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MORTGAGE LENDING & SERVICING INSTITUTE**

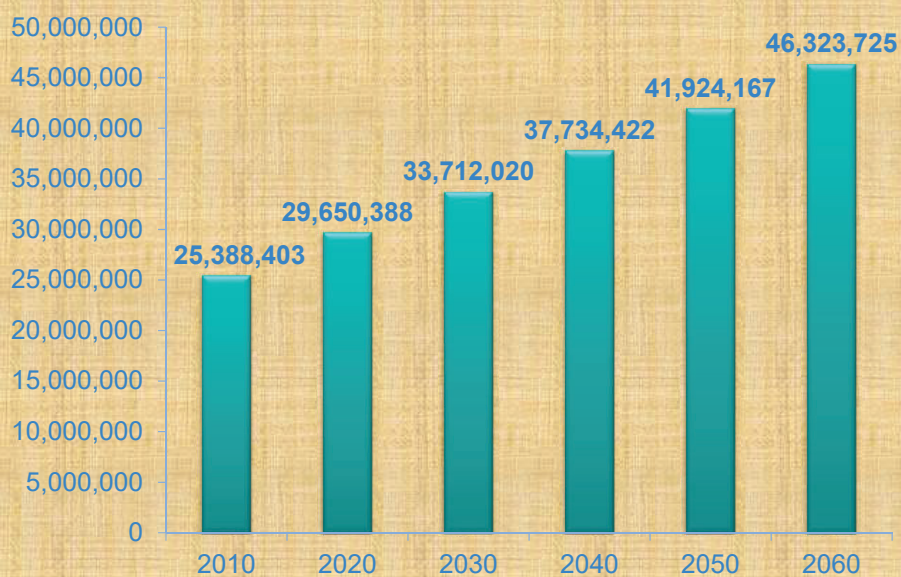
Water, Water Everywhere: The Impact of Water Planning on Lending and Development

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Austin, Texas
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Texas' Projected Population



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Where do you put them?/New Subdivisions

- 1000(+) new Texans per day
- Texas Megalopolis from DFW Area to San Antonio along I-35 Corridor
 - 150 (+) moving into Williamson-Travis-Hays County
 - Austin Metropolitan Statistical Area
 - I-35 Corridor
- Growth between I-35 on the east and Hwy 281 on the West
 - Includes the Hill Country

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Next to the Land, Water is the most Critical Element of All Real Estate Development

- Water we want/need:
 - Municipal
 - Industrial
 - Irrigation
 - Recreation
- Water we don't want:
 - Wastewater
 - Stormwater

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Property Information

- Is the parcel a legal lot or un-platted acreage?
- Current use of Property?
- Is the property within the ETJ of a municipality?
- Is the property within a watershed protection area?
- Is the property within a Priority Groundwater Management Area?
- Is the property in a Groundwater Conservation District?
- Is the Property within a CCN for water or sewer?

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Potable/NonPotable Water

- What are the water needs of the project?
 - How many residential units or their equivalent (LUE's) are required for the project?
 - What size of water line is needed (number of LUE's, peak demand)?
 - Water Storage & Pressure Issues
 - Fire Flow Requirements
 - Landscape irrigation needs? *Consider landscaping restrictions to conserve water.*
 - Are there commercial or industrial uses with special requirements? *A restaurant in a commercial area can use many LUE's .*

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Title search: Water, Water Everywhere: The Impact of Water Planning on Lending and Development

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"Water, Water Everywhere: The Impact of Water Planning on Lending and Development"