



# SUCCESSFULLY AGING AND LIVING IN SAN ANTONIO

Summary of Barriers and Solutions to Senior Housing



**LSC**  
**SAN ANTONIO**

The San Antonio Area Foundation's Successfully Aging and Living in San Antonio (SALSA) initiative seeks to create a community where older adults are respected, thrive, and live connected lives. The SALSA Housing and Built Environment Workgroup focuses on housing issues impacting older adults. The workgroup's vision is that neighborhoods and housing across Bexar County are safe, affordable and accessible for older adults, and that older adults at all income levels can live in their homes longer.

To support the efforts of the workgroup, this report summarizes the barriers that impact housing for older adults in San Antonio and proposed solutions, as identified in prior studies and community planning initiatives. The contents summarize the work of many organizations and individuals over many years. The report is divided into two sections. The first section highlights the barriers specific to housing for older adults. The second section of this report highlights barriers to housing more generally, including but not limited to housing for older adults.

The list of studies and planning documents reviewed for this report can be found at the end of the report, in the References section. Each barrier/solution listed in this report includes, in parentheses, the original report or reports in which it was found.

The following organizations provided support for this white paper:

- San Antonio Area Foundation
- LISC San Antonio
- Merced Housing Texas



## INTRODUCTION

Gloria was 18 years old when she and Reynaldo bought a new 2-bedroom, 1-bathroom property on the South Side of San Antonio. Back then, with life, plans, and dreams ahead of them, it was easy for the young couple to believe that this was their starter house and a larger one was in their future. But the young couple became an older couple. The new house became an older house. Couple and house grew up and slowly aged together.

Through the years, Gloria and her husband did a good job maintaining their home. One exception proved too expensive: the bathroom, which became more dangerous for the couple as age and ailments crept into their bodies. The tile was torn up, the mirror was cracked, and the lighting was dim. Most worrisome, Gloria struggled getting in and out of her bathtub, afraid she would slip and fall. Because of their fixed incomes, Gloria and her husband could not afford to get the necessary work done, so she called around looking for help. She called so many places that she doesn't remember contacting Merced Housing Texas. She does remember praying one day for help, and then, to her happy surprise, receiving a phone call from Jesse Flores, who manages Merced's Owner-Occupied Repair Program (OORP).

"It was a miracle," says Gloria. "We're poor. I don't know where all I applied." Through the OORP, Merced rehabilitated the bathroom with new flooring, lighting and a mirror much larger than the old one. "They really went the extra mile for me," says Gloria. Most importantly, for Gloria and her husband's safety and security, Merced installed a walk-in shower with handrails. "I'm no longer afraid of falling and have a presentable bathroom," says Gloria. "It's like having a new house. It's wonderful. I'm very pleased with the work and thank God every day."

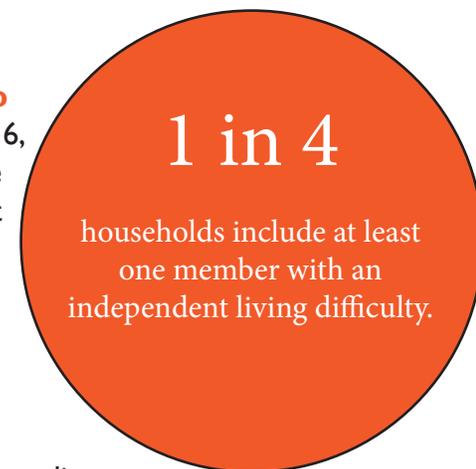
This report summarizes the barriers that impact housing for older adults in San Antonio and proposed solutions, as identified in prior studies and community planning initiatives. The findings regarding barriers specific to housing for older adults reflect what Gloria and Reynaldo are acutely aware of: for older adults to be able to continue to live in their homes, they will need to make physical modifications so that the home continues to be safe and accessible. The findings also reflect what members of the SALSA Housing and Built Environment Workgroup know: in order for older adults to continue living in their communities, they need access to a range of supportive services.

Progress is being made on these fronts. In each of the last two years, the City of San Antonio (COSA) has increased their allocation of funding for affordable housing efforts—from \$8 million in FY2018 to \$25.1 million in FY2019 (not including a \$1 million private donation) to \$34.4 million in FY 2020. As funding has increased, so have the number of homeowners receiving assistance for home rehabilitation and repairs: in FY 2018, COSA assisted 21 homeowners; in FY 2019, 81 homeowners received assistance; and in FY 2020, COSA anticipates helping over 100 homeowners with rehab and repair services. Additionally, COSA is launching a pilot to combine owner-occupied housing rehabilitation programs with counseling appropriate for older homeowners.

Despite this progress, much more will need to be done to adequately assist older adults as they age in place, especially as COSA and Bexar County’s older adult population grows. SALSA members and our partners will continue to organize, research, and advocate for increased funding and additional programs and policies that will address the barriers to safe, affordable housing for all older adults.

## **BARRIERS AND PROPOSED SOLUTIONS SPECIFIC TO HOUSING FOR OLDER ADULTS**

**BARRIERS:** In order to age in place, older adult homeowners need to make modifications to their homes, and they lack the resources to do so (AARP and City/County Joint Commission on the Elderly). Nationally, in 2016, 26 percent of households age 50 and over included a member with at least one vision, hearing, cognitive, self-care, mobility, or independent living difficulty (Joint Center for Housing Studies of Harvard University, JCHS). Difficulty climbing stairs or walking is the most common disability, affecting 17 percent of these households (JCHS). Only 3.5 percent of US homes are accessible to people requiring the use of a wheelchair (JCHS).



