

# IFB 2026-02 – Property and Other Insurance Services

## Addendum #2

Date: 04-21-2026

The following requests for information have been submitted to McAllen Housing Commission in response to **IFB 2026-02 – Property and Other Insurance Services**. The original IFB documents remain in full force and effect, except as modified by this Addendum, which is hereby made part of the above referenced IFB. The respondent shall take this Addendum into consideration when preparing and submitting its Proposal.

1. We are requesting the nonprofits articles of incorporation.

Response: Articles of Incorporation for McAllen Housing Development Corporation (MHDC) and McAllen Housing Facility Corporation (MHFC) are attached in this addendum.

**ARTICLES OF INCORPORATION**  
**OF THE**  
**McALLEN HOUSING DEVELOPMENT CORPORATION**

A PUBLIC FACILITY CORPORATION AND INSTRUMENTALITY OF  
THE HOUSING AUTHORITY OF THE CITY OF MCALLEN, TEXAS

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1. The name of the corporation is **McAllen Housing Development Corporation**.
2. The corporation is organized under the Texas Public Facility Corporation Act, Tex. Local Government Code, Chapter 303 (2003), as amended, and the Texas Nonprofit Corporation Act, Tex. Rev. Civ. Stat. Ann. art. 1396-1.01 *et seq.* (2003), as amended.
3. The period of duration of the corporation is perpetual.
4. The name of the initial registered agent of the corporation is Daniel Delgado and the street address of the registered office of the corporation is **2301 Jasmine Avenue, McAllen, Hidalgo County, Texas 78501**.
5. The corporation is organized and will be operated exclusively for the benefit of, to perform certain functions of, to carry out the purposes of, and to act as an instrumentality of the Housing Authority of the City of McAllen, Texas. The corporation is sponsored and created by the Housing Authority of the City of McAllen, Texas, under the Public Facility Corporation Act with the broadest possible powers to assist it to acquire, construct, rehabilitate, renovate, repair, equip, furnish, finance, refinance, and place in service public facilities of the Housing Authority of the City of McAllen, Texas, for public use in the public interest. The Housing Authority of the City of McAllen, Texas, has specifically authorized the corporation to act on its behalf to further the public purpose described in these Articles of Incorporation, and has approved the present Articles of Incorporation by the adoption of Resolution No. 2014-04 at a duly-called meeting of its Board of Commissioners on August 20, 2014, as evidenced by a Certificate of Resolution attached hereto.

The purposes for which the corporation are formed are exclusively public and charitable and consist, without limitation, of the following specific purposes:

- (a) Provide decent and affordable housing, including, without limitation, multifamily residential rental projects, single-family housing for rental, lease-purchase, and homeownership, and other residential facilities for low and moderate income residents, including, without limitation, minorities, women, children, senior citizens, handicapped and disabled persons, and economically- and socially-disadvantaged persons.

## ARTICLES OF INCORPORATION

- (b) Acquire improved and unimproved real property from governmental agencies, financial institutions, or other public or private entities that is economically and financially feasible for redevelopment and use as affordable housing.
- (c) Issue tax-exempt bonds or notes to finance public facilities on behalf of the Housing Authority of the City of McAllen, Texas, or to loan the proceeds of the tax-exempt obligations to other entities to accomplish the purposes of the Housing Authority of the City of McAllen, Texas.
- (d) Promote community reinvestment by financial institutions to support the affordable housing needs of lower income residents through community development lending, affordable housing, or linked deposit programs; and further federal, state, and local affordable housing policy and programs through the use of commercial bank construction and permanent mortgage loans; private-activity, bank-qualified and qualified 501(c)(3), and “essential function” governmental tax-exempt bond financing; low income housing tax credits; HOME Investment Partnership Program and Community Development Block Grant program; FHA multifamily and singlefamily mortgage insurance; and other public and private sources of financing and credit enhancement for affordable housing.
- (e) Develop decent and affordable housing by acquiring, constructing, rehabilitating, operating or disposing of housing projects or units; reduce substandard structures and vacant sites; and combat the deterioration of the community and contribute to its physical appearance; and to preserve the character, structures and community of the neighborhood and surrounding areas.
- (f) Support, develop, and provide opportunities for low and moderate income residents to undertake business enterprises and to become self-sufficient by participating in education, job training, and employment programs to reduce their dependency on public benefits and to lessen their burden on government; and to provide social services to support the business enterprises, self-sufficiency, and family and community improvement efforts of low and moderate income residents.
- (g) Ameliorate sickness, poverty, crime and environmental degradation; and lessen the burden of government through public and private nonprofit initiatives for affordable housing opportunities, neighborhood improvement, and community development.
- (h) Support by gifts, contributions or assistance other non-profit corporations, community funds and foundations organized and operated exclusively for charitable, educational or scientific purposes, no part of the earnings of which inures to the benefit of any private shareholder or individual, and no substantial part of the activities of which is carrying on propaganda, or otherwise attempting to influence legislation.

