

Program Status Report

December 2009

Housing Development

Owner-Occupied Services

Lead Hazard Control

Program Description: Lead Hazard Control Grant, granted to the City in Spring 2007, provides lead hazard control services for 162 eligible households for the three year grant period targeting low-income, 80 percent or below of MFI, owner-occupied and rental units, housing children under the age of six and built prior to 1978.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated
\$1,876,749		\$198,873		11%	\$472,437	\$0	\$0	\$1,205,439	36%
Production					% Median Family Income				
Goal	YTD	%	Month	Type	0-30	31-50	51-60	61-80	80+
29	14	48%	2	Households	5	6	1	2	0

12/31/2009 Highlights: In December the LeadSmart Program decreased outreach efforts to allow time to prepare close out procedure. The Program continues to market in neighborhoods where abatements are being conducted by placing yard signs at job sites with contractors walking door to door and leaving program information. 8 calls were received from the 311 system and 6 applications were accepted. To date the Lead smart program has completed 142 Lead Hazard reductions.

Other Housing

S.M.A.R.T. Housing

S.M.A.R.T. Housing

Program Description: S.M.A.R.T. Housing™ assists non-profit and for-profit builders to create housing that is safe, located in mixed-income neighborhoods, accessible, reasonably-priced, transit-oriented, and that meets Austin Energy's Green Building standards.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$151,142		\$44,211		29%	\$419,939	\$0	\$0	(\$313,009)	100%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
750	273	36%	125	Households			NA	NA	NA	NA	NA

12/31/2009 Highlights: The goal of the S.M.A.R.T. Housing program is to stimulate the production of new housing that is Safe, Mixed-Income, Accessible, Reasonably-Priced, Transit-Oriented, and meets Green Building standards and the accessibility standards reflected in the City's Visitability Ordinance. The annual goal is to complete 700 new single-family and multi-family units. With 44 single-family units and 81 multi-family units completed in the third month of the fiscal year, the completed units represents 36% of the annual goal. An additional goal is that 40% of the units serve families at or below 80% MFI. Through the current month of 2009, 58 percent of the units completed serve families at or below 80% MFI

Holly Good Neighbor

Holly Good Neighbor

Program Description: The Holly Good Neighbor program provides repairs and rehabilitation to properties closest to the Holly Power Plant. Austin Energy funds the program, administered by the Neighborhood Housing and Community Development Office (NHCD), and facilitated by the Austin Housing Finance Corporation (AHFC). Some examples of home repairs include: exterior paint, roofing, electrical system work, plumbing, foundation work, HVAC system, and other interior and exterior repairs. Eligible income is 80 percent or below of MFI for rehabilitation projects and 60 percent or below of MFI for reconstruction projects. For reconstruction projects, the loan documents will contain provisions which include a shared-equity formula and gives the City a "right of first refusal" at resale. Consequently, program clients will be required to share 25 percent of any equity that they may gain at resale with the City of Austin and they will be required to offer the home for sale to the City before any other buyers.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated
\$1,063,864		\$1,018		0%	\$1,627	\$0	\$0	\$1,061,219	0%
Production							% Median Family Income		
Goal	YTD	%	Month	Type					
30	0	0%	0	Households	0-30	31-50	51-60	61-80	80+
					NA	NA	NA	NA	NA

12/31/2009 Highlights: In December four projects were re-bid and are awaiting contractor's to submit bids. Specifications are being completed for a service agreement solicitation for all remaining units. One hundred twenty four (124) homes have been repaired in the programs five year history

Community Development

Commercial Revitalization

Budget	Expenditures	% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated
\$1,900,863	\$19,139	1%	\$191,967	\$0	\$0	\$1,689,758	11%

E. 11th&12th Acquisition & Development

Program Description: This project creates and/or retains jobs for low- and moderate-income individuals by providing small business loans. Borrowing entities may be eligible for gap financing for up to 40 percent of eligible project costs.

