits and Non-Subsidized units.

HACEP has a strong development team, continues to operate properties, and provides affordable housing for low and very-low income households in El Paso. Long-term care and maintenance of HACEP properties will be supported through the properties cash-flow.

The HACEP team experience in both development and operation of affordable housing is built from decades of implementing affordable housing programs. HACEP has a strong track record of meeting funding obligations and timelines resulting in successful delivery of high-performance, sustainable, and safe projects. These include experience with a range of funding sources and programs, including low income housing tax credits, HUD grants, and the RAD conversion program.

Tax Credit Awards

HACEP’s significant tax credit experience includes full support from the City and spans from a 2014 award of \$2.2 million from the Texas Department of Housing and Community Affairs for the Haymon Krupp and Tays development of 177 units; a 2015 award of \$2.5 million for the reconstruction of Sherman Plaza and Thomas Westfall Memorial Apartments, a top application in the At-Risk set aside; to a 2016 award of \$3 million for Commissioners Corner and Gonzalez Apartments new construction of 338 units. Most recent awards include a 2017 award of \$3 million for The Blue Flame Building and Medano Heights, which total 266 units and were recently placed-in-service as of 12/31/19.

Award-winning Affordable Housing

HACEP’s ability to meet financing obligations and deliver high performance projects that serve families, elderly, and disabled residents is reinforced through its excellent HUD relationship. It includes an earlier \$20 million HUD HOPE VI grant for the revitalization of Alamito Apartments into 349 public housing units; a \$12.7 million HUD American Recovery and Reinvestment Act

(ARRA) Capital Funds grant for the rehabilitation of public housing properties and a \$8.3 million HUD AARA grant for the Paisano Green Community (See Figure 2 above). This award winning 73-unit community was completed in 2012 and is the first NetZero, fossil fuels free, LEED Platinum, affordable housing community in the United States.

Finally, as you may know, HACEP's RAD program, initiated in 2014, is second to none in the State of Texas and nationally. It has resulted in the rehabilitation and new construction of over 4,825 affordable housing units to date and upon completion represents a total of \$1.3 Billion in public-private partnerships and construction projects.

Commitment to Extended Affordability

With a statutory mandate to serve low-income families in El Paso, HACEP has been and will continue to remain the leading provider of affordable housing in El Paso. HACEP commits to long-term affordability of properties and has set an extended 45-year affordability period for Zaragoza Place.

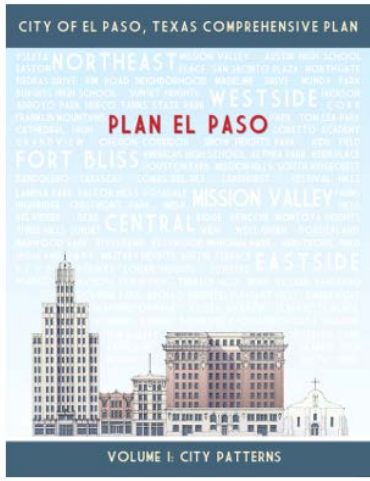
Value Statement 5 - Smart Growth (20 Pts)

Meets City smart growth initiative as set out in Plan El Paso

The Zaragoza Place project is in strong alignment with and will further many of the City's Smart Growth goals identified in Plan El Paso. First adopted in 1925, Plan El Paso continues to strategically guide the City's physical and economic development.

As the City's economy continues to diversify and infill development brings new life to many of the City's traditional neighborhoods, affordable housing in Central El Paso remains a key tenant to ensuring that all El Pasoan's can live, work, and thrive in this growing and evolving environment.

This project aligns with the following smart growth goals⁸:



- ✓ Goal 1.3 – Neighborhood Retrofits
- ✓ Goal 2.1 – Smart Location Principles
- ✓ Goal 4.7 – Air Quality
- ✓ Goal 4.11 – Public Transportation
- ✓ Goal 6.1 – Housing Supply
- ✓ Goal 6.3 – Walkable Neighborhoods
- ✓ Goal 7.3 – Dynamic Walkable Neighborhoods
- ✓ Goal 9.4 – Exposure to Environmental Risk
- ✓ Goal 9.5 – Encourage Physical Activity through Design
- ✓ Goal 9.6 – Encourage Well-Being
- ✓ Goal 10.5 – Stormwater
- ✓ Goal 10.14 – Improve Public Safety

- ✓ Indicates alignment of project with Smart Growth Goals.

The Zaragoza Place site concept and location naturally aligns itself with several important spatial Smart Growth goals. First and foremost, Zaragoza Place furthers the City’s goals around making El Paso a city of neighborhoods that are walkable and self-sustaining (Goal 7.3). The site is located in a G-4 suburban neighborhood (Goal 1.3), one of the fastest growing districts in the city, with great potential for expanded walkability. It is also within one of the City’s Transportation Reinvestment Zone (TRZ) Areas, 2.5 the Zaragoza Corridor⁹. This designation means that future transportation improvements are prioritized in this important corridor to help support mobility options.

A G-4 Suburban neighborhood is known for its auto-oriented development patterns, including the Zaragoza Corridor. However, with the presence of large undeveloped parcels, including the Zaragoza Place site, there is ripe opportunity to retrofit these patterns into more walkable, urban-style development. The Zaragoza Place development will lead the way, facilitating an environment with mobility options that can greatly increase the health and well-being of residents (Goal 6.3). Future Zaragoza Place residents will have significant opportunity to benefit from the site’s proximity to a wide range of services and amenities all accessible by foot or public transit. The site is located within a half mile, or ten-minute walk, of numerous existing retail establishments, offices, parks, schools and educational employment centers, and the paths to these educational and employment centers are served by sidewalks and high intersection density (Goal 1.3 and 2.1).

⁸ See Pages 14-15 in Slide Deck (Attachment B-12) for details on Smart Growth Goals.

⁹ See Page 4 of Slide Deck (Attachment B-12) for additional information about the TRZ Area designation.

Beyond the site's location-based alignment with the Smart Growth Goals outlined above, HACEP intends to take proactive steps in ensuring that Zaragoza Place meets a wide range of the City's Smart Growth Goals. For example, HACEP will help the City reduce single occupancy vehicle trips by promoting transit use, which is aligned with Goal 4.7 – Air Quality. HACEP will furthermore install sidewalk bicycle racks to facilitate multi-modal commuting for neighborhood residents and to help the City further Goal 4.11 – Public Transportation.

In addition, HACEP is highly committed to bolstering the City's supply of quality affordable housing that meets ADA standards, especially in redevelopment areas within existing neighborhoods (Goal 6.1). Zaragoza Place will be able to provide highly accessible units, with half of the units at ground-level. First-floor community space will also add to the neighborhood's walkable, community-oriented atmosphere (Goal 6.2).

HACEP is also committed to reducing resident and community exposure to environmental risk by promoting pedestrian safety (Goal 9.4). The site concept orients buildings east-west to minimize solar exposure while setting up a suburban retrofit pattern with buildings facing streets and parking tucked behind. At least 50% of the units will be located within 15 feet of the property line facing a public right-of-way, and the entrances will face the public right-of-way to encourage physical activity through design by connecting residents with neighborhood streets that provide access to transit and amenities (Goal 9.5). Drives have been located to allow for possible connectivity to neighboring streets in the future, if there is interest from adjoining properties. HACEP will ensure that safe, pedestrian-oriented access from the building's main entrance will allow residents to safely use public transit. In addition to prioritizing a safe and pedestrian-oriented environment, HACEP is committed to promoting resident well-being by incorporating both indoor and outdoor community gathering spaces to provide residents and community members with space to socialize (Goal 9.6).

HACEP furthermore intends to meet Goal 10.6 with the site concept that orients buildings along the east-west axis to reduce solar exposure, and by making a commitment to specify white roof top materials surfaces to reduce the heat load on the structures. To promote the City's energy-related objectives, HACEP will construct sustainable, quality and energy efficient units including installation of energy-star rated appliances (Goal 10.7). Lastly, to improve safety for Zaragoza Place and neighborhood residents, HACEP will include street and parking lot lighting, as well as installation of security cameras throughout the property (10.14).



Housing Authority of the City of El Paso

Application 3 of 3

01/06/2020

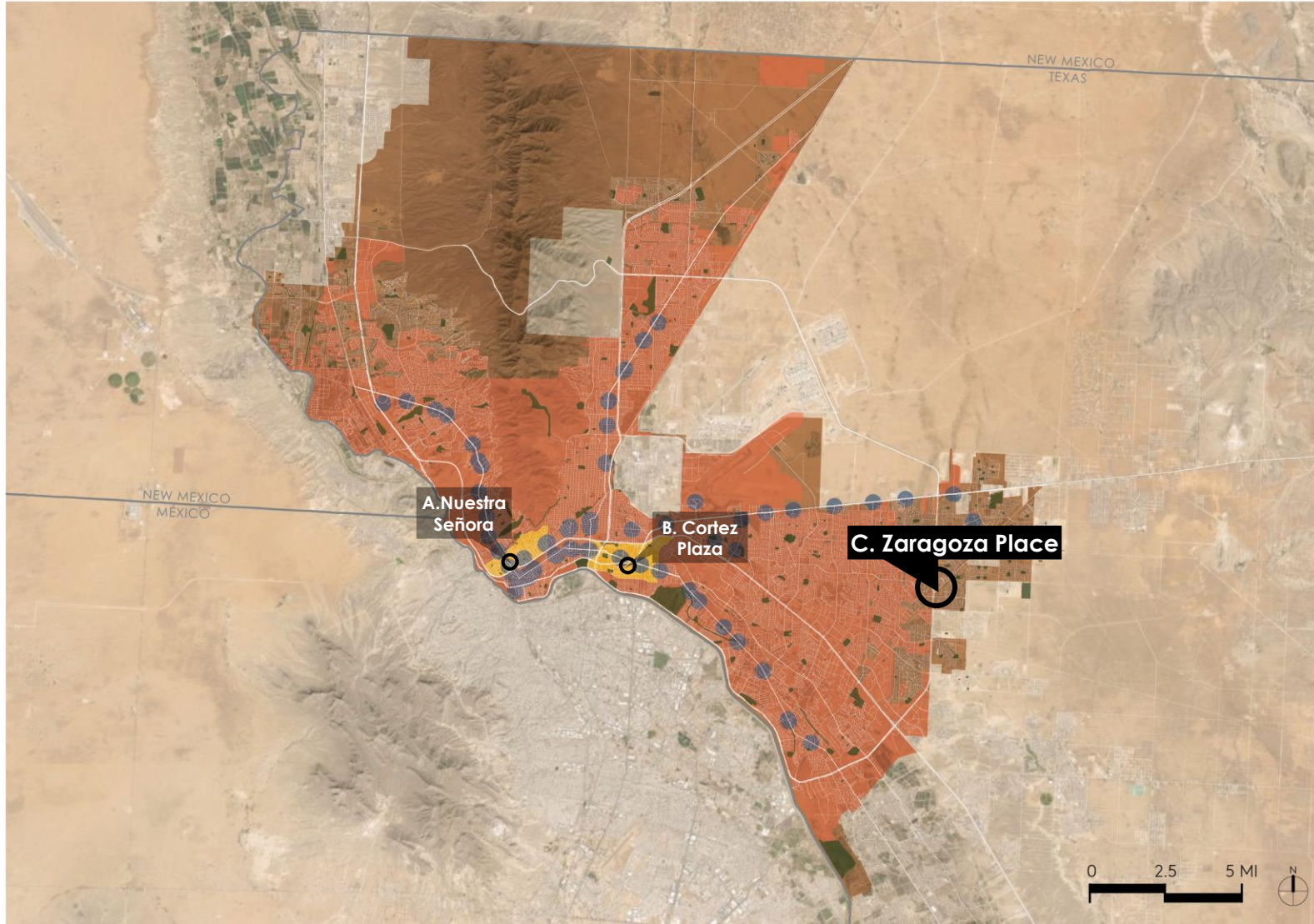
9% LIHTC Proposal: Zaragoza Place – Attachment B-12

