



Texas Department of Housing and Community Affairs

Governing Board

Board Action Request

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**File #:** 1427

**Agenda Date:** 5/7/2026

**Agenda #:**

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Presentation, discussion, and possible action regarding a Material Amendment to the Housing Tax Credit Application for Early Pioneer Crossing (HTC #25088)

**RECOMMENDED ACTION**

**WHEREAS**, Early Pioneer Crossing (the Development) received a 9% Housing Tax Credit (HTC) award and State Housing Tax Credits in 2025 for the new construction of 52 units of multifamily housing for the elderly population in Early, Brown County;

**WHEREAS**, Early Pioneer Crossing, LP (Applicant) requests approval to increase the size of the Development site from 5.24 acres to 7.20 acres, which results in a 27.22% decrease in residential density, going from 9.924 units per acre to 7.222 units per acre;

**WHEREAS**, Board approval is required for a modification of the residential density of at least 5% as directed in Tex. Gov't Code §2306.6712(d)(6) and 10 TAC §10.405(a)(4)(F), and the Applicant has complied with the amendment requirements therein; and

**WHEREAS**, the requested change does not materially alter the Development in a negative manner, was not reasonably foreseeable or preventable by the Applicant at the time of Application, and would not have adversely affected the selection of the Application;

**NOW, therefore, it is hereby**

**RESOLVED**, that the requested material amendment of the Application for Early Pioneer Crossing is approved as presented at this meeting, and the Executive Director and his designees are each authorized, directed, and empowered to take all necessary action to effectuate the Board's determination.

**BACKGROUND**

Early Pioneer Crossing received a 9% Housing Tax Credit (HTC) award and State Housing Tax Credits in 2025 to construct 52 units of multifamily housing for the elderly population, of which all units are designated as low-income units, in Early, Brown County. In a letter dated March 31, 2026, Karim Jooma, the representative for the Applicant, requested approval for a material amendment to the Application. The amendment is for a 27.22% decrease in the residential density, from 9.924 units per acre to 7.222 units per acre, which requires approval by the Board under Tex. Gov't Code §2306.6712(d)(6) and 10 TAC §10.405(a)(4)(F). The change is a result of

an increase in the Development site acreage from 5.24 to 7.20 acres, an increase of 1.96 acres (37.40% increase).

Originally, the Development was part of a 21.44-acre acquisition, of which the Development site would be comprised of 5.24 acres and 16.20 acres would be dedicated to the City of Early (the City) in exchange for a right-of-way (ROW) build out, with the detention pond located off-site. The Applicant has indicated that they were unable to reach final terms with the City regarding the ROW dedication. As a result, the City of Early has instead approved a new site plan for the 7.20-acre parcel, which brings the detention pond onsite and includes two points of entry. Ingress and egress on the northern end of the site changed slightly, as the Development will now connect directly to Old Comanche Road instead of the proposed ROW to be built by the City. The total number of units, proposed unit mix, number of buildings, Net Rentable Area, and proposed amenities all remain unchanged. The enclosed table compares the site plan at Application and this amendment.

At Application, the Development was underwritten with a land acquisition cost of \$500,000 for the 21.44-acre site. As it is no longer necessary to purchase the entire 21.44-acre parcel, the purchase price of the land has been reduced to \$167,911 for the 7.20-acre site. All else held equal, this reduction to the site acquisition cost would not have impacted the tax credit amount; however, the final recommended HTC amount will be determined at cost certification.

The Applicant has indicated that this change was unforeseeable at the time of Application and arose during final negotiations and was not discovered until final negotiations with the City and site engineering refinements. The requested amendment does not materially alter the Development in a negative manner and would not have affected the selection of the Development for the HTC award.

Staff recommends approval of the requested material amendment to the Application.

