



The San Antonio Housing Authority

Module 2
Version 1.0

The San Antonio Housing Authority Today

Mid pleasures and palaces though we may roam,
Be it ever so humble, there's no place like home.

John Howard Payne

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About this module

Purpose

This learning module has been developed for San Antonio Housing Authority employees as part of the employee learning and knowledge base. This module is stored on the employee active desktop for easy access and is designed for online use and reference. The document may also be printed for hardcopy reference.

Content

This module is an overview of the San Antonio Housing Authority today, and its place in the community as a provider of subsidized and affordable housing and community services.

Online use

Hyperlinks are indicated in blue and are underlined. Table of contents entries are hyperlinks within the document.

Corrections or comments

If you have corrections or comments about this document, please contact sherry_austin@saha.org.

The basics of subsidy

Module 1, *The Evolution of Public Housing*, discussed the social recognition and federal legislation that addressed the need for public housing in America. This began as a response to the economic conditions of the Great Depression, even though poverty existed before that time. The birth of the San Antonio Housing Authority (SAHA) was a direct result of the passage of the US Housing Act of 1937, which established local public housing authorities (PHAs) such as SAHA to administer public housing programs to address these needs.

Understanding SAHA today requires the recognition that the battle against poverty is far from over. Our government has tried, and continues to try, to *subsidize* (or provide monies for) the establishment of programs aimed not only at providing housing (a roof), but also at the supportive services needed to ensure quality of life and to assist those wishing to break the cycle of poverty. As we examine SAHA today, you will find an organization (that is really a special unit of government) that administers subsidy programs that have proven successful over time and programs that are remnants of programs no longer believed to be viable. You will also find an organization with a willingness to reach out for all innovative forms of subsidy and opportunities that will help us reach our goals.

Before discussing the make up of SAHA today, it is important to have an understanding of *subsidy*. A subsidy is a grant or a gift of money by a government, business or individual to assist enterprises, businesses, or individuals in achieving a goal deemed advantageous to the public. Although subsidies can be used for many forms of public good, at SAHA our main interest is in those forms of subsidy that achieve our two main goals: 1) providing affordable housing for the citizens we serve and 2) providing the supportive services necessary to ensure quality of life and opportunities to become self-sufficient and to break the cycle of poverty

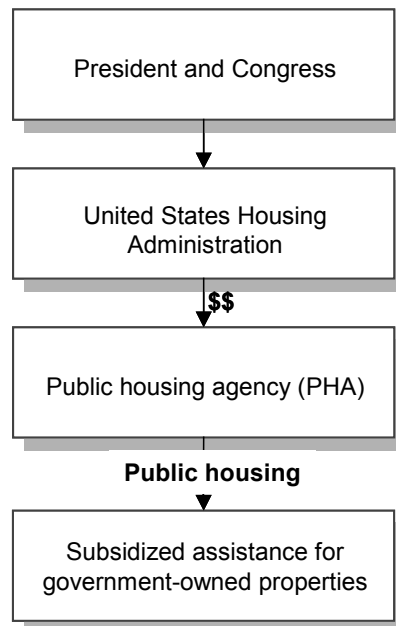
These goals are clearly articulated in the SAHA mission statement.

Mission Statement

The San Antonio Housing Authority is committed to building and maintaining affordable housing for the citizens in our community. We seek to create safe neighborhoods by partnering with individuals and organizations to provide housing, education, and employment opportunities for families of modest means to become self-sufficient and improve their quality of life. We shall serve our clients and all citizens with the highest level of professionalism, compassion, and respect.

The role of subsidized assistance in the PHA model

In Module 1, *The Evolution of Public Housing*, we learned about the evolution of the traditional PHA model, which administers: 1) subsidized assistance for *government-owned* properties (public housing) and subsidized assistance for *privately-owned* properties (Section 8 vouchers) in an effort to create affordable housing, and 2) subsidized assistance for supportive services to ensure quality of life and opportunities to become self sufficient and to break the cycle of poverty. The traditional PHA model began in the 1930s with the federal government subsidizing the construction of local government-owned buildings such as those owned by SAHA. By paying for or subsidizing the cost of these buildings, the rationale was that the costs of ownership to the local government would be lower and in turn would be passed on to the citizens of the community in the form of lower rents to create affordable housing.



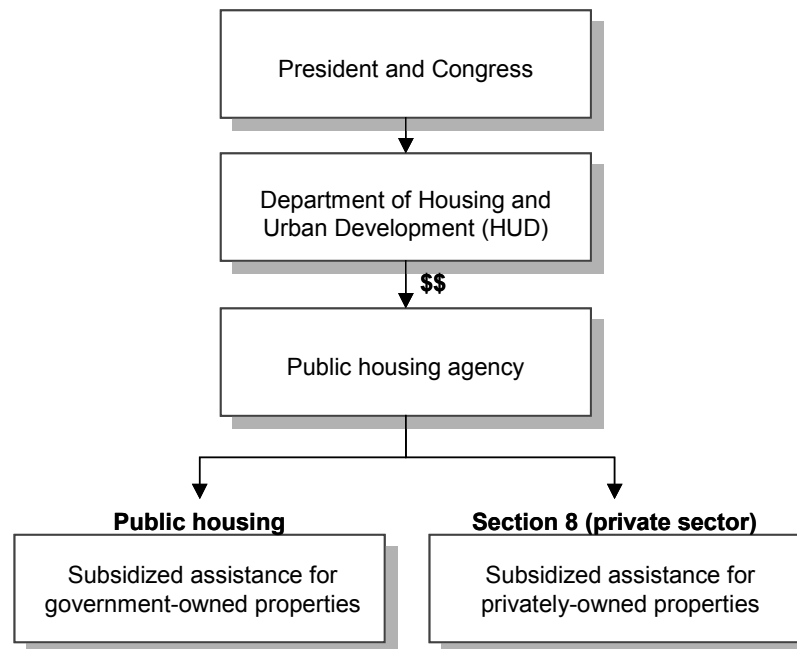
However, two main problems existed with the traditional model:

1. Although rents were indeed lower, they were still not low enough for the extremely poor, thus making public housing truly available only to America's *working* poor.
2. Since the subsidies were only available in the buildings built with these subsidies, the concentration of poor still remained causing (or at least continuing) to stigmatize individuals and families because of socio-economic prejudice.