PRESENTATION OVERVIEW

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• Zaragoza Place Site Overview	03-08
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CITYWIDE CONTEXT

2020 Proposed HACEP LIHTC Sites: City of El Paso



Tier 1

- A. Nuestra Señora
- B. Cortez Plaza

Additional

- C. Zaragoza Place

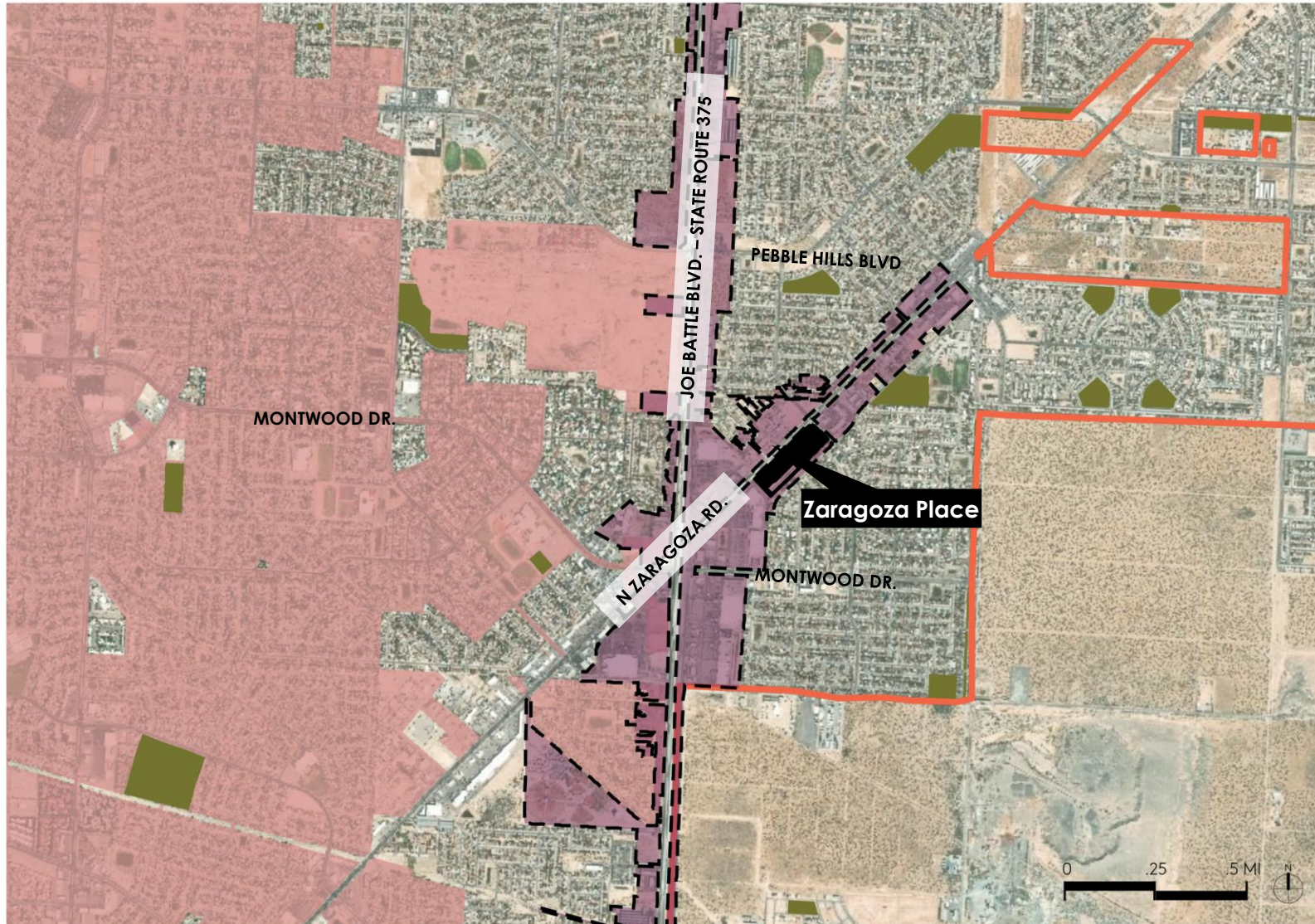
LEGEND

	EL PASO BOUNDARY
	INFILL AREA
	CITY TIER 1 AREA
	CITY TIER 2 AREA
	PARKS

Data Source: City of El Paso

SITE OVERVIEW

Zaragoza Place in Context – Location Map B-10 (Page 1 of 2)



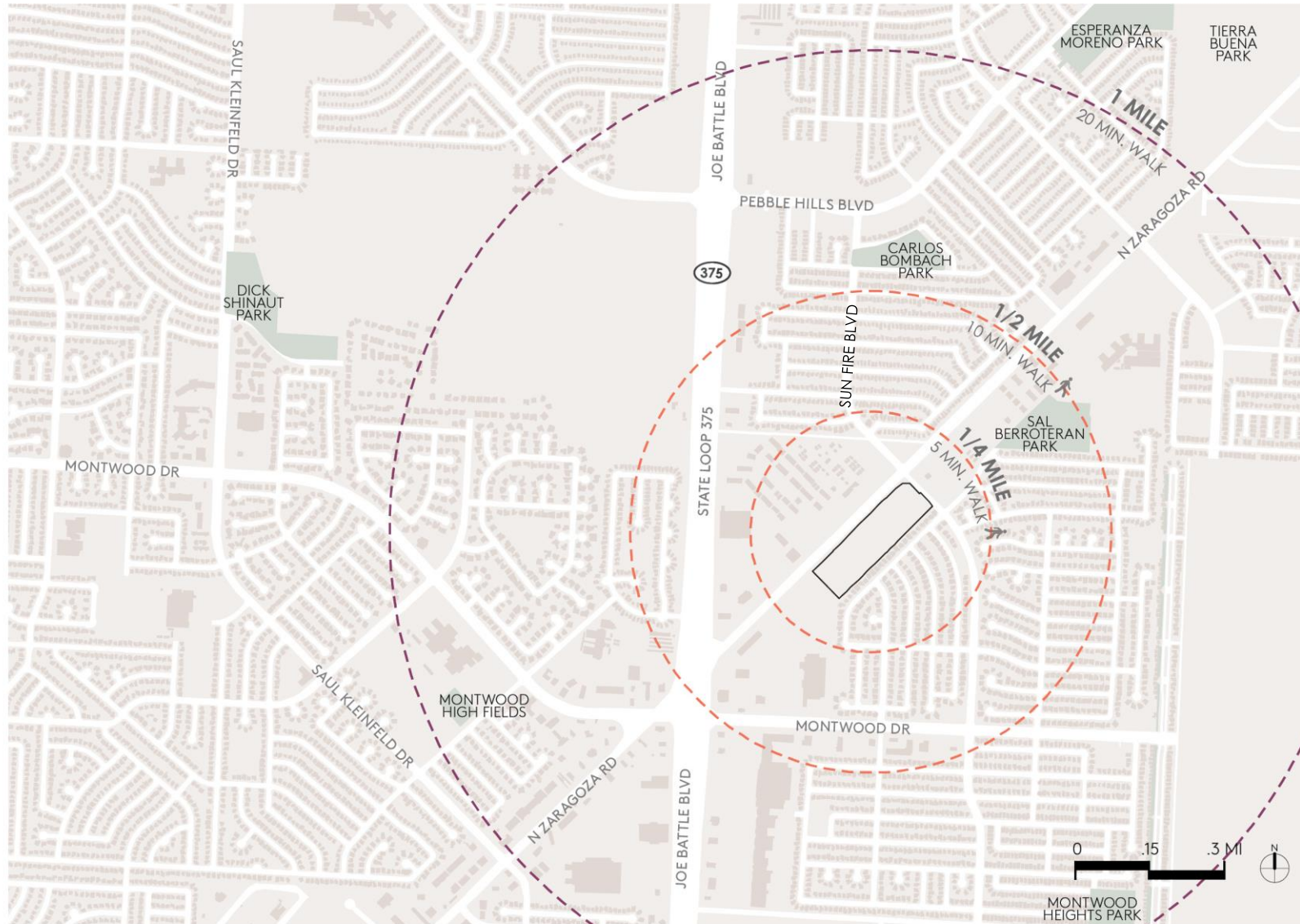
Data Source: City of El Paso

LEGEND

-  ZARAGOSA PLACE PROPERTY
-  EL PASO BOUNDARY
-  INFILL AREA
-  TRZ AREA (TRANSPORTATION REINVESTMENT ZONE AREA 2.5)
-  PARKS

SITE OVERVIEW

Zaragoza Place in Context – Location Map B-10 (Page 2 of 2)



Data Source: City of El Paso




Highlights

- Zaragoza Place is located in the Sun Ridge neighborhood, with easy access to several bus routes along N Zaragoza Rd., which is also a Transportation Reinvestment Zone corridor.
- An attractive garden-style development will be built at the corner of N Zaragoza Rd. and Sun Fire Blvd



Existing Conditions, 2105 N. Zaragoza Rd.