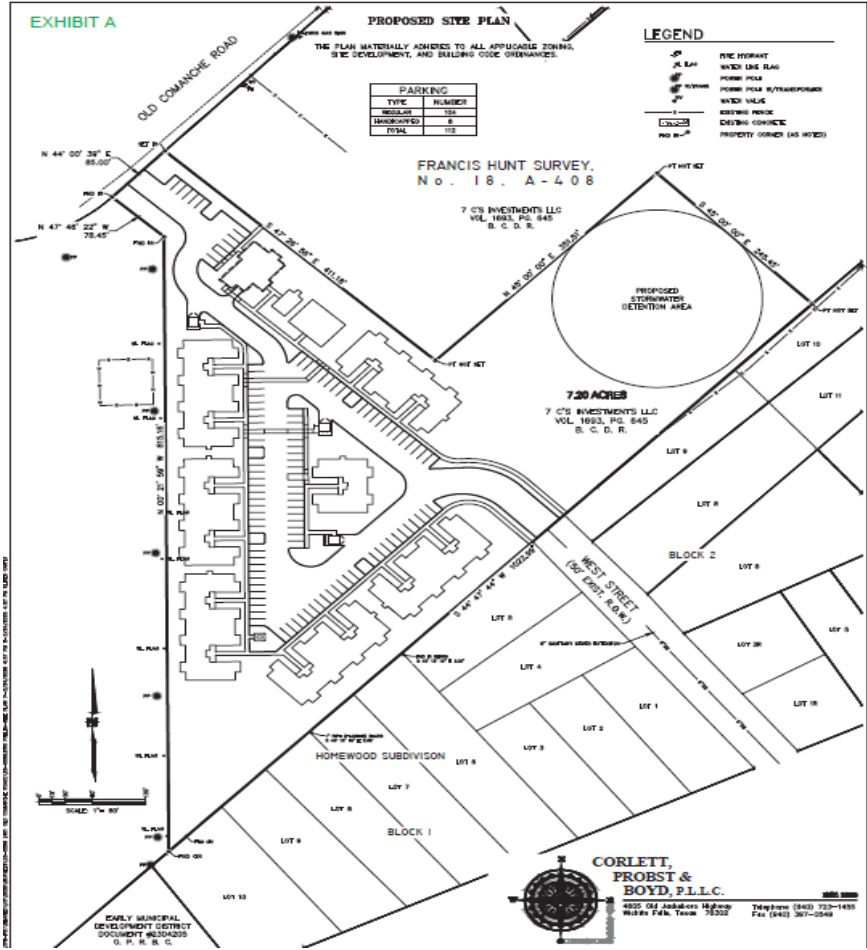
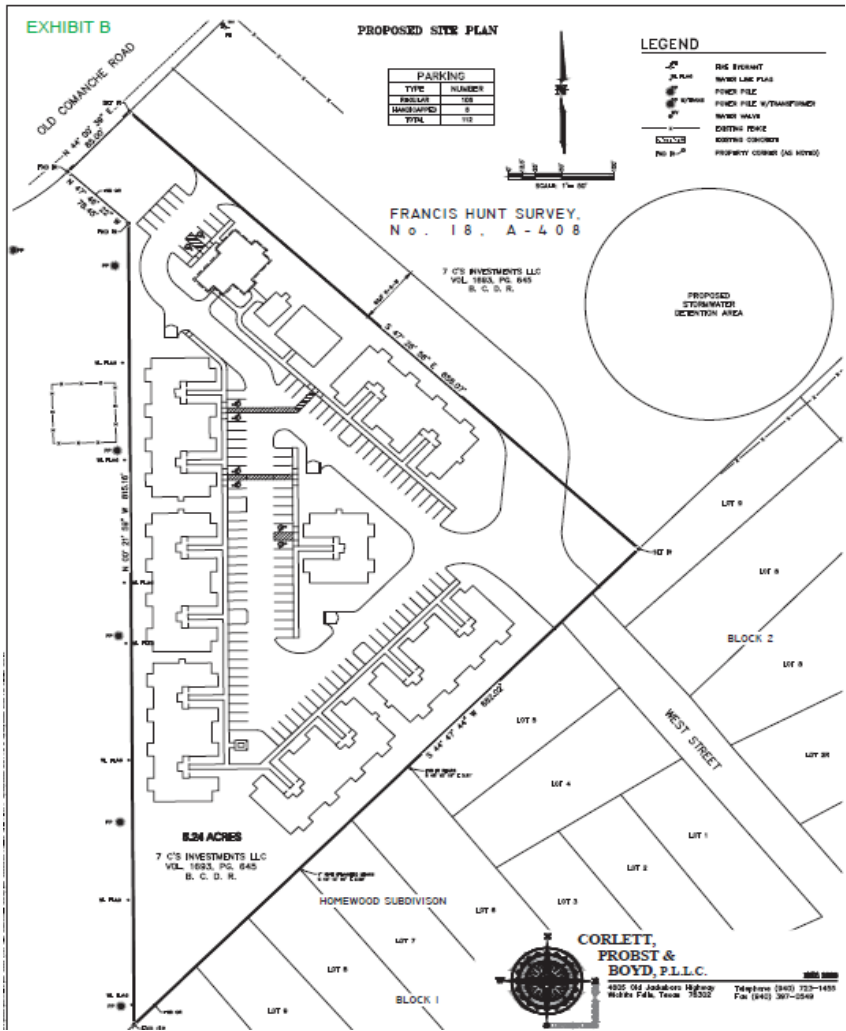
**Material Alterations as defined in Texas Gov't Code §2306.6712(d)(6) and 10 TAC §10.405(a)(4)(F)**

