

Changing Homes—Neighborhoods—Lives



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Navigation Pointe Set for Corpus Christi

Continuously seeking markets where affordable housing is needed most, Merced Housing Texas is developing its newest complex, Navigation Pointe Apartments in Corpus Christi, Texas. The complex, designed by Chiles Architects, Inc., will be located at 909 S. Navigation Blvd. and will consist of 124 units.

“Corpus Christi is in desperate need of affordable multi-family housing,” said Merced Housing Texas Board member Sister Carol Ann Jokerst, CCVI and resident of Corpus Christi. “A lot of our housing is substandard.” Galaxy Builders, Ltd., contractor for Navigation Pointe Apartments began construction of Navigation Pointe in November, 2006. The development is scheduled to be complete in December 2007.

According to Gregory L. Thorse of GMAT Development- Navigation Ltd., Development Company for Navigation Pointe, the complex will provide new housing stock in an area of Corpus Christi that has received little new construction. Ninety percent of all units are reserved for individuals and families whose incomes fall at or below 60 percent of the Area Median Family Income, which is \$28,920 for a family of four in Corpus Christi. Ten percent of the units at Navigation Pointe Apartments are reserved for individuals and families at or below 30 percent of the Area Median Family Income, which is \$14,450 for a family of four in Corpus Christi.

Merced Housing Texas President, Susan R. Sheeran believes that affordable rents allow families to focus on what is really important, like education and mental and physical health instead of just struggling to pay for housing. “People who work the hardest seem to have the hardest time making ends meet,” Sheeran said. “Merced is striving to help families in Corpus Christi live in a healthy environment.”

In keeping with Merced Housing Texas’ mission to provide quality service-enriched housing, upon completion, a Resident Services coordinator will be hired to provide activities, programs and social services for residents at the property. Navigation Pointe Apartments will include a fully equipped clubhouse, a laundry room, an exercise facility, a furnished learning center, classroom and social service office, a computer room, a swimming pool, a play recreation and picnic area and perimeter fencing with controlled gates. “It is my belief that everyone thrives when they live in an environment that is clean, pleasant and close to other services,” said Sheeran. “I’m happy that we can have a second property in Corpus Christi.”

Financing for Navigation Pointe Apartments includes a 221 (d)(4) FHA insured construction/permanent mortgage issued through KeyBank Real Estate Capital Markets, Inc., Low Income Tax Credit Allocation from the Texas Department of Housing and Community Affairs (TDHCA), purchased by MMA Navigation Pointe, LLC and a HOME Loan from the City of Corpus Christi. Merced Housing Texas is the sole member of Merced-Navigation, L.L.C., the general partner of the owner.



Drawing: Chiles Architects, Inc., Austin, Texas



President's Message

Each New Year brings the opportunity

for growth. For Merced Housing Texas, 2007 promises to be a time for substantial growth in our production of affordable multi-family units.

As construction begins on our newest 124 unit multi-family property, Navigation Pointe Apartments in Corpus Christi, we look forward to seeing the complex take shape and to witnessing firsthand the building of a neighborhood in need of quality, affordable, service-enriched housing.

When Navigation Pointe Apartments is completed, Merced Housing Texas will have another healthy community where we can promote personal growth and family stability through our Resident Services Program.

With this development, we hope to grow closer to the Sisters of the Incarnate Word and Blessed Sacrament this year, as well as to our other partners in Corpus Christi, the City of Corpus Christi, and the West Oso Independent School District.

In San Antonio, Merced Housing Texas continues to grow in all of our programs. We are grateful for the opportunity to help people like Mr. Porfirio Bustillos in the Mission Espada neighborhood, and we are enriched by watching children's minds expand at our properties through learning music. New staff members and Board members enrich the organization, and we eagerly anticipate their participation in and contribution to our work.

Merced Housing Texas wants to celebrate the spirit of the New Year by thanking all of you for your support. We hope to share with you all of our successes in 2007. Please accept our best wishes for a year of health, blessings, and prosperity.

