

Patrick Steck (CMO)

From: Bianca Peralta <bperalta92@yahoo.com>
Sent: Monday, June 05, 2017 12:07 PM
To: Charter Review
Subject: [EXTERNAL] Affordable Housing

Dear Charter Review Committee,

Please include in your charter recommendations a provision allowing general revenue bonds to be used for affordable housing purposes, and specifically home ownership programs such as *Habitat for Humanity of San Antonio*, which helps households with incomes below the median income.

Thank you,
Bianca Peralta
10422 Huebner Rd #1211
San Antonio, Texas 78240

Camila Kunau (City Attorney)

From: Don Hoening <dhoening@att.net>
Sent: Thursday, May 25, 2017 6:54 PM
To: Charter Review
Subject: [EXTERNAL] Proposed City Charter Change

Charter Review Commission,

I would like to offer a change to the City Charter regarding the Contract award process. Recommend the removal of all elected officials from the process, leaving it to trained professionals on the City Staff.

I have been involved in bidding and awarding of contracts with government entities for several decades. My initial experience (about 15 years) was on the Federal government side, but for the past 20 years, has been on the contractor side working mostly Federal and State levels with some efforts at the local government level. At the State and Federal levels, at no time in the process are elected officials allowed to participate. This process is handled solely by trained acquisition professionals who deal with the RFP and awarding process on a daily basis. The recent debacle with the river boat contract in San Antonio is a superb example of why elected officials should never be part of the process.

I'm not sure how this change would be implemented, but we must start the change process.

Bottomline: No elected official should ever be involved in the awarding of a contract. This should be left to trained professionals and not tainted by the political involvement.

Regards,
Don Hoening
San Antonio, TX 78259

Camila Kunau (City Attorney)

From: Kona Brunkenhoefer <konabrunk@gmail.com>
Sent: Wednesday, May 24, 2017 11:52 AM
To: Charter Review
Subject: [EXTERNAL] Population density and developer tax preferences

The city Charter needs to have more protections for neighborhoods and homeowners within the San Antonio metropolitan area. Only recently did many Northwest neighborhoods find out that the city was in the process of granting special tax abatement to developers of numerous low income and multi-family housing projects directly adjacent to homes and neighborhoods. No one informed our boards in advance, we were just lucky we have "watch dogs in the area." It is the major reason we voted out Chris Medina and should effect the upcoming mayoral race as well.

We have serious traffic issues, flooding (and they approved a multifamily project partially in the flood plain, crowded schools and lack of infrastructure improvements. The city did not consider what these projects will do to our neighborhoods, schools, roads, etc. The developer gets a tax abatement and the taxpayers get the shaft. There should be a process for notification of homeowners associations and especially the homeowners whose property abuts the proposed projects..

Also, there is not enough low income housing for the older members of our community. If you want to put in apartments, how about making sure there is special housing for the elderly in each district. Older Americans are retiring at a record pace and faced with a sea change in their incomes. They desperately need apartment housing set aside specifically for citizens 62 and older. Elderly do not want to live around blaring music, screaming children, noise at all hours of the day and night...which are similar concerns of the surrounding neighborhoods all over the Northwest of San Antonio.

Sincerely yours,

Donna Kona Brunkenhoefer

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Camila Kunau (City Attorney)

From: Edward Castor <edcastor@sbcglobal.net>
Sent: Sunday, May 21, 2017 1:24 PM
To: Charter Review
Subject: [EXTERNAL] Post the CCCR's on the Charter Review Comm website

See the link to current charter, could you post the city council consideration requests to the site. Yes, I am aware of July 10, 2017 Run off election. Recall this from previous news story and recently reminded by Public Notice in Sunday newspaper.

Now, going to Neal Road Annexation Area website
Thanks Bexar 2099

Patrick Steck (CMO)

From: Emily Epley <emily.epley@icloud.com>
Sent: Monday, June 05, 2017 9:33 AM
To: Charter Review
Subject: [EXTERNAL] San Antonio Charter Amendment

Dear Charter Review Committee,

Please include in your charter recommendations a provision allowing general revenue bonds to be used for affordable housing purposes, and specifically home ownership programs such as Habitat for Humanity of San Antonio, which helps households with incomes below the median income.