**Application**

**Amendment**

Density: 9.924 units/acre (52 units on a 5.24-acre tract)

Density: 7.222 units/acre (52 units on a 7.20-acre tract)



EARLY PIONEER CROSSING, LP

March 31, 2026

Karen Curtice, Asset Manager (Region 2) - karen.curtice@tdhca.texas.gov  
Texas Department of Housing and Community Affairs  
221 E 11th Street  
Austin, Texas 78701

Re: Material Amendment Request;  
TDHCA Application #25088 - Early Pioneer Crossing, Early, Texas;

Dear Ms. Curtice,

On behalf of Early Pioneer Crossing, LP (the "Company"), we are writing to notify the Texas Department of Housing and Community Affairs (the "Department") of a material amendment request for the development. This request is submitted in accordance with 10 TAC §10.405 due to a change in project density exceeding 5% resulting from a necessary reconfiguration of the site acreage. A summary of changes is as follows:

- The original site acreage was 5.24 acres out of 21.44 acres. The amended site acreage is 7.20 acres;
- Purchase price of the land has been reduced to \$167,911, due to the Company no longer needing to purchase the entire 21.44 acres;
- Detention pond is now onsite instead of off-site;
- The ingress/egress on the northern end of the site plan has changed slightly;
- The number of units remains unchanged at 52 units, decreasing the density from 9.92 units/acre to 7.22 units/acre, a difference of 27.21%;

The development is increasing its footprint from 5.24 acres to 7.20 acres (all of which will be encumbered by the LURA) to bring the required detention pond onsite. Originally, the project was part of a larger 21.44-acre acquisition where 16.20 acres were to be dedicated to the City of Early in exchange for a right-of-way (ROW) build-out, with the detention pond located off-site.

However, the Company was unable to reach final terms with the City of Early regarding the ROW dedication. As a result, the City of Early has instead approved a new site plan for the 7.20-acre parcel, which brings the detention pond onsite and includes two points of entry to the development, as shown in Exhibit A. The original plan showing the City ROW is attached for reference as Exhibit B. Evidence of site control and land survey are included as Exhibit C and Exhibit D, respectively.

This change was unforeseeable and arose during final negotiations and site engineering refinements. To maintain the project's viability after the City negotiations concluded, we had to re-negotiate with the seller to accommodate the decreased land purchase, which was further complicated by the seller traveling out of the country during the finalization period immediately prior to the March 31 readiness-to-proceed (RTP) deadline.

Given the complexity of the land transaction and the seller's limited availability, we were unable to submit this material amendment request prior to the land closing. While the underwriting report allows until the 10% test to provide documentation of the site conditions, we are electing to file the material amendment request at this time to ensure compliance with the RTP deadline.

We wish to emphasize that there is no significant change to the development itself. The project remains a 52-unit apartment complex for seniors, and there are no changes to the original apartment complex buildings configuration, and only a minor change to the northern ingress/egress configuration.

EARLY PIONEER CROSSING, LP

If you have any questions or would like to discuss these items further, please do not hesitate to contact me directly at (469) 237-4613 or via email at [karim@wbd-llc.com](mailto:karim@wbd-llc.com) any time.

Sincerely,

A handwritten signature in blue ink that reads "Karim Jooma". The signature is written in a cursive, flowing style.

Karim Jooma, Manager  
Early Pioneer Crossing, LP

**EXHIBIT A**

**PROPOSED SITE PLAN**

THE PLAN MATERIALLY ADHERES TO ALL APPLICABLE ZONING, SITE DEVELOPMENT, AND BUILDING CODE ORDINANCES.

**LEGEND**

- FIRE HYDRANT
- WATER LINE FLAG
- POWER POLE
- POWER POLE W/TRANSFORMER
- WATER VALVE
- EXISTING FENCE
- EXISTING CONCRETE
- PROPERTY CORNER (AS NOTED)