Susan R. Sheeran

Skies Not Clear Yet for Katrina Renters

The safety-net of Federal Emergency Management Agency (FEMA) rental assistance that caught Hurricane Katrina families over a year ago is coming to a close at the end of February. According to Willette Carter, the City of San Antonio has requested an extension for rental assistance until August 2007, but it is still uncertain if FEMA will grant this request.

The termination of FEMA rental assistance poses a serious issue for Merced Housing Texas, which has housed over 150 Katrina families at our multi-family properties. Approximately 50 families will be affected by the termination of FEMA funds. According to Brenda Douglas, Family Service Association's Katrina project director, rental assistance is the thread holding survivors together. Without a home to live in, it is very difficult for survivors to address issues such as employment, mental and physical health, and the educational needs of children.

According to Ivy R. Taylor, Vice-President and Director of Resident Services for Merced Housing Texas, strategies have been put in place at all of our properties to aid families during this transition period. Taylor confirms that many Katrina families want to stay in San Antonio, but after the termination of FEMA funds, there are no other readily available funds for organizations to use to assist families with rent. "I've asked the Resident Services Coordinators to work closely with the managers at each property and find out employment status of each individual and make the determination if they can pay rent for their current unit based on their income," Taylor said. "If they cannot afford our rents, we assure them that the Resident Services Coordinators are available to help them find other lower price options, seek employment, or help them to go back to New Orleans if they choose."

Some Katrina survivors do not see going back to New Orleans as an option. Kenita Washington, Katrina survivor and Leasing Consultant at Artisan at Willow Springs Apartments (Gembler Road), traveled back to New Orleans for Thanksgiving and says that the part of the city she visited still looks like the day after the storm hit. "There is nothing to go back to," Washington said.

Merced Housing Texas is participating in the San Antonio Long Term Recovery Steering Committee convened by the Mayor's Office and United Way of San Antonio and Bexar County to try and find solutions to the many issues faced in Katrina's aftermath.

Home Now a Sweeter Home Thanks to Espada Sewer Connect Program

For the first time in 72 years, Mr. Porfirio Bustillos has a lateral sewer line connection to his home. Born and raised in the Mission Espada neighborhood, Bustillos has lived in the same house on Espada Road since 1934.

He vividly remembers seeing the transformation of old farm roads into what is now Interstate Loop 410, yet with so much development happening around him, he had never had sewer service until now.

In November 2006, Bustillos was provided with a permanent sewer connection installed to his home through Merced Housing Texas' Espada Sewer Connect Program, which provides lateral sewer line connections and housing rehabilitation for low-income homeowners in the Mission Espada neighborhood located off of southeast Interstate Loop 410. Before November 2006, Bustillos had relied on outhouses and septic tanks to fill waste management needs. "It's such an improvement to my house," Bustillos said. "It feels pretty good to have a sewer line now."

Merced Housing Texas collaborates with San Antonio Water System (SAWS), City of San Antonio (COSA) and Los Vecinos de las Misiones to provide lateral connections to sewer mains. Merced Housing Texas has leveraged more than \$3,300,000 for the Espada Sewer Connect

Homeowner Porfirio Bustillos



Program from, among others, the Meadows Foundation, Goldsbury Foundation, and USAA Federal Savings Bank.

Merced Housing Texas has secured \$150,000 from the San Antonio Housing Trust for rehabilitation of homes. Bustillos' residence is one of the two homes rehabilitated through the Espada Sewer Connect Program since November 1, 2006. Two more homes are scheduled to be complete through Espada Sewer Connect by the end of February 2007. "We hope to complete another 13 homes by the end of 2007," said Edgar T. Sandoval, Vice-President-Development/Asset Management for Merced Housing Texas. "Once lateral connections are finished to these homes we will have completed the program."

For people like Bustillos, the Espada Sewer Connect Program can make all the difference in eliminating health hazards and inconveniences that come from not having proper waste management. "After 72 years, I am so glad that I do not have to worry about my septic tank getting stopped up anymore," Bustillos said.

What Does Merced Housing Texas Do?