### **SOLUTIONS:**

- ▶ Create a Modification Assistance Initiative, with the goal of organizing and coordinating housing, social services, and medical care sectors (e.g. handymen, nurses, occupational therapists, and policymakers) in order to create a system that helps elderly homeowners get and pay for home modifications (City/County Joint Commission on the Elderly);
- ▶ Convene nonprofits to create an inventory of existing retrofitting services, criteria for eligibility, and service areas covered (AARP);
- ▶ Create a dedicated fund from City of San Antonio general revenue funds or general obligation bonds to fund home modifications/retrofitting of owner-occupied homes of persons aged 65+ (City/County Joint Commission on the Elderly);
- ▶ Provide information to homeowners on how to retrofit homes (AARP);
- ▶ Develop a plan to allow older adults to remain in their homes, when feasible, through programs that support reinvestment, retrofitting, repair and maintenance of their homes (SA Tomorrow Comprehensive Plan).

**BARRIERS:** There is an unmet need for community support/services to help older residents live independently in their homes (Cavalcanti). This barrier was identified in a 2017 study commissioned by the San Antonio Area Foundation and completed by H. B. Cavalcanti, to support the work of SALSA. JCHS identified supportive services in permanent housing as a way to help address the growing needs of low-income and vulnerable older adults. When older adults that live alone need assistance or supportive services, they must rely on non-resident caregivers or paid professionals (JCHS).

**SOLUTIONS:**

- ▶ Support the provision of resources for Naturally Occurring Retirement Communities (NORCs) by collaborating with neighborhood associations to identify social service needs in their neighborhoods and develop plans to address such needs (City/County Joint Commission on the Elderly);
- ▶ Create an older adult “age-in-place” strategy (SA Tomorrow Comprehensive Plan).

There are many programs and initiatives that are already addressing this barrier. See **Appendix A** for a complete list of service providers identified in the Cavalcanti report.



**BARRIERS AND PROPOSED SOLUTIONS THAT IMPACT HOUSING**

The reports and plans reviewed for this report included many barriers to affordable, quality housing that were not directly addressing the housing needs of older adults, but that are certainly relevant for older adults. This section of the report lists those barriers and the solutions proposed to address them.

**BARRIERS:** Homeowners cannot afford to pay increasing property taxes (City/County Joint Commission on the Elderly and Mayor’s Housing Policy Task Force).

**SOLUTIONS:**

- ▶ Reducing tax burdens by “authorizing/extending real property tax exemptions on residential homesteads for individual who are disabled or 65 years of age or older” (City/County Joint Commission on the Elderly);
- ▶ Implementing tax and appraisal protection measures (tax exemptions, preservation districts, tax increment financing) for populations with greatest need, including long-term residents (Mayor’s Housing Policy Task Force and SA Tomorrow Comprehensive Plan);
- ▶ In partnership with other jurisdictions, COSA should advocate for comprehensive tax reform at the state level (Mayor’s Housing Policy Task Force).

**BARRIERS:** Housing stock is in need of rehabilitation and repairs (AARP, City/County Joint Commission on the Elderly, NALCAB, Mayor’s Housing Policy Task Force, and City of San Antonio, 2015), **which owners cannot afford to pay for and/or cannot qualify for grants or financing because they do not have clear title to their home.** Some areas of the city have long been disinvested in and have deteriorating housing stock (AARP, NALCAB, and Mayor’s Housing Policy Task Force).

**SOLUTIONS:**

- ▶ Increasing funding for housing rehabilitation programs, specifically, allocate \$50.9 million over the next 10 years (Mayor’s Housing Policy Task Force and SA Tomorrow Comprehensive Plan);
- ▶ Using US Department of Housing and Urban Development (HUD) funds for rehabilitation of renter, own-

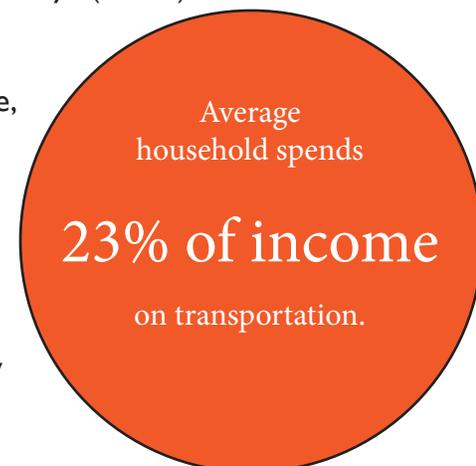
er-occupied, multi-family, and single-family housing (2015-2019 HUD Consolidated Plan);

- ▶ Providing financial and legal assistance to property owners to help them clear title and other legal issues (Mayor's Housing Policy Task Force);
- ▶ Developing a program to encourage and reduce barriers for universal design in housing rehabilitation (SA Tomorrow Comprehensive Plan);
- ▶ Targeting resources to certain areas of the city, including by:
  - Surveying housing stock to identify homes and neighborhoods with the greatest need for repair and rehabilitation; and collaborating with builders, non-profits, and neighborhood associations to address critical repairs, such as weatherization, roof repair, and floor repair (City/County Joint Commission on the Elderly);
  - Targeting supportive services and housing rehabilitation resources to areas with dilapidated housing and vulnerable populations (NALCAB);
  - Targeting rehabilitation resources to parts of the city that are experiencing redevelopment and where households face displacement pressures (Mayor's Housing Policy Task Force).

**BARRIERS: Transportation costs are high. The average household spends 23% of their income on transportation** (NALCAB). Suburban-style development is a hindrance to "livability" (AARP).