PARKING	
TYPE	NUMBER
REGULAR	104
HANDICAPPED	8
<b>TOTAL</b>	<b>112</b>

**FRANCIS HUNT SURVEY,  
No. 18, A-408**

7 C'S INVESTMENTS LLC  
VOL. 1693, PG. 645  
B. C. D. R.

**7.20 ACRES**

7 C'S INVESTMENTS LLC  
VOL. 1693, PG. 645  
B. C. D. R.

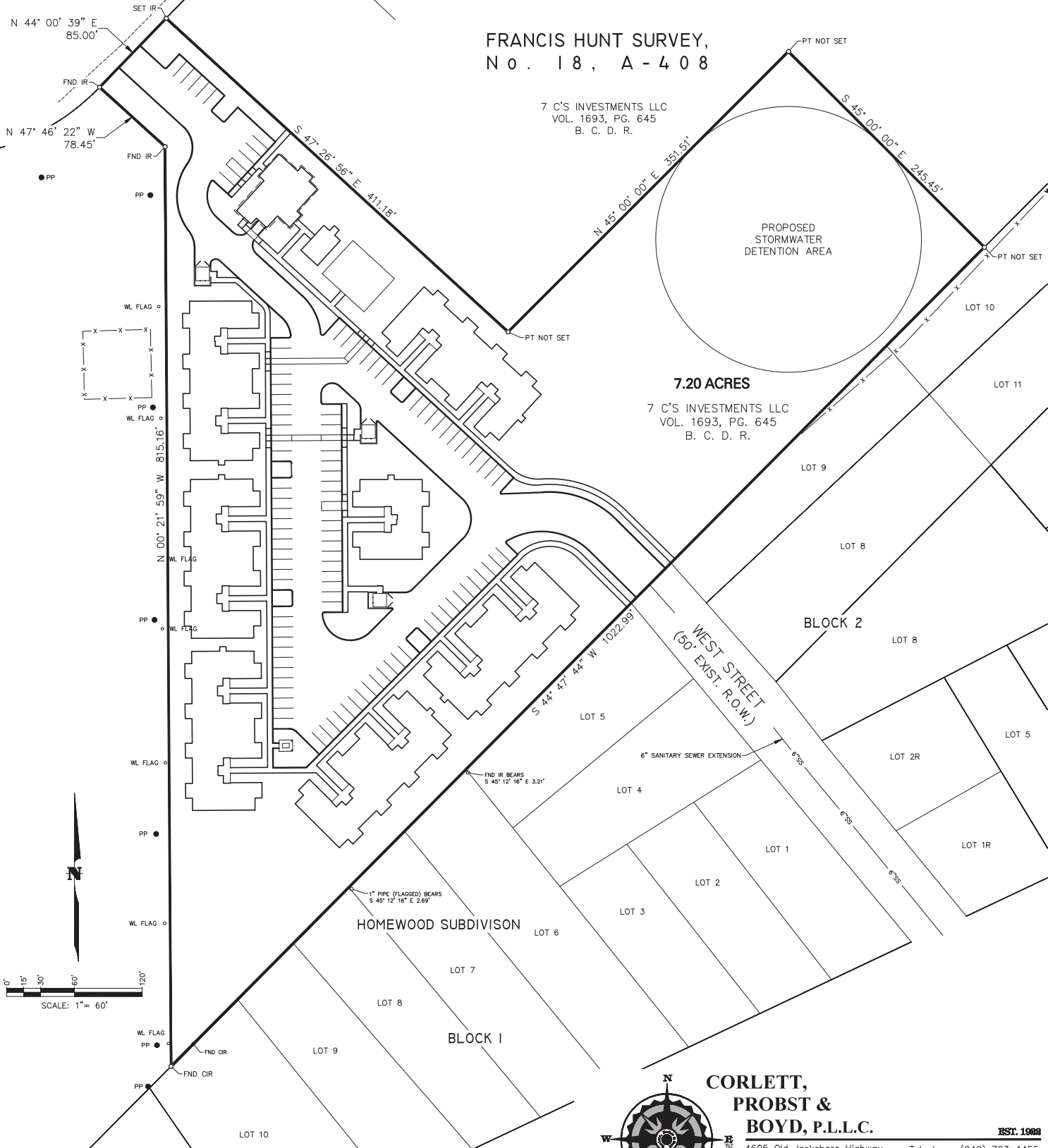
**WEST STREET  
(50' EXIST. R.O.W.)**

**HOMESUBDIVISION**

**BLOCK I**

**BLOCK 2**

PROPOSED  
STORMWATER  
DETENTION AREA



EARLY MUNICIPAL  
DEVELOPMENT DISTRICT  
DOCUMENT #2304205  
O. P. R. B. C.



