



Therma  **Star**TM

S U S T A I N A B L E H O M E S

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BUILDING SUSTAINABLE, RESILIENT, RESPONSIBLE, AND ATTAINABLE HOMES.



WHAT IS A SUSTAINABLE HOME?

A sustainable home is one that is built to last for generations with low maintenance and cost of ownership. Our homes cost less to live in with lower utility bills and insurance costs. These homes will last without need of major structural repair due to weather, insects, or other pests for generations!



WHAT IS A RESILIENT HOME?

A resilient home is one that can withstand harsh weather and natural disasters with little or no damage! Our homes are rated to withstand 220 mph winds and the debris that might be in these winds. They are also rated to withstand earthquakes, and are fire resistant. These homes are also resistant to wood boring insects and animals that like to chew on homes. Floods would not effect these homes as there is no wood, or drywall that will need to be replaced. This also makes these home mold resistant!



WHAT IS A RESPONSIBLE HOME?

A Responsible home is one that is built using eco-friendly techniques to responsibly use natural resources and reduce the impact to the environment. Green Technology allows us to use highly available , renewable products that are stronger and last longer. Our building techniques reduces the construction waste by 98%! These homes incorporate the latest in heating and cooling technologies as well as having higher insulation value than traditional construction to reduce the homeowners energy consumption by 75%.



BUILDING SUSTAINABLE, RESILIENT, RESPONSIBLE, AND ATTAINABLE HOMES.



WHAT IS AN ATTAINABLE HOME?

An Attainable home is one that is affordable to first time home buyers, recent college graduates, and downsizing seniors. Its price range will allow persons in the %80 to %120 AMI (average median income) level to purchase. Many are able to utilize First Time Home Owners down payment assistance from State, Federal and local organizations.

Building Technology

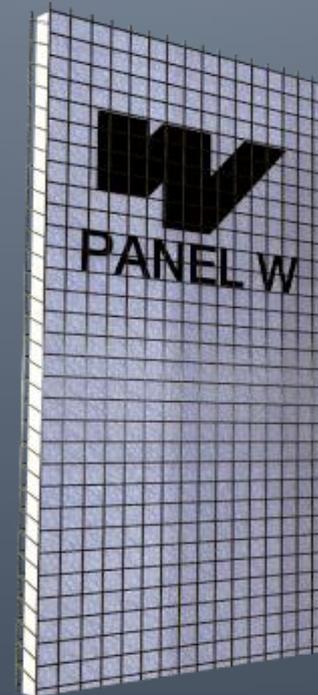
- Use Structured Concrete Insulated Panels (SCIP) made of a sandwich of steel-wire and insulating foam core.
- Is Eco-friendly as it saves energy, does not contain harmful substances and does not promote deforestation.
- Versatile for all architectural styles and sizes of buildings.
- Provides outstanding thermal and acoustical insulation.
- Reduces building waste by 90%.





Panels Benefits

- Lower labor cost to build
- Less time to complete a new home
- Environmentally friendly and sustainable
- Lower material cost to build with less wasted materials
- Lower maintenance cost for the life of the property
- Fire and Flood resistant
- Destructive insect resistant
- High winds and tornados resistant
- Energy effective using only 25% of what a standard constructed home would use
- Lower insurance costs due to the reduced risk of fire and weather
- Video on building process :
https://youtu.be/V064Hx24_kw



Standard Features

- Wheelchair accessible doors and hallways
- Electrical outlets near toilets to enable add on features for personal hygiene and home medical devices
- 10-foot ceilings
- Extra outlets in pantries and kitchen for modern devices and appliances
- Pre-wired for EV (Electric Vehicle) charging stations in the carport or garage area
- Switches and wiring for SmartHome capabilities
- Water conserving sanitary fixtures
- Native and low water need landscaping
- Ductless A/C
- Tankless Water Heaters
- Stained Floors





Assumptions:

1. Family of 4
2. 60% to 120% of AMI
3. AMI is \$46,300 - \$92,640
4. Afford 3x Income
5. Mortgage
\$138,900 – \$277,920

Current Income Limits for Low Income Families

These definitions are effective: April 1, 2018 through December 31, 2018 or publication of the 2019 Income Limits.¹

HUD Metro FMR Area (MIFA) estimate of the median family income for the Dallas area is:

\$ 77,200

Source: FY 2018 HUD Income Limits website at https://www.huduser.gov/portal/datasets/il.html#2018_data

Effective date: April 1, 2018 per HUD website cited above.