The answer to these problems came in the form of the 1969 Brooke Amendment (described in more detail in *The Evolution of Public Housing*). Up to this point, the

amount of subsidy was basically a fixed amount. In the public housing program, although the subsidy was mainly for construction of the buildings, PHAs were still left with the responsibility to administer and maintain the properties. The only form of revenue that could be used to perform this task was the charging of some minimum rent. Albeit low, this mandatory rent still worked to the exclusion of the very poor.

The early 1970s brought the creation of a new program of subsidy that expanded the use of subsidy to include subsidy provided directly to the tenant (tenant-based subsidy) in addition to the subsidy used to build specific buildings or developments (development-based subsidy) in the public housing program. With this new form of subsidy, tenants received certificates (now known as vouchers) that could be used at *any* property in the community. The rationale was that allowing the subsidy to move with the tenant would expand the supply of affordable housing without actually having to construct new buildings. This expanded supply would create the opportunity to break the concentration of poor by allowing integration of these individuals and families into mainstream community homes owned by the private sector. This new form of tenant-based subsidy to the private sector is widely known as Section 8 assistance.



Despite the trials of implementing this program, some success was made in deconcentrating the poor.

However, the amount of subsidy often fell short of truly giving the recipients the *choice* of where to live. Thus, despite having no restriction of where they could live, in fact, the individuals and families were restricted by the *amount* of subsidy that could be received.

The Brooke Amendment sought to make subsidized housing available to all, not just the working poor. The rationale was that the amount of rents charged (on the public housing program) or the amount of subsidy received (in the Section 8 private-sector model) would vary based on the *income* of the tenant. Thus, the tenant portion of the total rent charged would be a percentage of the tenant's income, no matter how small the tenant's income was.

In the Section 8 programs this rationale worked well. Gross rents were set at a level that would indeed afford a choice to recipients and the amount of subsidies that could be used for those rents fluctuated, based on the income levels of the individual tenant.

The problem . . . public housing

Subsidies were for the most part no longer received by PHAs for public housing units. The subsidy for public housing was the cost to *build* the building. Any maintenance or administration of the properties had to be paid by minimum rents. If the Brooke amendment would limit the amount of rent a tenant could pay, even to the point of zero, the monies necessary to maintain the buildings would not be enough. The answer was to further subsidize public housing units to lower rents and preserve the buildings.

To make up the difference between the amount of rent that needed to be charged to adequately maintain the properties and the amount of money that would be charged by basing the rent on tenant income, the government began to further subsidize public housing units with two new kinds of subsidy: an *operating subsidy* and a *capital subsidy*. The operating subsidy was to pay for routine expenses and repairs to the properties. For the most part, the operating subsidy has been sufficient. The capital subsidy was to pay for long term capital repair items (roofs, sidewalks, siding) that need to be replaced as their useful life expires.

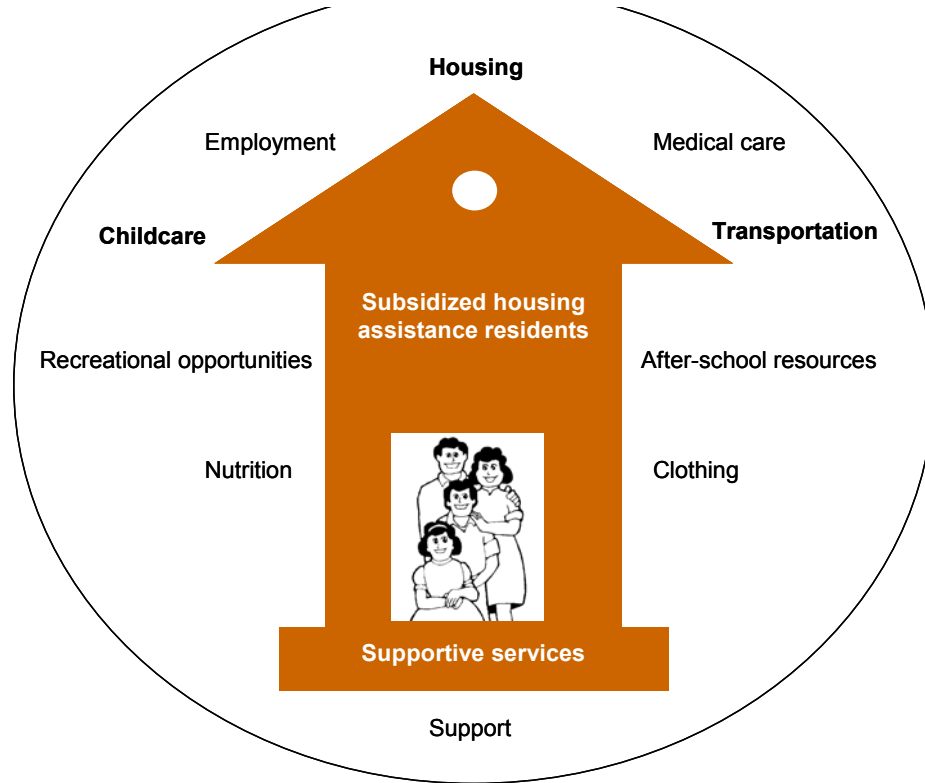
Unfortunately, the capital subsidy has *not* been great enough to meet the need of the buildings and so, slowly but surely, the stock of public housing units has been slipping into decay and is one of the major problems facing PHAs across the nation today. Even SAHA has over \$200 million of repairs that need to be performed to its portfolio of public housing units.