## ARTICLES OF INCORPORATION

6. In furtherance but not in limitation of the foregoing charitable, educational and scientific purposes, the corporation shall have the following powers:
  - (a) To acquire title to residential real property in order to lease, convey, or dispose of the property to the Housing Authority of the City of McAllen, Texas, or, on direction of the sponsor and in furtherance of its purposes, to any other entity;
  - (b) To acquire, purchase, improve, develop, construct, rehabilitate, finance, refinance, repair, equip, furnish, manage, and operate real property for affordable housing and to lease, option, sell, mortgage, and convey legal and equitable interests in real property to provide affordable housing opportunities to low and moderate income residents;
  - (c) To furnish administrative, management, financial and other advice, support, training and technical assistance to other residents and non-profit organizations to enable them to develop necessary skills and resources to promote affordable housing opportunities and family self-sufficiency;
  - (d) To conduct research, studies, analyses and publish reports of the economic and social problems affecting the availability and accessibility of decent and affordable housing for lower income and minority residents, and of the markets, products, services, skills, financial resources and other matters that may further the purposes of the corporation;
  - (e) To conduct educational and other efforts to eliminate prejudice and discrimination in the business, housing development, and financial communities and to establish constructive relationships between the private, for-profit business sector, the private, non-profit sector and the public sector for the promotion of affordable housing opportunities;
  - (f) To support by gifts, contributions, loans, investments and other lawful forms of assistance other persons or organizations to accomplish the primary purposes of the corporation, under policies and terms resolved by the Board of Directors; and
  - (g) To exercise all other rights and powers conferred upon corporations by the Texas Public Facility Corporation Act and the Texas Non-Profit Corporation Act.
7. The corporation is formed solely for public and charitable purposes. The corporation is not organized and will not operate for the primary purpose of generating pecuniary gain or profit. It will not disburse any gains, profits or dividends to the directors, officers or any individual. The corporation will be authorized and empowered to pay reasonable compensation for services rendered and to make payment and distribution to further its primary purposes. The property, assets, profits and net income of the corporation are dedicated irrevocably to public and charitable purposes. No part of the profit or net income of the corporation remaining after payment of its bonds and expenses in accomplishing its public purpose may benefit any person other than the sponsor of the corporation.

## ARTICLES OF INCORPORATION

8. No substantial part of the activities of the corporation shall consist of carrying on of propaganda or otherwise attempting to influence legislation. The corporation shall not participate in any political campaign on behalf of any candidate for public office. Notwithstanding any other provisions of these Articles, the corporation shall not carry on any other activities not permitted by a corporation exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, or by a corporation that may receive contributions that are deductible under Section 170(c)(2) of the Internal Revenue Code of 1986, as amended.
9. The number of directors constituting the initial board of directors is five, and the names and addresses of the persons who are to serve as the initial board of directors until the appointment of their successors are:
  - Aurelio Leo Lara – 4121 North 23<sup>rd</sup> Street, McAllen, Texas 78504
  - Yolanda Flores – 1305 Cardinal, McAllen, Texas 78504
  - Ronnie Cruz – 605 East Violet Ste. #5, McAllen, Texas 78504
  - Lorena Castillo – 5401 North McColl Rd, McAllen, Texas 78504
  - Antonio Cavazos – 2709 La Vista , McAllen, Texas 78501
  - a. To be qualified to serve as a director, a person must be a duly-appointed member of the Board of Commissioners of the Housing Authority of the City of McAllen, Texas.
  - b. The manner of calling and holding meetings of the Board of Directors and other rules for governing the activities and operation of the corporation will be stated in Corporate Bylaws, which have been approved initially by the Board of Commissioners of the Housing Authority of the City of McAllen, Texas, by the adoption of Resolution No. 2014-04. Any amendments to the Corporate Bylaws must be approved by the Board of Commissioners of the Housing Authority of the City of McAllen, Texas.
10. The corporation will not have members and is a nonstock corporation. The sponsor of the corporation is the Housing Authority of the City of McAllen, Texas, and its street address is 2301 Jasmine Avenue, McAllen, Texas 78501.
11. The name and street address of the incorporator, who is of majority age, is Aurelio Leo Lara, 2301 Jasmine Avenue, McAllen, Texas 78501.