LEGEND

	ZARAGOZA PLACE PROPERTY
	WALK RADIUS
	PARKS

SITE OVERVIEW

Zaragoza Place Site Plan – Attachment B-11



Highlights

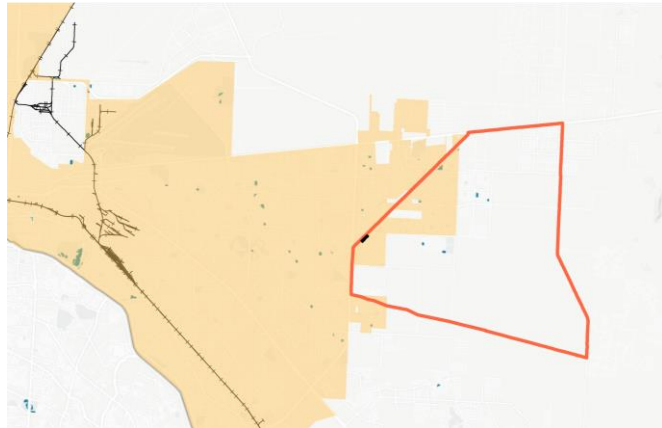
- This site plan illustrates the **full build out of Zaragoza Place**, including 8 low rise buildings with 16 units each, a community center and a public gathering space along N Zaragoza Rd.
- The site concept features an east-west orientation for buildings to **minimize solar exposure**, while also facing units and entries towards the surrounding streets and hiding parking behind them, in a **suburban-retrofit development pattern**. Drives have been located to allow for connectivity to neighboring streets in the future.
- **Zaragoza Place** unit mix includes:
 - (64) 2 BR units
 - (64) 3 BR units
 - 128 units total**

DEMOGRAPHIC OVERVIEW

Proposed Site and Citywide Demographics (Page 1 of 2)

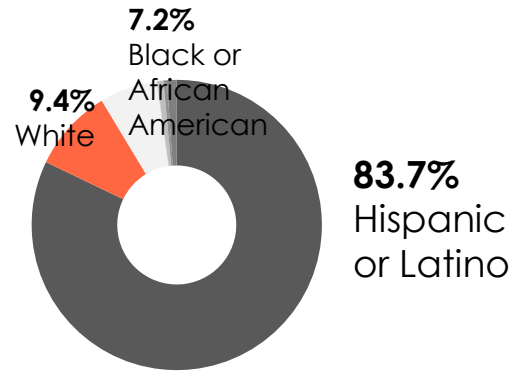
Note: Zaragoza Place's unit mix will serve the census tract's high percentage of families.

Zaragoza Place Census Tract 103.41

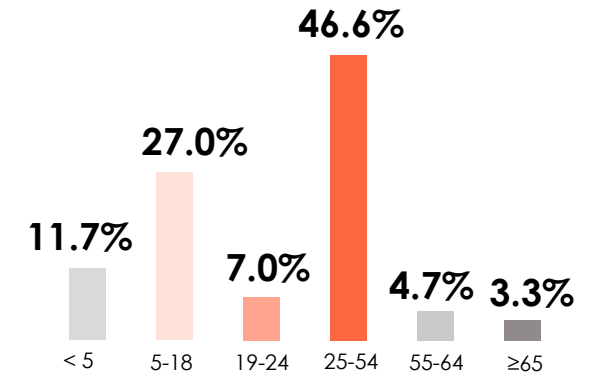


Zaragoza Place
Census Tract:
Pop: 34,289




Race & Ethnicity



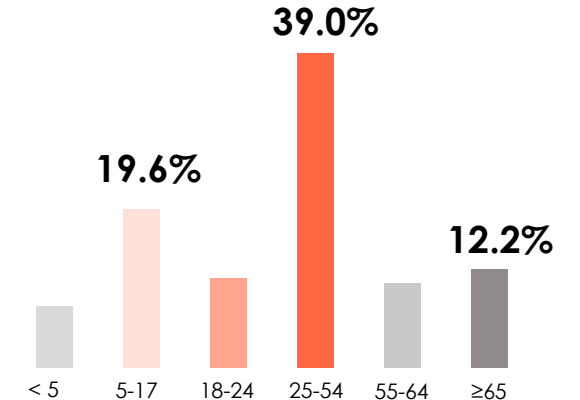
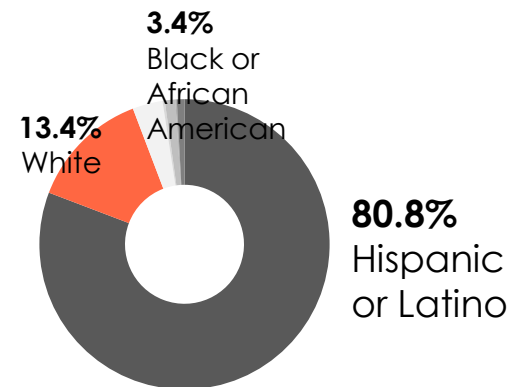
Age



LEGEND

-  N. ZARAGOZA PROPERTY
-  CENSUS TRACT 103.41
-  CITY LIMITS

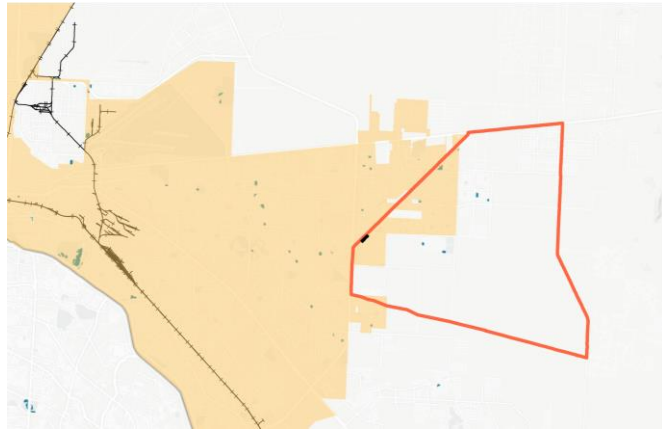
City of El Paso
Comparison:
Pop: 683,577



DEMOGRAPHIC OVERVIEW

Proposed Site and Citywide Demographics (Page 2 of 2)

Zaragoza Place Census Tract 103.41



LEGEND

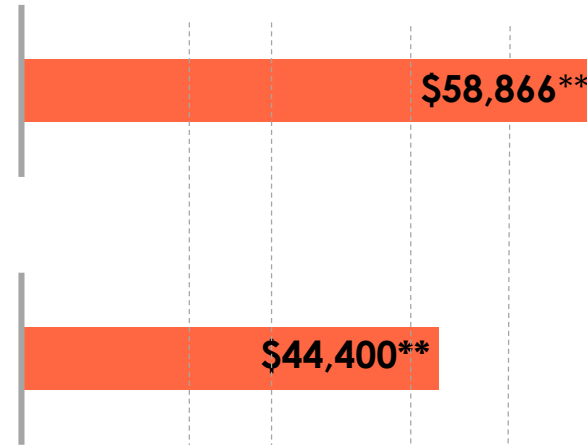
- N. ZARAGOZA PROPERTY
- CENSUS TRACT 103.41
- CITY LIMITS

Zaragoza Place
Census Tract:
Pop: 34,289

City of El Paso
Comparison:
Pop: 683,577

TDHCA El Paso AMI*
2019, Household of 3

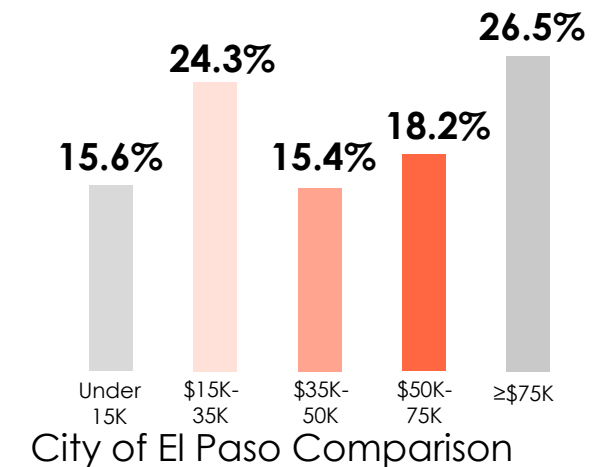
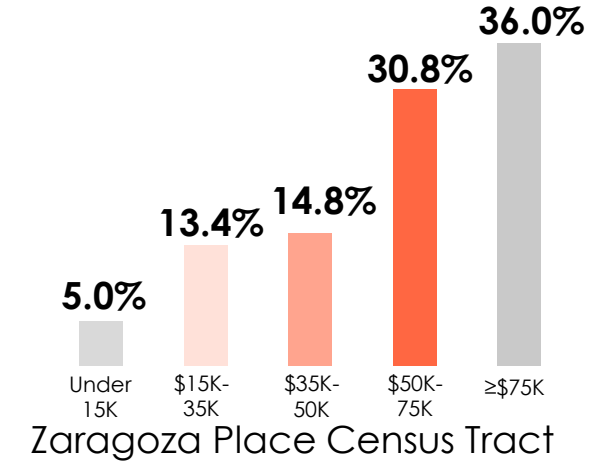
Median Household Income



30%* 50%* 80%* 100%AMI*
\$15.9K \$26.5K \$42.3K \$50.3K

Note: N. Zaragoza will purposely serve those households in the 30-60% AMI (\$13,320 to \$26,640) range.

Household Income



Data Source Unless Noted: 2017 American Community Survey (ACS) 5-Year Estimates; *2019 TDHCA AMI data per El Paso Texas HUD FMR Area for household of 3; **2017 ACS Median Household Income data

VS 1: MAXIMIZE AFFORDABLE HOUSING (TBD/35 pts)

Program Summary

	TOT UNITS	30% AMI	50% AMI	60% AMI	80% AMI	MKT. RATE	TOT TAX CREDIT:
1 BR						-	\$1.5 Million
2 BR	64	14	13	37		-	
3 BR	64	14	13	37		-	
% AMI		30%	50%	60%	0%	-	10 YR (128 Units/ \$15 Mil.) =
TOTAL UNITS	128	28	26	74	0	-	UNITS/ TAX CRDIT: .00001Units / Tax Credit
POSSIBLE POINTS	1a: 15 1b: 8		1c: 7		1d: 5		

Project Type:

New Construction;
Two-Story garden-style;
Multi-Family

#; of Units:

128

Mix:

2-BR, & 3-BR

Affordability:

30-60% AMI

Note: The last row in the above table indicates the possible points available for each category in VS1. 15 is the total number of points for 1a. 8 is the total number of points for 1b, 7 is the total number of points available for 1c, and 5 is the total number of points available for 1d.

VS 2: SOCIAL SERVICES (20/20 pts)

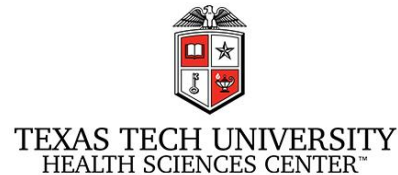
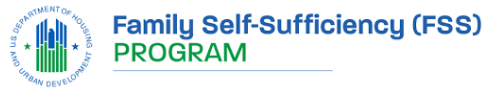
Social Services: On-Site Programs & Partnerships

DIVERSE PROGRAMS



EDUCATIONAL OPPORTUNITIES (5 pts)

STRONG PARTNERSHIPS



Highlights

- Long-standing partnerships with educational institutions, such as El Paso Community College, strengthen HACEP's ability to deliver a variety of **educational programs**, such as scholarship programs for adults and children and quarterly health and nutrition classes for families.
- HACEP partners with community organizations, such as GECU and Project Bravo, to deliver **economic development and workforce entrepreneurial development programs**, including financial literacy and the Family Self Sufficiency Program (FSS).
- HACEP has an extensive network of community partners who provide residents with **supportive/social services** both on and off site. These programs range from social events to annual health fairs.