Eligibility Standard ²	Number of Persons in the Household								
	1	2	3	4	5	6	7	8	9
140%	\$ 75,886	\$ 86,464	\$ 97,272	\$ 108,080	\$ 118,726	\$ 125,070	\$ 134,019	\$ 142,666	\$ 151,312
120%	\$ 64,848	\$ 74,112	\$ 83,376	\$ 92,640	\$ 103,064	\$ 107,462	\$ 114,874	\$ 122,285	\$ 129,696
115%	\$ 62,146	\$ 71,024	\$ 79,902	\$ 88,780	\$ 95,882	\$ 102,965	\$ 110,087	\$ 117,190	\$ 124,282
100%	\$ 54,040	\$ 61,760	\$ 69,480	\$ 77,200	\$ 83,376	\$ 89,552	\$ 95,726	\$ 101,904	\$ 108,080
80% ³	\$ 43,250	\$ 49,400	\$ 55,600	\$ 61,750	\$ 66,700	\$ 71,650	\$ 76,600	\$ 81,550	\$ 86,450
67%	\$ 36,207	\$ 41,376	\$ 46,552	\$ 51,724	\$ 55,882	\$ 60,000	\$ 64,136	\$ 68,276	\$ 72,414
65%	\$ 35,126	\$ 40,144	\$ 45,162	\$ 50,180	\$ 54,194	\$ 58,209	\$ 62,223	\$ 66,238	\$ 70,252
60%	\$ 32,424	\$ 37,056	\$ 41,688	\$ 46,320	\$ 50,026	\$ 53,731	\$ 57,437	\$ 61,142	\$ 64,848
50% ³	\$ 27,050	\$ 30,900	\$ 34,750	\$ 38,600	\$ 41,700	\$ 44,800	\$ 47,900	\$ 51,000	\$ 54,050
30% ³	\$ 18,250	\$ 18,550	\$ 20,650	\$ 23,150	\$ 25,050	\$ 26,900	\$ 28,750	\$ 30,600	\$ 32,400
Size adjustment:	70%	80%	90%	100%	108%	115%	124%	132%	140%

¹ Ending date is dependent upon HUD's release of the new income limits for the Federal Fiscal Year.

² Eligibility for housing assistance programs is usually expressed as a percentage of the area-wide median family income (AMFI). For example, eligibility for a given program may be limited to families whose income "does not exceed 50% of AMFI, with adjustments for family size." This means that 100% of 50% of the AMFI is the upper eligible income for a family of four persons. Eligibility limits for smaller families use a smaller percentage of 50% of the AMFI while limits for larger families use larger percentages of 50% of the AMFI.

³ Income for the 80%, 50% and 30% categories are HUD's estimated figures rounded to the nearest \$50.

Note 1: Figures shown are actual calculated figures except categories for 80%, 50%, and 30% which are HUD's published figures. HUD allows for rounding calculated amounts up to the nearest \$50.

Note 2: The Dallas, TX HUD Metro FMR Area consists of the following counties: Collin, Dallas, Denton, Ellis, Hunt, Kaufman, and Rockwall.

Note 3: HUD literature refers to the 80% (of AMFI) standard as "low income" and the 50% standard as "very low income". The HUD definition of "extremely low income" is not used for most HUD-funded programs; only in the Public Housing and Section 8 programs. The "extremely low income" amounts are the higher of 30% of AMFI or the 2018 Poverty Guidelines published by the Dept. of Health and Human Services. Use the 30% of AMFI from the table below only for Public Housing and Section 8 programs.

Eligibility Standard ²	Number of Persons in the Household								
	1	2	3	4	5	6	7	8	9
30%	\$ 18,250	\$ 18,550	\$ 20,650	\$ 25,100	\$ 29,420	\$ 33,740	\$ 38,060	\$ 42,380	\$ 46,700