Quality of life and the cycle of poverty

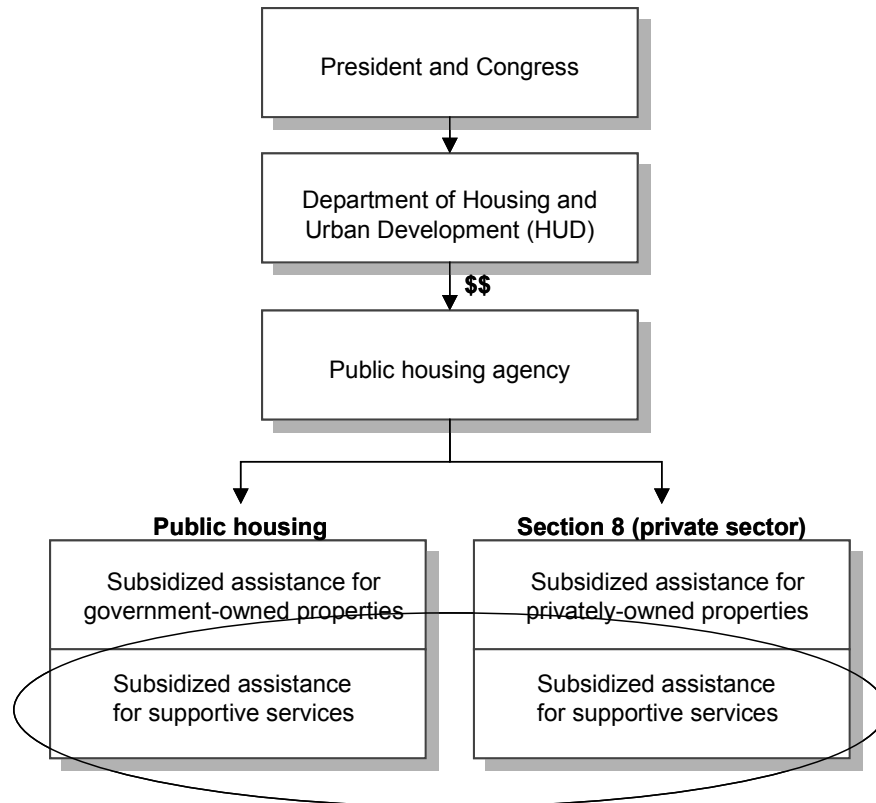
By the 1990s, two new problems began to be addressed that had long been recognized as they related to the plight of the poor: quality of life and the cycle of poverty.

To date, the main thrust of government initiative had been reactive in nature by providing a safety net of shelter for America's poor. But, what was recognized was that this safety net was (or had become) generational to individuals and families, like a broken record stuck in a single tract. To break the cycle of poverty, or at least afford more quality of life to the poor, the government *recognized* that a roof was not enough and that to break the cycle of poverty, individuals needed access to certain supportive services as they tried to move up and out of subsidized housing to self-sufficiency. These supportive services include such things as childcare, educational opportunities, meals, protection, employment, transportation, clothing, and recreational opportunities.

Basic needs for family self-sufficiency and quality of life



The result of this recognition afforded PHAs with a new charge: to provide affordable housing *and* to provide the supportive services to improve quality of life and break the cycle of poverty.



Legislation beginning in the 1990s added new supporting programs to provide opportunities for those receiving subsidized housing assistance to become economically self sufficient, allowing them to move *up and out* of subsidized housing.

Before moving on it is important to note that the programs discussed previously were not (and will not be) the only programs of subsidized assistance tried by the government to address the needs of housing and supporting the poor. Indeed numerous types of programs were tried and will be tried in the future as the nation struggles by trial and error toward a solution that meets the needs. Some of the programs tried in the past have been eliminated and are no longer being administrated by PHAs. Some of the programs have been eliminated and are currently being phased out of administration by PHAs. Some are in a state of trial and are currently being administrated by PHAs and some programs are about to begin.

What is SAHA today?

Fueled by the drive and spirit of Father Carmelo Tranchese and by the hearts and hard work of so many of our predecessors, SAHA today is much more than a traditional housing authority. Driven by the quest to serve San Antonio's poor, SAHA has reached beyond the subsidies provided in the public housing and Section 8 (private sector) programs to develop any and all forms of assistance to create affordable housing for the citizens we serve. SAHA has done this by taking advantage of different forms of subsidized assistance and various opportunities through the development of nonprofit entities.

SAHA today is many things. It is and will remain a special unit of government that administrates the ever-changing and developing programs of the federal government. But SAHA can also be characterized in many other ways. It is a real estate and investment company, it is a property management company, it is a broker of subsidy transactions to the private sector, it is entrepreneurial, it is a provider of social services, and lastly, it is a partner with our fellow community groups, organizations, foundations, and other governmental bodies to meet the goals of our organization.