### SOLUTIONS:

- ▶ Targeting undeveloped lands, particularly along transit corridors, for walkable, mixed-use development (AARP and SA Tomorrow Comprehensive Plan);
- ▶ Developing a better measure of walkable neighborhoods to inform public discussion and planning efforts (SA Tomorrow Comprehensive Plan);
- ▶ Encouraging the development of housing for seniors in walkable areas and near community amenities such as parks, recreation centers, and senior centers (SA Tomorrow Comprehensive Plan);
- ▶ Prioritizing infrastructure investments to improve walkability and bike-ability of existing neighborhoods (SA Tomorrow Comprehensive Plan).



**BARRIERS: Relative to demand, there is limited supply of affordable housing units** (AARP, City/County Joint Commission on the Elderly, and 2015-2019 HUD Consolidated Plan), particularly for renter households at or below 60% of are median income (Mayor's Housing Policy Task Force) and for special needs populations that include the elderly (Mayor's Housing Policy Task Force Technical Working Groups). Demand for housing is high due to increasing population in San Antonio (NALCAB), including growth in number of residents aged 50+ (AARP). New housing production is priced above what low- and moderate-income earners can afford (NALCAB).

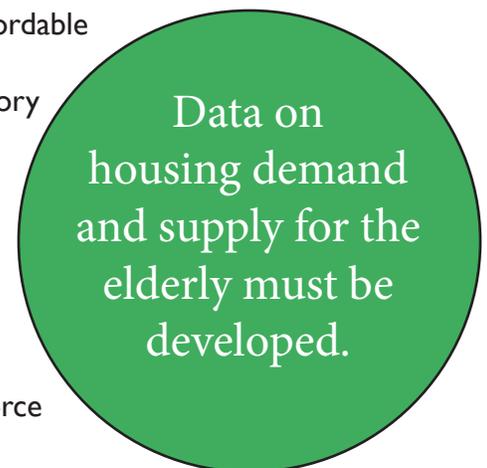
Nationally, the number of households headed by adults in the 65-74 year-old range increased by 26 percent in 2011-2016, to more than 17 million (JCHS). The number of households age 80 and over already jumped 71 percent from 4.4 million in 1990 to 7.5 million in 2016 (JCHS). As baby boomers age, the number of households in this age group will more than double by 2037 (JCHS). Related to this barrier are the following points:

- ▶ Sales of existing housing outpace new home starts, meaning demand growth is outpacing supply growth, which drives up cost of existing housing supply (Mayor's Housing Policy Task Force);
- ▶ Regulations, fees, and community opposition to affordable housing increase costs and limit construction of new affordable housing (Mayor's Housing Policy Task Force);
- ▶ We do not have data on housing demand/supply for elderly (Mayor's Housing Policy Task Force Technical Working Groups)

- ▶ Particularly in District 1, there is little new affordable housing. For example, San Antonio Housing Authority (SAHA) properties are all 50+ years old (AARP);
- ▶ Affordability restrictions on subsidized senior housing developments can expire and units can be converted to market rate. This is particularly important in high-cost, high-opportunity areas (NALCAB).

## SOLUTIONS:

- ▶ Quantifying special populations and their housing gaps (Mayor’s Housing Policy Task Force Technical Working Groups), including by:
  - Establishing a definition of a Service Enriched Housing Community (SEHC) that includes Permanent Supportive Housing (PSH);
  - Creating a coalition of SEHC developers and providers;
  - Integrating SEHC coalition recommendations into COSA’s local, state and federal legislative plans;
  - Developing and regularly updating a report on the demand/supply of affordable SEHC/PSH;
  - Making consistent and reliable information, referrals, and data relating to SEHC/PSH units widely available;
- ▶ Using HUD funds to develop new affordable rental and homeownership housing and provide financial assistance for homebuyers (2015-2019 HUD Consolidated Plan);
- ▶ Working with affordable housing partners and developers to provide affordable housing options for seniors (SA Tomorrow Comprehensive Plan);
- ▶ Reducing the cost of housing, including SEHC/PSH, by addressing regulatory barriers in the following ways:
  - Creating an advisory commission of housing professionals, advocates, and service providers to review codes, regulations, and standards that impact development of SEHC/PSH and recommend changes, which COSA then implements by amending regulations (Mayor’s Housing Policy Task Force Technical Working Groups);
  - Revising the Unified Development Code (UDC) to remove regulatory barriers to affordable housing (Mayor’s Housing Policy Task Force and SA Tomorrow Comprehensive Plan);
  - Amending the UDC to consider needs of residents age 50+ (AARP), including adding Universal Design Standards such as “30-inch door openings, wall reinforcements for grab bar installation, height limitations for light switches, outlets and thermostats, and no-step entrances to the first floor for wheelchair access” (City/County Joint Commission on the Elderly);
  - Reviewing building codes and city ordinances to identify opportunities to support multi-generational housing and reduce barriers to aging in place (City/County Joint Commission on the Elderly);
  - Undertaking an inclusive public process to determine standards and criteria to allow by-right zoning for housing developments in which at least 50% of the units are affordable (Mayor’s Housing Policy Task Force);
- ▶ Establishing an inclusionary zoning policy for units affordable to households at or below 80% of the area median income (AMI). The policy should specify the following: geographic scope, size and type of developments subject to the policy, length of affordability restrictions, and alternative compliance options (City/County Joint Commission on the Elderly and SA Tomorrow Comprehensive Plan);
- ▶ Using public and underutilized land to reduce the cost of developing housing for households at or below 80% of AMI. Developing policies to combine and use land owned by public entities (county, school districts, VIA, etc.) and underutilized, vacant, abandoned and/or tax delinquent properties (City/County Joint Commission on the Elderly);



Data on housing demand and supply for the elderly must be developed.