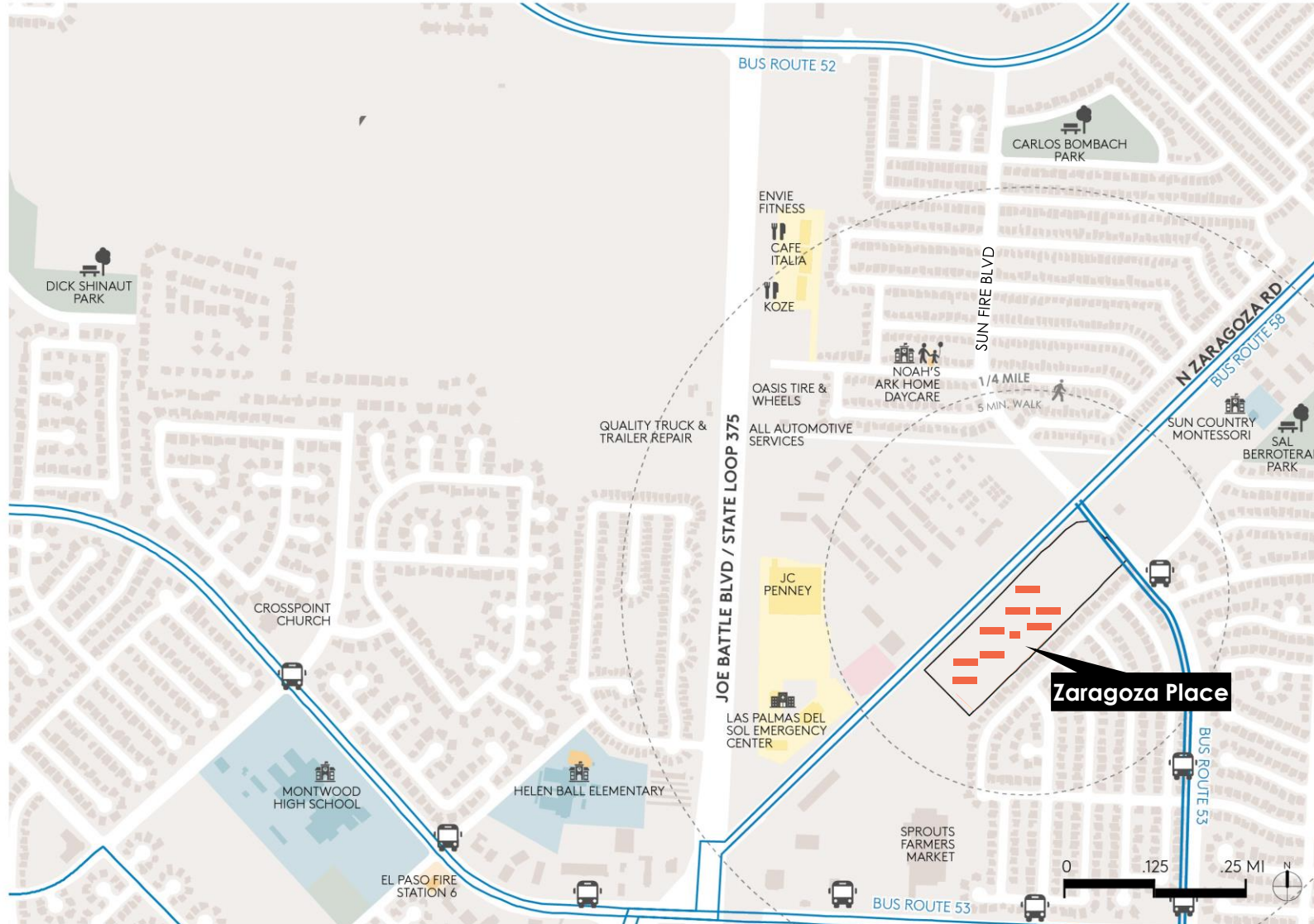


SUPPORTIVE/SOCIAL SERVICES (5 pts)



VS 3: ACCESS TO COMMERCIAL/SOCIAL SERVICES (7/10 pts)

Neighborhood Walkable Access (Page 1 of 2)



Data Source: City of El Paso & Google Maps

Highlights

- **This site offers nearby access** to retail shopping plazas, including Walmart and Target; healthcare facilities; and daycare centers; plus opportunity for **on-site gathering space (3 pts)**.
- **The site offers excellent access to parks.** Sal Berroteran Park is located a 1/4 mile East the site and four other parks are within a mile and easily accessible by bus.

LEGEND

	ZARAGOZA PLACE
	ZARAGOZA PLACE PROPERTY
	PARKS
	COMMERCIAL
	COMMUNITY SPACES
	HOSPITAL DISTRICT
	BUS STOPS
	BUS ROUTES

VS 3: ACCESS TO COMMERCIAL/SOCIAL SERVICES (7/10 pts)

Neighborhood Access (Page 2 of 2)



Highlights

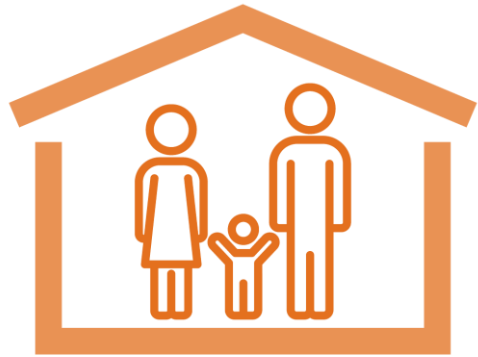
- A wide range of **commercial developments and social services** are located within 2.5 miles of Zaragoza Place, including:
 - The Hospitals of Providence – 2.5 Mi.
 - Walmart Neighborhood Market– 1 Mi.
 - Walmart Super Center – 1 Mi.
 - Family Dollar – 1 Mi.
 - CVS – 1 Mi.
 - Vista Market – 3/4 Mi.
 - First Light Credit Union – 3/4 Mi.
 - Target – 3/4 Mi.
 - Marshalls – 3/4 Mi.
 - Starbucks – 3/4 Mi.
 - Red Lobster/Olive Garden, etc. – 3/4 Mi.
 - Walgreens – 1/2 Mi.
 - Home Depot – 1/2 Mi.
 - Burlington Coat Factory – 1/2 Mi.
 - Petco – 1/2 Mi.
 - Las Palmas Del Sol Healthcare – 1/4 Mi.
 - JC Penny – 1/4 Mi.

LEGEND

- ZARAGOZA PLACE PROPERTY
- WALK RADIUS

VS 4: LOCAL PRESENCE (15/15 pts)

HACEP - 80 Years in El Paso



40,000

El Pasoans Served

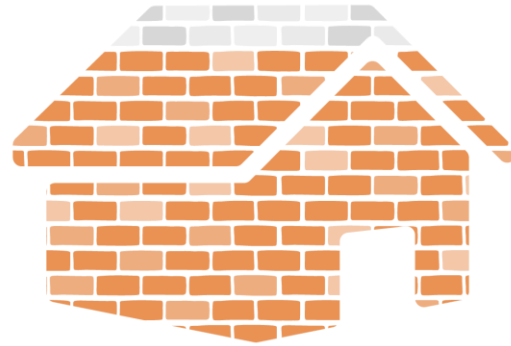
50+

Properties that serve families

70+

Communities with LIHTC

5,338 Rehab & New
Construction Units to Date



Portfolio:

6,102 RAD units

5,600 Housing Choice
Vouchers plus

1,300 Tax Credit &

Non-Subsidized Units

Housing for Chronically
Homeless (Shelter Plus Care)
Housing for Veterans (VASH
Program)

A Strong Commitment to El Pasoans

- HACEP has significant experience with development, construction, and managing units for **families (3 pts)**
- HACEP **employs locally**, nearly **80 staff** and has been operating in El Paso for over **80 years (8 pts)**
- HACEP will commit to **45 year affordability period (4 pts)**



VS 5: SMART GROWTH (TBD/20 pts)

Smart Growth Compliance (Page 1 of 2)

GOAL #	CITY OF EL PASO SMART GROWTH GOALS	ZARAGOZA PLACE	DETAILS
Goal 1.1	Downtown (If proposed project is located downtown)	N/A	
Goal 1.2	Traditional Neighborhoods (Policy 1.2.3)	N/A	
Goal 1.3	Neighborhood Retrofits; bus routes and RTS stops (Policies 1.3.1 & 1.3.2) - Specific to G-3 or G-4 Development	✓	Zaragoza Place is located in a G-4 Suburban Neighborhood
Goal 1.4	New Neighborhoods	N/A	
Goal 1.5	Outward Expansion	N/A	
Goal 1.9	Industrial Lands (Policy 1.9.4)	N/A	
Goal 1.10	Growth Areas and Overlays (Policies 1.10.3 -1.10.5)	N/A	
Goal 2.1	Smart Location Principles	✓	Zaragoza Place is located within 1/2 mile of existing retail, office and educational employment centers. The paths to the employment centers are served by sidewalks.
Goal 4.1	Compact Urban Areas (Policy 4.1.2)	N/A	
Goal 4.7	Air Quality (Policies 4.7.1 & 4.7.3)	✓	HACEP will promote active and public transportation.
Goal 4.11	Public Transportation (Policies 4.11.2, 4.11.3 & 4.11.6)	✓	HACEP will provide adequate sidewalks and a bicycle rack adjacent to Zaragoza Place to support a future bus stop.
Goal 6.1	Housing Supply (Policies 6.1.1 - 6.1.3, 6.1.7)	✓	Zaragoza Place meets ADA standards and furthers the City's goal to develop in existing neighborhoods to promote and establish accessible urban villages.
Goal 6.2	Existing Neighborhoods (Policy 6.2.1)	N/A	
Goal 6.3	Walkable Neighborhoods (Policies 6.3.1 - 6.3.3)	✓	Zaragoza Place proximity to commercial and social services promotes healthy living through a walkable environment.
Goal 6.4	Housing Affordability (-2 points for H+T greater than 50%)	N/A	

LEGEND

 Included
 Not Applicable

VS 5: SMART GROWTH (TBD/20 pts)

Smart Growth Compliance (Page 2 of 2)

GOAL #	CITY OF EL PASO SMART GROWTH GOALS	ZARAGOZA PLACE	DETAILS
Goal 7.3	Dynamic Walkable Neighborhoods (Policy 7.3.3)	✓	Zaragoza Place furthers the City's goals around making El Paso a city of neighborhoods that are walkable and self sustaining.
Goal 7.11	Complete Streets	N/A	
Goal 9.4	Exposure to Environmental Risk (Policies 9.4.1a, 9.4.1c, 9.4.1e)	✓	HACEP will design internal circulation networks for speeds of 20 miles per hour or lower and will ensure that sidewalks are greater than 5 feet in width.
Goal 9.5	Encourage Physical Activity Through Design (Policies 9.5.4 & 9.5.6)	✓	At least 50% of units are located within 15 feet of the property line facing a public right-of-way, and the entrances face the public right-of-way.
Goal 9.6	Encourage Well-Being (Policy 9.6.6)	✓	A gathering space will be built in front of Zaragoza Place to provide residents and community members with space to socialize.
Goal 10.5	Stormwater; (Policy 10.5.2, Policy 10.5.7, Policy 10.5.9)	✓	Zaragoza Place is not located in a flood zone.
Goal 10.6	Atmosphere; promote both roof and non-roof strategies to mitigate the urban heat island effect (Policy 10.6.9)	N/A	
Goal 10.7	Energy/Public transit (Policy 10.7.2)	N/A	
Goal 10.8	Protect and enhance ecologically sensitive areas such as aquifer recharge zones, hillsides, bosques, arroyos, wetlands, and plants and wildlife resources.	N/A	
Goal 10.9	Preserve the valuable natural resources of the mountain and hillside areas and minimize the exposure of potential environmental hazards associated with their development.	N/A	
Goal 10.10	Protect the community from risks associated with geologic conditions	N/A	
Goal 10.13	Protect City residents from the effects of excessive noise or vibration.	N/A	
Goal 10.14	Improve public safety by developing appropriate lighting and control standards.	✓	HACEP will include street and parking lot lighting to improve public safety.