■ **Multi-Family Program.** Merced owns or has developed 1,818 units of quality, affordable multifamily housing in San Antonio, Somerset, Conroe, and Corpus Christi, Texas. In keeping with our mission, we provide services at our multifamily properties that support residents' efforts to raise healthy families and become self-sufficient, fully participating members of society.

■ **Single-Family Program** revitalizes inner-city neighborhoods and provides homeownership opportunities for low-income families. Merced acquires dilapidated eyesores and completely rehabilitates them or constructs new infill homes and sells them to qualifying low-income families.

■ **Serve Our Seniors (SOS) Emergency Repair Program,** an owner-occupied repair program, which helps extremely low-income senior and disabled homeowners who cannot afford to keep their homes safe, sanitary, or structurally sound. Merced makes emergency health and safety related repairs at no cost to the homeowners. The SOS Program enables very low-income senior and disabled persons to stay in the homes they own and love.

Merced Housing Texas Participates in LULAC Home Buyer Seminar

In December, 2006, Sister Jo Marie Arredondo, SHF, Administrative Assistant for Merced Housing Texas, participated in the League of United Latin American Citizens (LULAC) Home Buyer Seminar sponsored by Wells Fargo Home Mortgage. Topics discussed were consumer credit and housing counseling, loan process, title commitment and closing, down payment assistance, housing counseling, and single-family acquisition. Merced Housing Texas informed over 30 seminar participants about the resources available through our Single-Family Program. The program revitalizes inner-city neighborhoods and provides homeownership opportunities for low-income individuals and families. Merced Housing Texas provides downpayment and closing cost assistance to qualifying families through the American Dream Downpayment Initiative (ADDI) funds.

Merced Housing Texas Founders

Congregation of Benedictine Sisters

www.boernebenedictines.com

Congregation of Divine Providence

www.cdptexas.org

Congregation of the Sisters of Charity
of the Incarnate Word

www.incarnatewordsisters.org

Daughters of Charity of St. Vincent de Paul

www.daughters-of-charity.org

Missionary Catechists of Divine Providence

www.mcdp.org

Sisters of the Holy Spirit and Mary Immaculate

www.shsp.org

Associate Congregations

Congregation of St. Brigid

Daughters of Mary Immaculate

www.marianistsisters.org

Sisters of the Incarnate Word and Blessed Sacrament

www.iwbsec.org

Ursuline Nuns of San Antonio

Contributions

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Janie Silva

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Artisan at Salado Creek

Lucero Gomez

Rancho Sierra

Letty Martinez

Stablewood Farms

Mia Morris

Artisan at Willow Springs

Interns

Jordan Kaderli

Khushbu Patel

Special Thanks

To Easter Seals Disability Services for all of their hard work in folding, labeling, sorting, and putting our newsletter together

To Beldon Roofing Company

The mission of Merced Housing Texas is to create and strengthen healthy communities through the provision of quality, affordable, service-enriched housing for individuals and families who are economically poor.

New Year Introduces New Faces

New Board Member Profile: Nikki Michelle Niño. The enthusiasm to transform San Antonio's Westside neighborhoods into healthier communities runs through Nikki Michelle Niño's veins, and she believes that the decision to join the Merced Housing Texas Board of Directors in November 2006 was the right one. "It fits nicely with what I do and what I have always done in working with the community to improve people's way of life," said Niño.

Niño is a San Antonio native and graduated from Providence High School. She received her Bachelor's degree in American Civilizations from Brown University and her Master's in Communications and Urban Studies from the University of Michigan. Currently, she works at Our Lady of the Lake University as the Community Development Coordinator for The Center for Service-Learning and Volunteerism. Niño coordinates the daily activities of 30 full-time Americorps members, as well as two "Meals on Wheels" routes serving approximately 16 clients on the Westside. One of her fondest memories was assisting in a Catholic Youth Camp to rehabilitate over 33 homes in the Avenida Guadalupe area located on the Westside of San Antonio. "It was wonderful to see the kids working hard and excited to work with the residents," said Niño. "Some residents cried when they saw their homes improved. The kids were very touched and motivated to continue." Niño is hopeful that she may contribute her knowledge of resources on the Westside to Merced Housing Texas throughout her term on the Board.