- ▶ Implementing a citywide public education and outreach campaign about the importance of affordable housing in order to address community opposition to affordable housing (Mayor’s Housing Policy Task Force);
- ▶ Preserving affordability of publicly subsidized housing in high-cost and high-opportunity areas (NALCAB);
- ▶ Creating a community land trust (SA Tomorrow Comprehensive Plan);
- ▶ Integrating SEHC into all construction and rehabilitation (to the greatest extent possible) by adopting guidelines that support accessibility, ageing in place, and universal design (Mayor’s Housing Policy Task Force Technical Working Groups);
- ▶ Increasing funding and incentives for affordable housing (SA Tomorrow Comprehensive Plan) and targeting to specific housing types, income categories, and areas. This would include:
  - Requiring developments that receive public funding or use public financing tools to provide affordable housing units (SA Tomorrow Comprehensive Plan), including a minimum percentage of units of special needs housing (Mayor’s Housing Policy Task Force Technical Working Groups);
  - Exempting affordable housing units from San Antonio Water System (SAWS) impact fees (Mayor’s Housing Policy Task Force);
  - Prioritizing COSA funding and incentives for developing ownership housing affordable to households up to 120% of AMI (through targeted incentives, tax abatements and/or fee waivers). There is a specific proposal for \$44.5 million for production of new housing over 10 years (Mayor’s Housing Policy Task Force and SA Tomorrow Comprehensive Plan);
  - Increasing funding for public-private partnerships that provide down payment assistance grants or loans as well as home buyer and owner education. There is a specific proposal for \$31.8 million for down payment assistance over 10 years (Mayor’s Housing Policy Task Force);
  - Prioritizing COSA funding and incentives on rent-restricted units affordable to households up to 60% of AMI, with a graduated reduction in funding/incentives from 60 to 80% of AMI (through fee waivers, direct subsidies, conditional loans, and property tax rebates). There is a specific proposal for \$406 million for new construction and \$225 for rehab/preservation over 10 years (Mayor’s Housing Policy Task Force and SA Tomorrow Comprehensive Plan);
  - Prioritizing funding for new rental units in communities that are linked with transportation, jobs and cultural assets (Mayor’s Housing Policy Task Force);
  - Creating a program to provide incentives to employers who create employer-assisted housing programs (SA Tomorrow Comprehensive Plan);
  - Increasing funding for service-enriched housing (Mayor’s Housing Policy Task Force), by targeting at least 30% of new dollars committed to affordable housing to special needs populations (Mayor’s Housing Policy Task Force Technical Working Groups). This would include:
    - Establishing cost/benefit ratios for SEHC investments for targeted populations and using them to guide COSA budget decisions (Mayor’s Housing Policy Task Force Technical Working Groups);
    - Identifying and dedicating sources of funds for:
      - The construction, rehabilitation and retrofit of rental and owner-occupied units for special populations needing SEHC/PSH (Mayor’s Housing Policy Task Force Technical Working Groups);
      - The provision of services to special populations needing SEHC/PSH (Mayor’s Housing Policy Task Force Technical Working Groups).

Targeted  
public funding  
and incentives for  
affordable housing  
must be  
increased.

**BARRIERS: Housing costs are increasing at a very fast pace in low-income neighborhoods** (NALCAB, 2015-2019 HUD Consolidated Plan), **causing and/or threatening to cause displacement.** Development of new, higher-cost housing in older neighborhoods pushes up the price of nearby homes and land (NALCAB), thereby increasing property taxes to a level that many current residents cannot afford (AARP and Mayor's Housing Policy Task Force). Public investment and incentives for private development downtown is part of the reason for increasing housing prices in low-income neighborhoods (NALCAB).

### **SOLUTIONS:**

- ▶ Requiring public agencies to conduct a displacement impact assessment for any public project that receives \$15 million or more in public investment and to budget for mitigation (Mayor's Housing Policy Task Force);
- ▶ Creating a Risk Mitigation Fund to mitigate the impacts of displacement including: providing relocation assistance for households up to 80% of AMI, rapid re-housing, rental assistance, and housing navigators. Specific proposal for \$3.2 million for risk mitigation and \$9.7 million for displacement prevention over 10 years (Mayor's Housing Policy Task Force and SA Tomorrow Comprehensive Plan);
- ▶ Developing a specific measure of displacement, based on objective criteria, to inform public discussion and planning efforts (SA Tomorrow Comprehensive Plan);
- ▶ Conducting an internal systematic assessment of COSA ordinances and policies to better understand their impact on displacement and neighborhood change (SA Tomorrow Comprehensive Plan);
- ▶ Establishing guidelines and requirements for conducting periodic assessments of housing vulnerability (Mayor's Housing Policy Task Force), including by:
  - Conducting vulnerability analyses in areas receiving public investment at levels that may influence market conditions (NALCAB);
  - Monitoring indicators of socio-economic change city-wide in order to identify vulnerable areas and populations (NALCAB);
- ▶ Helping low-income individuals and families avoid becoming homeless through financial assistance (2015-2019 HUD Consolidated Plan).



Development in older neighborhoods is causing displacement.

**BARRIERS: Discrimination prevents people from accessing housing** (Mayor's Housing Policy Task Force).

### **SOLUTIONS:**

- ▶ Implementing a citywide education campaign about Fair Housing laws (Mayor's Housing Policy Task Force);
- ▶ Using HUD funding to support efforts to further fair housing opportunities (2015-2019 HUD Consolidated Plan);
- ▶ Establishing, within COSA, a fair housing enforcement component to investigate housing discrimination complaints (2015-2019 HUD Consolidated Plan);
- ▶ Conducting outreach and education on fair housing choice to the community and housing providers (2015-2019 HUD Consolidated Plan);
- ▶ Continuing to help Housing Choice Voucher recipients find housing in areas of opportunity through the COSA Housing Counseling Program (2015-2019 HUD Consolidated Plan);
- ▶ Through COSA, continuing to review project marketing plans and the required outreach efforts of project developments to special needs organizations (2015-2019 HUD Consolidated Plan);
- ▶ Reviewing rental rehabilitation and new multifamily building plans for compliance with accessibility design requirements of the Fair Housing Act and building codes (2015-2019 HUD Consolidated Plan).