Sent from my iPhone

Camila Kunau (City Attorney)

From: Jose Carrasquillo Sr. <josecarrasquillosr@gmail.com>
Sent: Tuesday, May 23, 2017 5:41 PM
To: Charter Review
Subject: [EXTERNAL] Charter

Here is a start limit the amount of money this city officials make. This is outrages



Collects \$425,000 salary
Eligible for \$100,000 annual
incentive bonuses
Base pay would increase by
\$25,000 each year
Could earn as much as
\$575,000 in 2018
But fights the Fire and Police
Departments for their
Pay Raises and Healthcare...

How is this right?
"Like" and "Share"
to join the discussion

second-

We have this much hoopla over a river barge contract process, And (Sheryl Sculley, Ron Nirenberg and fans alike) that want to give this contract to an investment firm from Chicago, the Pritzker Group to reinvent our river barges for the tercentennial. Rather than giving it to a locally owned minority women owned company, Our people should have an opportunity equal and transparent as any out sider

--

"Today's Consequences are the result of yesterday's decisions"
"Las consecuencias de hoy son el resultado de las decisiones de Ayer"
Jose R. Carrasquillo Sr.

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Patrick Steck (CMO)

From: Lisa Martinez <lisa.martinez.tamuk@gmail.com>
Sent: Monday, June 05, 2017 8:22 AM
To: Charter Review
Subject: [EXTERNAL] Housing Bond Charter Amendment

Dear Charter Review Committee,

Please include in your charter recommendations a provision allowing general revenue bonds to be used for affordable housing purposes, and specifically home ownership programs such as Habitat for Humanity of San Antonio, which helps households with incomes below the median income.

Thank you,

Lisa Martinez

431 Shadywood Ln

San Antonio, TX 78216

Patrick Steck (CMO)

From: Mike Buecher <mikeb.stb@sbcglobal.net>
Sent: Monday, June 05, 2017 2:21 PM
To: Charter Review
Subject: [EXTERNAL] Consideration to Include General Revenue Bonds for Affordable Housing Purposes

Dear Charter Review Committee:

Please include in your charter recommendations a provision allowing general revenue bonds to be used for affordable housing purposes, and specifically home ownership programs such as Habitat for Humanity of San Antonio, which helps households with incomes below the median income. Thank you for your consideration.

Sincerely,

Mike Buecher
Social Services Ministry Coordinator
St. Brigid Catholic Community
6907 Kitchener Street
San Antonio, TX 78240-2718
210-696-0896, ext 205 (o)
210-710-1457 ©
210-696-7319 (F)
Mikeb.stb@sbcglobal.net

ATTENTION MINISTRIES: Please direct your request(s) to me, your Pastoral Team Lead, to include, but not limited to scheduling, bulletin items, flyers, opening/locking for meetings, or any special request. If you don't know who your Pastoral Team Lead is, please ask and I can put you in touch with them. Thank you for your understanding.

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Patrick Steck (CMO)

From: Phil Sagebiel <phils@srsccpas.com>
Sent: Monday, June 05, 2017 7:48 AM
To: Charter Review
Subject: [EXTERNAL] Suggestion

Dear Charter Review Committee, please include in your charter recommendations a provision allowing general revenue bonds to be used for affordable housing purposes, and specifically home ownership programs such as Habitat for Humanity of San Antonio, which helps households with incomes below the median income. This is very common in many American cities.

Phil Sagebiel

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Phil Sagebiel, CPA
Sagebiel, Ravenburg & Schuh, PC
7800 West IH-10, Suite 630
San Antonio, Texas 78230-4750
(210) 979-7600 ext 104
(210) 979-7679 Fax

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Patrick Steck (CMO)

From: Rich <rboohar@sbcglobal.net>
Sent: Monday, June 05, 2017 10:22 AM
To: Charter Review
Subject: [EXTERNAL] Provisions to use revenue bonds for Home ownership programs

Dear Charter Review Committee, recommend/ request that you include in your charter provisions for allowing general revenue bonds to be used for affordable housing thru the home ownership program of Habitat for Humanity of San Antonio.

I have had the good fortune of witnessing the program through volunteer work. It really helps households with below median income become home owners by allowing them to work and pay what they can for their home, real ownership occurs. Any money's from the general revenue bonds would help provide affordable housing in San Antonio in a very positive way. Thank you for your consideration. Richard Booher

Patrick Steck (CMO)

From: Scott McMurrian <scott@bottomlinesa.com>
Sent: Monday, June 05, 2017 9:35 AM
To: Charter Review
Subject: [EXTERNAL] Affordable housing

Dear Charter Review Committee,

Let me urge you to include in your charter recommendations a provision allowing general revenue bonds to be used for affordable housing purposes, and specifically home ownership programs such as Habitat for Humanity of San Antonio, which helps households with incomes below the median income.