**ARTICLES OF INCORPORATION**

- 12. All real and personal property owned by the corporation shall be held for the use and benefit of the Housing Authority of the City of McAllen, shall be devoted for public use, and shall be used exclusively in performance of charitable functions to be exempt, at the option of the corporation, from all taxes, fees, and special assessments by the state of Texas, a municipality, or other political subdivision of the state under the Texas Public Facility Corporation Act, Tex. Local Government Code, Chapter 303, the Texas Housing Authorities Law, Tex. Local Government Code, Chapter 392, or other applicable laws.
  
- 13. Upon winding up and dissolution of the corporation, the title to all funds and other real property and personal property of the corporation when it dissolves automatically vests in the sponsor without further conveyance, transfer, or act, and all assets remaining after payment of, or provision for payment of, all debts and liabilities of the corporation will be distributed to or turned over to the Housing Authority of the City of McAllen, Texas, but if the Housing Authority of the City of McAllen, Texas, does not exist, then to the City of McAllen or to another state or local governmental unit or agency, for a public purpose.
  
- 14. Any amendments to the Articles of Incorporation must be approved by the Board of Commissioners of the Housing Authority of the City of McAllen, Texas, as required by the Texas Public Facility Corporation Act, as amended.

**IN WITNESS WHEREOF**, I, the undersigned, the person named above as the incorporator, have executed these Articles of Incorporation August 20, 2014.



FILED  
In the Office of the  
Secretary of State of Texas

FEB 27 1987

Clerk I-C  
Corporations Section

ARTICLES OF INCORPORATION  
OF  
McALLEN HOUSING FACILITY CORPORATION

We, the undersigned natural persons of the age of 21 years of age or more, all of whom are citizens of the State of Texas, acting as incorporators of a corporation under the Texas Nonprofit Corporation Act, do hereby adopt the following Articles of Incorporation for such corporation:

ARTICLE ONE

The name of the corporation is "McAllen Housing Facility Corporation" (the "Corporation").

ARTICLE TWO

The period of duration is perpetual.

ARTICLE THREE

The Corporation is a nonprofit corporation.

ARTICLE FOUR

The Corporation is organized exclusively for charitable purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1954, as amended (the "Code") to assist and to act as the instrumentality of the Housing Authority of the City of McAllen, Texas (the "Housing Authority") in providing decent, safe, and sanitary housing for persons of low income, and particularly elderly, handicapped or disabled persons, in the City of McAllen, Texas (the "City") and Hidalgo County (the "County"), Texas (the "State") and in promoting the common good and general welfare of the inhabitants of the City, County, State, and surrounding territories and benefitting society by reducing the causes of crime, poor health and blighted conditions by providing such housing. In assisting the Housing Authority and acting as its instrumentality:

- (A) The Corporation may purchase, acquire, construct, lease or receive by gift any real or personal property, or any interest therein, and may lease, sublease and convey such property or interest to or for the benefit of the Housing Authority to be used in the performance of the public and charitable purposes of the Housing Authority as set forth in the Housing Authorities Law, Article 1269k, Texas Annotated Civil Statutes, as amended.
- (B) The Corporation may borrow funds necessary to pay the cost of acquiring, constructing, improving, rehabilitating and maintaining any properties which may be owned by the Corporation or the Housing Authority and leased to and/or operated by the Housing Authority. The indebtedness for borrowed funds may be evidenced by securities or other obligations of the Corporation of any kind or character, may be issued at any one or more times, and may be either unsecured or secured by mortgage, deed of trust, security agreement or other lien upon any part or all of the assets of the Corporation, whenever acquired, provided that the Housing Authority has approved the issuance of such obligations of the Corporation.
- (C) The Corporation, immediately upon the retirement in full of any indebtedness secured by property of the Corporation which was acquired, constructed, improved or rehabilitated in whole or in part with the proceeds of any indebtedness of the Corporation, shall transfer to the Housing Authority

(or to the City in the event of the prior dissolution or termination of the Housing Authority) full legal title and all beneficial interests to such property free of all encumbrances which have been created subsequent to the acquisition of such property by the Corporation.

- (D) The Corporation shall vest in the Housing Authority (or in the City in the event of the prior dissolution or termination of the Housing Authority) all of the right, title and interest of the Corporation in or to its properties and assets whenever the Corporation shall have fully paid all of its outstanding indebtedness free of all encumbrances which have been created subsequent to the acquisition of such property by the Corporation.

#### ARTICLE FIVE

The Corporation shall have no members and shall issue no capital stock.

#### ARTICLE SIX

All of the individuals who are now and who will hereafter be the incumbent Commissioners of the Housing Authority shall be directors of the Corporation and each such individual shall serve as director of the Corporation only so long as he continues to be qualified and to serve as a Commissioner of the Housing Authority.

#### ARTICLE SEVEN

Provisions for the regulation of the internal affairs of the Corporation, except as provided in these Articles, shall be determined and

fixed by the Bylaws adopted and amended from time to time by the Board of Directors. The Corporation shall exercise all powers conferred upon corporations formed under the Texas Nonprofit Corporations Act, provided, however, that:

1. The Corporation shall not possess or exercise any power or authority either expressly, by interpretation, or by operation of law that will prevent it at any time from qualifying, and continuing to qualify as a corporation described in Section 501(c)(3) of the Code or in corresponding provisions of subsequently enacted federal income tax laws nor shall it engage directly or indirectly in any activity which would cause the loss of such qualification.

2. If the Corporation shall ever be a private foundation (as defined in Section 509(a) of the Code), the Corporation shall make distributions at such time and in such manner as not to subject it to tax under Section 4942 of the Code, and the Corporation shall not

(i) Engage in any act of self-dealing which would subject it to tax under Section 4941 of the Code;

(ii) Retain any excess business holdings which would subject it to tax under Section 4943 of the Code;

(iii) Make any investments which would subject it to tax under Section 4944 of the Code;

(iv) Make any taxable expenditures which would subject it to tax under Section 4945 of the Code.

3. No part of the net assets nor any part of the net earnings of the Corporation shall be used for purposes that are not described in Article 4, and the Corporation shall not be organized or operated for any purpose that is not described in Article 4.

4. No part of the net earnings of the Corporation shall inure to the benefit of any private shareholder, officer, board member or individual, or substantial contributor to the Corporation except as reasonable compensation for services rendered or as a reasonable allowance for authorized expenditures incurred on behalf of the Corporation; and no part of the assets or net earnings, current or accumulated, of the Corporation shall ever be distributed to or divided among any such person or inure, be used for, accrue to or benefit any such person or private individual except as provided in Article 4.

5. No substantial part of the activities of the Corporation shall consist of carrying on propaganda or otherwise attempting to influence legislation; nor shall the Corporation participate or intervene in any manner, or to any extent, directly or indirectly, in any political campaign on behalf of or in opposition to any candidate for public office, whether by publishing or distributing statements, or otherwise.

6. No solicitation of contributions to the Corporation shall be made and no gift, bequest or devise to the Corporation shall be accepted, upon any condition or limitation which, in the opinion of the Corporation, may cause the Corporation to lose its exemption from federal income tax.

#### ARTICLE EIGHT

Upon the termination, dissolution or winding up of the Corporation in any manner or for any reason, its assets, if any, remaining after payment (or provision for payment) of all liabilities of the Corporation, shall be distributed to the Housing Authority of the City of McAllen (or to the City in the event of the prior dissolution or termination of the

The Housing Authority) if such recipient is an organization described in Section 501(c) (3) of the Code, or if it is not then so described, to one or more organizations then described in Section 501 (c) (3) of the Code.