 **Included**

 **Not Applicable**

CITY OF EL PASO LIHTC CRITERIA

Preliminary Scorecard

#	Value Statement	Total Points	Available Points	Evaluation Criteria	Zaragoza Place (Possible Points)
1	Maximize affordable housing units within the City of El Paso with whatever combination of projects produces the most affordable housing units given allocation of funds for the region	35	15	a) 15 points for the proposal with the greatest number of units. All other proposals receive a point value equal to 20 multiplied by the percentage of units proposed as compared to the development with the greatest number of units. (ex. Development X proposes 50% of the total units that the development with the greatest number of units proposes. Points for Development X = 20 points x 50% = 10 points).	TBD
			8	b) 8 points for the development with the most units for households at or below 30% AMI. All other proposals receive a point total equal to 8 multiplied by the percentage of 30% AMI units compared to the development with the greatest number of 30% AMI units.	TBD
			7	c) 7 points for the development with the most units for households between 31% and 60% AMI. All other proposals receive a point total equal to 7 multiplied by the percentage of 31%-60% AMI units compared to the development with the greatest number of 31%-60% AMI units.	TBD
			5	d) 5 points for the development with the greatest number of units produced per amount of tax credit.	TBD
2	Support breaking the cycle of poverty and supporting upward mobility by either directly providing or facilitating availability of social services	20	5	Actively supporting residents of the project through provision of staffing, investments in programs/services, MOUs with other providers, and/or in house staff providing services. Categories of Services: a) Education (5 pts)	✓
			10	b) Economic development/workforce and entrepreneurial development (including homeownership programs) (10 pts)	✓
			5	c) Supportive/social services (5 pts)	✓
3	Residents given an opportunity for inclusiveness and afforded an opportunity to access public services	10	4	a) No physical barriers separating the development from the neighborhood and commercial/public services (4 pts)	✓
			3	b) Gathering points/areas that bring together residents of the project and residents of the neighborhood at large (3 pts)	✓
			3	c) Development has a mix of units at various income levels to include 80% AMI and/or market rate. (3 pts)	
4	Local presence and long-term accountability in El Paso	15	4	Applicant has: a) Past experience involved in a development team constructing, operating and/or providing affordable housing for residents who fit the demographic profile to be served in El Paso (4 pts)	✓
			4	b) A staff presence in El Paso of at least 5 employees (4 pts)	✓
			4	c) 5 or more years experience as part of a development team financing, building, operating or managing affordable housing in El Paso (4 pts)	✓
			3	d) Commitment to extended affordability beyond 30 years. (1 point for every 5 years of extended affordability beyond 30 years) (up to 3 pts)	✓
5	Meets City smart growth initiative as set out in Plan El Paso	20	20	Each project will be evaluated and scored by City of El Paso staff. Tier 1 projects can score up to 20 points under this category. Tier 2 projects can score up to 10 points under this category. (This is intended to prioritize Tier 1 projects while not ruling out creative, impactful projects in Tier 2.)	✓

Highlights

- HACEP looks forward to delivering an **outstanding and high quality mixed-income and mixed-use 9% development** for El Paso families.



Housing Authority of the City of El Paso

APPENDIX

HEALTHY COMMUNITIES

Report Card

	INDICATOR	CITY BASELINE	ZARAGOZA PLACE	SOURCE
EDUCATION & OPPORTUNITY	Children living in households \leq 100% of the federal poverty level (%)	28.50%	12.50%	ACS 5-year estimate accessed via City Health Dashboard
	Households where \geq 30% of household income is spent on housing costs (%)	28.81%	33.20%	ACS 5-year estimate accessed via Social Explorer
	Population aged \geq 16 years that is unemployed but seeking work (%)	6.90%	5.00%	ACS 5-year estimate accessed via City Health Dashboard
	Population aged \geq 25 with less than a high school education (%)	21.00%	12.00%	ACS 5-year estimates
ACTIVE LIFESTYLES	Population living more than ½ mile from the nearest supermarket, supercenter, or large grocery store (%)	66.90%	78.10%	Food Access Research Atlas, Economic Research Service, United States Department of Agriculture accessed via City Health Dashboard
	Average daily concentration of air pollution (fine particulate matter per cubic meter)	7.80	7.3	Community Multiscale Air Quality model, US Environmental Protection Agency accessed via City Health Dashboard
	Population aged \geq 18 years who answered "no" to engaging in physical activity, other than as part of a regular job, in the past month (%)	29.40%	25.10%	Behavioral Risk Factor Surveillance System accessed via 500 Cities
	Obesity among resident adults aged \geq 18 years (%)	34.50%	32.40%	Behavioral Risk Factor Surveillance System accessed via 500 Cities
HEALTH CARE	Visits to doctor for routine checkup within the past year among adults aged \geq 18 years (%)	67.70%	61.20%	Behavioral Risk Factor Surveillance System accessed via 500 Cities
	Current asthma prevalence among adults aged \geq 18 years (%)	8.10%	7.10%	Behavioral Risk Factor Surveillance System accessed via 500 Cities
HEALTHY MIND	Population aged \geq 18 years who report 14 or more days during the past 30 days during which their mental health was not good (%)	12.50%	11.80%	Behavioral Risk Factor Surveillance System accessed via 500 Cities
	Park access, which is based on a 10-minute walk from home to a park	N/A	WELL SERVED	Park Serve Map via The Trust for Public Land
NEIGHBORHOOD	Diversity Index: the distribution of the population by race/ethnic group w/i a city or census tract (out of 100, higher value equals greater diversity)	41.6	37.8	ACS 5-year estimate accessed via City Health Dashboard
	Average commute time (minutes)	23 Min.	30 Min.	ACS 5-year estimates

Note 1: The Zaragoza Place neighborhood includes data from Census Tract 103.41.

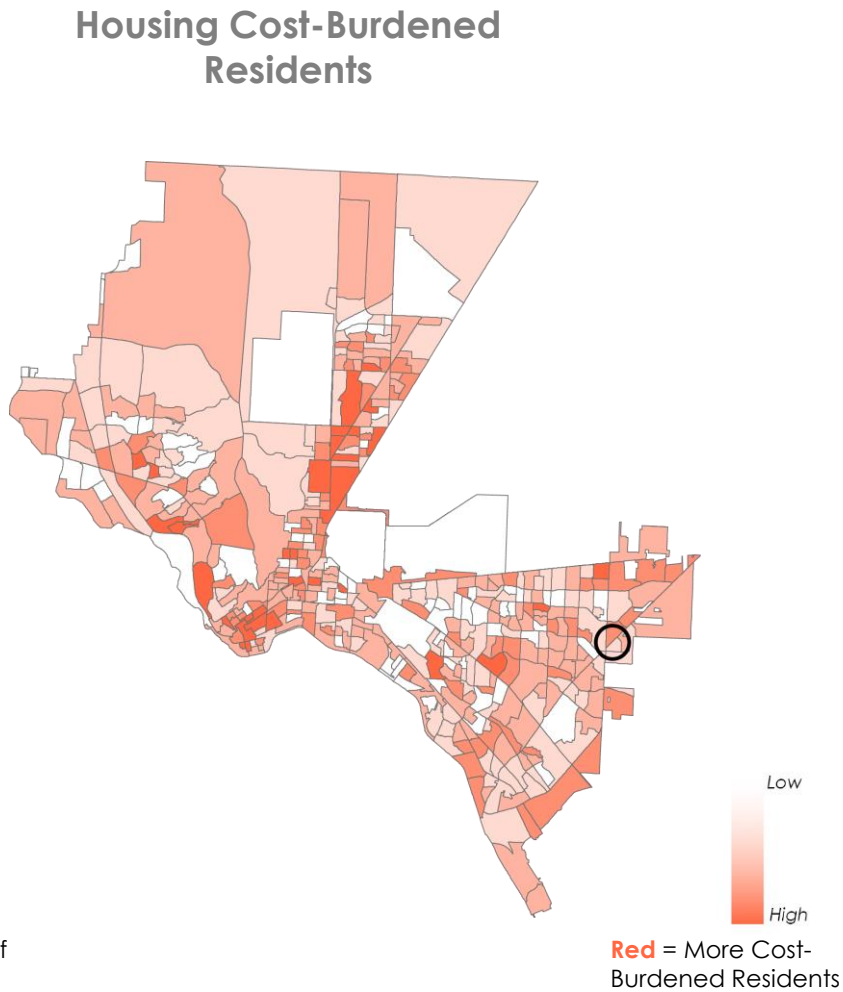
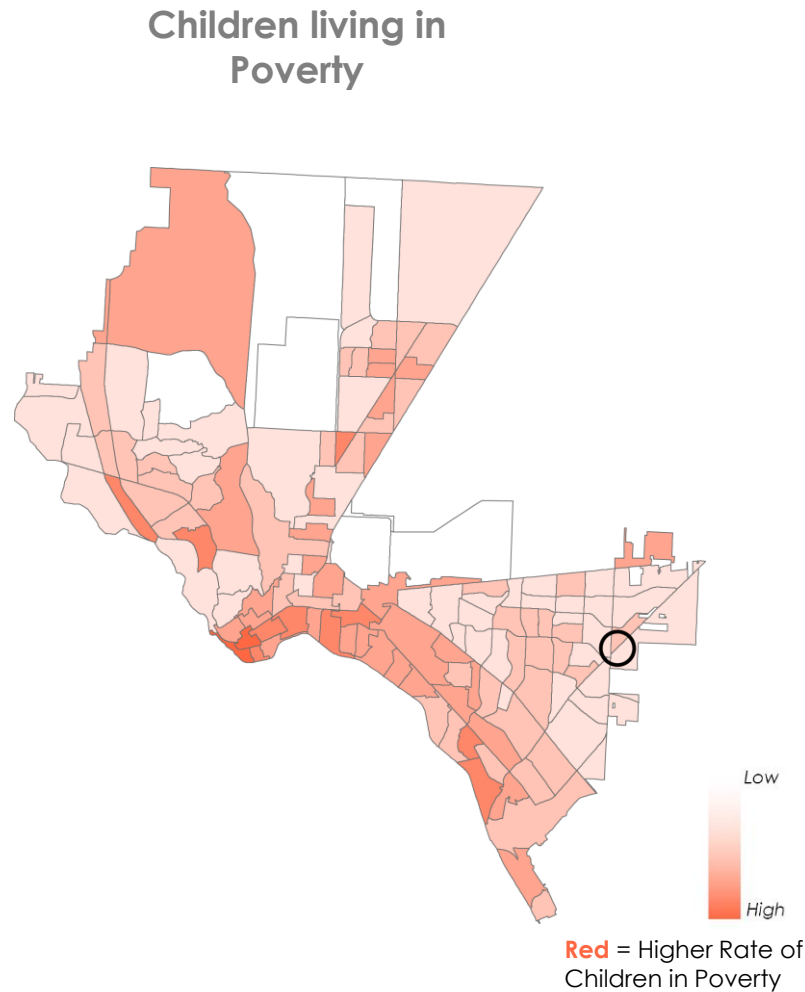
Note 2: Zaragoza Place will be additive to a healthy El Paso report card.