Scott

J Scott McMurrian, President
Bottom Line Realty Advisors, LLC
140 Heimer Rd. #520-A
San Antonio, TX. 78232
(210) 535-7800



A Member of the Alliance of Tenant Representatives (ATR)

Atlanta, Austin, Boston, Charlotte, Chicago, Cincinnati, Dallas, Delaware, Denver, Houston, Long Island, Los Altos, Los Angeles, Orange County, Miami, NYC, New Hampshire, Philadelphia, Phoenix, Raleigh, San Antonio, San Diego, San Francisco, Tampa, Washington DC

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Patrick Steck (CMO)

From: Jane A. Slater <JSlater@CDPTexas.org>
Sent: Monday, June 05, 2017 11:17 AM
To: Charter Review
Subject: [EXTERNAL] Affordable housing

Dear Charter Review Committee,

Please include in your recommendations a provision allowing general revenue bonds to be used for affordable housing purposes, and specifically home ownership programs such as Habitat for Humanity of San Antonio, which helps households with incomes below the median income.

Sister Jane Ann Slater, CDP
District 5
515 SW 24th St.
SA, TX 78207

Sent from my iPhone

1722 Eagle Point
San Antonio, Texas 78248
May 27, 2017

Mr. Jeff Webster, Chair
Charter Review Commission
c/o Office of the City Attorney
P. O. Box 839966
San Antonio, Texas 78283

RE: Proposed Charter Amendment — Financial Management

Dear Chair Webster:

The U. S. Constitution and Amendments limit the power of the federal government, thereby preserving citizens' rights and freedoms. San Antonio's Charter and Amendments must similarly protect our citizenry from the predations of unrestrained City bureaucracies. The purpose of this letter, the work of the San Antonio Making Bureaucracies Accountable (SAMBA) Coalition, is to make unelected bureaucracies — VIA, CPS, SAHA, SAWS, City staff — responsive to the citizens they serve. Since we seek to limit the power of “the establishment,” your Commission may expect hostile responses from current elected and appointed City officials who will oppose the imposition of effective disciplines, also known as “leadership.”

This parable, “Jeff Webster Buys a Car, or Does He?” introduces a current deceptive financial practice among our bureaucracies:

Jeff Webster: I like the car and \$25,000 is a good price. What are your terms to finance the deal — interest rate, number of years, monthly payments?

Salesman: Our dealership does not release financing details. To make your new car experience more enjoyable, we handle financial concerns for you and just send you a payment book, for your convenience.

Deal, or no deal?

This homely auto purchase example helps us recognize our City's failed stewardship of taxpayer funds in three instances, involving three bureaucracies:

1. The City's “\$850 Million Bond Program” — Enclosed at A is our February 13, 2017 Open Records Request of City CFO Ben Gorzell for the issuance and interest costs related to the City's advertised “**\$850 million**” Bond. The letter estimates, based on leaked details, that the Bond's total cost over its term will be **\$1.315 billion** (probably a conservative estimate) but we still do not know the total. Our Mayor/City Counsel “bought the car” (the Bond proposal) without knowing what the payments would be. Our electorate, sharing Jeff Webster's wisdom, will not accept an undisclosed obligation tied to a \$25,000 car purchase but, following Gorzell's manipulative lead, they ignored the financing costs of an “\$850 million Bond Program,” a

commitment 34,000 times the size of the car deal. We can walk away from an offending car dealer; the misrepresented Bond deal is imposed on us by the City, the only act in town. Such is the tyranny of an unelected bureaucracy.

There is precedent for disclosing the full bond issuance costs. The Dallas City Charter states at Chapter XXI. Sec. 2. GENERAL OBLIGATION BONDS (TAX SUPPORTED BONDS): “For bonds requiring voter approval, the city shall indicate on the ballot proposition the amount of bond issuance authorization, **estimated amount of repayment including principal and interest based on current market conditions,...**” By contrast, CFO Gorzell abrogated Dallas’ transparency and arrogated the power to share only the information that served his purpose. This is an abuse of power, fraud by omission by one of our employees.

