



To the Honorable Mayor and Members of the City Council,

On behalf of RBM Living LLC and Meridiem Development Group LLC, we are pleased to submit this proposal for a vibrant, mixed-income senior community at Medical Complex Dr. & SH 249 (NE). This development is designed to directly address Tomball's critical shortage of affordable senior housing. Our impact-driven approach, deep experience in mixed-income development, and commitment to public-sector partnerships uniquely position us to deliver this project successfully. Having closely studied the 2040 Comprehensive Plan and the challenges facing local seniors, our findings align with the City's: Tomball urgently needs more housing options for older residents on fixed incomes. This project is our direct response to that need.

We are requesting a Resolution of Support and a waiver of the "One Mile Three Year" rule for **The Enclave at Tomball Square**, a 115-unit senior assisted living community designed to serve residents aged 55 and older.

The Tomball 2040 Comprehensive Plan identified a clear gap: the City lacks housing options for seniors on fixed incomes who don't qualify for (or need) nursing care but can't afford market-rate rents. This project fills that gap. It gives long-time Tomball residents a way to age in place rather than being forced to leave the community they helped build.

A waiver is required because Tomball Senior Village, located within one mile, received supplemental tax credits in 2023. The existing property has a waitlist of over 50 households. This isn't saturation - it's unmet demand.

Thank you for your consideration,

A handwritten signature in black ink that reads 'David Roth'.

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Development Summary

Project Overview

The Enclave at Tomball Square is a proposed 115-unit community for residents 55 and older: four stories, elevator-served, with a mix of one- and two-bedroom floor plans—roughly three-quarters two-bedroom, the rest one-bedroom—each featuring a full kitchen. Nearly 4,000 square feet of community space and landscaped courtyards anchor the building, including a community room, fitness center, and wellness suites. A range of support services will be available to residents, including social and recreational programming. Construction could begin by fall 2026.

The design matters more than people realize. This is a modern, four-story building with controlled-access entry and full elevator service—a significant departure from older garden-style properties where residents must navigate exterior stairs and breezeways. For seniors with walkers, wheelchairs, or other mobility challenges, that difference isn't cosmetic; it's functional. Every unit and amenity is accessible without climbing a single step.

Forty-two percent of senior households nationally consist of a single person; for those 80 and older, the figure rises to 57%. Seniors living alone in scattered single-family homes face real isolation—no neighbors down the hall, no one to notice if something goes wrong. A well-designed community provides built-in social infrastructure—neighbors, common areas, on-site management—that functions as both companionship and safety net.

The Need

Tomball is facing a housing affordability problem, and seniors are bearing the brunt of it:

- **61% of Tomball renters are cost-burdened**, meaning they pay more than 30% of their income on rent. For seniors on fixed incomes, that arithmetic is brutal: after rent, what remains has to cover food, medicine, and whatever emergencies arise.
- **Home prices have risen 155% since 2012**, while incomes haven't kept pace. This means seniors hoping to downsize—to trade a house they can no longer maintain for something smaller and more manageable—find themselves priced out of the very community they've lived in for decades.
- **21% of Tomball residents are 65 or older**, well above the national average of 16.8%. This isn't a future problem - it's happening now.
- **Tomball has less than 500 affordable senior units to serve nearly 3,000 seniors**. That means 83% of the need is unmet. Much of that existing stock is more than twenty years old; only 200 units have been built in the last decade.

The shortage also creates a ripple effect across the housing market. When seniors can't find affordable options, they stay in family-sized single-family homes they can no longer afford to maintain. That blocks those homes from turning over to young families who need them. Approving this project doesn't just help seniors - it unlocks inventory across the housing ladder.

Federal programs can't fill this gap. Nationally, only 36.5% of seniors eligible for housing assistance actually receive it; 3.7 million households are left without help. The Low-Income Housing Tax Credit program remains the primary tool for building new affordable housing in communities like Tomball—but it requires local support to move forward. During focus groups for the Tomball 2040 plan, residents made a simple request: "Remember homes for seniors." This project is a direct response.

