



## TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

[www.tdhca.texas.gov](http://www.tdhca.texas.gov)

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July 17, 2025

*Writer's direct phone # (512) 475-3907*  
*Email: [Christina.Thompson@tdhca.texas.gov](mailto:Christina.Thompson@tdhca.texas.gov)*

Vesta Northwest Crossing LLC c/o Vesta Corporation  
Weatogue, Connecticut  
[bcastillo@vestacorp.com](mailto:bcastillo@vestacorp.com); [Info@vestacorp.com](mailto:Info@vestacorp.com)

RE: Allora Northwest Crossing

Dear Vesta Northwest Crossing LLC c/o Vesta Corporation:

The Texas Department of Housing and Community Affairs (Department) has reviewed the Public Facility Corporation (PFC) Audit Report submitted by Juanita Jeanie Sanchez on June 30, 2025. This review was performed as required by Section 303.042 (c) of Chapter 303, the Texas Administrative Code Chapter 10, Subchapter I, and the Regulatory Agreement/Deed Restriction for Allora Northwest Crossing.

Events of noncompliance have been identified and corrective action is required. The attached Findings Report details the event(s) of noncompliance and the required corrective action. This notice begins the corrective action period. Please supply all requested documentation no later than **September 15, 2025**, the last day of the corrective action period.

If clarification is necessary to complete the corrective action, contact us as soon as possible. If it is not possible to provide the requested documentation by the corrective action period, correct as much as you can and submit a corrective action plan detailing how and when the remaining issue(s) of noncompliance will be corrected.

The Department recommends submitting a cover letter explaining the documentation submitted to address each event of noncompliance. Submit corrective action to [pfc.monitoring@tdhca.texas.gov](mailto:pfc.monitoring@tdhca.texas.gov).



If you have any questions about this monitoring report, please contact Christina Thompson toll free in Texas at (800) 643-8204, directly at (512) 475-3907, or email: [christina.thompson@tdhca.texas.gov](mailto:christina.thompson@tdhca.texas.gov).

Sincerely,

A handwritten signature in black ink, appearing to be 'CT' followed by a long horizontal flourish.

Christina Thompson  
PFC Monitor

CC: [juanita@sanchezcompliance.com](mailto:juanita@sanchezcompliance.com)

**Audit Report**  
Allora Northwest Crossing

The Texas Department of Housing and Community Affairs provides the following Technical Assistance:

- In accordance with Section 3(c) of the Regulatory Agreement, the following items are acceptable to determine income eligibility: (1) pay stubs for the most recent four-week period; (2) income tax returns for the most recent two tax years; (3) an income verification from the applicant's current employer; (4) an income verification from the Social Security Administration; or (5) if applicant is unemployed, does not have tax returns or is otherwise unable to provide other forms of verification as required, another form of independent verification as would be satisfactory. The file sample revealed that households were missing income verification documentation as required by the Regulatory Agreement.
- In accordance with Section 3(d) of the Development's Regulatory Agreement, the Development must maintain complete and accurate records pertaining to the Low-Income Units. The file sample revealed that thirty-five (35) files contained some form of incorrect and/or incomplete documentation such as incomplete applications, and incorrect income limits on the Exhibit-D form. Please ensure all records pertaining to Low-Income units are complete and accurate to achieve and maintain compliance.

# TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

## DETAIL FINDINGS AND CORRECTIVE ACTION REPORT

PFC ID: A24-101-0037  
PFC User: Vesta Northwest Crossing LLC  
Property Name: Allora Northwest Crossing  
Address: 5550 Bingle Rd. Houston Texas

Regulatory Agreement Date: 5/31/2023  
Audit Report Received Date: 6/26/2025  
Corrective Action Due Date: 9/15/2025

Audit Report Review Date: 7/14/2025

PROGRAM: PFC

### PROPERTY FINDINGS

Finding: Failure to comply with the Public Facility Corporation Regulatory Agreement				
Unit #	Non-Compliance Date	Reason	Corrective Action	Correction Date
Property Wide	6/26/2025	The Development's Regulatory Agreement requires at least five (5) of the 60% AMI units be reserved for or rented to and occupied by HCV holders. The Development currently has three.	As units become available, lease to HCV holders until the requirements of the Regulatory Agreement have been met.	