- The Texas AG suggested to Mr. Gorzell in his August 28, 2017 letter enclosed at **B**, “The easiest way to resolve this open records complaint is to release the information that was requested...” But Gorzell still ignores our Open Records Request, even though the Texas Public Information Act assigns criminal penalties for failure of bureaucracies to provide timely ORR responses. Why would Gorzell take a large personal risk over such a small disclosure matter? Perhaps the issue is not “small.” “People hide things when they have something to hide.”

- Ben Gorzell is a CPA, a financial expert. He knowingly withheld from public view about \$465 million of Bond project expense (\$1.315 Billion estimated total cost - \$850 million Bond principal) because understated costs facilitate approvals to spend taxpayer funds. And, more importantly, this fraudulent exclusion of the cost of capital preserves a pattern of financial misrepresentation that is evidently City staff policy:

2. CPS Energy Smart Grid 20-Year Project Financials — The “Projected Smart Grid 20-Year Financials (\$000)” analysis enclosed at **C** contrasts the omission- and error-ridden “Gorzell” assessment in column a, with our “Coalition” completed/corrected column b version, developing the \$2.507 billion difference on page 2. Note the \$522.8 million “**Cost of Capital Employed**” omission at the bottom of page 1, a major contributor to this 20-Year Unreconciled Difference. And there is more:

3. VIA Modern Streetcar Proposal — As the “numbers guy” for the Coalition that defeated VIA’s Streetcar project, I am aware that the City-endorsed financials for this project excluded both depreciation and **interest (the cost of capital employed)**, when Gorzell presented City staff’s “due diligence” review of project financials to the City Council and recommended approval of the project. (VIA’s Streetcar project was subsequently terminated in response to a citizen petition containing 26,000 signatures and Mayor Taylor’s declaration that the project, which she had approved as a Council Member, was a “waste of money.”)

Charter Amendment Background

1. My MBA degree from Harvard Business School and extensive experience with a S&P 200 multinational U. S. corporation preparing, approving and reviewing major capital

expenditure projects, does not make me right, but suggests I should be acquainted with the subject matter here.

2. As a former consultant, I estimate I am providing at no charge to the Commission an accumulated \$250,000 of consulting services. All I request in return is (a) acknowledgement of your receipt of this letter and (2) the opportunity to personally respond to all of the establishment opponents of the discipline imposed by this simple Charter change. In 1926 President Calvin Coolidge described the bureaucracy as: "...the one element in our institutions that sets up the pretense of having authority over everybody and being responsible to nobody."

3. Investopedia (www.investopedia.com/dictionary) definitions:

- Capital Project: "...a lengthy investment used to add, improve on a project. It is any task that requires the use of significant capital, both financial and labor, to start and finish..."
- Cost of Capital: "the cost of funds used for financing a business...the cost of debt if (the business) is financed solely through debt..."

4. San Antonio's website pledges that Integrity is among the City's "Core Values" — "We make honesty and transparency the foundation for all actions. We are accountable at all levels. We avoid the appearance of impropriety." Charter Amendments should reduce the gap between reality and this lofty Core Value.

Proposed Charter Amendment Language

No Capital Project or bond proposal may be submitted to the Mayor/City Council or to a bureaucracy's supervisory body for consideration without a comprehensive disclosure of the project's anticipated Cost of Capital (which may add 25% to 100% to project costs). All assumptions and forecasts used in developing the Cost of Capital will be identified. Representations of the cost of a Capital Project or bond proposal to San Antonio citizens will always include the Cost of Capital.

As smart consumers we will not purchase a car without knowing the transaction's terms and conditions; we are obliged to extend the same protection to taxpayers' funds spent by the City's elected and unelected managerial employees.

Sincerely yours,


Stanley J. Mitchell
210/493-2656
sjpamitchell@sbcglobal.net

enclosures

OPEN RECORDS REQUEST

A

1722 Eagle Point
San Antonio, Texas 78248
February 13, 2017

Mr. Ben Gorzell, CPA
Chief Financial Officer, City of San Antonio
P. O. Box 839966
San Antonio, Texas 78283

RE: Open Records Request for "\$850 Million Bond Program" Financing Parameters

Dear Mr. Gorzell:

The City's 2017-2022 Bond Program announcement understates the project's financial impact on taxpayers, as it excludes interest and bond issuance costs incremental to your "\$850 million" principal-only representation.

1. Please provide City documentation of the project's total financial impact on taxpayers including principal and interest, and the detailed entries at 1.2 below, comprising total issuance and promotion costs.