ARTICLE NINE

The address of the initial registered office of the Corporation is 2301 Jasmine Avenue, McAllen, Texas 78501, and the name of its initial registered agent at such address is Carol Ann Roberts.

ARTICLE TEN

The number of directors constituting the initial Board of Directors of the Corporation is five (5), and the names and addresses of the persons who are the incumbent Commissioners of the Housing Authority and who are to serve as the initial Board of Directors are:

NAME

ADDRESS

J. J. Morrow

1217 Whitewing  
McAllen, Texas 78501

Fidencio Guerra, Jr.

804 Pecan  
McAllen, Texas 78501

Dan U. Ceballos III

1023 N. 23rd Street  
McAllen, Texas 78501

Arturo Chapa

1400 Shasta  
McAllen, Texas 78501

Robert P. Garza

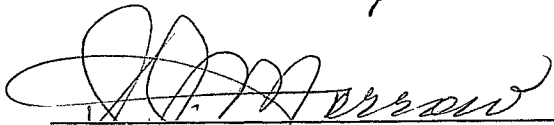
Suite AB - UP  
Tiffany Plaza - 1001 S. 10th  
McAllen, Texas 78501

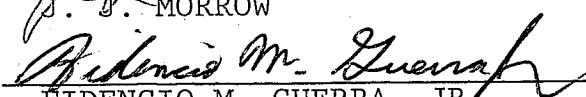
ARTICLE ELEVEN

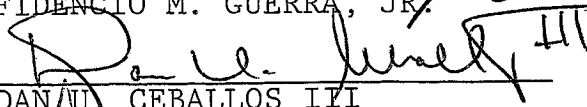
The name and address of the incorporators are:

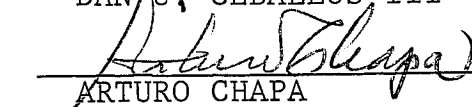
<u>NAME</u>	<u>ADDRESS</u>
J. J. MORROW	1217 WHITEWING MCALLEN, TEXAS 78501
FIDENCIO M. GUERRA, JR.	804 PECAN MCALLEN, TEXAS 78501
DAN U. CEBALLOS III	1023 N. 23RD. ST. MCALLEN, TEXAS 78501
ARTURO CHAPA	1400 SHASTA MCALLEN, TEXAS 78501
ROBERT P. GARZA	SUITE AB-UP TIFFANY PLAZA-1001 S. 10TH. ST. MCALLEN, TEXAS 78501


IN WITNESS WHEREOF, we have signed and acknowledged these Articles of Incorporation this the 17<sup>th</sup> day of February, 1987.

  
\_\_\_\_\_  
J. J. MORROW

  
\_\_\_\_\_  
FIDENCIO M. GUERRA, JR.

  
\_\_\_\_\_  
DAN U. CEBALLOS III

  
\_\_\_\_\_  
ARTURO CHAPA

  
\_\_\_\_\_  
ROBERT P. GARZA

STATE OF TEXAS     X

COUNTY OF HIDALGO   X

BEFORE ME, a notary public, on this day personally appeared J. J. MORROW, known to me to be the person whose name is subscribed to the foregoing document and, being by me first duly sworn, declared that the statement therein contained are true and correct.

Given under my hand and seal of office this the 17th of February, A. D. 1987.

Armando H. Rodriguez  
NOTARY PUBLIC, STATE OF TEXAS

MY COMMISSION EXPIRES 2-28-89

TATE OF TEXAS            x  
COUNTY OF HIDALGO       x

BEFORE ME, a notary public, on this day personally appeared FIDENCIO GUERRA, JR., known to me to be the person whose name is subscribed to the foregoing document and, being by me first duly sworn, declared that the statements therein contained are true and correct.

Given under my hand and seal of office this the 17th day of February, A. D. 1987.