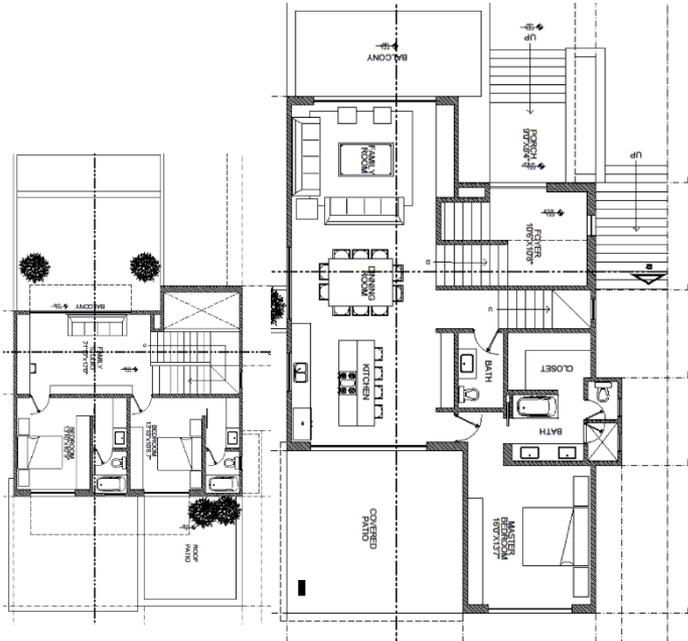
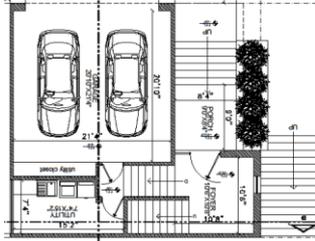
Note 4: Due to the Housing and Economic Recovery Act of 2008 (Public Law 110-289) these limits may not be applicable to projects financed with Section 42 Low Income Housing Tax Credits (LIHTC) or Section 142 tax exempt private equity bonds. Those projects should use the Multifamily Tax Subsidy Project Income Limits.

FY 2018 HUD Income Limits



Plan 5735

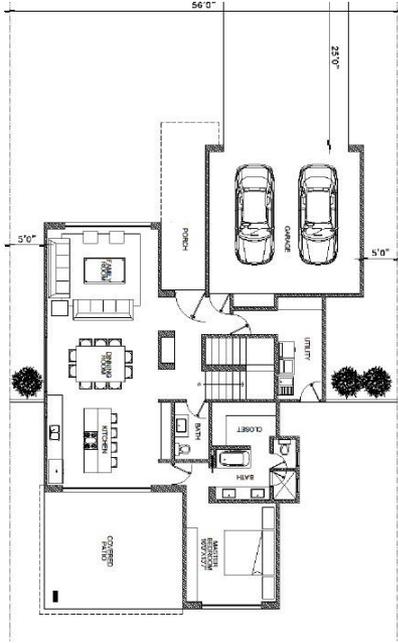
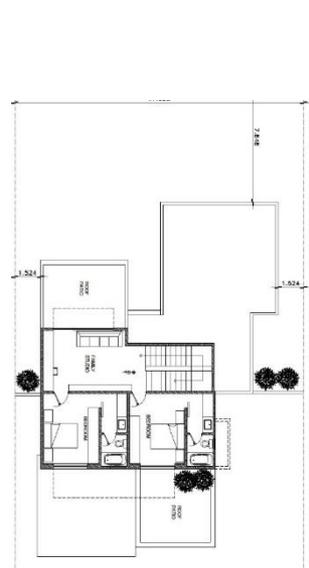
3-3½-2 2000 Sqf. Split Level