Note 3: Zaragoza Place offers excellent access to public transportation, see page 26.

Education & Economic Opportunity – Related to VS 1

Highlights:

- Affordable Housing residents will benefit from this area of opportunity (VS1).
- 12.5% of Zaragoza Place neighborhood children live in poverty, compared to 28% citywide.
- 33.2% of Zaragoza Place neighborhood residents spend $\geq 30\%$ of their income on housing, compared to 28.8% citywide.



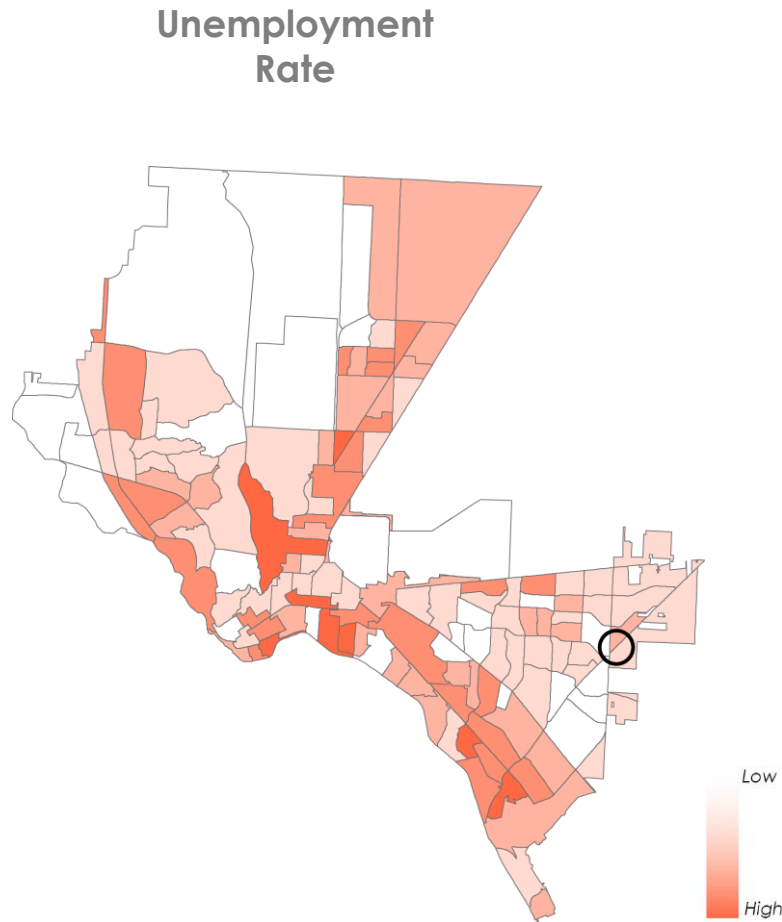
Note 1: Zaragoza Place Neighborhood refers to Census Tract 103.41
Note 2: Regional Housing Study completed in 2019 affirms these findings

HEALTHY COMMUNITIES

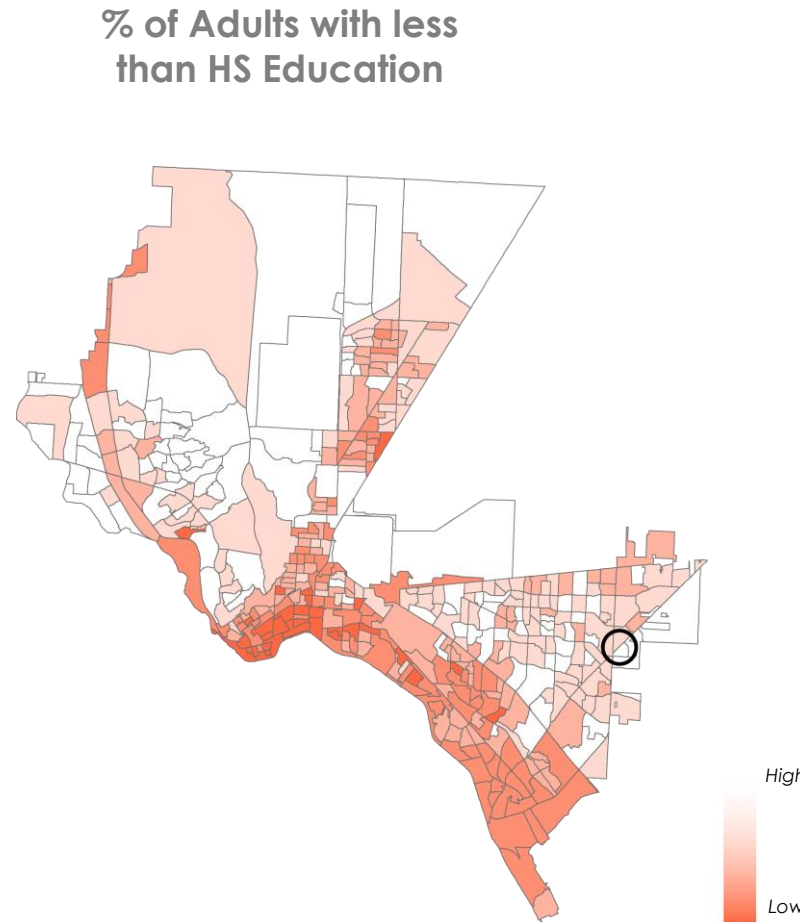
Education & Economic Opportunity – Related to VS 2 & 3

Highlights:

- The **on and off-site social services** HACEP provides will greatly benefit the neighborhood population (VS 2).
- The **Zaragoza Place neighborhood unemployment rate (5.0%)** is lower than the citywide rate of 6.9%; an indicator of **good access to commercial/social services** (VS 3).
- **12% of Nuestra Señora neighborhood residents have less than a high school education**, compared to 21% citywide.



Red = Higher
Unemployment



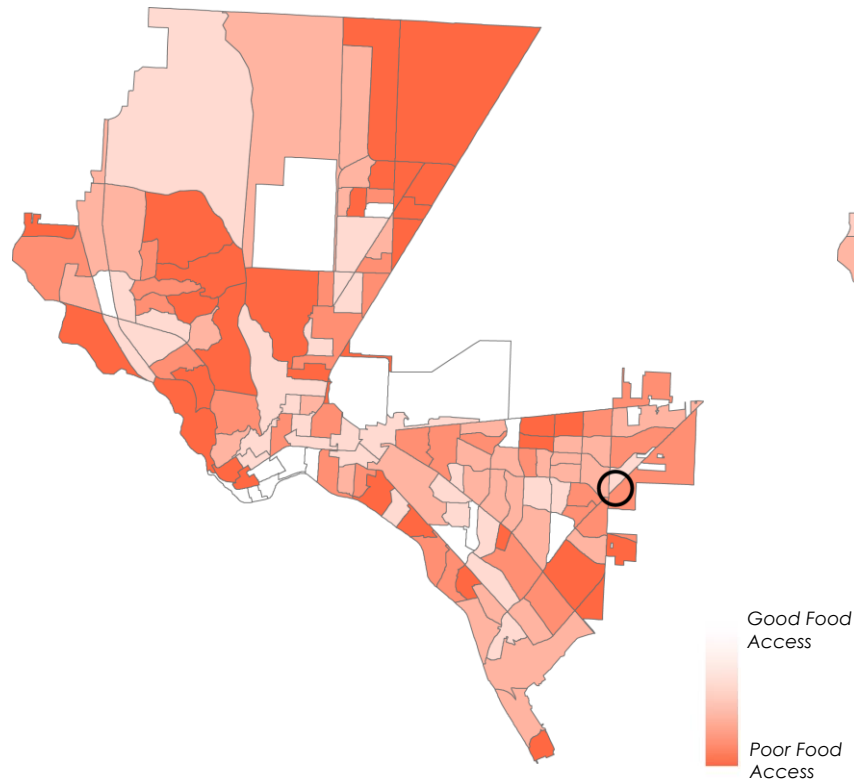
Red = Lower
Education Level

Note: Zaragoza Place Neighborhood refers to Census Tract 103.41

HEALTHY COMMUNITIES

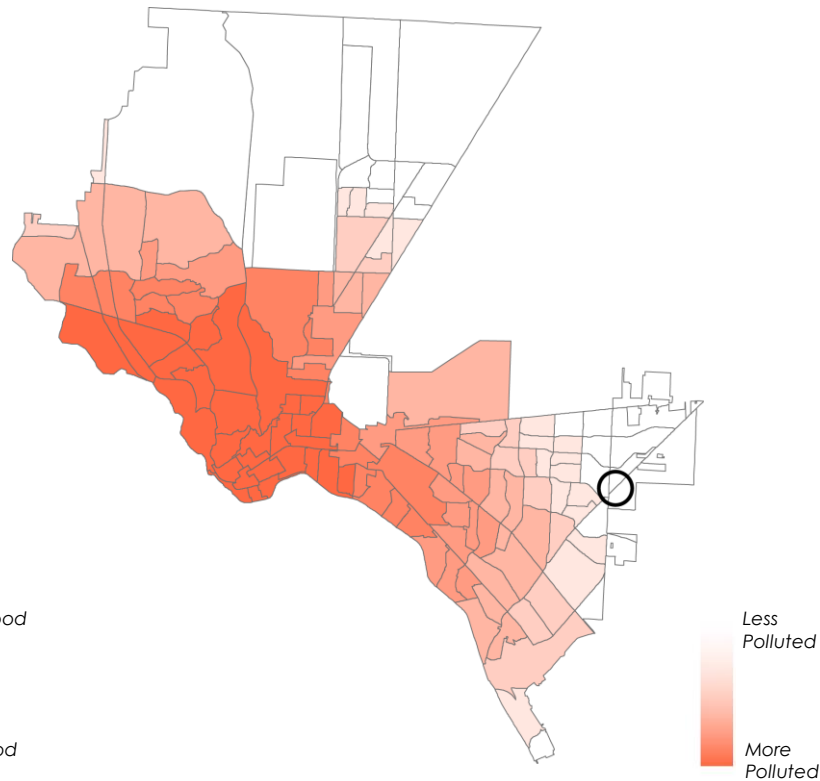
Active lifestyles – Related to VS5

Lack of Access to Healthy Food (more than 1/2 mile from store)



