

# City of San Antonio



## AGENDA

### Mayor's Task Force on Preserving Dynamic and Diverse Neighborhoods

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**Thursday, January 8, 2015**

**5:00 PM**

**Media Briefing Room**

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A MEETING OF THE MAYOR'S TASK FORCE ON PRESERVING DYNAMIC AND DIVERSE NEIGHBORHOODS WILL BE HELD AT THE CITY HALL, MEDIA BRIEFING ROOM, 100 MILITARY PLAZA, SAN ANTONIO, TEXAS 78205 ON THURSDAY, JANUARY 8, 2014 AT 5:00 P.M., TO CONSIDER THE FOLLOWING MATTERS:

1. Approval of the minutes from the December 11th meeting of the Mayor's Task Force on Preserving Diverse and Dynamic Neighborhoods.

#### **Briefing and Possible Action on**

2. A discussion on the articles and materials provided to the Task Force to date.
3. A discussion on neighborhood preservation.
4. A discussion on additional affording housing development options.
5. Next steps on proposed policy solutions.

#### **Adjourn**

At any time during the meeting, the Task Force may meet in executive session regarding any of the matters posted above pursuant to Texas Government Code Section 551.071 (consultation with attorney).

**DISABILITY ACCESS STATEMENT**

**This meeting place is accessible to persons with disabilities. City Hall and Municipal Plaza Building are wheelchair accessible. The accessible entrance for City Hall is an accessible Entry Ramp on Westside of Building located at 100 Military Plaza. The accessible entrance for Municipal Plaza is located at 114 W. Commerce. Auxiliary Aids and Services are available upon request (Interpreters for the Deaf must be requested forty-eight (48) hours prior to the meeting.) For assistance, call (210) 207-7268 or 711 Texas Relay Service for the Deaf.**

# Item 1- Meeting Minutes

of the December 11, 2014 Mayor's Task Force on  
Preserving Dynamic and Diverse Neighborhoods Meeting

**MAYOR'S TASK FORCE ON PRESERVING DYNAMIC AND DIVERSE NEIGHBORHOODS**  
**MEETING MINUTES**  
**THURSDAY, DECEMBER 11, 2014**  
**2:30 PM**  
**MEDIA BRIEFING ROOM**

**Members Present:** Mayor Ivy R. Taylor, Chair  
Councilmember Keith Toney, *District 2*  
Councilmember Shirley Gonzales, *District 5*  
Councilmember Rebecca Viagran, *District 3*  
Maria Berriozabal  
Dr. Christine Drennon  
Nettie Hinton  
Rod Radle  
Susan Sheeran  
Jackie Gorman  
Richard Milk  
David Adelman

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**Members Absent:** Councilmember Rey Saldaña, *District 4*

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**Staff Present:** Roberto C. Treviño, *City Councilmember, District 1*; Carlos Contreras, *Assistant City Manager*; Colleen Swain, *Assistant Director, CCDO*; Mike Etienne, *Director, East Point*; Michael Taylor, *Assistant Director, DPCD*; Hollis Young, *Deputy City Attorney, City Attorney's Office*; Francesca Caballero, *Office of the Mayor*; Steven Hussain, *Office of the Mayor*; Ruben Lizalde, *Chief of Staff, District 3*; Ramiro Fernandez, *DPCD*; Christopher Lazaro, *DPCD*; Lisa A. Lopez, *Office of the City Clerk*

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**Others Present:** Chuck Bayne, *Urban Connection*; Graciela Sanchez, *Esperanza Peace & Justice Center*; Jessica O. Guerrero, *Fuerza Unida*; Iris Dimmick, *Rivard Report*; Jordana Decampos, *Deputy Director, Bexar County*; Bob Comeaux, *Alta Vista Neighborhood Association*; Mitsuko Ramos and Rob Killen of *Kaufman&Killen*

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**Call to Order**

In the absence of Mayor Taylor, Rod Radle called the meeting to order.

**1. Approval of minutes from the November 24, 2014 meeting of the Task Force on Preserving Dynamic and Diverse Neighborhoods**

Maria Berriozabal indicated that she inquired at the last meeting what incentives were provided to the Developer of Mission Trails, but it was not noted in the minutes. Since she did receive an answer via email regarding same, she requested that the minutes be modified to reflect said question.

Susan Sheeran made a motion to approve the minutes as amended. Ms. Berriozabal seconded the motion. Motion carried by those present.

**Items 2, 3, and 4 were discussed jointly.**

**2. A briefing on potential methodology for tracking displacement and gentrification.**

- 3. A briefing on a potential relocation policy.**
- 4. A briefing on alternate rental housing types.**

Mr. Radle noted that some Committee Members had expressed concern regarding the substance of what they are trying to accomplish. He recommended that they have a brief discussion regarding same. He stated that the topic of Alternate Rental Housing Types was questioned regarding whether it fits with the mission. Dr. Christine Drennon cited their original charge from former Mayor Julian Castro, and commented that he laid out their charge well. She questioned whether some of the strategies that they are utilizing are tied to the goals they are trying to reach. Jackie Gorman stated that she found value in some of the Briefings they received, particularly from the Chief Appraiser.