Production					% Median Family Income				
Goal	YTD	%	Month	Type	0-30	31-50	51-60	61-80	80+
7	0	0%	0	Jobs	NA	NA	NA	NA	NA
--	0	NA	0	People	NA	NA	NA	NA	NA

12/31/2009 Highlights: For the month of December, no new jobs were created. An East 11th and 12th Street project, located in the 1200 Blk of E. 12th Street, is currently under construction and when completed and leased in 2010 will result in seven new jobs.

E. 11th&12th Historic Preservation

Program Description: This project will provide financial assistance to owners of eligible historic commercial or civic dilapidated buildings for renovation activities to prevent and eliminate the slum and blight influences in the area.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$477,332		\$4,673		1%	\$24,969	\$0	\$0	\$447,689	6%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
2	0	0%	0	Businesses			NA	NA	NA	NA	NA

12/31/2009 Highlights: For the month of December, no historic renovations were completed. Two projects that are underway is the historic renovation of the Detrick-Hamilton house to be utilized as the African-American Cultural and Heritage Facility and the Herman Schieffer, a.k.a. Eastroom, house that is currently owned by ARA and when completed will be utilized as office space.

E. 11th&12th Parking Facilities

Program Description: This project will provide funds for the development of community parking lots to support the economic growth of the area

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$304,000		\$14,794		5%	\$8,397	\$0	\$0	\$280,810	8%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
4668	4668	100%	0	People			NA	NA	NA	NA	NA

12/31/2009 Highlights: During the month of December, no new parking facilities were created.

Neighborhood Revitalization

Child Care Services

Program Description: This program, through contracts with the City of Austin's Health and Human Services Department (HHSD), increases the supply of quality child care by providing services to children from low-income families whose gross income is less than 80 percent of the MFI and who reside within the Austin city limits. The components of the program serve families in crisis, children of teen parents who are attending school, and families in work, school, or job training.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$688,250		\$123,774		18%	\$504,652	\$0	\$0	\$59,824	91%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
324	127	39%	5	Persons			112	13	1	0	1

12/31/2009 Highlights: This program, through contracts with the City of Austin's Health and Human Services Department (HHSD), increases the supply of quality child care by providing service to children from low-income families whose income is 30% or less than the medium family income for the City limits of Austin. AISD Teen - 5, Child Inc. EHS -0, Child Inc Teen - 0, Family Connections - 0, Generations - 0. For the months thru December 2009, 127 children have been served. The 5 children accounted for at AISD Teen Parent is based on information from their November reports.

Senior Services

Program Description: The Health and Human Service Department (HHSD), via a contract with Family Eldercare, provides services that help prevent and protect seniors from becoming victims of abuse, neglect, or exploitation. Persons must meet income, age, & residential eligibility requirements.

Budget	Expenditures	% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$136,250	\$11,165	8%	\$122,835	\$0	\$0	\$2,250	98%		
Production					% Median Family Income				
Goal	YTD	%	Month	Type	0-30	31-50	51-60	61-80	80+
208	119	57%	0	Persons	112	7	0	0	0

12/31/2009 Highlights: The Health and Human Services Department (HHSD), via a contract with Family Eldercare, provides services that help prevent and protect seniors from becoming victims of abuse, neglect, or exploitation. Persons must meet income, age, & residential eligibility requirements. Bill Payer - 00, Elder Shelter - 00, Gaurdianship - 00, In-Home Care 00. Total for the month of December 00. Total clients served overall 119.

Youth Support

Program Description: The Youth and Family Assessment Center (YFAC) provides access to holistic, wraparound services and support to youth who are designated at-risk and their families. The program has three components that provide differing levels of intervention and support: school-based intensive wraparound, community-based wraparound, and summer camps.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated
\$234,331		\$25,147		11%	\$178,553	\$0	\$0	\$30,631	87%
Production							% Median Family Income		
Goal	YTD	%	Month	Type					
159	61	38%	5	Persons					
					0-30	31-50	51-60	61-80	80+
					45	15	1	0	0

12/31/2009 Highlights: The Youth and Family Assessment Center (YFAC) provides access to holistic, wraparound services and support to youth who are designated at-risk and their families. The program has three components that provide differing levels of intervention and support: school-based intensive wraparound, community-based wraparound, and summer camps. For the month of December 2009, 05 clients were served. The total number of youth clients served for the year is 61.

