

53RD ANNUAL WILLIAM W. GIBSON, JR.  
MORTGAGE LENDING & SERVICING INSTITUTE

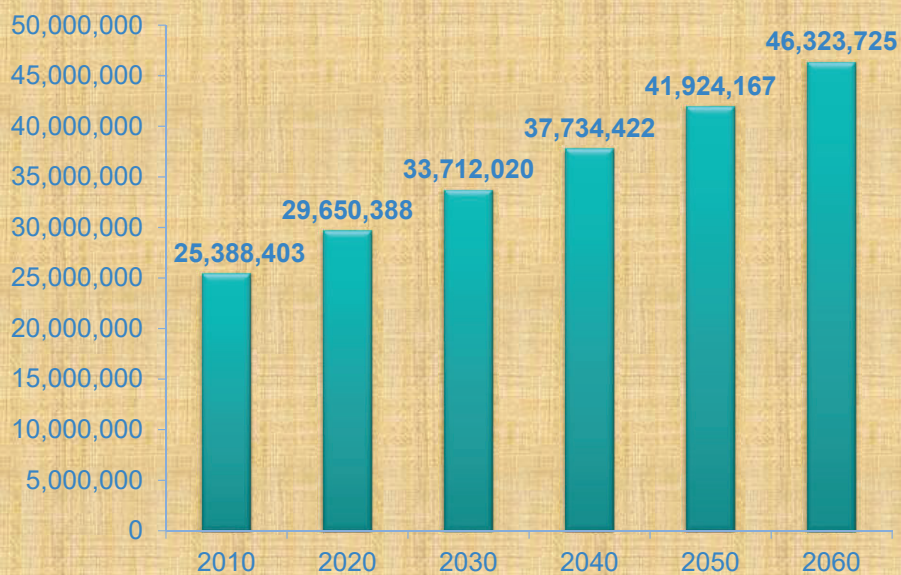
Water, Water Everywhere: The  
Impact of Water Planning on  
Lending and Development

Edmond R. McCarthy, Jr.  
McCarthy & McCarthy LLP

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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

Also available as part of the eCourse

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First appeared as part of the conference materials for the  
53<sup>rd</sup> Annual William W. Gibson, Jr. Mortgage Lending and Servicing Institute session  
"Water, Water Everywhere: The Impact of Water Planning on Lending and Development"