Red = Lack of Healthy Food Access

Air Pollution



Red = More Pollution

Highlights:

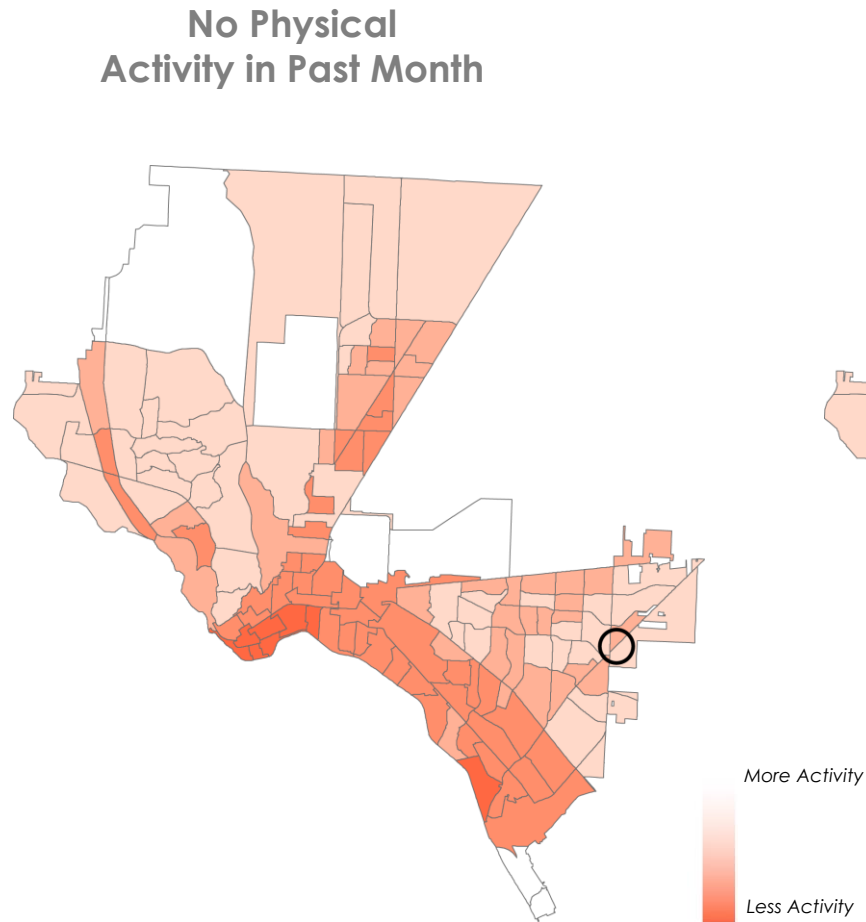
- HACEP intends to support the City in efforts to improve air quality by promoting active and public transport options from the site (VS 5).
- There is a Sprout Farmers Market adjacent to the Zaragoza Place Site, which provides **good access to healthy food** (VS 5).
- The average daily concentration of air pollution (fine particulate matter per cubic meter) in Zaragoza Place neighborhood is 7.3, compared to 7.8 citywide.

HEALTHY COMMUNITIES

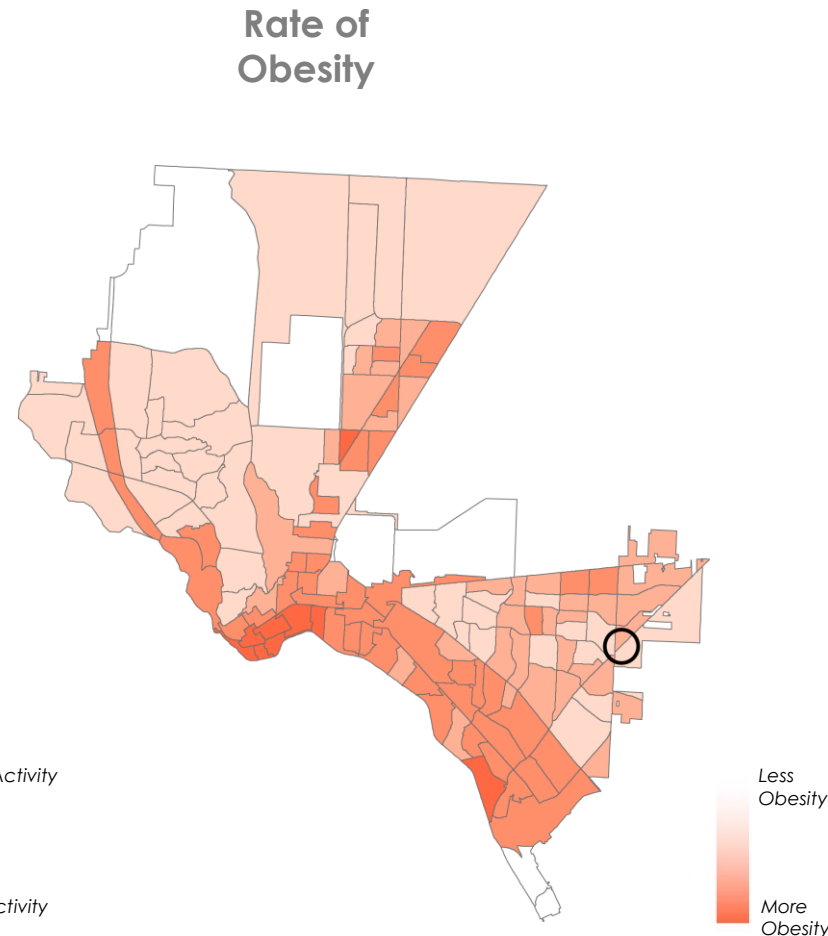
Active lifestyles – Related to VS3

Highlights:

- Zaragoza Place's **access to Sal Berroteran Park will provide residents with great opportunities to become more physically active (VS 3)**. Which will help maintain the neighborhood's higher than average rates of physical activity and lower rates of obesity, and benefit Zaragoza Place residents.
- In 2016, **36% of Zaragoza Place neighborhood residents did not participate in leisure physical activity**.
- **There are only slightly lower rates of obesity** in the Zaragoza Place neighborhood compared to the city at large.