Location

The proposed site sits in Tomball's West submarket, an area defined by stability. January 2026 data shows it safer than 59% of U.S. neighborhoods, with a violent crime rate of just 1 in 393 residents—a number that matters considerably to seniors living alone.

Property values in this corridor have climbed 20% over three years, and average market rent runs \$1,894 per month. For a senior earning \$35,000 a year, paying that rent leaves roughly \$34 a day for food, medicine, transportation, and everything else. The arithmetic simply doesn't work. Without projects like this one, seniors who want to stay near Tomball Regional Medical Center and their existing support networks have no realistic options.

Waiver Justification

We formally request a waiver regarding the proximity to Tomball Senior Village. While 10 TAC §11.3(d) limits development within one linear mile, "Good Cause" exists to grant this waiver because The Enclave at Tomball Square serves a distinct and unmet need that the existing property cannot fulfill.

As a threshold matter, Tomball Senior Village was originally awarded credits in 2021 and would be outside the three-year window today. The project only falls within the window because the developer applied for a small supplemental award in 2023 to cover post-pandemic construction cost increases. But even setting that aside, the substantive case for this waiver is strong.

1. We Offer a Fundamentally Different Housing Product

Tomball Senior Village is a three-story garden-style property with exterior breezeways—a design common in tax credit developments but one that presents real challenges for aging residents. Navigating outdoor stairs and exposed walkways becomes difficult as seniors age, particularly during Texas summers or inclement weather.

Our four-story elevator-served building takes a different approach: interior climate-controlled corridors, controlled-access entry, and centralized amenities. This isn't a cosmetic upgrade. It's a fundamentally safer, more accessible design for seniors with mobility limitations.

The distinction matters more with each passing year. The 80-and-over population is the fastest-growing senior demographic, and mobility challenges become most acute after that threshold. Much of the existing senior inventory in the Tomball area dates to the 1990s and lacks features now considered essential for aging in place—roll-in showers, wide corridors for walkers and wheelchairs, step-free access throughout, energy-efficient systems.

As Tomball's senior population ages in place, a growing share will need what our building provides. This isn't competition with the existing property. It's a necessary complement—serving seniors whose physical needs the current stock cannot fully accommodate.

2. Proven Unmet Demand

The 2021 market study prepared for Tomball Senior Village—a public document included with their TDHCA application—identified approximately 3,958 income-qualified senior households in the primary market area. Even then, the capture rate for a new development fell well below TDHCA's 10% threshold, and the study concluded there was strong unmet demand for affordable senior housing in Tomball.

Since that study was completed, the situation has only intensified:

- **Population Growth:** Tomball's population has grown approximately 23% since 2020, adding thousands of new residents - many of them seniors aging into retirement.
- **Minimal New Supply:** Only 59 affordable senior units have been added (Tomball Senior Village). That's a fraction of what the market demanded in 2021, let alone today.
- **Immediate Absorption:** Tomball Senior Village stabilized immediately and now maintains a waitlist of over 50 households. HomeTowne at Tomball remains at 99% occupancy. The market is absorbing units as fast as they're delivered.
- **No Cannibalization:** When Tomball Senior Village opened, it didn't pull tenants from neighboring properties. Occupancy across existing affordable communities remains near 100%. This is textbook evidence of undersupply.

Senior housing also serves a broader geographic market than family housing. Seniors move to Tomball from across the county to be near children or medical facilities. Two projects within a mile aren't competing for a small neighborhood tenant pool - they're serving regional demand that one property can't meet alone.

3. Overcoming High Barriers to Entry

This is a prime location with a 20% increase in property values over three years. Those economics have created a barrier that keeps affordable senior housing out of the market entirely. By granting this waiver, the City allows a developer to overcome that barrier and meet the demand from seniors who want to downsize in their own community rather than leave Tomball.