**BARRIERS: Current levels of public funding for affordable housing is insufficient to meet need** (Mayor’s Housing Policy Task Force). For more detail on trends in federal funding for affordable housing, please see Appendix B.

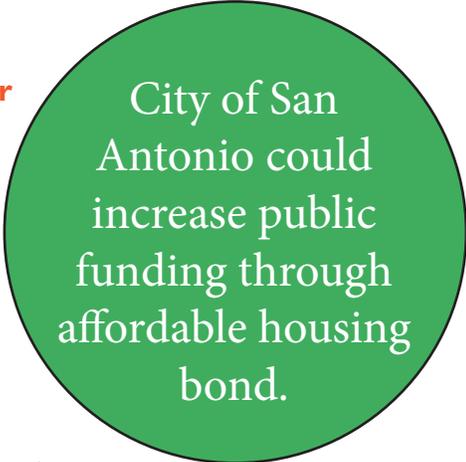
**SOLUTIONS:**

- ▶ Amending the city charter and increasing public funding through an affordable housing bond. There is a specific proposal for \$250 million in two separate 5-year General Obligation Bonds (AARP, Mayor’s Housing Policy Task Force, and SA Tomorrow Comprehensive Plan);
- ▶ Increasing the use of general fund revenue for affordable housing. There is a specific proposal for \$485 million over 10 years (Mayor’s Housing Policy Task Force);
- ▶ Finding a dedicated revenue stream for affordable housing, such as a portion of ad valorem tax revenues for affordable housing (Mayor’s Housing Policy Task Force and SA Tomorrow Comprehensive Plan);
- ▶ Expanding the use of tax increment reinvestment zones (TIRZ) to fund affordable housing (Mayor’s Housing Policy Task Force and SA Tomorrow Comprehensive Plan);
- ▶ Establishing financial leverage as a priority in the utilization of public funds (MPHTF);
- ▶ Assessing and increasing the capacity of the San Antonio Housing Trust (Mayor’s Housing Policy Task Force);
- ▶ Creating a revolving loan fund (Mayor’s Housing Policy Task Force);
- ▶ Developing the use of incentive programs such as the Inner City Reinvestment/Infill Policy (ICRIP) and others to incent the development of affordable housing.

**BARRIERS: Lack of coordination among actors in the housing sector** (MPHTF).

**SOLUTIONS:**

- ▶ Creating an executive position in the COSA City Manager’s office to lead housing and neighborhood-related activities (MPHTF);
- ▶ Fully resourcing and staffing the COSA Neighborhood and Housing Services Department (NHSD). There is a specific proposal for \$68 million for NHSD over 10 years (MPHTF);
- ▶ Creating a one-stop housing center, including an online portal (MPHTF);
- ▶ Working with affordable housing partners, such as SAHA and nonprofit housing providers, to develop strategic investment plans for targeted areas (SA Tomorrow Comprehensive Plan).



City of San Antonio could increase public funding through affordable housing bond.

**BARRIERS: Residents who need the services provided by COSA and its partners do not and/or cannot engage with COSA to access those services** (Mayor’s Housing Policy Task Force).

**SOLUTIONS:**

- ▶ Funding proactive outreach and counseling to households experiencing housing vulnerability (Mayor’s Housing Policy Task Force);
- ▶ Designating the City Housing Counseling Program and the Fair Housing Council of Greater San Antonio as primary resources for residents (SA Tomorrow Comprehensive Plan);
- ▶ Ensuring that communication about housing takes place in multiple formats, languages, and media (Mayor’s Housing Policy Task Force Technical Working Groups).

**BARRIERS: Poor credit and poor rental history reduces housing choice because landlords/property owners are less likely to rent units to certain populations** (Mayor’s Housing Policy Task Force Technical Working Groups).

### **SOLUTIONS:**

- ▶ Creating a Risk Mitigation Fund for landlords/property owners, for reimbursement in case of an adverse event (Mayor's Housing Policy Task Force Technical Working Groups);
- ▶ Providing financial and technical assistance to landlords/property owners who implement financial education and asset building programs to help tenants improve their financial stability and credit history (Mayor's Housing Policy Task Force Technical Working Groups);
- ▶ Using HUD funding to support financial literacy training for low-income families (2015-2019 HUD Consolidated Plan).

**BARRIERS: Poverty** (AARP, Mayor's Housing Policy Task Force, and 2015-2019 HUD Consolidated Plan) **and incomes that are rising slower than housing costs, in part because a large proportion of new job growth is in low-wage jobs** (Mayor's Housing Policy Task Force).

### **SOLUTIONS:**

- ▶ Greater investment in education and training (2015-2019 HUD Consolidated Plan);
- ▶ Advancing COSA's Section 3 Economic and Employment Opportunities program to promote good faith efforts by contractors to hire low- and moderate-income persons by certifying businesses and individuals that participate in the program (2015-2019 HUD Consolidated Plan).