Ms. Sheeran recommended that they set the Agenda prior to the next meeting. Ms. Berriozabal stated that the Agenda should be set by the Task Force; she noted that they need to have a plan of what they need to accomplish, and have not discussed what their Mission is. She referenced a document pertaining to Gentrification provided to her from a Professor of Urban Studies.

Mr. Radle commented that in identifying the issue of Gentrification; they do not have to focus on what it is, but what happens in the process. He noted that they have an opportunity to determine what the areas are that need to be addressed so that they can come up with Diverse Communities of many types of income. David Adelman added that they were not trying to solve the problems of poverty or affordable housing, but were trying to solve the problem of managing change.

Ms. Berriozabal recommended that they have a discussion in the form of a Work Session. Mr. Radle inquired whether they could block off three hours in order to have a discussion regarding what their Agenda should focus on. Mr. Adelman recommended that it be included in their next Agenda, but Ms. Nettie Hinton commented that they did not have enough time. Ms. Berriozabal added that this was a priority for her. Committee Members discussed what time frame would work best for each of them. Mr. Radle recommended that they first determine what needs to be done.

Carlos Contreras pointed out that Mayor Taylor requested the items that were included on this Agenda, so he recommended that they do not stray from the Agenda. Ms. Berriozabal commented that the Agenda should be driven by the Task Force, but they have not had discussion regarding their Mission.

Dr. Drennon stated that in order to track something; you have to know what it is. She indicated that Item 1 on their Agenda may not be part of their original charge. By offering a way to track it, it gives the appearance that they have agreed on a definition of Gentrification; however, she expressed concern that they have not done that.

Michael Taylor outlined a PowerPoint Presentation regarding Potential Displacement Mitigation Strategies. He explained that Displacement Tracking is a mechanism to measure the extent of Displacement that is actually happening, and spoke of the tool they could use to track Displacement. He noted that the City does not have a solid tracking mechanism, so the full extent of Displacement is not known. He cited a model from Oregon that builds on the data they have that would be worth pursuing. He noted that it would likely require a consultant to complete this work, but the benefit is that it would give them an idea on where Gentrification would likely occur in the next few years. He delineated the benefits of having such a tool in place.

Mr. Adelman stated that there will be more new units built, both affordable and not affordable, than units that are demolished or upgraded in the areas where the Center City Housing Incentive Policy (CCHIP) and

Inner City Reinvestment Infill Policy (ICRIP) exist. Ms. Berriozabal stated that the ICRIP was located inside Loop 410. He noted that outside the ICRIP, you can see where Gentrification is occurring. Mr. Contreras added that they could conduct a study that would forecast this.

Mayor Taylor entered the meeting at this time and presided over the meeting.

Lori Houston discussed the Relocation Uniform Relocation Act (URA), which is an established program that includes relocating tenants that were displaced because of a Project that received Federal Funding. She explained that the Federal Agency is responsible for payments and services provided, and they help with moving expenses and Replacement Housing Assistance. She stated that they looked at the Relocation Policies of other Texas Cities, and indicated that they spoke with Sandy Moore with Urban Strategies who recommended that they look at Boston, Chicago, and Maryland. She discussed the common practices, and stated that the City was usually the one who enforced the Policy. She outlined the Draft Policy that they were proposing and acknowledged that this was only a proposal, and they were seeking the Committee's approval.

At this time Councilmembers Toney and Viagran entered the meeting.

Mr. Adelman stated that he has been part of developing the CCHIP Program to incentivize Inner City Housing Development, and commented that Suburban Sprawl is dominant. He stated that they are trying to put a Policy in place that encourages Developers to look at developing in the Inner City. He noted the importance of less Suburban Sprawl and more revitalization in Neighborhoods. He spoke of removing the barriers that exist in Inner City Development, as they are trying to get people to live closer to where they work.

At this time Councilmembers Gonzales entered the meeting.

Ms. Berriozabal inquired whether this would only be for Displacement. Ms. Houston confirmed that it was.

Richard Milk inquired about the Extra Assistance for Special Circumstances noted in the draft, and stated that some language addressing special rules for home owners who are non-occupants would be appropriate for the City of San Antonio.

Ms. Berriozabal spoke of the work done on the San Antonio River, and commented that because of this Project; it encouraged someone to purchase a Mobile Home Park that displaced over 300 residents. She inquired whether the Federal Relocation Assistance would apply, and asked if any of the investment on the San Antonio River was utilized from Federal Money. It was confirmed that it was not Federal Money. Discussion ensued among the Committee Members regarding similar projects and scenarios.

Ms. Houston acknowledged that this was a Draft and noted that they will take the input they provided regarding Mobile Homes. Mr. Radle asked that they come back with examples.

Mr. Taylor spoke of increasing the supply of Work Force Housing by using alternative Housing Designs that are not seen very often in San Antonio. He highlighted Accessory Dwelling Units (ADUs), which he noted are secondary units on a Single Family Lot. He stated that it cannot be sold separate from the main house. He stated this is a Housing Type that provides an existing homeowner an opportunity to stay in place longer as it can produce additional income. He outlined the barriers that prevent this from being used

widely in the Central City, but noted that there are specific issues that can be addressed relatively easily. He spoke of possibly relaxing some of the requirements.