4. Alignment with Tomball 2040

This project directly advances goals from the Tomball 2040 Comprehensive Plan, adopted in June 2025:

- **Housing Diversity:** The plan calls for medium-density residential development to bridge the gap between single-family sprawl and large apartment complexes. This is exactly that.
- **Aging in Place:** Focus group participants specifically asked the City to "remember homes for seniors." This project ensures Tomball's seniors don't have to leave their community to find housing they can afford.

The Comprehensive Plan also explicitly recommends the Housing Tax Credit program as a tool for achieving these goals. On page 87, under "Recommended Programs," the plan identifies TDHCA's Housing Tax Credit program as "a key tool for channeling private investment into the creation and maintenance of affordable rental housing." By supporting this application, the Council is not breaking new ground - it is following through on a policy recommendation it has already adopted.

Fiscal and Community Impact

Age-restricted senior housing offers a favorable impact profile for the City:

- **Tax Base Without School Burden:** As a 55+ community, this project generates zero new students for Tomball ISD while contributing to the local tax base.
- **Minimal Traffic Impact:** Senior households generate significantly fewer peak-hour traffic trips than family or workforce housing.
- **Local Spending:** Seniors with stable, affordable housing have more disposable income to spend locally - at pharmacies, grocery stores, restaurants, and medical providers. Keeping seniors in Tomball keeps their spending in Tomball.

Developer Background

The development team is a joint venture between RBM Living, LLC and Meridiem Development Group, LLC - pairing experienced affordable housing developers with a Houston-based partner actively building LIHTC housing in the region today.

RBM Living was founded in 2024 by David Roth and Taylor Brown and is focused on the development, acquisition, renovation, and operation of affordable, workforce, and conventional multifamily communities. Collectively, RBM's principals bring 40+ years of experience, 50,000+ units developed, and \$10B+ of capitalized value across 200+ completed transactions in 17 states. Both principals previously held executive roles at The NRP Group, one of the nation's largest affordable housing developers.

Meridiem Development Group is a Houston-area developer specializing in LIHTC and market-rate residential development, with an active regional pipeline exceeding 1,400 units and \$200M+ of active project investment. Meridiem's principals are local to the Houston region, which strengthens responsiveness and accountability to local stakeholders. Current projects under construction or in pre-development include:

- **The Arboretum at Woodland Hills** (Atascocita, 366-unit LIHTC; construction began July 2024; partnership with Houston Housing Authority)

- **Enclave on Louetta** (Spring, 358-unit LIHTC; construction began June 2025; partnership with Houston Housing Authority)
- **The Alcove at Benders Landing** (Spring, 372-unit Class A; construction began February 2025)
- **Enclave at Katy** (Katy, 360-unit LIHTC; construction started December 2025; partnership with Harris County Housing Finance Corporation)

Construction will be performed by Interwest Construction, LLC, a multifamily general contractor specializing in affordable and workforce housing. Interwest was founded and is majority-owned by Taylor Brown, a principal of RBM Living. During Mr. Brown's tenure as President of NRP Construction, he oversaw more than \$2.5 billion in construction volume and the delivery of over 20,000 multifamily units nationwide, helping NRP achieve an NMHC #3 ranking among U.S. multifamily builders in 2020. This structure - with the same team responsible for both development and construction - provides direct accountability, reduces delivery risk, and improves cost and schedule control.

Conclusion

Tomball has a structural shortage of affordable senior housing. The numbers are clear: 83% of the need is unmet, the existing tax credit product have significant waitlists, and conventional market rents are out of reach for seniors on fixed incomes.

The Enclave at Tomball Square isn't duplicating what already exists. We're building a more modern and accessible product and targeting seniors the current stock can't accommodate. Granting this waiver doesn't create concentration - it creates capacity.

We respectfully request the City Council's support for this Resolution and Waiver.