1.1 I learned today from one of my associates that the interest rate, determined by the bonds' selling prices, may range from 4.3% to 4.8%. Assuming a budgeted 4.6% rate is applied to the \$850 million principal over a 20-year term, we get an interest cost of \$456.16 million for this "mega mortgage." The "\$850 million Bond Program" thus transmogrifies to "\$1.306 billion." But this estimate is incomplete.

1.2 The \$850 million principal amount also excludes bond issuance costs -- both direct costs paid to financial and legal advisors, the trustee (if any), paying agents, auditors, rating agencies, printers plus payments to consultants and media to study voter attitudes and persuade citizens to vote for the Bond Program (out-of-pocket costs, excluding City staff work); and indirect costs (deducted from bond proceeds) to the underwriters for selling the bonds to investors and managing elements of the transaction.

1.3 If bond issuance costs are 1% of the bonds' \$850 million principal (when the cost of promoting the Bond Program to voters is included), that \$8.5 million addition increases total bond principal/interest/issuance/promotional costs (in \$millions) over the life of the bonds to —

\$850 principal + \$8.5 issuance + \$456.16 interest (enclosed) = \$1,314.66

— a 55% addition to the advertised “\$850 million.”

1.4 The City withheld from citizens the cost of capital (interest expense) for both major projects we have evaluated —VIA’s Modern Streetcar project and CPS’ Smart Grid — but the Code of Professional Ethics of the Government Finance Officers Association of which you are a member states emphatically, “They (government finance officers) shall not knowingly sign, subscribe to, or permit the issuance of any statement or report which contains any misstatement or which omits any material fact.”

2. Please provide any State and/or City statutes that address the City’s obligation to fully disclose all costs associated with its borrowing (which obligates us taxpayers).

Because this Request is in the public interest, please waive any cost incurred in its fulfillment. Thanks in advance for your help in Making Bureaucracies Accountable to our City’s management -- San Antonio’s citizens.

Sincerely yours,

Stanley J. Mitchell
210/493-2656
sjpamitchell@sbcglobal.net

enclosure

cc. Commissioner Tommy Calvert

Mr. Jeffrey Esser, CEO, Government Finance Officers Association
openrecords@sanantonio.gov

Mayor Ivy R. Taylor



KEN PAXTON
ATTORNEY GENERAL OF TEXAS

March 28, 2017

Mr. Ben Gorzell
Chief Financial Officer
City of San Antonio
P.O. Box 839966
San Antonio, Texas 78283

Dear Mr. Gorzell:

The Office of the Attorney General (the "OAG") has received a complaint from Mr. Stan Mitchell alleging the City of San Antonio has failed to respond appropriately to a request for information. The complaint was assigned ID# 659080.

The Public Information Act (the "Act"), chapter 552 of the Texas Government Code, requires a governmental body to release requested public information that it collects, assembles, maintains, or has right of access to, or to request a ruling from this office as to the applicability of exceptions to the Act. Our records do not indicate a request for an attorney general's decision has been made in accordance with section 552.301 of the Act.

The OAG has civil enforcement authority under the Act. Although our office takes that responsibility seriously, we prefer to work with the parties to try and resolve complaints informally if at all possible. **The easiest way to resolve this open records complaint is to release the information that was requested, provided the requested information is not confidential by law.**

We request a written response to this notification letter within 10 business days, and a certification form is attached to this letter in order to expedite your response. If the requested information has been or will be released to the requestor, please so indicate by completing the top portion of the attached certification form. In the alternative, if you have no information responsive to the request, please so indicate by completing the middle portion of the attached form. Similarly, if you believe that responsive information is excepted from disclosure and have requested or will request an attorney general's decision, please so

indicate on the bottom portion of the attached form. The form may be sent by mail to the address below or facsimile to the Education and Enforcement Section at (512) 481-1992.

If you have any questions regarding this letter or are unable to provide a written response within ten business days of receiving this letter, please contact an enforcement attorney with the Education and Enforcement Section of the Open Records Division at (877) 673-6839 or at (512) 936-6736 to discuss the resolution of this complaint.

Thank you for your prompt attention to this matter.