Finding: Household above the income limit				
Unit #	Non-Compliance Date	Reason	Corrective Action	Correction Date
732	2/2/2024	Annualizing the average of the most recent paystubs for the household resulted in the household's annual gross income of \$62,433, which exceeds the applicable 80% AMI income limit of \$52,960.	To correct, designate unit 732 to a non-program unit since their income exceeds the 80% AMI limit and lease the next available unit of comparable or smaller size to a household that income qualifies at the 80% AMI limit. Owner may survey existing vacant non-program units to replace unit 732 and reserve as a program-unit to be occupied with a household that income qualifies at 80% AMI. Submit documentation to the Department that the unit is vacant and a statement that it is reserved to be occupied by a Low-Income Household. Or if the household's circumstances have changed, the owner may certify them under current circumstances using current income limits. If verifying under current circumstances, submit a copy of the household file, application, verification of income and assets, executed Income Certification and lease agreement.	

Finding: Household above the income limit				
Unit #	Non-Compliance Date	Reason	Corrective Action	Correction Date
427	11/23/2024	Annualizing the average of the most recent paystubs for the household resulted in the household's annual gross income of \$55,120, which exceeds the applicable 80% AMI income limit of \$53,040.	To correct, designate unit 427 to a non-program unit since their income exceeds the 80% AMI limit and lease the next available unit of comparable or smaller size to a household that income qualifies at the 80% AMI limit. Owner may survey existing vacant non-program units to replace unit 427 and reserve as a program-unit to be occupied with a household that income qualifies at 80% AMI. Submit documentation to the Department that the unit is vacant and a statement that it is reserved to be occupied by a Low-Income Household. Or if the household's circumstances have changed, the owner may certify them under current circumstances using current income limits. If verifying under current circumstances, submit a copy of the household file, application, verification of income and assets, executed Income Certification and lease agreement.	

Finding: Household above the income limit				
Unit #	Non-Compliance Date	Reason	Corrective Action	Correction Date
213	6/7/2024	Annualizing the average of the most recent paystubs for the household resulted in the household's annual gross income of \$61,789, which exceeds the applicable 80% AMI income limit of \$52,960.	To correct, designate unit 213 to an non-program unit since their income exceeds the 80% AMI limit and lease the next available unit of comparable or smaller size to a household that income qualifies at the 80% AMI limit. Owner may survey existing vacant non-program units to replace unit 213 and reserve as a program-unit to be occupied with a household that income qualifies at 80% AMI. Submit documentation to the Department that the unit is vacant and a statement that it is reserved to be occupied by a Low-Income Household. Or if the household's circumstances have changed, the owner may certify them under current circumstances using current income limits. If verifying under current circumstances, submit a copy of the household file, application, verification of income and assets, executed Income Certification and lease agreement.	

Finding: Household above the income limit				
Unit #	Non-Compliance Date	Reason	Corrective Action	Correction Date
522	1/12/2024	Annualizing the average of the most recent paystubs for the household resulted in the household's annual gross income of \$55,334, which exceeds the applicable 80% AMI income limit of \$52,960.	To correct, designate unit 522 to an non-program unit since their income exceeds the 80% AMI limit and lease the next available unit of comparable or smaller size to a household that income qualifies at the 80% AMI limit. Owner may survey existing vacant non-program units to replace unit 522 and reserve as a program-unit to be occupied with a household that income qualifies at 80% AMI. Submit documentation to the Department that the unit is vacant and a statement that it is reserved to be occupied by a Low-Income Household. Or if the household's circumstances have changed, the owner may certify them under current circumstances using current income limits. If verifying under current circumstances, submit a copy of the household file, application, verification of income and assets, executed Income Certification and lease agreement.	

Finding: Household above the income limit				
Unit #	Non-Compliance Date	Reason	Corrective Action	Correction Date
727	5/31/2024	Annualizing the average of the most recent paystubs for the household resulted in the household's annual gross income of \$42,934, which exceeds the applicable 60% AMI income limit of \$39,720.	To correct, designate unit 727 to an 80% AMI unit since their income exceeds the 60% AMI limit and lease the next available unit of comparable or smaller size to a household that income qualifies at the 60% AMI limit. Owner may survey existing vacant non-program units to replace unit 727 and reserve as a program-unit to be occupied with a household that income qualifies at 60% AMI. Submit documentation to the Department that the unit is vacant and a statement that it is reserved to be occupied by a Low-Income Household. Or if the household's circumstances have changed, the owner may certify them under current circumstances using current income limits. If verifying under current circumstances, submit a copy of the household file, application, verification of income and assets, executed Income Certification and lease agreement.	