Resident Services Coordinator Profile: Mia Morris' ideal world would be to see all of her residents waking up for a hearty breakfast and morning run every day. Morris, a former health educator, joined Merced Housing Texas in September 2006 as the Resident Services Coordinator for Artisan at Willow Springs and since then has incorporated healthier choices for residents at the property. If you visit the community center during the after-school program, it's not unusual to see children eating carrots instead of candies, bananas instead of brownies, and raisins instead of Reese's chocolate. "The carrots threw the kids off," Morris said as she chuckled. "I think they are getting used to them now." Morris has an extensive background in children's health. She previously worked at the Social and Health Resource Center in San Antonio developing several diabetes prevention programs for minority children.

Morris admits that it has been a challenge transitioning from the health field into direct social services, but says that she enjoys interacting with her residents. "I always feel like I am contributing more when I am working in the community," Morris said. Thus far, Morris has successfully implemented several programs including a children's after-school tutoring program, music lessons and hip-hop dance lessons, arts and crafts projects, and a movie night/discussion event on health. Over 50 people attended the movie night, including teenagers and children. Following the movie was a discussion led by several speakers from the AIDS Foundation and Project Worth.



Intern profile: Jordan Kaderli. When a helping hand is needed, Jordan Kaderli is the go-to man. One of Kaderli's many gifts to Merced Housing Texas has been organizing and coordinating activities for Boy Scout Troop 3 at Stablewood Farms Apartments. Kaderli has coordinated several camping trips and outings for the troop including a camping trip to Canyon Lake, a hot-dog cook-out, and a "Jamboree on the Air," which introduced the kids to ham radio. Twenty-three-year-old Kaderli is a recent graduate of St. Mary's University and joined Merced this summer through the Marianist Volunteer Program (MVP). As a math major in college, Kaderli was unsure of what he wanted to do after graduation. "Working for a non-profit is a lot different from any other type of work I've done," said Kaderli. "What really attracted me to the MVP Program was the idea of living with the other volunteers." An aspect that Kaderli enjoys about his service at Merced Housing Texas is the how diverse his projects have been. "When this is over, I am hoping to have a better understanding of the world and people," Kaderli said.



Intern Profile: Khusbu Patel vividly remembers seeing a row of homeless people living in cardboard boxes lined up around a school in New Delhi, India during a trip in 2005. "It was hard to see a school so accessible to these people, but not available to them because of the lack of money or lack of a permanent address," Patel said. She joined Merced Housing Texas this summer and since then has assisted in the after-school programs at the multi-family properties and has helped research funding opportunities. Born in Bombay, India, Patel possesses an international perspective and a desire to be a good global citizen. Twenty-two-year-old Patel emigrated from India with her family in 1989, when she was just five. She believes that the experience of moving to another country and having to adapt to another culture helped her find her calling in international relations. As an international relations graduate student at St. Mary's University, Patel learned about Merced Housing Texas through her professor and Merced Housing Texas Board member, Larry Hufford, Ph.D. She views her work at Merced Housing Texas as the first step in fulfilling her dream of making a difference in the world.



The Halls Are Alive with the Sound of Music

Whenever there is a crowd of enthusiastic children shouting out “it’s a quarter note!” at a Merced Housing Texas property, Rozzolino Banks is sure to be around. Since September 2006, Banks has shared his musical talent with children at Merced Housing Texas properties by teaching the fundamentals of music theory and instrumentation. Banks, CEO of Muzik-4-Life Productions, first began teaching children private piano lessons at Artisan at Willow Springs Apartments (Gemblor Road), but what started out as a small group has grown into a full community room of approximately 20 children attending his classes regularly.



One of the key program focus areas of Merced Housing Texas’ Resident Services program is to use education as the foundation of increasing opportunities for our residents. Banks feels that music education can help with children’s development and open a lot of doors of opportunity in the future. “Music helps children grow and express themselves in a positive way,” said Banks. “It keeps their minds busy and off of the streets.”