Ms. Hinton inquired whether there were other types of ADUs that can be brought forth. Mr. Taylor confirmed that there are, but they were specifically looking at this type because they felt it gave an opportunity to provide benefits to existing homeowners and provide additional rental housing. Ms. Gorman added that this was not something new to the community, and it is still being used. She stated that they need to bring the current ones up to Code. Ms. Berriozabal suggested asking Builders who are building now to build a certain percentage of Workforce Housing. Mr. Taylor stated that they could look at other ways to help reduce costs for property owners who would like to build ADUs to generate additional income, but who may not have the means to make this investment.

Ms. Hinton cited the vacant lots in the Eastside and discussed policy for the City with regard to Infill Development. Mayor Taylor requested more information and noted her observation has been that over the years; development in distressed neighborhoods that have included Workforce Housing has not led to any additional investment in that neighborhood. She provided examples located on Nevada Street that have not led to additional development.

Ms. Hinton suggested that the City have an Investment Policy that encourages Developers to build and price affordably.

Mayor Taylor stated that they have provided these types of incentives in the past through the San Antonio Development Agency (SADA) and it did not lead to additional investment. She noted the importance of providing a balance and that they could discuss what that balance should be.

Ms. Berriozabal cited the area close to the Alamodome and stated that affordable housing was promised, but it was not a comprehensive plan. However, she stated that there were areas in the Westside that have not experienced new development and old houses are being demolished which are increasing the number of vacant properties. Mayor Taylor requested that Staff include this area as something that can be explored at a future meeting. Dr. Drennon added that there should be dialogue about new construction and the preservation of the existing housing stock, which are two different issues emerging. Ms. Berriozabal cited the disparities in the neighborhoods concerning older homes.

Mayor Taylor introduced Councilmember Roberto C. Treviño who was just appointed as the District 1 Representative.

Mr. Radle provided an overview on some of the issues discussed at the beginning of the meeting.

Mayor Taylor delineated how this Task Force came to fruition and highlighted former Mayor Castro's charge of said Task Force. She reported the various topics that they have discussed to date and the presentations they have received. She cited the neighborhoods that have experienced changes, and noted that they have to figure out how to protect those that are most at risk. She cited the threat brought up by Ms. Berriozabal, which is that they haven't adequately addressed the issue of Small Business Owners who may be at risk; although she acknowledged that she has not seen this phenomenon yet. She stated that she was working with Staff on planning a Housing Summit so that they could address Housing Issues and Preservation. She also suggested having a permanent Commission that deals with Neighborhood Issues and Change. She referenced a Panel that she took part of that addressed Gentrification, and commented that they have not discussed the emotional side of Gentrification, as people feel the neighborhood is changing in ways that does not include them. She stated that they discussed various definitions of

Gentrification and did not adopt a general definition regarding same. She suggested that they mitigate the negative impact of Gentrification.

Ms. Berriozabal referenced that community she is representing and stated that she wanted to make sure that she lets her community know whether or not she agreed with any action the Task Force takes. She recommended that there be a process in place so that her community will know what actions she takes as a member of the Task Force.

Ms. Sheeran pointed out that they have been given several reports, and they have not had time to discuss these reports. Therefore, they would like to have a Work Session.

Mr. Adelman requested a bullet point list of all the possible ideas or policies that they could consider in terms of recommendations. He commented that Staff had done great work, but if the information is synthesized into a list; it would allow the Task Force to focus on what their recommendations are.

Mayor Taylor indicated that they could start their next Meeting at a later time. Mr. Radle suggested that they spend the first hour having an open discussion on the various articles and materials that they have been presented with. Mayor Taylor recommended the next meeting start at 5:00 PM on January 8, 2015.

Mr. Milk suggested that they pay attention not only to the people, but to the Housing Units to ensure that they have the right balance.

Ms. Berriozabal cited the various maps that they have been provided, and the studies that have been conducted inside Loop 410 that also show the poverty areas inside Loop 410. She cited the Programs that incentivize inside Loop 410 and questioned what policies were in place to ensure that the people who live in this area are not hurt by what is happening. Mayor Taylor responded that some of the things that they have talked about will mitigate for those that are most vulnerable by relocation assistance. She further commented that too much of their conversation about Public Policy is about how they can support people who are in poverty instead of discussing how they can create ladders of opportunity. She noted the importance of creating thriving communities. Ms. Berriozabal encouraged a debate on said topic.

## **Adjourn**

There being no further discussion, the meeting was adjourned at 4:05 PM.

*Respectfully Submitted,*

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*Ivy R. Taylor, Mayor*

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*Lisa A. Lopez, Office of the City Clerk*

# Item 2

A discussion on the articles and materials provided to the Task Force to date.