Small Business Development

Community Development Bank

Program Description: The Community Development Bank's (CDB) purpose is to provide funds to a Community Development Financial Institution (CDFI) to administer a loan program that provides flexible capital and technical assistance to small and minority businesses that are expanding or relocating to low-income areas. The performance goal for this program is job creation or retention for low- to moderate-income individuals.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$159,264		\$0		0%	\$12,500	\$0	\$0	\$146,764	8%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
6	0	0%	0	Jobs			0	0	0	0	0

12/31/2009 Highlights: The Community Development Bank's (CDB) purpose is to provide funds to a Community Development Financial Institution (CDFI) to administer a loan program that provides flexible capital and technical assistance to small and minority businesses that are expanding or relocating to low-income area. Due to a delay in receiving a Release of Federal Funds, the contract is the process of being signed and set up to receive performance numbers and reports.

Microenterprise Technical Assistance

Program Description: The Microenterprise Technical Assistance (META) Program provides operational funds for the administration of training and technical assistance for qualified microenterprises in the City of Austin. HUD defines a Microenterprise as either a business which has five or fewer employees, one being the owner, or an individual who the subrecipient determines is actively working towards developing a business that is expected to be a Microenterprise.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated	
\$200,000		\$0		0%	\$0	\$0	\$0	\$200,000	0%	
Production							% Median Family Income			
Goal	YTD	%	Month	Type		0-30	31-50	51-60	61-80	80+
33	0	0%	0	Businesses		0	0	0	0	0

12/31/2009 Highlights: The Microenterprise Technical Assistance (META) Program provides operational funds for the administration of training and technical assistance for qualified microenterprises in the City of Austin. HUD defines a Microenterprise as either a business which has five or fewer employees, one being the owner, or an individual who the subrecipient determines is actively working towards developing a business that is expected to be a Microenterprise. Due to a delay in receiving a Release of Federal Funds, the contract is the process of being signed and set up to receive performance numbers and reports.

Neighborhood Commercial Management

Program Description: The Neighborhood Commercial Management Program (NCMP) is a revolving loan pool, which provides gap financing to eligible borrowing businesses that have operated for two or more years. These small business loans, which provide gap financing, can be used for acquisition of land and improvements, various fixed costs, new construction, and leasehold improvements.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated
\$1,928,597		\$0		0%	\$204,331	\$0	\$0	\$1,724,266	11%
Production									
Goal	YTD	%	Month	Type	% Median Family Income				
14	0	0%	0	Jobs	0-30	31-50	51-60	61-80	80+
					0	0	0	0	0

12/31/2009 Highlights: There is one NCMP loan carried over from November 2009. There were zero -0- new applications taken. There were -0- zero files denied/cancelled. There is one loan in process to be carried over to January 2010.

Facade Improvement

Program Description: This project will provide financial assistance to owners of eligible commercial buildings for renovation/rehabilitation to exterior facades. The program gives up to \$30,000 to each business for upgrades.

Production					% Median Family Income				
Goal	YTD	%	Month	Type	0-30	31-50	51-60	61-80	80+
7	0	0%	0	Businesses	NA	NA	NA	NA	NA

12/31/2009 Highlights: There were zero -0- files carried forward from November 2009. There were 2 new applications taken. There were -0- zero files denied/cancelled. There are two files carried over to January 2010.