The music lessons are divided into segments. The instrumentation part is taught by Banks, and

the music theory and notations segment by Thomas Jimenez, an aspiring music educator currently attending Palo Alto College. Recently, Banks has expanded his music lessons to include a dance component. The kids especially enjoy this segment because it gives them a chance to wiggle around and channel out their energy. Nineteen-year-old Joe Coker, an aspiring choreographer attending San Antonio College, leads the dancing part of the class. “Dancing is an outlet for music,” said Coker. “It is important to expose the children to all aspects of art and how they are all interconnected.” They have coordinated several recitals for the kids, with many more projected in the future. For Banks, the best reward is knowing that he is being a good role model for children. “I



love when the kids come up to me hug me and tell me they appreciate me coming over,” said Banks. “My goal is to try and reach to every one of them.” Together, Banks, Coker and Jimenez teach the gift of music and share their passion with the children.



(Above far left) Banks and student.
(Left) “Pick me! Pick me! I know the answer!”
(Above right) And the beat goes on!

Stablewood Farms Apartments earn “Property of the Year”

The staff at Stablewood Farms Apartments can add another award to their wall of fame. The San Antonio Apartment Association has awarded the staff “Property of the Year” for “Property built after 1990.” Encore Property Management nominated Stablewood Farms Apartments for this award, and it is based on staff, presentation of customer service, office appearance, property amenities, occupancy, activities, and resident retention, according to Veronica O. Morales, Director of Programs and Special Events for the San Antonio Apartment Association.

During a visit to Stablewood Farms Apartments (Hwy 90 and Loop 410), Kathy McCoy, San Antonio Apartment Association committee member observed, “This property does more than run a leasing office. The staff at Stablewood is not only committed to providing the best possible customer service for the residents, but their talents and gifts overflow into the surrounding neighborhoods.”

For Stablewood Farms Apartments Resident Services Coordinator, Letty Martinez, having others take note of the fruits of her labor was much appreciated. “To be recognized by this professional association for providing resources to residents to empower themselves embodies the ideals of Merced Housing Texas and its mission to strengthen economically poor communities,” Letty said. Veronica A. Martinez, Stablewood Farms Community Director, commented, “There is so much personal satisfaction when hard work and care has positive results in the community,” said Veronica. “When you offer so much at the property, residents actually plan their home living around Stablewood Farms.”

More than the award, Letty and Veronica, enjoy seeing residents succeed. “We hear from our residents often that this is the best place they have ever lived and how happy they are to have found a great community,” said Letty.

Merced Housing Texas Multifamily Properties

In San Antonio:

- Artisan at Salado Creek Apartments** (200 units)
3644 Binz-Engleman
United Apartment Group, 210/212-3939
- Artisan at Willow Springs Apartments** (248 units)
535 Gemblor Road
United Apartment Group, 210/277-6303
- Avion Place Apartments** (477 units)
5470 S.W. Military Drive
Encore Management Company, 210/673-9225
- Elmhurst Place Apartments** (23 units)
123 Elmhurst Avenue
Encore Management Company, 210/930-6466
- Stablewood Farms Apartment Homes** (252 units)
8301 Lake Vista Drive
Encore Management Company, 210/645-9100
- Eleanor Place Apartments** (9 units)
324 Eleanor Avenue (now leasing)
Encore Management Company 210/645-9100

Outside San Antonio:

- Bellshire Apartments** (312 units)
800 Bellshire Drive, Conroe, Texas
Greystar Management, 936/756-8849
- Fenner Square Apartments** (32 units)
555 S. Burke, Goliad, Texas
Hamilton Valley Management Co. 361/645-3393
- Riversquare Apartment Homes** (204 units)
10342 River Run, Corpus Christi, Texas
Alpha Barnes Management, 361/241-8822
- Navigation Pointe Apartments** (124 units)
Corpus Christi, Texas (under construction)



HOUSE FOR SALE:

Merced Housing Texas currently has a newly rehabilitated house for sale at 1514 Montana and a 6,500 sq. ft. lot at 1830 Montana just east of downtown San Antonio. For more information, contact Edgar Sandoval at 210-281-0234 or edgar@mercedhousingtexas.org.



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