*Aracelis H. Rodriguez*  
NOTARY PUBLIC, STATE OF TEXAS

My Commission Expires 2-28-89

STATE OF TEXAS        X  
COUNTY OF HIDALGO   X

BEFORE ME, a notary public, on this day personally appeared DAN U. CEBALLOS III, known to me to be the person whose name is subscribed to the foregoing document and, being by me first duly sworn, declared that the statements therein contained are true and correct.

Given under my hand and seal of office this the 19th day of February, A. D. 1987.

Juan Alvarez  
NOTARY PUBLIC, STATE OF TEXAS  
JUAN ALVAREZ  
My Commission Expires 1-5-91

STATE OF TEXAS        X  
COUNTY OF HIDALGO   X

BEFORE ME, a notary public, on this day personally appeared ARTURO CHAPA, known to me to be the person whose name is subscribed to the foregoing document and, being by me first duly sworn, declared that the statements therein contained are true and correct.

Given under my hand and seal of office this the 17th day of February, A. D. 1987.

*Carson H. Ledig*  
NOTARY PUBLIC, STATE OF TEXAS

My Commission Expires 2-28-89

STATE OF TEXAS        X  
COUNTY OF HIDALGO   X

BEFORE ME, a notary public, on this day personally appeared ROBERT P. GARZA, known to me to be the person whose name is subscribed to the foregoing document and, being by me first duly sworn, declared that the stements therein contained are true and correct.

Given under my hand and seal of office this the 17th  
day of February, A. D. 1987.

*Carina H. Rodriguez*  
NOTARY PUBLIC, STATE OF TEXAS

My Commission Expires 2-28-89



**Office of the Secretary of State**

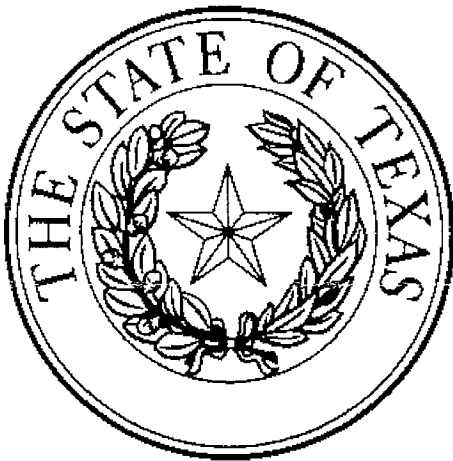
**CERTIFICATE OF AMENDMENT  
OF**

**MCALLEN HOUSING FACILITY CORPORATION  
102967701**

The undersigned, as Secretary of State of Texas, hereby certifies that the attached Articles of amendment for the above named entity have been received in this office and have been found to conform to law.

ACCORDINGLY the undersigned, as Secretary of State, and by virtue of the authority vested in the Secretary by law hereby issues this Certificate of Amendment.

Dated: 04/15/2005  
Effective: 04/15/2005



A handwritten signature in black ink that reads "Roger Williams".

Roger Williams  
Secretary of State

**AMENDMENT TO  
ARTICLES OF INCORPORATION  
OF  
MCALLEN HOUSING FACILITY CORPORATION**

**FILED**  
In the Office of the  
Secretary of State of Texas  
APR 15 2005  
Corporations Section

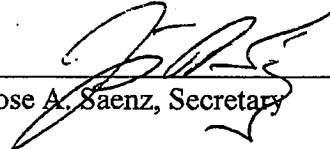
1. The name of the corporation is MCALLEN HOUSING FACILITY CORPORATION and its filing number is 0102967701.
  
2. The amendments to be made:
  - (a) The Article Six is to be amended is as follows:

**ARTICLE SIX**

The Corporation shall be governed by a Board of Directors. The Board of Directors shall consist of five (5) to seven (7) directors of whom four (4) directors shall be the Commissioners of the Housing Authority appointed from the community. The Board of Directors shall appoint one additional director and may, but are not required to, appoint up to two (2) additional directors with skills and abilities which facilitate the accomplishment of the purposes of the Corporation.

3.
  - (a) There are no members in the corporation.
  - (b) On April 14, 2005, a Regular Meeting of the Board of Director was held wherein the amendments were adopted.
  - (c) The amendments received the vote of a majority of Directors.

Signed on: April 15, 2005.

  
\_\_\_\_\_  
Jose A. Saenz, Secretary