Program Status Report

December 2009

Housing Development

Assisted Housing

Tenant-Based Rental Assistance

Program Description: The TBRA program provides rental housing subsidies and security deposits to eligible families who would otherwise be homeless. Eligible income for TBRA is 50 percent or below of MFI.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated
\$1,098,893		\$0		0%	\$0	\$0	\$0	\$1,098,893	0%
Production							% Median Family Income		
Goal	YTD	%	Month	Type					
115	10	9%	10	Persons	0-30	31-50	51-60	61-80	80+
					10	0	0	0	0

12/31/2009 Highlights: The TBRA program provides rental-housing assistance to homeless persons with incomes at 50 percent or below of MFI. All households served must be at 30 percent or below of the MFI. The TBRA program contracted with the Salvation Army to provide security deposits and first month's rent and contracted with the Housing Authority of the City of Austin (HACA) to provide monthly rental assistance payments and ensure property standards. The TBRA Program assists eligible individuals and households receiving assistance through one of the following participants: Salvation Army, Caritas, SafePlace, Foundation for the Homeless, Lifeworks, Austin Families and Foundation Communities.

Rental Housing

Architectural Barrier Rental

Program Description: The Architectural Barrier Removal (ABR) Rental Program modifies or retrofits the living quarters of eligible, low-income elderly and severely disabled renters to make their housing more accessible. No more than \$5,000 per home per year can be provided to a single home through ABR Rental. Eligible income is 80 percent or below of MFI.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated
\$325,284		\$33,225		10%	\$39,390	\$0	\$0	\$252,669	22%
Production							% Median Family Income		
Goal	YTD	%	Month	Type					
					0-30	31-50	51-60	61-80	80+
90	10	11%	4	Households	6	2	1	1	0

12/31/2009 Highlights: As of December 31, 2009, the Architectural Barrier Removal Program processed 17 applications from the previous month and received 3 new applications. During the month of December, AHFC completed 4 projects. AHFC has 16 applications in process and the year-to-date total of projects completed is 10.

Rental Housing Development Assistance

Program Description: The Rental Housing Development Assistance Program (RHDA) provides opportunities to create and retain affordable rental units for low- and moderate-income households and low-income persons with special needs. RHDA provides below market-rate gap financing to for-profit and non-profit developers for the acquisition, new construction, or rehabilitation of affordable rental projects that would otherwise be economically infeasible. RHDA serves households at 50 percent or below of MFI with a target of serving households 30 percent or below of MFI. The General Obligation Bonds (GO Bonds) is one of RHDA's funding sources. The GO Bond funding and production is highlighted as a subset of this program.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$32,371,233		\$8,237,890		25%	\$3,366,516	\$0	\$0	\$20,766,827	36%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
225	0	0%	0	Households			0	0	0	0	0

12/31/2009 Highlights: In December, projects currently underway include: Mary Lee Community (The Willows -- 64 units); Green Doors (Sweeney Circle/Manor Road Preservation & Revitalization -- 70 units); Vincare Services of Austin (St. Louise House -- 24 units); Austin-Travis County MHMR (East 15th Street Transitional Housing Facility -- 24 beds).

-- RHDA - GO Bonds (Subset of RHDA)

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$23,776,414		\$7,273,986		31%	\$3,273,266	\$0	\$0	\$13,229,162	44%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
--	0	NA	0	Households			0	0	0	0	0

12/31/2009 Highlights: In December, with Council support, the NHCD Director ordered a pause in accepting new applications for G. O. Bond funding. The pause is necessary to receive community input on priorities for how the last \$15 million of the \$55 million affordable housing G. O. Bond funds should be spent. Two projects with applications submitted prior to the "pause" were approved: \$2 million for Wildflower Terrace, a 201-unit senior development at RMMA; and \$3 million toward the acquisition of the 248-unit Shady Oaks Apartments at South Congress and St. Elmo.

First-Time Homebuyer Services

Acquisition and Development

Program Description: The Acquisition and Development (A&D) program works with lenders and non-profit and for-profit developers to leverage City and federal funds for: 1) the acquisition and development of lots, 2) the acquisition and rehabilitation of structures, 3) the acquisition of new housing units, and 4) the construction of new housing all for sale to income-eligible homebuyers at 80 percent or below of MFI. AHFC provides financing (loans and grants) for affordable housing development. The General Obligation Bonds (GO Bonds) is one of A&D's funding sources. The GO Bond funding and production is highlighted as a subset of this program.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$8,859,414		\$1,064,819		12%	\$799,641	\$0	\$0	\$6,994,953	21%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
75	11	15%	5	Households			0	6	1	5	0

12/31/2009 Highlights: All homes sold in December were developed by Austin Habitat for Humanity.