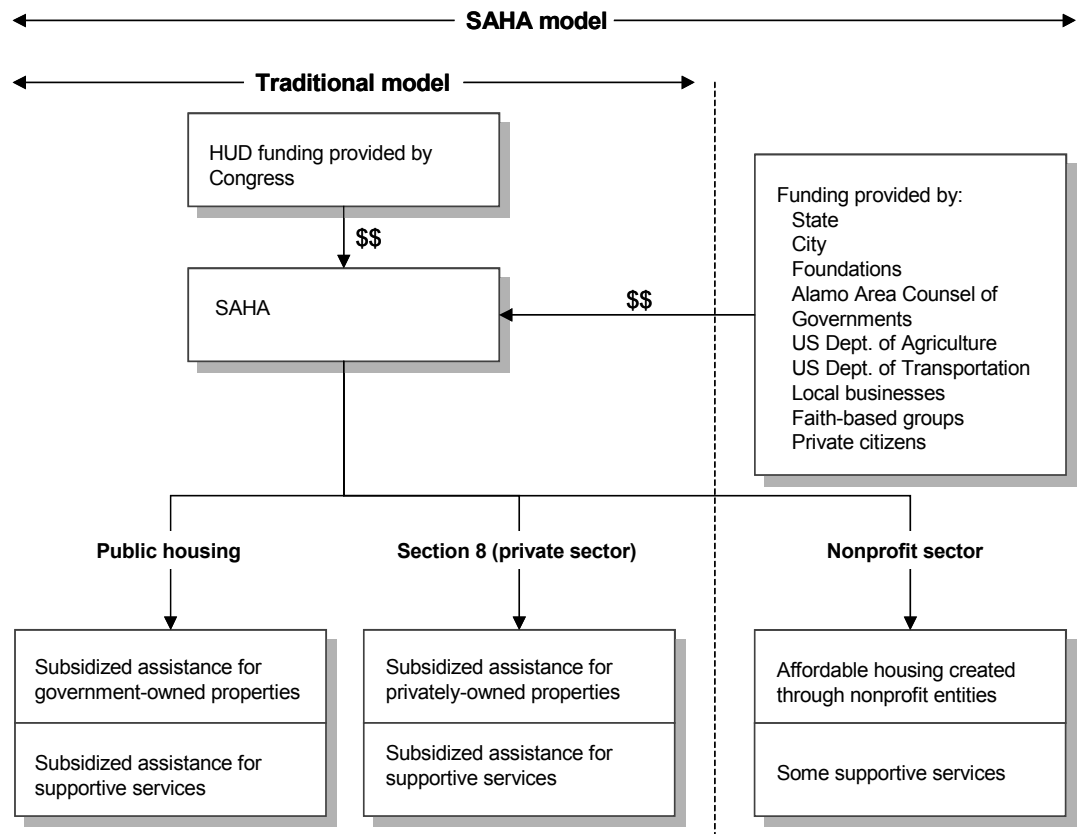
In short, SAHA today is a dynamic and ever-changing ½ billion-dollar enterprise comprised of many traditional housing programs, various nonprofit entities, and partnerships with two common goals:

1. To provide affordable housing for the citizens of San Antonio
2. To provide the supportive services necessary to ensure quality of life and for opportunities to become self-sufficient to break the cycle of poverty

Bringing it all together

Understanding the leadership and vision of SAHA first requires a comparison of models. Recalling the traditional PHA model, HUD (through Congress) was the single source of monies used to create affordable housing and provide assistance through the use of subsidy.

At SAHA, our predecessors' drive and commitment caused them to look beyond HUD as its single source of funding and explore other opportunities and areas of funding to help achieve our goals. At times, the eligibility to receive other forms of funding or subsidy was predicated on the formation of subsidiary "nonprofit" companies. Thus today, SAHA utilizes all funding opportunities and partnerships to further achieve our goals. The San Antonio Housing Authority model is shown in the following diagram.



A closer look

Before proceeding with a closer look at the current programs and services of SAHA today, a digression into four commonly used terms will be helpful. At the end of this module we will take a look at the needs of San Antonio and the recognition that despite our best efforts and the thousands of families we serve, after almost 70 years, we are only scratching the surface of need in our community.

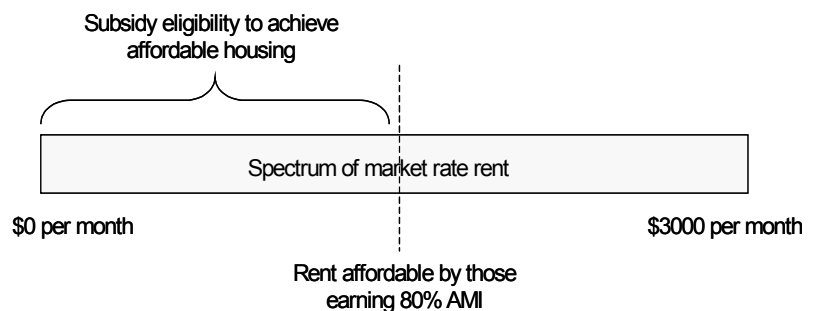
Affordable housing

Our mission statement says that we are committed to building and maintaining *affordable* housing. But when does housing become affordable? The simple answer is that when an individual or family can afford to pay the cost of housing. But the answer is not that simple because what is affordable for one person may not necessarily be affordable for another. So, if one were to offer subsidy (dollars) to achieve affordability, at what point do you cease the availability of subsidy to achieve affordability? The answer that the federal government utilizes is 80% of the area median income (AMI). That means that eligibility to most forms of subsidized assistance or affordable housing assistance will discontinue if an individual or family's income has surpassed 80% AMI in the locality of the PHA. AMI is a sum set by the census bureau and fluctuates according to family size.

Market rate rent

What is market rate rent? To pay market rate means that a person will pay a rent equal to the fair market rent that is capable of being charged in the area for which the property is located. Are fair market rents affordable? Once again, the answer varies by individual. Market rate rents encompass the broad spectrum of rent that can be charged for any property. A market rate rent could be as low as \$50 per month and as high as \$3000 per month. Thus, many market rate rentals are indeed affordable by those earning less than 80% AMI. However, the location and condition of those properties tend not to be as desirable as the market rate rentals afforded at the higher end of the spectrum.

Linking the two concepts



Comparing development (project)-based and tenant-based assistance

Over the course of the next few pages, we will review several housing programs and forms of subsidized assistance administered by SAHA in its role as a traditional housing authority (public housing and Section 8 private sector) and through SAHA's extended efforts to create affordable housing in the nonprofit sectors. The forms of housing subsidy or affordability can be further divided into two broad categories:

1. *development-based* (also referred to as *project-based*) assistance
2. *tenant-based* assistance.

Development-based assistance

Development-based assistance or subsidy means that the subsidy (money) or opportunity for affordable housing is *typed directly to a particular unit*, series of units, or all of the units in a particular building or development. This means that if a family wished to move from a building where they were receiving development-based assistance to a building that had no development-based assistance, they would lose their subsidized assistance or affordable housing opportunity unless they acquired and received some form of tenant-based assistance because the assistance stays with the building or development.