**CORLETT,  
PROBST &  
BOYD, P.L.L.C.**

EST. 1988

4605 Old Jacksboro Highway  
Wichita Falls, Texas 76302

Telephone (940) 723-1455  
Fax (940) 397-0549

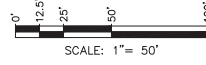
**EXHIBIT B**

**PROPOSED SITE PLAN**

**LEGEND**

PARKING	
TYPE	NUMBER
REGULAR	106
HANDICAPPED	6
TOTAL	112

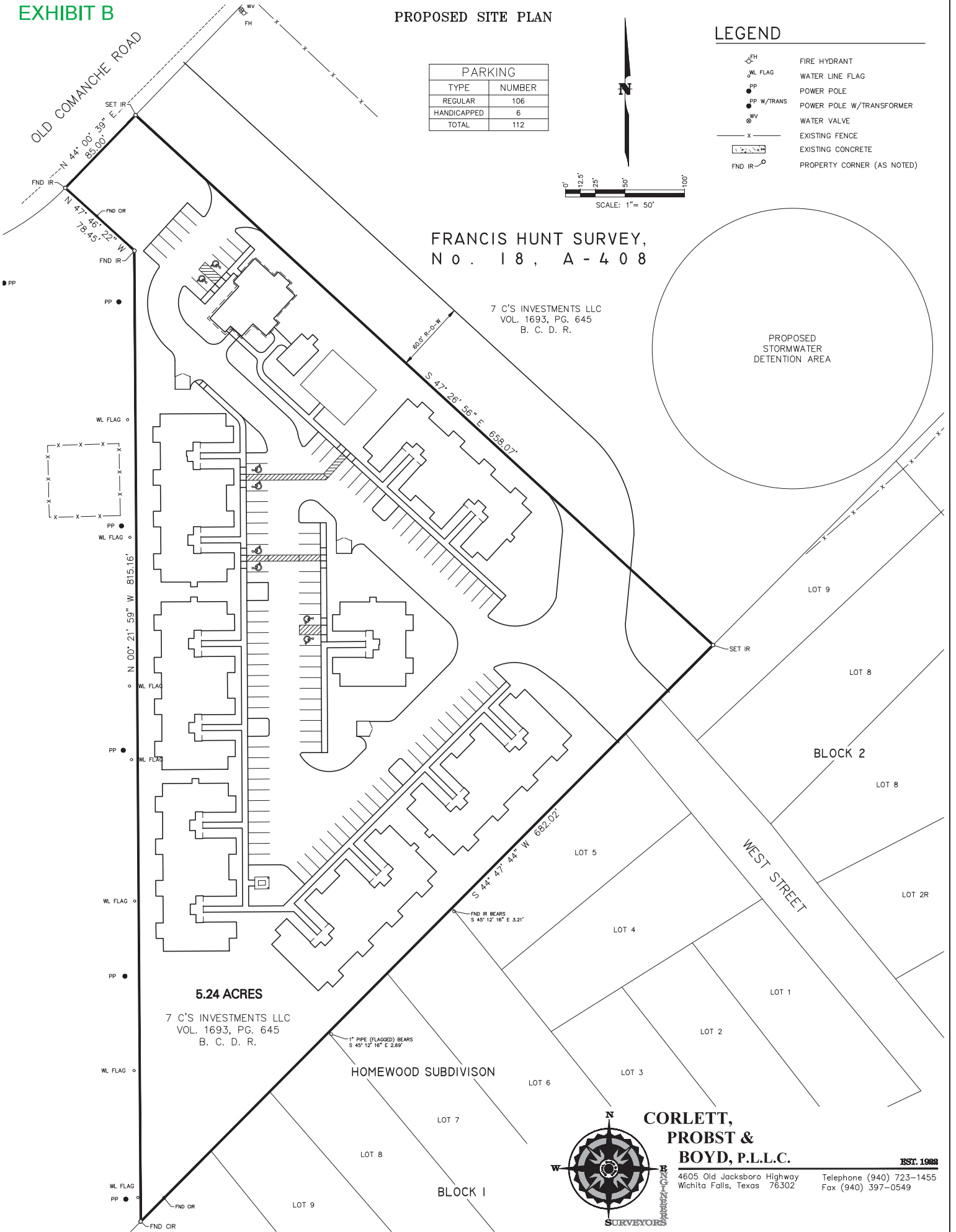
- FIRE HYDRANT
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- WATER VALVE
- EXISTING FENCE
- EXISTING CONCRETE
- PROPERTY CORNER (AS NOTED)



**FRANCIS HUNT SURVEY,  
No. 18, A-408**

7 C'S INVESTMENTS LLC  
VOL. 1693, PG. 645  
B. C. D. R.

PROPOSED  
STORMWATER  
DETENTION AREA



**5.24 ACRES**

7 C'S INVESTMENTS LLC  
VOL. 1693, PG. 645  
B. C. D. R.

**HOMWOOD SUBDIVISION**

**CORLETT,  
PROBST &  
BOYD, P.L.L.C.**

EST. 1988

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Wichita Falls, Texas 76302 Fax (940) 397-0549