-- A&D - GO Bonds (Subset of A&D)

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$3,001,467		\$880,162		29%	\$550,068	\$0	\$0	\$1,571,238	48%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
--	0	NA	0	Households			0	0	0	0	0

12/31/2009 Highlights: In December, with Council support, the NHCD Director ordered a pause in accepting new applications for G. O. Bond funding. The pause is necessary to receive community input on priorities for how the last \$13 million of the \$55 million affordable housing G. O. Bond funds should be spent.

Down Payment Assistance

Program Description: The Down Payment Assistance (DPA) program provides deferred and forgivable, zero-interest loans to low- and moderate income first-time homebuyers to assist them with the down payment and closing costs of their home purchase.

Option 1: The amount of assistance per household will not exceed \$10,000 per household or \$15,000 to persons with disabilities. Loans are secured by a subordinate lien on the property that is non-assumable. The loan will be recaptured by the AHFC if the household sells or rents the home, requests an equity loan, or transfers the property title before the end of the ten year affordability period. Eligible income for DPA is 80 percent or below of MFI.

Option 2: DPA funds up to \$40,000, as a deferred, 30-year, 0 percent interest loan, with a shared-equity provision and a City of Austin "right of first refusal" provision. This DPA option is not forgivable. Loans are secured by a subordinate lien on the property that is non-assumable. The loan will be recaptured by the AHFC if the household sells or rents the home, requests an equity loan, or transfers the property title before the end of the ten-year affordability period. Eligible income for DPA is 80 percent or below of MFI.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$1,711,150		\$1,044,393		61%	\$67,991	\$0	\$0	\$598,766	65%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
50	32	64%	6	Households			1	2	9	20	0

12/31/2009 Highlights: As of December 31, 2009, the Down Payment Assistance Program processed twelve new applications from the previous month, and received eight new applications. During this month three applications were denied/canceled and six loans closed. YTD, thirty-two loans closed. Of these, twenty-one were shared equity loans.

Owner-Occupied Services

Architectural Barrier Homeowner

Program Description: The Architectural Barrier Removal Program (ABR) modifies or retrofits the living quarters of eligible, low-income elderly and severely disabled homeowners to make their housing more accessible. No more than \$5,000 per home per year can be provided through the ABR program and Emergency Home Repair (EHR) program combined. Eligible income is 80 percent or below of MFI.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$1,207,429		\$122,084		10%	\$215,920	\$0	\$0	\$869,424	28%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
360	41	11%	25	Households			19	10	6	6	0

12/31/2009 Highlights: As of December 31, 2009, 140 applications carried-over from the previous month and received 19 new applications. For the month 11 applications were denied/ cancelled and 25 projects completed. Year to date, 123 applications are being processed and a year-to-date total of projects completed is 41.

Emergency Home Repair

Program Description: The Emergency Home Repair (EHR) Program makes repairs to alleviate life-threatening living conditions, health and safety hazards, and major mechanical systems for low- and moderate-income homeowners, with no more than \$5,000 per home per year through the ABR program and EHR program combined. AHFC oversees the EHR program and currently contracts with a non-profit to administer the services. Income eligibility is 80 percent or below of MFI.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$1,179,079		\$0		0%	\$0	\$0	\$0	\$1,179,079	0%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
475	0	0%	0	Households			0	0	0	0	0

12/31/2009 Highlights: The purpose of the Emergency Home Repair Program is to provide repairs to the homes of low- and moderate-income home owners, alleviating health or safety issues as well as preserving the city's affordable housing stock. The home owners must have a total household income of less than 80% MFI (currently \$45,500 for a two-person household), and the homes must be owner-occupied. The program is operated with CDBG grant funds by the Austin Area Urban League. Per the Fiscal Year 2009-10 Action Plan, the annual goal is to serve 475 households.