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## APPENDIX A

### List of Service Providers to Seniors from *Current Providers and Services for Older Adults in San Antonio: Baseline for SALSA*

#### Transportation

Name of Service Provider(s)	Description of Service(s)
Jefferson Area Comm. Outreach for Older People Northeast Community Outreach for Older People Southeast Community Outreach for Older People Southwest Community Outreach for Older People	Transportation to medical appointments and social activities, provide door-to-door assistance, aid with grocery shopping trips, and conduct minor house repairs
Via-TRANS	Paratransit transportation for customers who cannot regularly utilize bus service due to disability

#### Housing and Built Environment

Name of Service Provider(s)	Description of Service(s)
The Army Residence Community, Blue Skies of Texas East, Blue Skies of Texas West, The Chandler Center, Legacy on O'Connor Road, Morningside Ministries, Sarah Roberts French Home, Saint Francis Nursing Home, The Villas at Incarnate Word	Retirement communities
Our Casas Resident Council, San Antonio Alternative Housing Corporation	Home financing assistance
Merced Housing of Texas, United Church of Christ, Our Casas Resident Council, San Antonio Alternative Housing Corporation	Non-profits with affordable multi-family rental housing
Lasker O. Hereford Apartments, Mount Zion Sheltering Arms for the Elderly, Newell Retirement Apartments, Villa O'Keefe Apartments	Affordable multi-family rental housing developments
Greater Randolph Area Service Program, The Salvation Army of San Antonio, Haven for Hope	Shelter and emergency aid

#### Caregiver Support and Service Providers

Name of Service Provider(s)	Description of Service(s)
Family Service Association	In home meal planning and preparation, light housekeeping, assistance with daily activities
Christus Home Care Office, Home Care Assistance, Inc.	In home bath and personal care, behavioral or cognitive therapy, medications and nutrition management, wound care
Texas Adult Protective Services (APS)	In-home program investigates abuse, neglect and financial exploitation
Alzheimer's Association of San Antonio and South Texas, Freedom House Alzheimer's Care	Counseling and support group resources for Alzheimer cases
Aging and Disability Resource Center	Medicare, Social Security, and legal aid; health and wellness training; home-delivered meals; home visits by a social worker; home repairs; in-home supportive services; emergency financial assistance; transportation services
ARC of San Antonio, Center on Independent Living, San Antonio Independent Living Services	Services related to intellectual or developmental disabilities

Senior Community Service Employment Program, Vocational Rehabilitation Services of the Texas Workforce Commission	Vocational services
Division for Blind Services of the Texas Workforce Commission, Low Vision Resource Center, San Antonio Lighthouse for the Blind, Guide Dogs of Texas	Services for the visually-impaired
Safe Without Sound	Services for those with hearing disabilities
Hands On	Residential care and day activities for persons who are deaf-blind and struggle with multiple disabilities

**Socialization/Engagement and Health, Nutrition, and Wellness**

Name of Service Provider(s)	Description of Service(s)
AARP	Policy advocacy; clearinghouse for services and activities for older adults in the area
City/County Joint Commission on Elderly Affairs	Advisory body that works to improve the quality of life of seniors through outreach, advocacy, and support of senior services and resources
AACOG's Alamo Area Agency on Aging ( <a href="http://aacog.com/65/Alamo-Area-Agency-on-Aging">http://aacog.com/65/Alamo-Area-Agency-on-Aging</a> )	Serves seniors in rural counties with benefits counseling; care coordination; caregiver support; information, referral, and assistance; nutrition; ombudsman services; senior centers; and transportation services
AACOG's Bexar Area Agency on Aging ( <a href="http://aacog.com/108/Bexar-Area-Agency-on-Aging">http://aacog.com/108/Bexar-Area-Agency-on-Aging</a> )	Serves seniors in the City of San Antonio and Bexar County with benefits counseling; care coordination; caregiver support; information, referral, and assistance; nutrition; ombudsman services; senior centers; and transportation services. Operates the Alamo Service Connection (ASC), an information, referral, and assistance system for seniors, people with disabilities, and their families
Department of Community Resources and the Division of Community Programs of Bexar County, City of San Antonio's Department of Human Services	Various senior resident services
West End Park Senior Center (District 1), Senior Center at 1751 South W.W.White Road (District 2), South Side Lions Senior Center (District 3), Willie M. Cortez Senior Center (District 4), Senior Center at 2701 S. Presa Street (District 5), Normoyle Senior Center (District 5), Alicia Treviño López Senior Center (District 6), Doris Griffin Senior Center (District 7), Bob Ross Senior Center (District 8), Northeast Senior Center (District 10)	COSA Senior Centers
House of Neighborly Service	Nonprofit, multi-service neighborhood center on the West-side of San Antonio. Services include meals and an outreach program to enhance the physical and mental health of local seniors.
Jewish Family Services of San Antonio	Senior services include independent living, programs to help older adults enjoy healthy and safe life styles, and advocacy. JFS also offers comprehensive mental health services, along with psychiatric assessment, prescription, and medication management.

## APPENDIX B

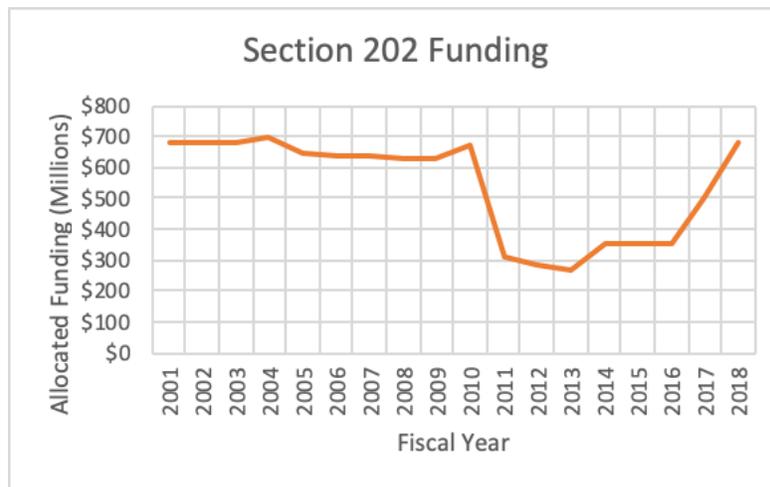
### Federal Funding Trends for Affordable Housing

In absolute terms and relative to debt and construction costs, federal funding for affordable housing is in a long-term decline, making it more difficult to finance affordable housing production and leading to fewer units being built.