## Displacement Mitigation Strategies

Tracking & Forecasting Strategies			
Strategy	Description	Pros	Cons
<b>Leading indicator tracking</b>	Tracking of potential <b>future displacement</b> based on leading indicators: high rental rate; ease of access to job centers and/or downtown; high and increasing levels of metropolitan area traffic congestion; high architectural value; comparatively low housing values; rent gaps between new/renovated properties and old properties; shortage of vacant land/buildings attractive for redevelopment	<ul style="list-style-type: none"> <li>- Policy can be implemented proactively before displacement occurs</li> <li>- Policies can be targeted to neighborhoods where displacement pressure is likely, rather than being implemented where it is not cost effective or warranted</li> </ul>	<ul style="list-style-type: none"> <li>- Measuring future displacement is speculative</li> <li>- Identifying future areas of high displacement pressure may increase real estate speculation</li> </ul>
<b>Lagging indicator tracking</b>	Tracking of likely <b>current displacement</b> based on lagging indicators: increasing average incomes; high rate of property turnover; increasing housing values; declining minority populations; displacement of original residents; shift from rental tenure to homeownership; increase in downpayment ratios; decline in FHA financing; influx of households/individuals interested in specifically urban amenities and cultural niches (e.g. artists, young professionals, GLBT households); influx of amenities that serve higher income levels, such as music clubs, galleries, valet parking, coffee shops, etc.	<ul style="list-style-type: none"> <li>- Provides quantitative data, rather than anecdotal evidence, to initiate intervention</li> </ul>	<ul style="list-style-type: none"> <li>- May be too late to offer assistance to those already displaced</li> </ul>

Housing Production Strategies			
Strategy	Description	Pros	Cons
<b>Development subsidies for workforce housing</b>	Fee waivers and other non-tax financial incentives offered by local, state, and federal jurisdictions that reduce the cost of development in exchange for providing housing attainable by the local workforce. Local examples include existing CoSA programs like TIF, CCHIP, and ICRIP. At the national level, the Home Investment Partnership Program (HOME) and Community Development Block Grant (CDBG) offered by HUD can serve as <del>subsidies to providing housing to low-income households</del>	<ul style="list-style-type: none"> <li>- Increases the supply of rental and ownership options</li> <li>- Increased city tax revenues</li> <li>- Decreases traffic congestion caused by suburb-to-city commutes</li> <li>- Increased investment in formerly neglected neighborhoods</li> <li>- Encourages developers to invest in urban areas</li> </ul>	<ul style="list-style-type: none"> <li>- Limited availability of funds</li> <li>- Incentives may possibly be used in markets that already have strong market momentum</li> </ul>
<b>Low Income Housing Tax Credits (LIHTC)</b>	A dollar-for-dollar tax credit offered to private investors in exchange for capital investment in the development of affordable rental housing. In practice, a developer of a qualified project is awarded with the federal housing tax credit, who then sells the credits to investors in order to reduce the debt required to fund the project.	<ul style="list-style-type: none"> <li>- Encourages private investment in affordable housing</li> <li>- Funds directly benefit low-income households</li> </ul>	<ul style="list-style-type: none"> <li>- Geographic limitations (new projects may not be located near other LIHTC properties)</li> <li>- LIHTC scoring may not support mixed-income development</li> </ul>
<b>Taxation policies</b>	Policies at the local, county, or state level that serve to reduce property tax costs for developers of affordable/ workforce housing. These often include partial or total multi-year tax abatements or forgiveness of delinquent property taxes owed by a previous owner.	<ul style="list-style-type: none"> <li>- Encourages development by reducing soft costs</li> </ul>	<ul style="list-style-type: none"> <li>- Does not generate revenue for the City or County over the time period of the abatement</li> <li>- May not result in new affordable units if abatements or forgiveness are not tied to <del>affordable or mixed-income developments</del></li> </ul>
<b>Zoning incentives</b>	Zoning incentives that attempt to make private market development more attractive in exchange for greater affordability, such as density bonuses, unit size reductions, increased floor-area-ratio, relaxed parking requirements, and greater design flexibility. Related incentives include fee waivers, discounts or deferrals as well as streamlined permitting.	<ul style="list-style-type: none"> <li>- Encourages private investment in affordable/ workforce housing</li> <li>- Increases density in urban neighborhoods</li> <li>- Added tax revenue from additional units</li> </ul>	<ul style="list-style-type: none"> <li>- Unlikely to provide housing suitable for larger families</li> <li>- May result in building types that differ in character from existing development</li> <li>- Relaxed parking restrictions may be inappropriate for areas not served by transit</li> </ul>
<b>Inclusionary Zoning</b>	Zoning regulations that require developers to set aside a portion of a development as affordable/ workforce housing units. Such mandatory inclusionary zoning is illegal in Texas; thus, cities have relied on incentives to encourage developer set-asides. Most inclusionary zoning ordinances are geographically targeted.	<ul style="list-style-type: none"> <li>- Ensures an increasing supply of new affordable rental and ownership options</li> <li>- Increases access to high opportunity neighborhoods by lower-income households</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Mandatory inclusionary zoning would require changes to state laws</b></li> <li>- May encourage sprawling development if IZ ordinances only apply to urban neighborhoods</li> </ul>
<b>Housing Trust Fund</b>	Funds established at the local, county or state level that receive ongoing public funding dedicated to production and/or preservation of affordable/ workforce housing. Revenue sources for housing trust funds often include general funds, developer impact fees, tax increment financing, property taxes, linkage fees (direct developer contribution into the trust fund where building affordable/ workforce units is not feasible) or bond revenues.	<ul style="list-style-type: none"> <li>- Streamlines the process for developing affordable/ workforce housing</li> <li>- Funds offer greater flexibility than federal assistance</li> <li>- Sustainable source of funding</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Relies on ongoing funding, large donation, or voter approval for one-time bond funding</b></li> </ul>
<b>Housing Bond</b>	Tax-exempt housing bonds sold by local or state governments whose proceeds are used to finance the production and/ or rehabilitation of affordable and/ or workforce housing and/ or low-cost mortgages for <del>low-income first-time homebuyers</del>	<ul style="list-style-type: none"> <li>- Provides a dedicated source of significant capital for affordable/ workforce housing development and/or rehabilitation</li> <li>- Local source of funds allows greater flexibility</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Relies on voter support and approval</b></li> </ul>
<b>Publicly owned land and buildings</b>	Government-owned properties that are sold or leased specifically for the production of affordable housing	<ul style="list-style-type: none"> <li>- City has greater ability to ensure that development meets affordability and community development goals</li> <li>- Provides additional properties through land banking efforts</li> <li>- Can eliminate long-term vacancy in areas experiencing development pressure</li> </ul>	<ul style="list-style-type: none"> <li>- No tax revenue is earned while public ownership is retained</li> </ul>
<b>Nontraditional housing products</b>	Also referred to as the "Missing Middle," these nontraditional housing types serve to meet market needs that are unmet by development of traditional single-family homes and garden or highrise apartments. These include duplexes/triplexes/fourplexes, townhouses, small multifamily developments, accessory dwelling units, micro units, bungalow courts/cottage housing developments, small lot subdivisions, dual-key apartments, live/work units, single room occupancy units (SROs), and residences for unique populations (e.g. artists).	<ul style="list-style-type: none"> <li>- Source of unsubsidized workforce housing</li> <li>- Meets a broader spectrum of housing needs and preferences, especially as demographics evolve</li> <li>- Allows for increased density in established neighborhoods</li> <li>- Scale and/or architecture of buildings is more likely to fit in existing and historic neighborhoods</li> </ul>	<ul style="list-style-type: none"> <li>- Neighborhood opposition is likely</li> <li>- Possibly limited interest by developers</li> <li>- Some housing types may require changes to local ordinances</li> <li>- <b>Challenging to obtain financing and accurate appraisals for some housing types</b></li> </ul>