Development-based assistance generally restricts a family's choice of where to live. One additional item to note is that just because a development is receiving development-based assistance, not *all* of the units in those buildings may offer subsidized assistance or affordable housing opportunities. For example, even though all of the buildings in the public housing program (government-owned) receive subsidy, many of the nonprofit buildings only have a portion of their units that are designated as affordable or eligible to receive subsidy. Some of the nonprofit entities are completely affordable, some have only a portion of their units designated as affordable (40 out of 100 units, for example), and some have no assistance at all, but provide profits used to subsidize the operations of SAHA.



Public housing is 100% subsidized to create affordable housing.



Nonprofit developments may offer 100% affordability, less than 100% affordability, or no affordable housing.

Tenant-based assistance

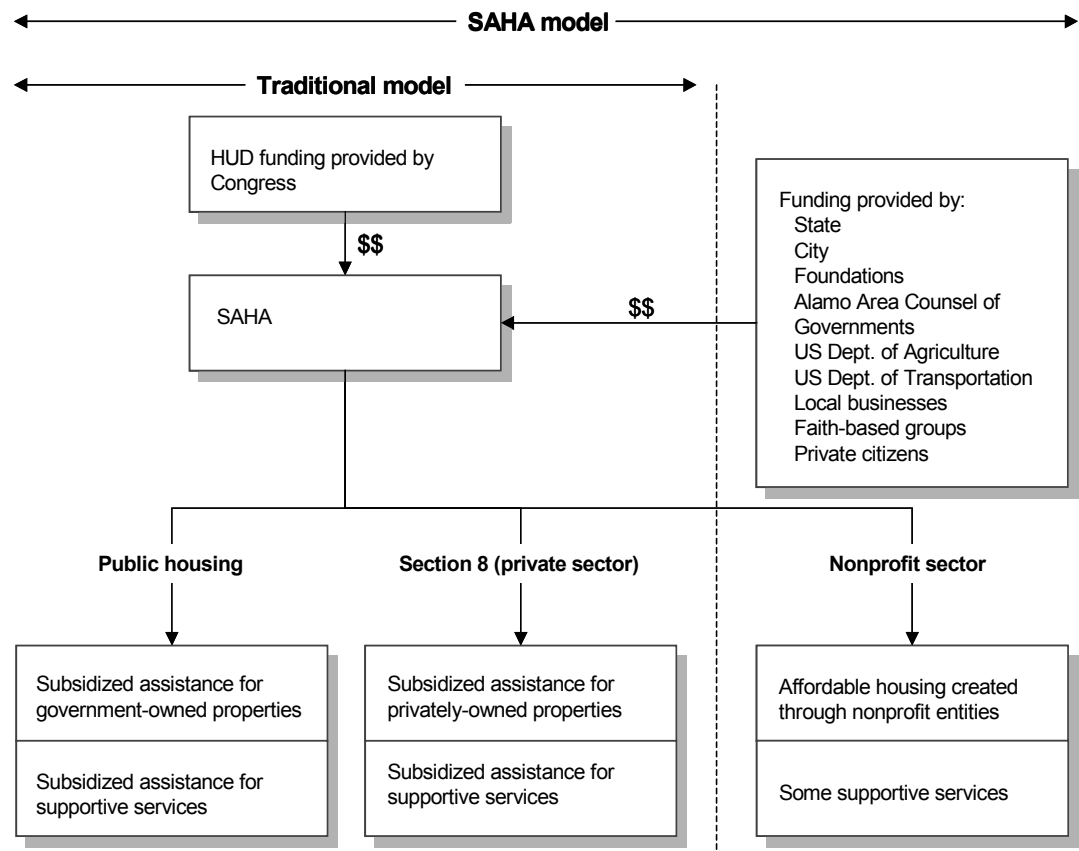
Tenant-based assistance or subsidy means that the subsidy (money) is *tied to the tenant*, so long as the tenant remains eligible for assistance (such as earning less than 80% AMI). Thus a person who has tenant-based assistance is free to move from property to property (even from state to state) and still retain the subsidy that makes housing affordable. This form of subsidy affords much more choice to tenants because they can rent from any private individual (or nonprofit).

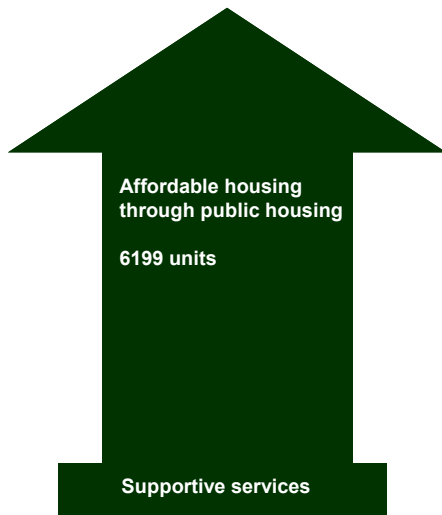
The current make up of SAHA

The San Antonio Housing Authority (SAHA) is a nonprofit corporation formed in 1937 as a special unit of government. The governing body of SAHA consists of a board of 11 commissioners appointed by the elected city council of the city of San Antonio. SAHA's efforts to create affordable housing can be divided into three categories: public housing, Section 8 (private sector), and the nonprofit sector.

In the nonprofit sector, SAHA has created 21 affiliated nonprofit corporations. As previously stated, the creation of most of the nonprofit entities was motivated by the desire to expand the amount of affordable housing units and supportive services available to the citizens of San Antonio. These nonprofit entities were (and are) formed to take advantage of subsidies or funding opportunities that require a nonprofit entity to be established as a precondition to the receipt of funding.

In the sections that follow, we will briefly explore the programs and services currently administered by SAHA in each of the three categories.





Affordable housing through public housing

SAHA currently administrates one program of subsidized housing assistance in public housing to create affordable housing. The Public Housing Program (sometimes referred to as the “low rent program”) began in 1937.

From its inception in 1937 to the current day, the number of public housing units has ebbed and flowed depending on the influx of monies from HUD and the condition of the properties. At one time, the amount of public housing units reached was higher than 8000 units. Today SAHA is authorized by HUD to receive subsidy for up to 6199.