Plan 5810

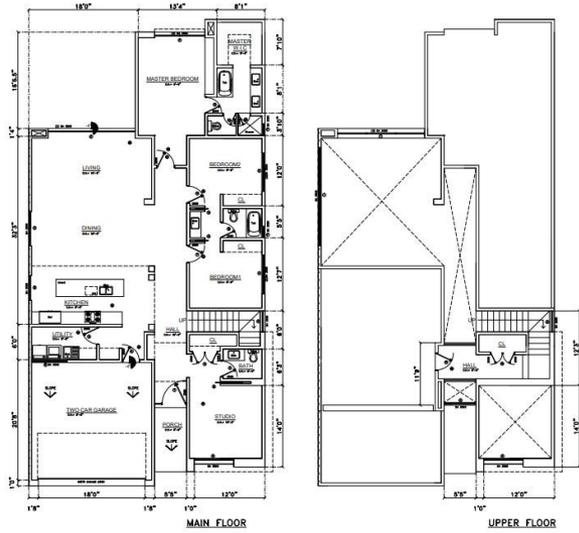
3-3½-2 2000 Sqf. 2 Story





Plan 6030

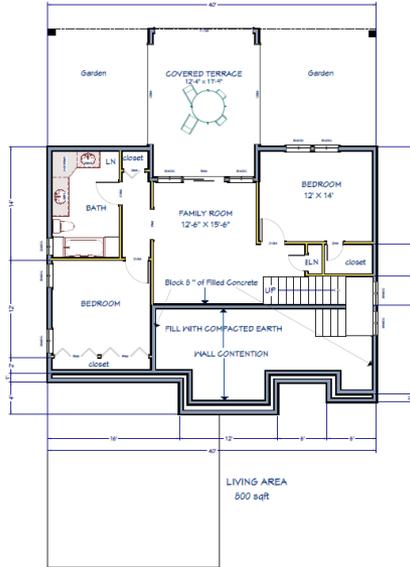
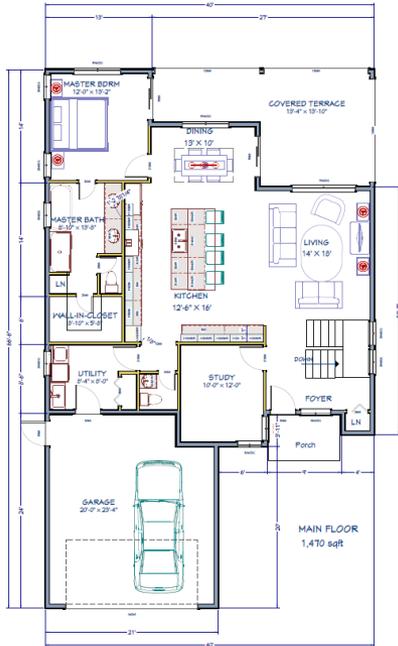
4-2½-2 2000 Sqf. With an Upper Patio





Plan 6031

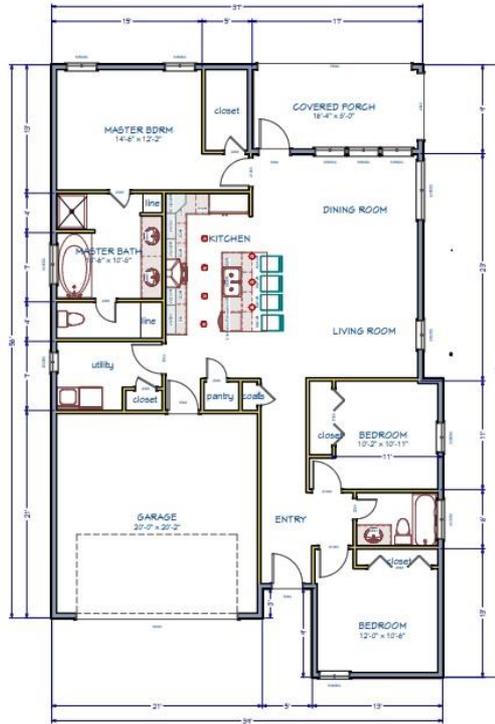
4-2½-2 2270 Sqft Split Level





Plan 6034

3-2-2 1600 Sqft



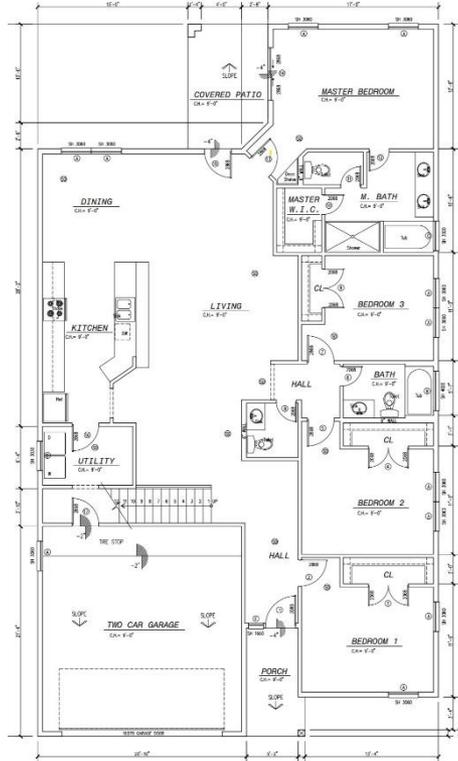
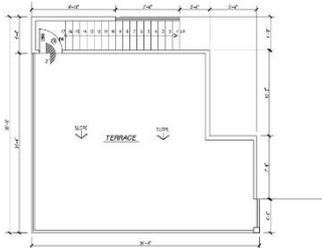
FLOOR PLAN - LIVING AREA 1,610 sqft





Plan 6035

4-2½-2 2000 Sqf. With an Upper Patio



Energy Efficient Components

- Ductless or Mini-Split Heating and Cooling systems (standard)
- Tankless Water heaters (standard)
- Wind and or Solar generation systems integration(Optional)



Cabinets

- Slow Close drawers and Cabinet doors
- Stone or similar Countertops





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“Do Good by Doing Good”