#### Section 202

Through the Section 202 program, the US Department of Housing and Urban Development (HUD) supports nonprofits that build/own/operate supportive housing for low-income elderly persons. The program provides interest-free capital advances to nonprofits to finance the development of new senior housing, as well as project rental assistance (PRAC) funds to nonprofits that own/operate Section 202 housing. PRAC funds keep rents affordable at the properties by covering the difference between what tenants pay in rent and what it costs to operate the project.

There is uncertainty about the future of program for two reasons. First, there are changing overall funding levels. There was a big decline between Fiscal Years (FY) 2011-2017. In FY 2018, funding levels increased back to where they were in the early 2000s.



Second, HUD has considered eliminating funding for the construction of new units, and even stopped funding capital advances for a period of time. A Congressional Research Service report from 2016 stated that both the Obama Administration and Congress had suggested changing the program permanently to eliminate capital grants for building units. The proposals floated were to move Section 202 toward a model where developers fund new construction with other programs (LIHTC and HOME) and use Section 202 to provide rental assistance for units occupied by elderly residents.<sup>1</sup> In FY 2012 through FY 2017, Congress did not allocate any funding for capital advances.<sup>2</sup> The FY 2018 budget, however, did include funding for the construction of new units, albeit a much lower amount than years prior to 2012.<sup>3</sup>

1 Congressional Research Service. Section 202 and Other HUD Rental Housing Programs for Low-Income Elderly Residents. March 7, 2016.

2 US Department of Housing and Urban Development. Section 202 Supportive Housing for the Elderly Program. <https://www.hudexchange.info/programs/section-202/>. Accessed March 14, 2019.

3 See FY 2018 Section 202 Notice of Funding Availability (NOFA) here: <https://www.hud.gov/sites/dfiles/SPM/documents/FY2018-Section202-NOFA.pdf>. (Accessed May 3, 2019).

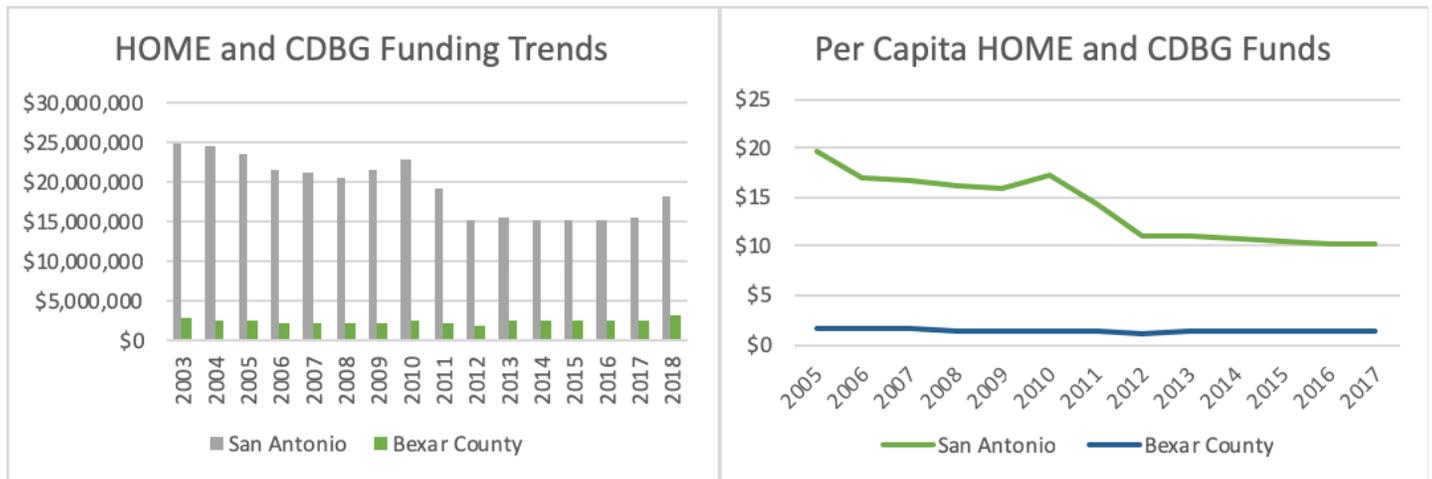
## Section 202 Funding for New Construction

Fiscal Year	Capital Advance Funding
2008-2010	Approximately \$500 million per year
2011	Approximately \$100 million
2012-2017	\$0
2018	\$50 million

### HOME and CDBG

The HOME Investment Partnerships Program (HOME) is a HUD program that provides grants to states, counties, and cities to fund affordable housing activities, including rental and homeownership construction, acquisition, and/or rehabilitation as well as direct rental assistance to households. The total amount of HOME funds available each year is determined by Congress through the Federal budget, and then allocations are made to states and localities annually based on a formula. Both COSA and Bexar County receive an annual allocation. The Community Development Block Grant (CDBG) program is also funded by Congress through the Federal budget, administered by HUD, and composed of formula grants made annually to states, counties, and cities. Both Bexar County and COSA receive allocations from HUD each year. The CDBG program is more flexible than the HOME program and can be used to fund a variety of housing, economic development, infrastructure, and public service programs and projects.

Despite a small increase in the FY2018 federal budget compared to recent years, HOME and CDBG program funding for COSA and Bexar County has been shrinking in absolute terms over the past 15 years. Given the increasing population of the city and county, this means there are fewer dollars overall and per person.