Housing Retention Strategies			
Strategy	Description	Pros	Cons
<b>Section 8 Preservation</b>	HUD Housing Choice Vouchers (also known as Section 8 vouchers) are used by households as a means of covering the difference between fair market rent and what the household can afford. Vouchers are either project-based (used only at a specific property) or tenant-based (tenants can select a property on the private market). There are usually many more applicants for vouchers than there are vouchers available; thus, protecting properties from contract expiration between the owner and HUD is important to maintaining a stock of affordable housing.	<ul style="list-style-type: none"> <li>- Preserves the largest source of funding for scattered-site affordable housing</li> <li>- May encourage landlords to continue program participation, thereby protecting affordability for some</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Only serves renter households earning less than 50% of AMI</b></li> <li>- Encouraging continued landlord participation may prove challenging in areas with rapidly increasing rents</li> <li>- <b>Wait lists for Section 8 vouchers can be several years long in many areas</b></li> <li>- Privately owned homes must be regularly inspected and comply with HUD habitability standards to be made available to voucher recipients</li> </ul>
<b>One-for-One Replacement</b>	A requirement that subsidized rental housing units (particularly public housing units) are replaced on a one-for-one basis upon redevelopment, preventing a net loss in affordable rental units. The federal requirement of one-for-one replacement of public housing was lifted in 1994.	<ul style="list-style-type: none"> <li>- Preserves a greater number of affordable rental housing units</li> <li>- Obsolete housing units are replaced with higher quality units</li> <li>- One-for-one replacement encourages more efficient use of land when additional non-public housing is added to the unit mix</li> </ul>	<ul style="list-style-type: none"> <li>- May continue patterns of concentrated poverty in a single area</li> <li>- Achieving a desirable mix of incomes may be difficult to achieve</li> </ul>
<b>Taxation Policies</b>	Policies at the local, county, or state level that serve to reduce the property tax burden for homeowners. These often include tax abatements, tax forgiveness, tax deferral, and tax rate freezes, especially for low-income and/or elderly households. Some examples also incentivize long-time owner occupancy in specific geographic areas.	<ul style="list-style-type: none"> <li>- Protects long-time, low-income homeowners from displacement</li> </ul>	<ul style="list-style-type: none"> <li>- Provides little or no benefit to renter households</li> <li>- Does not generate revenue for the City or County during the period of the incentive</li> </ul>
<b>Home repair/rehabilitation programs</b>	Subsidized funding of minor or major home renovations intended to bring existing homes up to current livability standards and/or local building codes for low-income homeowners. Most programs consist of zero-interest loans with deferred payments over a multi-year period after which the balance is forgiven. The most common sources of funds for these programs are the Home Investment Partnership Program (HOME) and Community Development Block Grant (CDBG) by HUD.	<ul style="list-style-type: none"> <li>- Protects long-time, low-income homeowners from displacement</li> <li>- Brings dilapidated properties into code compliance</li> <li>- Improves curb appeal</li> </ul>	<ul style="list-style-type: none"> <li>- Limited number of residents may qualify for assistance</li> <li>- Does not benefit renter households</li> <li>- May result in increased property taxes</li> <li>- <b>Federally funded programs only serve households earning less than 80% of AMI</b></li> <li>- Limited funding and contractor availability</li> </ul>
<b>Community Land Trusts (CLTs)</b>	A nonprofit organization retains ownership of land, while the homes are sold to qualified buyers at below market prices. The land beneath the home is leased to the buyer. In exchange, the homeowner's return on investment is limited by a predetermined resale formula.	<ul style="list-style-type: none"> <li>- Because land is owned separately, the cost of the home is reduced</li> <li>- Ensures long-term affordability of housing units</li> <li>- Rental housing may be part of a CLT model</li> <li>- Can serve a variety of income categories (depending on project funding)</li> <li>- Nonprofit can provide relief in cases of possible foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>- Homeowner return on investment at resale is limited</li> <li>- <b>Obtaining buyer financing may be challenging</b></li> </ul>
<b>Limited Equity Housing Cooperatives (LEHCs)</b>	Affordable/ workforce housing that is jointly owned by the residents. Households purchase a share in the nonprofit that owns the property and is granted the rights to occupy one unit. Buy in costs are low, but equity is limited to between the rate of inflation and 10% per year.	<ul style="list-style-type: none"> <li>- Reduces barrier to homeownership for lower-income households in areas with high or increasing property values</li> <li>- Ensures long-term affordability of housing units</li> <li>- <b>Owners retain tax benefits of homeownership</b></li> </ul>	<ul style="list-style-type: none"> <li>- Limited number of potential homebuyers may qualify</li> <li>- Homeowner unlikely to gain substantial proceeds from resale</li> <li>- Does not benefit renter households</li> <li>- <b>Shared ownership model may not appeal to some buyers</b></li> </ul>
<b>Condominium conversion controls</b>	Policies that limit the circumstances under which owners of a rental property can convert it into a condominium or other form of housing	<ul style="list-style-type: none"> <li>- Protects renter households from being displaced</li> <li>- Preserves rental housing options in a seller-friendly housing market</li> </ul>	<ul style="list-style-type: none"> <li>- <b>May require changes in state law to implement</b></li> <li>- Local opposition is likely</li> <li>- May discourage further capital investment in the rental property</li> </ul>