However, not all 6199 units are online and available for rental due to many reasons including, but not limited to: disrepair, under repair or in some point of replacement. Thus, the amount of units online may and does fluctuate from time to time. At last count, the amount of public housing units was 6,123 units.

Of the properties contained in the public housing program, units are broken down into categories that are restricted by the income of the tenant and may be further restricted for individuals, families, disabled, elderly, or a combination of two or more of these categories.

100% of the units in public housing receive development-based subsidies such as operating and capital subsidy. This type of subsidy is not transferable if a tenant leaves the program. A tenant may, however, transfer to other properties within the program and retain the benefits of subsidized assistance.

Supportive services

Public housing currently offers several programs of subsidized supportive services. These supportive services phase in and out of existence depending on the amount of funding available for a given service. Currently, the following supportive services are available to residents of the public housing program.

Resident services works with public housing communities to form resident councils. The council members receive training on leadership skills and SAHA operations. Resident council members serve as the spokespersons for their resident body and for their community. These leaders provide feedback that help to identify improvement opportunities for SAHA operations and long term planning.

Senior resident services is a program designated to assist residents of public housing complexes that are specially designed for the elderly and disabled. Services to residents include a nutrition program that serves approximately 40,000 meals annually.

Transportation services are also provided for shopping, special events, and medical appointments. The program offers assessment services that provide residents with referrals to social services that will enable continued independent living.

The homeownership program at SAHA has an inventory of 297 homes available for sale to low-income families under a lease to purchase program. The program offers families the ability to work on credit issues and to attend budget, maintenance, and homeownership counseling. A feature of the program allows families to accrue a cash accumulation account during their lease period, which is applied as down payment on the home at the time of purchase.

The moving-to-work program is intended to allow housing authorities to implement local strategies to encourage families to go to work. In 2000, SAHA was selected as one of 22 housing authorities out of 3300 in the nation for a five-year demonstration trial of this program. SAHA's program is based on a modified rent structure and support from service providers in the community. So far, SAHA's program has met and exceeded the national goal of an increased number of working families at the targeted developments: Lincoln Heights Courts, Mission Park Apartments, and Wheatley Courts.

Scholarships and perfect attendance programs provide SAHA an opportunity to offer college scholarships and perfect attendance awards to eligible students from its housing programs. These awards are offered through a SAHA nonprofit organization. This year, SAHA awarded 25 students college scholarships of \$1,500 and granted cash awards to 120 students who had perfect attendance. These programs are designed to encourage youth to remain in school and move on to college after completion of high school.

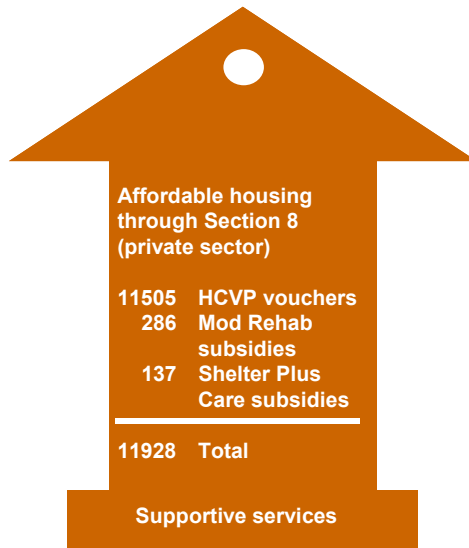
The youth sports program served 5,200 young people in public housing last year. Young people participate in a variety of sports and recreation activities such as flag football, volleyball, basketball, baseball, and soccer leagues. All sporting leagues are coordinated with the City of San Antonio Park and Recreation department. The youth sports program activities involve many local agency partners who share the common goal of providing sports and recreation to the youth of SAHA.

The cultural arts program served 5,730 youth between the ages of 6 and 17 during 2002. They participated in a variety of cultural activities such as drum classes, artistic classes, a variety of dance classes, singing classes and gardening classes. The cultural arts program received funding from the City of San Antonio Office of Cultural Affairs as well as funding from HUD.

The economic development program is designed to encourage residents who chose to start their own small business as a means of becoming self-sufficient. During 2002 the program provided employment readiness services to 284 residents, recruited 35 residents to participate in entrepreneurial training, and provided 38 hours of life skills training to 82 residents.

The community-policing program was formed in December 2001 to develop cellular on patrol programs (COP). The purpose of this program is to provide drug and crime presentations, review crime statistics, and complete development property surveys to determine improvements for increased resident safety. Twenty-six residents are trained and actively involved in the COP program and another 25 residents are scheduled for training.

The Family Self-Sufficiency (FSS) program is a HUD program and an initiative under the Homeownership and Opportunity for People Everywhere (HOPE) program. More than 1,400 housing agencies now operate FSS programs. The program encourages communities to develop ways to help assisted families obtain employment that will lead to economic independence and self-sufficiency. PHAs such as SAHA work with welfare agencies, schools, businesses, and other local partners to develop programs that give FSS family members the skills and experience to get jobs that pay a living wage.



Affordable housing through Section 8 (private sector)

SAHA currently administers three programs of subsidized assistance to the private sector through Section 8 to achieve affordable housing.

The Housing Choice Voucher Program (HCVP) was formerly the Section 8 program. The amount of tenant-based assistance vouchers also tends to ebb and flow depending on funding availability. Currently, the amount of vouchers of tenant-based subsidy is 11,505. Unlike the public housing program, tenants in the HCVP program have the freedom to move to any property in the United

States and continue to receive subsidized assistance so long as they qualify for the program. Eligibility for this subsidized assistance is income restricted and in certain cases may be further restricted for individuals, families, disabled, elderly, or a combination of two or more of these categories.

The Moderate Rehabilitation Program consists of seven remaining properties that were the result of fifteen-year agreements between SAHA and private owners regarding specific units in multifamily properties. The original intent of the program was to provide incentive to private sector landlords to rehabilitate properties by rewarding them with development-based subsidization to all of the units. Assistance is administered in the form of a certificate. The moderate rehabilitation program is an example of a remnant program that is no longer actively pursued and is now funded on a year-to-year basis.