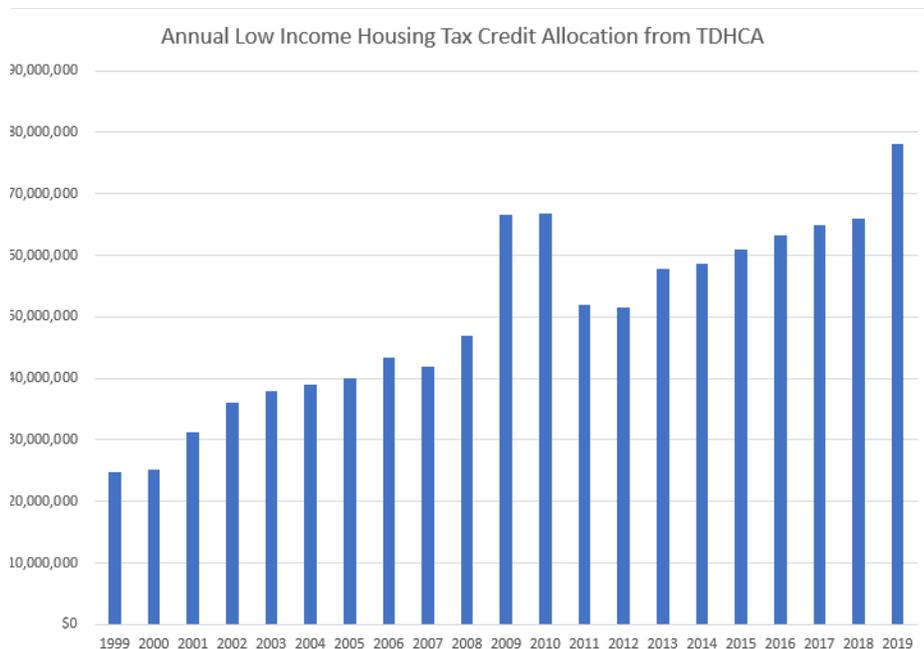


### Low Income Housing Tax Credits (LIHTC)

Currently, the LIHTC program (or HTC as it is known in Texas) is the most important resource for creating affordable housing in the US. The program directs private capital to the development and preservation of affordable rental housing for low-income households. Typically, developers who are awarded HTCs sell the credits to investors who use them to offset a portion of their federal tax liability. In return, developers get equity for construction or rehabilitation projects, which reduces the amount of debt needed and helps keep rents low. In Texas, developments financed with HTCs must maintain affordability for 30 years. The program is funded by the U.S. Treasury Department and overseen by the Internal Revenue Service. Funding is allocated to developments through state agencies. In Texas, the Texas Department of Housing and Community Affairs (TDHCA) is the HTC allocating agency. There are two types of tax credits: Competitive 9% HTCs and Non-Competitive 4% HTCs. Nine percent (9%) HTCs are highly competitive. The amount of HTCs available in a region is based on

a Regional Allocation Formula, with some funds set aside for properties at risk of losing affordability, properties financed by the U.S. Department of Agriculture, and properties with nonprofit owners. Applications are accepted annually and are scored within their region/set aside based on criteria developed by TDHCA and included in the Qualified Allocation Plan (QAP). Four percent (4%) HTC, which provide less equity for a project, are non-competitive and are awarded to developments that use tax-exempt bonds as part of their financing. Applications for 4% HTCs are accepted throughout the year and are available statewide—they are not subject to a regional allocation.

Although LIHTC allocations to the state of Texas continue to increase in absolute terms, nationwide the program is producing fewer and fewer units per year, and the 2017 Tax Cuts and Jobs Act is expected to reduce those numbers further.



In the years prior to 2008, the tax credit program produced approximately 100,000 to 120,000 units per year nationwide. Since 2008, the program has only added between 60,000 and 80,000 units per year.<sup>4</sup>

The 2017 Tax Cuts and Jobs Act lowered the corporate tax rate from 35% to 21%, which reduced the need for companies to invest in tax credits to offset their tax burden, which lowered prices for tax credits, which means there is less money for new multifamily development.<sup>5</sup> Novogradac & Company, an accounting firm that represents investors and has expertise in LIHTC, estimated that the legislation could reduce production by about 235,000 units over next 10 years,<sup>6</sup> and Moody’s Analytics’ Real Estate Information Services lowered their 2019-2021 forecast for LIHTC unit construction in San Antonio by 668 units.<sup>7</sup>

In the Consolidated Appropriations Act of 2018, Congress included a 12.5% increase in tax credit allocations for the next four years. According to an Urban Institute report, this change will produce an additional 28,400 units,<sup>8</sup> which will not offset the likely effects of the tax bill, meaning unit production numbers will continue to decline.

4 Kimura, Donna. 2018 Fannie Mae Outlook. Affordable Housing Finance. October 30, 2017. [https://www.housingfinance.com/news/2018-fannie-mae-outlook\\_o](https://www.housingfinance.com/news/2018-fannie-mae-outlook_o)

5 Byrne Denham, Barbara. Impact of Tax Reform and Jobs Act on Affordable Housing. REIS, Inc. 2018.

6 Novogradac, Michael. Final Tax Reform Bill Would Reduce Affordable Rental Housing Production by Nearly 235,000 Homes. NOVOGRADAC. December 19, 2017. <https://www.novoco.com/notes-from-novogradac/final-tax-reform-bill-would-reduce-affordable-rental-housing-production-nearly-235000-homes>

7 Byrne Denham, Barbara. Impact of Tax Reform and Jobs Act on Affordable Housing. REIS, Inc. 2018.

8 Payton Scally, Corianne, et al. The Low-Income Housing Tax Credit: Past Achievements, Future Challenges. Urban Institute. July 2018.