Asset Building Strategies			
Strategy	Description	Pros	Cons
<b>Homebuyer education and counseling</b>	Short courses offered at little to no cost for first-time homebuyers that provide information on the aspects of purchasing a home. These courses are often mandatory for lower-income buyers receiving financial assistance. <b>CoSA offers a monthly two-night course that is free and open to the public.</b>	<ul style="list-style-type: none"> <li>- Provides free services to ensure first-time buyers are prepared to purchase a home</li> </ul>	<ul style="list-style-type: none"> <li>- Information may be biased in favor of homeownership</li> <li>- Does not benefit renter households</li> </ul>
<b>Home seller education</b>	Similar to homebuyer education, home seller education is a course for current homeowners that provides information on the aspects of selling their home.	<ul style="list-style-type: none"> <li>- Ensures homeowners have adequate information to benefit from the sale of their property</li> </ul>	<ul style="list-style-type: none"> <li>- May not preserve affordable housing</li> </ul>
<b>Tenant rights education</b>	Tenant rights education helps renters learn their rights and how to appropriately take action in order to resolve housing and/or landlord issues	<ul style="list-style-type: none"> <li>- Ensures renter households are treated fairly and in accordance with the law</li> </ul>	<ul style="list-style-type: none"> <li>- Does not provide direct financial assistance to renters</li> </ul>
<b>Individual Development Accounts (IDAs)</b>	IDAs are matched savings accounts that assist low-income individuals and families in saving toward the purchase of a home. IDAs are sometimes used for eligible higher education expenses or to start a small business. The local IDA program is managed by Goodwill of SA.	<ul style="list-style-type: none"> <li>- Significantly increases available funds for down payment in the purchase of a home</li> <li>- Encourages good money management</li> </ul>	<ul style="list-style-type: none"> <li>- Limited funding availability</li> <li>- Does not benefit renter households</li> <li>- <b>Requires a regular source of income that can be set aside</b></li> </ul>
<b>Location Efficient Mortgages (LEMs)</b>	A Location Efficient Mortgage (LEM) increases the amount homebuyers can borrow for a home purchase in exchange for moving into an area that is well served by businesses and services that are accessible without owning a vehicle.	<ul style="list-style-type: none"> <li>- Benefits homebuyers in neighborhoods that are walkable and well-served by transit</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Not offered by many lenders</b></li> </ul>