Currently, the amount of certificates of development-based housing assistance in the Moderate Rehabilitation Program is 286. Tenants in the Moderate Rehabilitation Program are restricted to the properties in the program and will lose their subsidy if they move. However, if an owner decides not to continue participation in the Moderate Rehabilitation Program, HUD typically provides a special allocation of voucher funding to the PHA through the HCVP program so that families living in the property do not lose their assistance as a result of the HAP contract termination. The families may use these housing choice vouchers in their current units, or may move with the housing choice voucher assistance. Income eligibility restrictions for Mod Rehab tenants are consistent with the income eligibility requirements of Section 8 (private sector) subsidized assistance.

The Shelter Plus Care Program provides rental assistance that, when combined with social services, provides supportive housing for homeless people with disabilities and

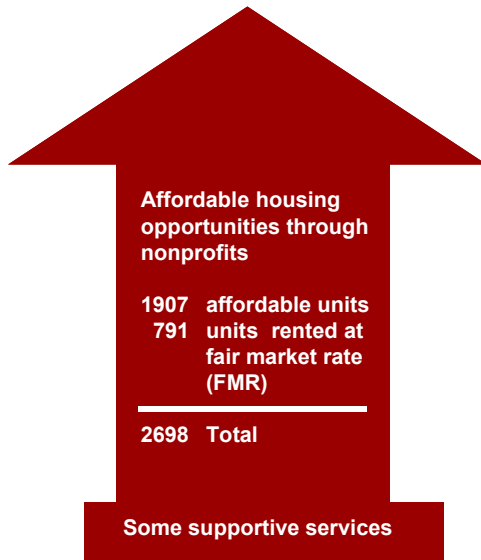
their families. Shelter Plus Care provides funds for four types of rental assistance: 1) tenant-based rental assistance (contracted directly with the low-income tenant); 2) project-based rental assistance (contracted with a building owner); 3) sponsor-based rental assistance (contracted with a nonprofit organization); and 4) single-room occupancy (SRO) based rental assistance contracted with a public housing authority. Currently, the number of Shelter Plus Care subsidies is 137. Income eligibility restrictions for Shelter Plus Care tenants are consistent with the income eligibility requirements of Section 8 (private sector) subsidized assistance.

Supportive services

In addition to the affordable housing provided through the Section 8 (private sector) subsidized assistance, under the main supportive service program is the **Family Self-Sufficiency Program (FSS)**, which also provides supportive services to those in the public housing program. The program encourages families to obtain employment that will lead to economic independence and self-sufficiency. SAHA works with welfare agencies, schools, businesses, and other local partners to develop programs that give FSS family members the skills and experience to get jobs that pay a living wage.

Currently SAHA has over 800 families in its FSS program. Of that, 519 are families receiving subsidized assistance in the private sector through Section 8.

the



Affordable housing through nonprofit sector

SAHA currently owns or has partial ownership of 21 nonprofit entities. Over the years these nonprofit entities have been created to take advantage of opportunities to create more affordable housing for the citizens of San Antonio.

Examples of such opportunities include the ability to construct projects using tax credits, floating tax exempt private activity bonds, floating 501c3 bonds, participating in former programs offered to the private sector (Section 8 New Construction) and other forms of opportunities, or a combination of the

various types of opportunities.

Each of these opportunities has allowed some form of affordable housing to be created. Some of these nonprofits have created developments in which all of the units in the buildings qualify as affordable (to those, for example, whose income does not exceed 80% area median income). Some of these nonprofits have only created a portion of units that qualify as affordable, depending on the types of funding opportunities and financial viability of the development.

Each of the affordable housing opportunities in these nonprofits is unique to the development. Much of the affordable housing is development based. In addition to the income restrictions on the affordable units, many have further restrictions for elderly, disabled, families, individuals, or a combination of these restrictions. The balance of the units in these developments tends to be rented at market rate, which can also be affordable, depending on the location of the property and the amount of rent.

In addition to nonprofits created to provide affordable housing, SAHA also owns a series of developments that are rented exclusively at market rate. These developments offer SAHA the ability to utilize the profits from these developments to further subsidize the operations of SAHA and to improve the quality of stock in the public housing program.

Supportive services

Not all nonprofit properties offer supportive services, but some nonprofit properties offer supportive services similar to those offered in public housing. For example, nonprofit housing for senior residents often have supportive services such as transportation and



nutritional programs. The presence of these programs and types of supportive services offered change in their availability and are unique to each individual nonprofit property.

Summary of SAHA's structure

Our logo provides a great way to remember what SAHA is all about.



The triangle symbolizes our organization's rejection of traditional top-down organizational charts to meet our goals. A traditional top-down organizational chart is rooted in power and control. We have learned that true success requires making our employees and the clients that we serve the most important persons in our organization.



Our silhouettes represent our pledge to serve all members of our community, as we work to eradicate the barriers faced in alleviating housing shortages.

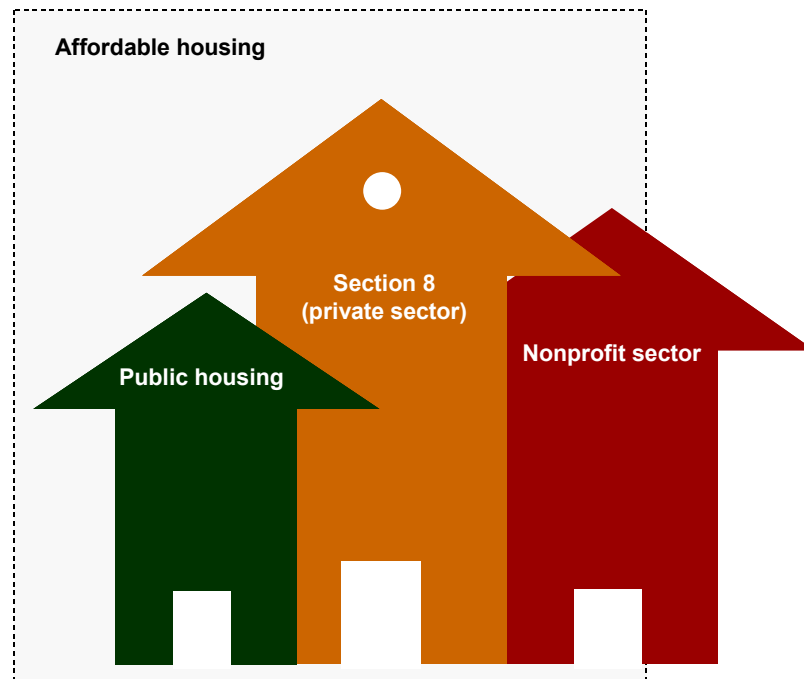


The houses/arrows represent our progression and spirit to advance our mission of providing affordable housing to our citizens. The colors depict our continuing commitment to serve all the cultures of San Antonio.



