



Hope for the Generations

P. O. Box 23491, Waco, TX 76702-3491  
5000 Lakewood Dr., Waco, TX 76710  
Phone 254.772.7600 — fax 254.772.3900  
Outside Waco call toll free 1.866.240.6106  
[www.friendsforlife.org](http://www.friendsforlife.org)

December 23, 2025

Mr. Cody Campbell  
Texas Department of Housing and Community Affairs  
221 East 11th Street  
Austin, TX 78701

RE: Asteri Waco (2026 9% HTC Development)  
Waiver of Rules

Dear Mr. Campbell:

On behalf of VBG FFL Waco, LP (the “Applicant”), please accept this letter as a request of waiver for 10 T.A.C. §1.15 – Integrated Housing Rule which requires that in Developments with 50 or more Units, that no more than 25% of the total units in Development can be for Households with Disabilities. Asteri Waco is a 9% Housing Tax Credit Application proposing 65 total Units of which 34 units are requested to be set-aside for Households with Disabilities which represents 51% of the total units in the Development. This waiver is requested per 10 T.A.C. §1.15(e) which allows the Board to waive the requirements of this rule if the Board can affirm the waiver of the rule is necessary to serve a population or subpopulation that would not be adequately served without the waiver and the Development, even with the waiver, does not substantially deviate from the principle of Integrated Housing.

### **About the Applicant**

VBG FFL Waco, LP is a to-be-formed limited partnership with Friends for Life as the sole and managing member of the General Partner. Friends for Life is a 501(c)(3) charity that was founded in Waco, Texas, in September of 1989 to improve the quality of life for seniors and people with disabilities, particularly those who are without family to care for them. With a mission to help the most vulnerable live their fullest life possible, Friends for Life provides an array of impactful service programming including independent living assistance, quality of life enhancements, guardianship, money management, life skills training, and adult day care. Friends For Life recently launched the Telephone Reassurance Program which recruits volunteers to call homebound seniors all over Texas once a week to reduce loneliness and isolation while making a Phone Friend in the process. When a senior in need is discovered, they are referred to a Lifelines Program that connects them with resources to help.

Friends for Life is overwhelmed by the critical need for safe, decent and affordable housing for households with disabilities. Asteri Waco was born as a solution to provide a housing resource for people with disabilities in the Waco area. The goal of this development is to house the greatest number of households with disabilities in need. Under the Integrated Housing Rule, the Development could only set-aside 17 units for households with disabilities, by granting this waiver the Development would double that number to 34 households with disabilities.

Granting the waiver will ensure more households are served and creates a more efficient service delivery model. The greater number of residents with disabilities will allow Friends for Life to dedicate full-time, on-site staff to implement more robust programming to meet the needs of the residents.

Finally, allowing for a greater number of units set-aside for households with disabilities will also be important for the building design. Designing housing for persons with disabilities involves incorporating features that ensure accessibility, safety, and comfort. These features include widened doorways and hallways, accessible bathrooms, ramps or level access, lever handles, lower light switches and outlets, Universal Design Principles, adequate space for approach and use, simple and intuitive use, tolerance for error, and low physical effort. These features would apply to all common areas and units, and therefore, it would be useful to allow these benefits to assist as many households with disabilities as possible.

There have been similar housing developments funded with Low Income Housing Tax Credits across the country:

Baytown Apartments in Florida is a 9% LIHTC funded development for people with intellectual or developmental disabilities by a non-profit organization named CDS Monarch. Out of the total of 30 units, there are 15 set-aside for persons with disabilities.

[https://www.invictusdev.com/?page\\_id=719](https://www.invictusdev.com/?page_id=719)

Inglis Gardens in Philadelphia has 80 total units with 40 units for people with disabilities, also developed with a non-profit service provider

[Inglis Gardens at Belmont - Regan Development Corp](#)

In 2023, there was Federal legislation proposed – VISIBLE Inclusive Tax Credits for Accessible Living (VITAL) Act – to increase investment in the Federal Low Income Housing Tax Credit Program to address the needs of aging people and individuals with disabilities. There is a recognition of the widespread need for a greater amount of safe, accessible, and affordable housing for persons with disabilities across all levels of government. By approving this waiver, TDHCA will further support their existing programs targeted to this population and remain at the forefront of creating innovative housing models that provide deep impact.

### **Population or Subpopulation Not Adequately Served Without the Waiver**

In 2023, Friends for Life served 2,231 people with services aimed at achieving independent living and quality of life. To place persons with disabilities in safe, accessible and affordable housing is almost an impossible task due to the lack of housing choice or availability. This task becomes even more challenging when an individual has no family or support. The need for high-quality, supportive housing for persons with disabilities is dire. Village Apartments will not solve the problem, but it will definitely move the needle on housing availability for this population. By granting this waiver and increasing the number of units for persons with disabilities from 17 units to 34 units, TDHCA will more adequately serve this population who have extremely limited housing options available to them.

Approval of the waiver further strengthens this Board's support for the policies and purposes stated in Tex. Gov't Code §§2306.001, 2306.002, 2306.359, and 2306.6701.

Waiving the integrated housing rule requirement for a mission-based nonprofit focused on improving the quality of life for seniors and persons with disabilities, allows the Applicant to make their time, effort and funds go further to serving their target population.

There is no financial upside or motivation for the Applicant to apply for this waiver and therefore there is no risk to the Board for approval. The waiver is a means necessary to increasing housing availability for persons with disabilities who are the target population served by the nonprofit embarking on this development. Granting the waiver does not set an unwanted precedence, as supportive housing developments for this target population are most always proposed by a nonprofit already serving the target population in their community.

We appreciate the thoughtful consideration of this waiver as it allows this critical housing opportunity to move forward to provide more housing and services that will improve the life of Texans with disabilities. Please feel free to contact me at (254) 749-3000 with any questions.

Best,

A handwritten signature in blue ink that reads "Inez Russell". The signature is fluid and cursive, with the first name "Inez" and the last name "Russell" clearly distinguishable.

Inez Russell

Founder and CEO, Friends for Life