Miscellaneous Strategies			
Strategy	Description	Pros	Cons
<b>Relocation Assistance</b>	Policies that require direct relocation payments to displaced tenants when rental units are removed from the market. Assistance may include coverage for moving expenses, assistance in locating new housing, and coverage between the tenant's current rent and the additional cost for a comparable replacement unit for a specified period of time. Most policies also require that tenants receive ample notice of property sale as well as notice to vacate. Any projects receiving federal funding that displace existing residents are required to provide relocation assistance based on the Uniform Relocation Act (URA).	<ul style="list-style-type: none"> <li>- Ensures that households being displaced are adequately compensated for the inconvenience of relocation</li> <li>- Encourages developers to seek development opportunities on vacant properties that do not result in displacement</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Does not directly preserve affordable housing</b></li> <li>- Requiring developer to provide assistance may negate other incentives to encourage inner-city redevelopment</li> <li>- City-paid relocation assistance may be costly in the unlikely event that a large number of tenants are displaced for an unsubsidized project</li> </ul>
<b>Community Benefits Agreements</b>	CBA's are contracts executed between community-based organizations and developers that include the developers' commitment that a proposed project (housing or otherwise) will provide a range of community benefits in exchange for the organizations' commitment to support the project. A CBA might cover environmental hazard mitigation, affordable housing provision, or hiring preferences.	<ul style="list-style-type: none"> <li>- Results in an enforceable contract, ensuring developers provide the community benefits they promised</li> <li>- A seemingly effective way to combat neighborhood opposition to otherwise beneficial projects</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Cannot be required nor facilitated by the city</b></li> </ul>

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# Item 3

A discussion on neighborhood preservation.

# City of San Antonio

## Neighborhood Preservation Tools

### Community Development Programs

**Catalytic Project Fund** – This program supports the improvement of infrastructure in targeted areas, including pedestrian connections, installation of sidewalks, landscaping, historic street signage, park improvements, street improvements, gateways, and public art installation

**CHDO Single Family New Construction** - Non-profit affordable housing providers meeting certain Community Housing Development Organization (CHDO) eligibility requirements may utilize HUD HOME Program “CHDO” set aside funds administered by City of San Antonio to develop affordable single family housing. The resulting affordable housing must be sold to households earning up to 80 percent of the area median income, and the home will remain affordable to any subsequent homebuyers for a specified period of time, typically between five and 15 years.

**Green & Healthy Homes** – Available for income-qualified households, the City’s Green & Healthy Homes program provides financial assistance for the assessment and abatement of up to 29 potential hazards, including lead-based paint in homes with children under the age of 6 and persons with asthma.

**Homeownership Incentive Program (HIP)** – Available for income-qualified households who want to purchase a home in eligible portions of central San Antonio, the Homeownership Incentive Program (HIP) assists first-time buyers with up to \$12,000 in down payment and/or closing cost assistance.

**Homestead exemption** – An exemption for an owner-occupant that removes part of the value of their residential property from taxation, thus lowering taxes. The exemption only applies to the owner’s principal residence. Exemptions may include school taxes, county taxes, and city taxes, as well as exemptions for elderly or disabled adults.

**Infill Housing Program** – The Office of Urban Redevelopment San Antonio (OUR SA) provides affordable single-family homes which promote reinvestment and revitalization in targeted neighborhoods within the city.

**Minor Repair Program** - Community Development Block Grant (CDBG) funds may be used to perform minor home repairs as well as ADA modifications for senior citizens 62 years of age or older, disabled persons meeting the Census Bureau definition of disabled, or families at or below 80 percent of the AMI. Eligible repairs include mechanical, electrical, plumbing, roofing,

foundation, HVAC, and any modifications to accommodate physical disabilities. Assistance is limited to less than \$5,000 per household.

**Multifamily Rental Program** - The City utilizes HOME funds administered by HUD for the construction or rehabilitation of affordable multifamily housing. Awarded developments in San Antonio may leverage HOME funds with the Low Income Housing Tax Credit (LIHTC) program or other affordable rental programs. Occupants of HOME-funded multifamily units are subject to income requirements, and affordable units are subject to affordability periods typically at a minimum 15 to 20 years, depending on the development type.

**Neighborhood and Community Plans** - Neighborhood and community plans include goals, recommendations and strategies to guide the future development of neighborhoods and larger community areas. Neighborhood plans are developed with significant public participation and include land use, community facilities, and transportation elements.

**Neighborhood Conservation Districts (NCDs)** – NCDs preserve, protect, enhance, and perpetuate the value of the residential neighborhoods and commercial districts that contribute significantly to the overall character and identity of the City but lack sufficient historical, architectural or cultural significance at the present time to be designated as historic districts. NCDs include design standards for new construction of any building or structure, or the relocation or rehabilitation to the street facade of an existing building or structure.

**Neighborhood Improvement Challenge Program (UNFUNDED)** – Provides funds for neighborhood capacity building, tree planting, and \$2,500 - \$5,000 grants for neighborhood enhancement projects such as a mural or landscaping.