The path or road represented in the SAHA logo serves as a reminder that bringing individuals and families to housing requires supportive services that are provided as part of our commitment to provide a road to self-sufficiency and an improved quality of life.

Finally, the three houses represented in the SAHA logo represent the three broad types of affordable housing opportunities we provide: subsidized assistance in public housing and Section 8 (private sector) and the numerous forms of affordable housing opportunities created through the nonprofit sector.

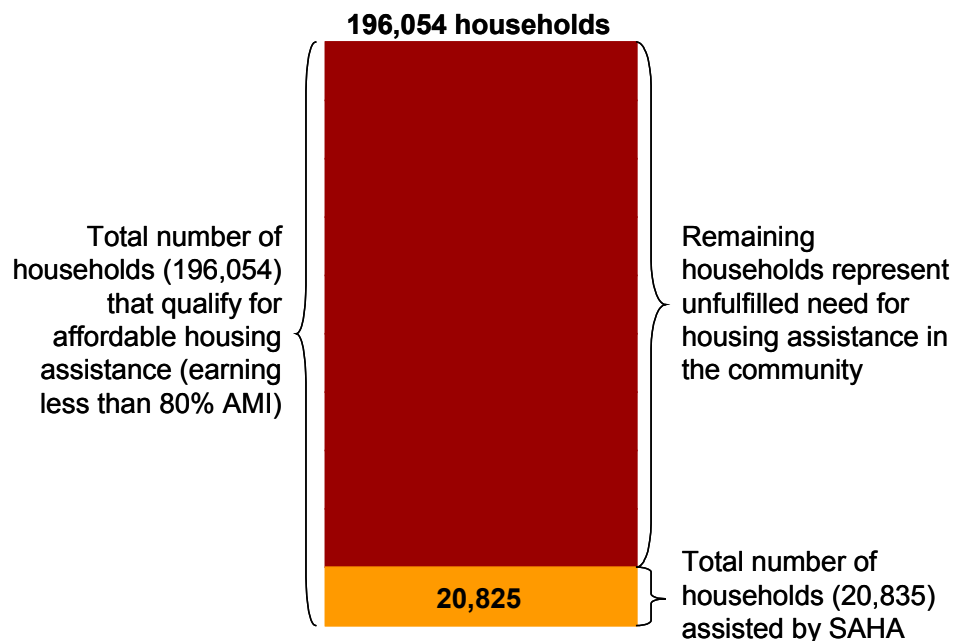


Examining the needs of the community today

A stark reality

Despite the best efforts of public housing programs in the past, the need has not gone away. Over the past 20 years the number of American families with critical housing needs, those who spend more than half of their income for housing or live in seriously substandard housing, has almost doubled from around 7.2 million to 13.7 million, according to the Department of Housing and Urban Development (HUD).

San Antonio is no exception. According to the 2000 US Census, the population of the city of San Antonio is 1,144,646. These 1.1 million citizens comprise 405,887 households. Of these households, 196,054 (nearly half) have incomes that are under 80% of the area median income (AMI), which is \$46,200 annually for San Antonio and Bexar County. The AMI is the average or middle income of an area, and is established based on HUD income estimates.



The combined total of the three types of housing assistance opportunities provided by SAHA is 20,825 units. This means that SAHA is able to meet the needs of *only one tenth* of the households that qualify for affordable housing assistance.

Despite the overwhelming need, federal subsidies for housing assistance continue to diminish annually. Reduction of subsidies and our increasing debt for deferred maintenance are a threat to SAHA's mission and ultimately to our very existence. Additionally, SAHA faces the challenge of helping families break the cycle of poverty and overcome barriers to self-sufficiency.

America has always struggled with the impact that inequality and poverty has had on our nation's vitality. In the process, we have discovered that breaking the cycle of poverty is a seemingly overwhelming task. But it can be done! On a national level, it requires America's steadfast commitment to fairness and equity. At the local level, it is dependent on the successful collaboration of local organizations to maximize limited resources.

As we move forward in the 21st century, we can look back proudly on the work we have done, but we must also face the realities of the social and economic challenges that lie ahead.

To begin, we must adopt new approaches to preserving and increasing access to economic resources, while also providing the necessary social services and community-based support needed to remove the barriers to self-sufficiency. These approaches require us to 1) commit to our core business as a real estate investment and property management company as we update methods for managing the monies we spend and develop new sources of revenue 2) partner with city, state, and local organizations to improve the quality of life with support and social services for all of San Antonio's citizens.

SAHA is, has been, and always will be *for the people* of San Antonio.

Module review

Following are questions for review and discussion.

1. Discuss the historical development of the need for public housing in San Antonio
2. Discuss community needs that exist today in our community.
3. What types of housing opportunities are offered by SAHA?
4. What is project-based assistance?
5. What is tenant-based assistance?
6. If a family has tenant-based assistance, what happens to the rental subsidy if they move to a different housing unit?
7. Which type of housing assistance allows the family to choose its own place to rent?
8. Describe our nonprofit housing and how it differs from Section 8 and public housing.
9. In addition to housing opportunities for low-income families, what other community services do we offer?
10. Discuss the FSS program and how it serves the “up and out” philosophy.