Homeowner Rehab

Program Description: The Homeowner Rehabilitation Loan Program (HRLP) assists income-eligible homeowners with substantial repairs such as foundation repair, roofing, plumbing, and electrical work. This program provides deferred interest loans of up to \$50,000 per home for rehabilitation and up to \$29,999 may be forgivable after ten years. This rehabilitation amount does not include funds that may be granted to assist with the appropriate treatment of lead-based paint. In cases where it is not economically feasible to rehabilitate a unit, the reconstruction of a replacement home is considered for financing. Deferred interest loans for housing reconstruction does not exceed \$100,000 per home. For reconstruction projects, the loan documents contain provisions which include a shared-equity formula and gives the City a "right of first refusal" at resale. Consequently, program clients are required to share 25 percent of any equity that they may gain at resale with the City of Austin and they are required to offer the home for sale to the City before any other buyers. Eligible income is 60 percent or below of MFI. All HRLP funded activities use the recapture method.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$4,534,338		\$263,237		6%	\$240,207	\$0	\$0	\$4,030,894	11%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
25	7	28%	3	Households			2	2	2	1	0

12/31/2009 Highlights: Seventeen (17) Applications in process were carried over from November 2009. There were -0- zero new applications taken. There were two files denied/cancelled. Two Reconstruction loans went to bid but have not closed yet. There is one completed projects pending payment of retainage. Two Rehabilitation loans went to bid but have not closed yet. Construction has started but is not completed on one rehabilitation loan. There were three more completed projects this month. There are 7 completed projects YTD. Fifteen (15) HRLP Applications in process were carried over to January 2010.

Materials Rebate

Program Description: The purpose of the Materials Grants program is to provide eligible non-profit organizations with assistance to recover the cost of materials used to repair the homes of low-income families. This is accomplished by providing rebates to the non-profit organizations for materials used. Eligible income level is 60 percent or below of MFI.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$84,154		\$0		0%	\$0	\$0	\$0	\$84,154	0%		
Production							% Median Family Income				
Goal	YTD	%	Month	Type			0-30	31-50	51-60	61-80	80+
20	12	60%	2	Households			12	0	0	0	0

12/31/2009 Highlights: The homes for which materials rebates were given this month were for work done by Austin Habitat for Humanities.

Community Development

Neighborhood Revitalization

CHDO Operations

Program Description: The CHDO Operating Expenses Grant program provides funding for operational support to Community Housing Development Organizations (CHDOs). Under the terms of the grant, CHDOs must also access CHDO set-aside funds to produce affordable housing for the community.

Budget	Expenditures	% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated		
\$152,625	\$0	0%	\$0	\$0	\$0	\$152,625	0%		
Production					% Median Family Income				
Goal	YTD	%	Month	Type	0-30	31-50	51-60	61-80	80+
7	0	0%	0	Organizations	NA	NA	NA	NA	NA

12/31/2009 Highlights: In December, three organizations had provided all the necessary information to go to contract.

Housing Smarts

Program Description: Housing Smarts, an AHFC housing counseling program, offers housing counseling to City of Austin residents at 80 percent or below of MFI. Class participants learn financial literacy skills, homebuyer education and foreclosure prevention. The program offers individual housing counseling sessions as needed and upon request. The program uses the Neighborworks America's housing counseling curriculum.

Budget		Expenditures		% Used	Encumbered	Pre-Encumbered	Under Review	Available	% Allocated
\$256,892		\$16,995		7%	\$85,899	\$0	\$0	\$153,998	40%
Production					% Median Family Income				
Goal	YTD	%	Month	Type	0-30	31-50	51-60	61-80	80+
320	60	19%	25	Persons	6	8	10	20	3

12/31/2009 Highlights: Housing Smarts completed the month of December with the largest December class in its history. Much of the increased participation can be attributed to the First Time homebuyer tax credit whose deadline was extended past December 1st.