Red = Less Physical Activity

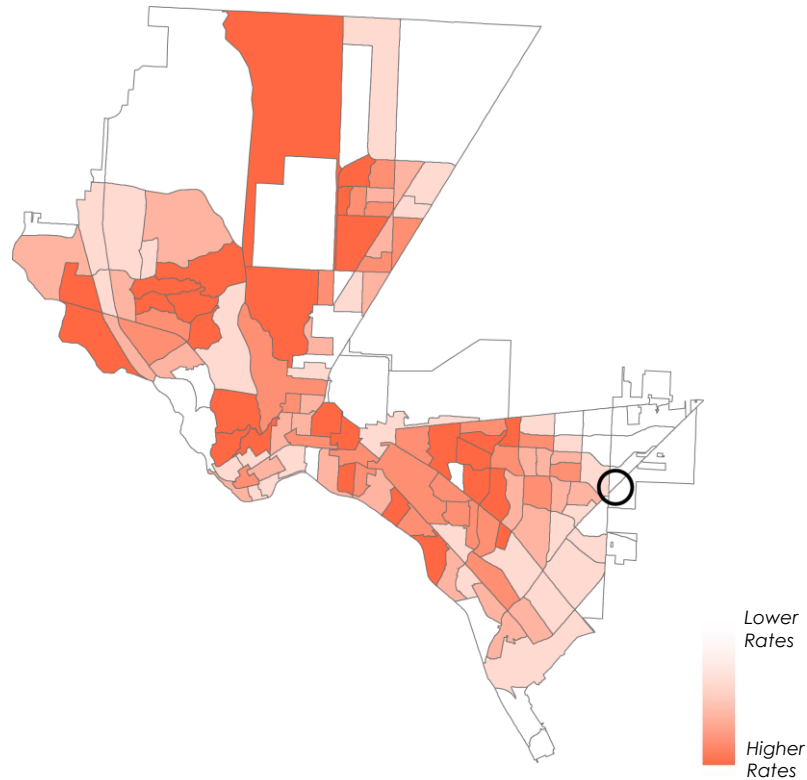


Red = Higher rate of Obesity

HEALTHY COMMUNITIES

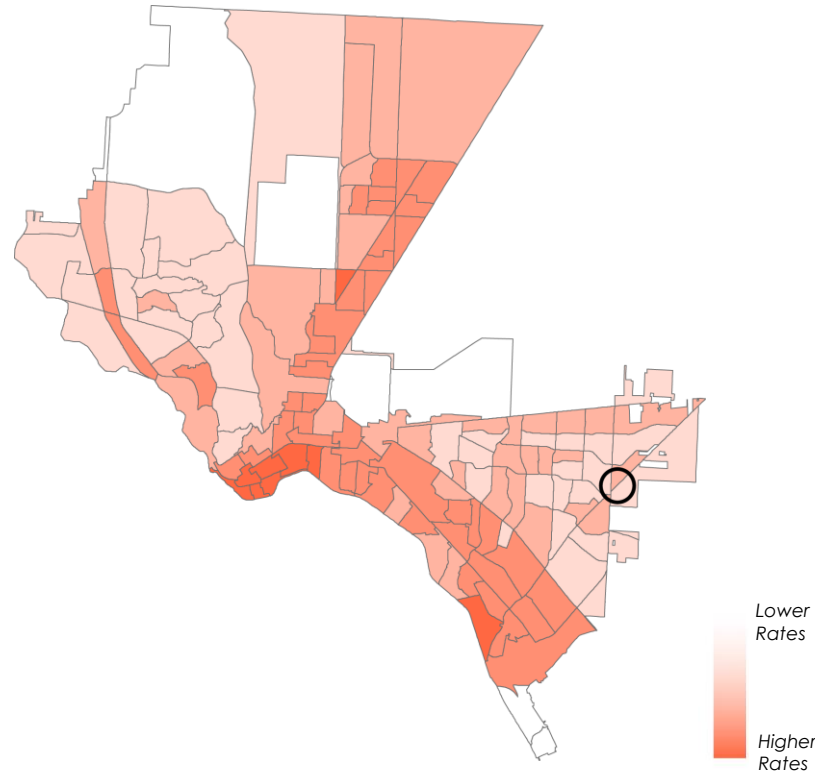
Health Care – Related to VS 3

% of Adults who had Routine
Check up in Last Year



Red = Higher rates of
Annual Checkups

Current Asthma
Prevalence



Red = Higher
rates of Asthma

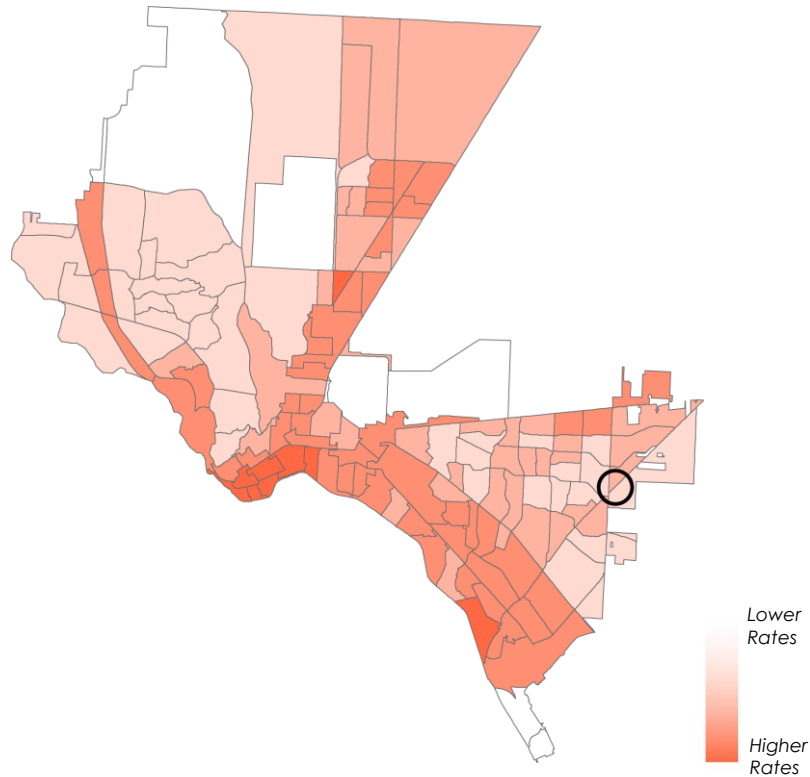
Highlights:

- Zaragoza Place is located just 1/2 mile from the Las Palmas Del Sol Emergency Center, which will enable **residents to continue to access healthcare services** (VS 3).
- The healthcare facilities are available on both bus lines.
- **61.2%** of Zaragoza Place residents **have routine doctor check ups**, which is below the citywide average of 67.7%
- **Asthma impacts about 7.1% of neighborhood residents**, slightly lower than the citywide rate.

HEALTHY COMMUNITIES

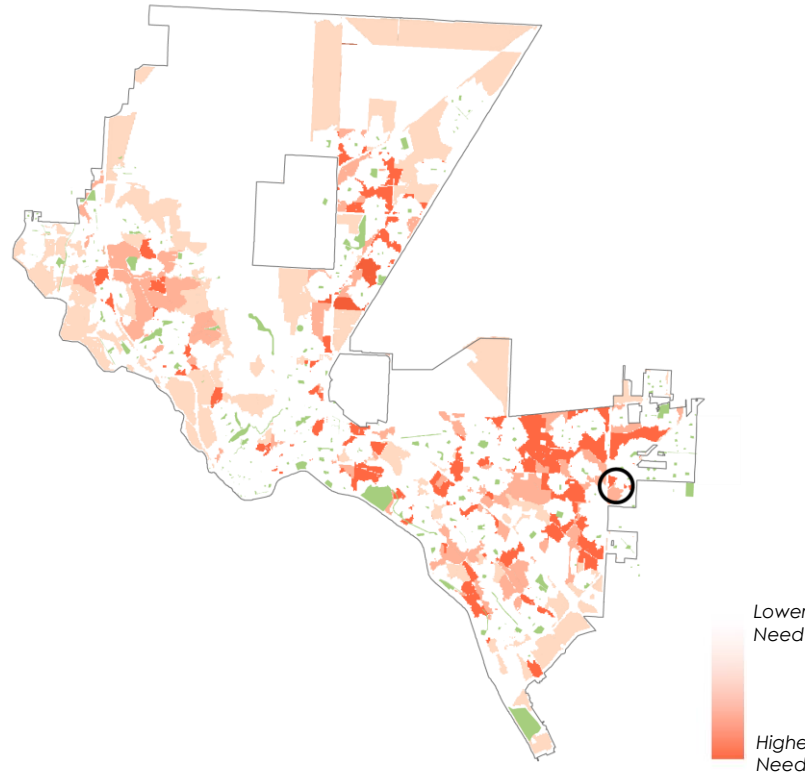
Healthy Mind – Related to VS 2 & 3

% of Residents whose Mental Health was “not good” for more than 14 days



Red = Poor
Mental Health

The Trust for Public Land’s
Park Needs Analysis



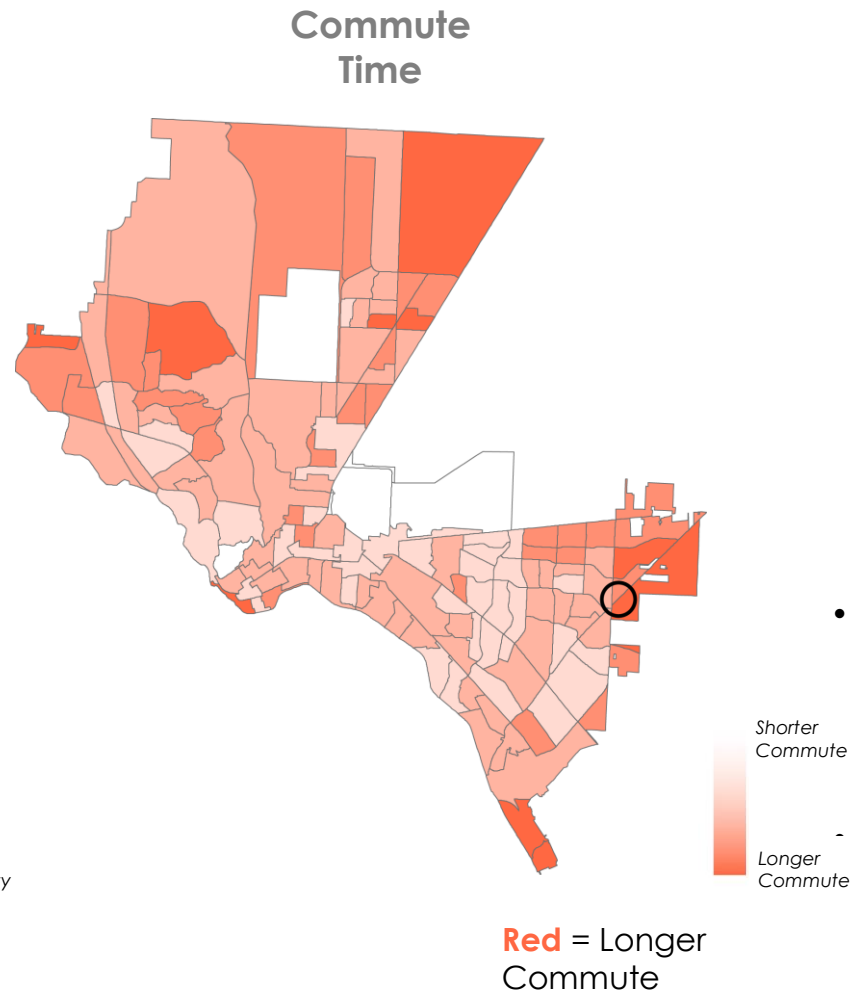
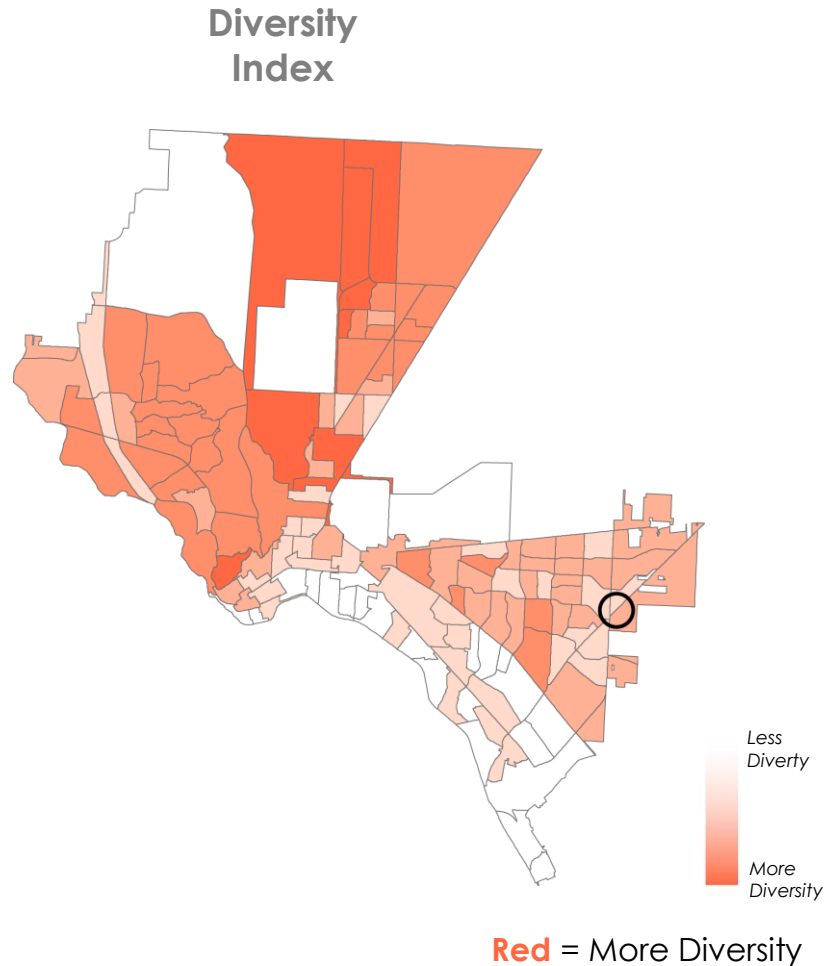
Red = Higher
Need for Park

Highlights:

- Zaragoza Place has **high park access** with Sal Berroteran Park located within a ¼ mile. This access, a **social service/public amenity**, will greatly benefit residents (VS 3).
- HACEP’s **on- and off-site social services and access to social/commercial amenities** have potential to support residents who experience poor mental health (VS 2 & 3). **11.8%** of the Zaragoza Place residents experience **poor mental health**.

HEALTHY COMMUNITIES

Neighborhood – Related to VS 5



Highlights:

- **Zaragoza Place near employment and great pedestrian and public transport access.** This development will help the City further Smart Growth goals related to **compact development and public transit** use (VS 5). Average commute time from the Zaragoza Place neighborhood is **30 minutes**, which is 9 minutes more than citywide average (VS 5).
- The property has **excellent access to transportation** - located along the 52, 53, and 59 Bus lines.
- **83.7% Hispanic/Latino** population (For Reference; Not related to VS 5).