Sincerely,

Education and Enforcement Section
Open Records Division

Enclosure

c: Mr. Stan Mitchell
1722 Eagle Point
San Antonio, Texas 78248
(w/o enclosure)

Projected Smart Grid 20-Year Financials (\$000)
 Gorzell vs. Coalition -- S. J. Mitchell, February 22, 2017

	a	b	Difference, (a - b)	
	Gorzell	Coalition	Favorable, - Unfavor.	Explore Column a Errors and Omissions with Mr. Gorzell --
Capital Expenditures				
Electric Meters, Network, Installation	157,445	157,445		
Gas Meters, Network, Installation	33,568	33,568		
IT Integration and Software	22,460	22,460		
Replacements	omission	322,687	-322,687	Why no replacements? What basis for estimated 15-year life?
Total Capital Expenditures	213,473	536,160	-322,687	
Operating & Maintenance (O&M) Expense				
Stranded Costs	109,834	109,834		
More power required to operate Smart Grid	omission	22,308	-22,308	Write off net book value of equipment displaced by Smart Grid.
Total O&M	109,834	148,986	-16,844	Smart Grid requires more power to operate, an added cost, right?
			-39,152	
Benefits				
Customer Service, Electric	260,123	260,123		
Customer Service, Gas	76,239	76,239		
Meter reader savings overstated, Electric	error	-137,597	-137,597	Gorzell extended manning reduction benefits through 20 years in error.
Meter reader savings overstated, Gas	error	-61,443	-61,443	meter installations, the basis for the benefit, completed in first 4 years.
Excess vehicle savings overstated	error	-28,256	-28,256	This benefit should end when meter installation completed in year 4.
Distribution Operations	67,341	67,341		
Revenue Enhancement (Model addition error)	29,580	57,959	28,379	CPS admits Smart Meters capture more usage than analog meters?
Avoided Capital	35,146	35,146		
Total Benefits	468,428	269,511	-198,917	
Cash Flow Sub-Total	145,122	-415,634	-560,756	
Cost of Capital Employed				
Total 20-Year Ratepayer Burden	omission	-522,813	-522,813	\$850 million City Bonds to incur \$456 million interest costs; no cost of money for Smart Grid? [(Capital Expend. + negative Cash Flow) x 5%]
	145,122	-938,447	-1,083,569	

The unfavorable unreconciled differences above ignore the impact of Smart Grid's unintended consequences on ratepayers (see next page).

Projected 20-Year Unintended Consequences of Smart Grid (\$000)

	a		b		Difference, (a - b) Favorable, - Unfavor.
	Project-Related Ratepayer Burdens Which CPS Will Not Acknowledge	Gorzell	Coalition	Examine Column b Costs with Mr. Gorzell's help --	
Increased Electric Meter Accuracy	omission	145,122	-589,029		-589,029
"Time-of-use" billing (placeholder)	omission		-404,952		-404,952
Battery Plant (placeholder)	omission		-400,000		-400,000
Abandoned 40,000 meter test (placeholder)	omission		-20,980		-20,980
Consultant Fees (placeholder)	omission		-8,233		-8,233
Total Ratepayer Burden		145,122	-2,361,641		-2,506,763
					Total 20-year Unreconciled Difference

Texas PUC: Smart Meters capture 1.62% more usage than analogs.
 Programming to increase CPS revenue/customer billing by how much?
 And CPS doesn't know the economics of its Fort Sam battery plant?
 What residual net book value of replaced meters must be written off?
 Black & Veatch, Landis+Gyr, Silver Spring Networks for just \$8 million?

The elements of a fraud: (1) that a material representation was made; (2) the representation was false; (3) when the representation was made, the speaker knew it was false or made it recklessly without any knowledge of the truth and as a positive assertion; (4) the speaker made the representation with the intent that the other party should act on it; (5) the party acted in reliance on the representation; and (6) the party thereby suffered injury.

"Of all forms of government, those administered by bureaus are about the least satisfactory to an enlightened and progressive people. Being irresponsible, they become autocratic, and being autocratic they resist all development. Unless bureaucracy is constantly resisted it breaks down representative government and overwhelms democracy. It is the one element in our institutions that sets up the pretense of having authority over everybody and being responsible to nobody." President Calvin Coolidge, 1926

Patrick Steck (CMO)

From: Vanessa Lopez <v.lopez1994@yahoo.com>
Sent: Monday, June 05, 2017 7:51 AM
To: Charter Review
Subject: [EXTERNAL] Charter Recommendations

Dear Charter Review Committee, please include in your charter recommendations a provision allowing general revenue bonds to be used for affordable housing purposes, and specifically home ownership programs such as Habitat for Humanity of San Antonio, which helps households with incomes below the median income.

*Thank you,
Vanessa Lopez, 7926 Dueling Oak, SA, TX 78254*