**Operation Facelift (Façade Improvements)** – This program provides commercial property owners in targeted areas with the financial assistance needed to reverse the deterioration of commercial structures, promote consistency in design, and create aesthetically pleasing environments while bringing buildings up to City Code

**Owner-Occupied Housing Rehabilitation** – Income-qualified homeowners in eligible areas can apply for housing rehabilitation assistance to address major repairs, including foundation and building envelope, major systems (mechanical, plumbing, and electrical), accessibility improvements, and energy efficiency. Loans up to \$25,000 are offered at 0% interest for a 10-year deferred, forgivable term.

## **Historic Preservation Programs**

**Local Tax Exemption for Owner-Occupied Residences in New Historic Districts** – This local tax credit allows for all residential properties occupied by the owner at the time a new historic district is designated to receive a 20% of their City property tax liability for 10 years. This exemption can be extended for an additional 5 years for a total of 15 years for owners who remain in the same house for the entire period of the exemption.

**Local Historic Tax Credit for Substantial Rehabilitation** – This local tax incentive is available for historic properties that undergo substantial rehabilitation. Commercial properties are eligible to receive an exemption on their ad valorem taxes and pay no City property taxes for 5 years and then 50% of the post-rehabilitation value for the next five years. Residential properties can choose between the commercial option described above or a tax freeze at the pre-rehabilitation value for 10 years on their City property taxes.

**Texas State Historic Tax Credit**– This tax incentive is available for income producing properties that are listed or eligible for listing in the National Register of Historic Places or contributing to a National Register Historic District. The credit is worth 25% of eligible rehabilitation costs which must be at least \$5,000 to qualify. The credit is applied against a business's franchise tax liability or can also be sold if the holder does not have sufficient franchise tax liability. This program is administered by the Texas Historical Commission.

**Federal Historic Tax Credit** – This tax incentive is available for income producing properties. A 20% tax credit on federal income tax is available for the rehabilitation of properties that are listed or eligible for listing in the National Register of Historic Places or contributing to a National Register Historic District. A 10% tax credit is also available for properties that are not listed or eligible for listing but were built before 1936. This program is administered by the National Park Service through the Texas Historical Commission.

**Students Together Achieving Revitalization (S.T.A.R.) Program**– This program provides homeowner assistance to properties located within historic districts. It is organized by the OHP in collaboration with the University of Texas at San Antonio. The program provides a service learning opportunity for college-level architecture and construction students which perform minor repairs and maintenance to the exterior of qualifying homes led by local volunteer contractors.

**Preservation Day SA**– This program provides homeowner assistance to properties located within historic districts specifically to address Code related issues. The program provides a service learning opportunity for volunteers who perform minor repairs and maintenance to the exterior of qualifying homes led by local volunteer contractors.

# Item 4

A discussion on additional affording housing development options.

# Mayor's Task Force on Preserving Dynamic & Diverse Neighborhoods



December 11, 2014

# Contents

- **The “Missing Middle”**
- **Examples of alternative housing product types**
- **How our development code promotes or prohibits these housing types**

# The Missing Middle

- **Housing types between a single-family house and a mid-rise multifamily building. This includes duplexes, Fourplexes, townhouses, and live/work units**
- **Largely absent from development occurring after the 1940s, hence the term, “missing”**



# Why Missing Middle Housing?

- **Shifting demographics and preferences**
- **Greater levels of density at a neighborhood scale**
- **Ideal footprint for infill development**
- **Greater affordability to more households**



# Missing Middle Housing

## Duplex or 2-Unit Condo

- **Can be designed to appear as a single-family home**
- **Can be sold as two fee-simple units or with condo ownership**
- **One household can own both units and rent the second unit to offset living expenses**



# Missing Middle Housing

## Front-Back Townhouse

- **Two full-sized homes on a single-family lot**
- **Can be designed without shared walls**
- **Appears as one home from the street**
- **Condo ownership is typical**



# Missing Middle Housing

## Small Condominium Development

- Also known as mansion apartments
- Designed to appear as one large, custom home
- Parking is located behind the building



# Missing Middle Housing

## Attached Accessory Dwelling Units

- Often known as a mother-in-law suite, units include separate kitchen & bath
- Ideal for multi-generational living
- May also include basement or attic apartments



# Missing Middle Housing

## Dual-key Units

- **Multifamily units designed to be used as either 1 or 2 apartments**
- **Not generally found in the U.S.**
- **Several possible living arrangements**



# Missing Middle Housing

## Detached ADUs

- **Also known as granny flats, casitas, and backyard cottages**
- **Sometimes located above detached garage**
- **Cannot be sold separate from main house**
- **Ideal for rental income or to house relatives**



# Missing Middle Housing

## Micro Units

- **Compact studio units, generally 200 - 500 s.f.**
- **Typically found in walkable, transit-friendly areas**
- **Generally affordable rents, despite higher per-square-foot costs**
- **Often built with little or no dedicated parking**



# Missing Middle Housing

## Small Lot

### Subdivisions

- **Cluster of several homes on a lot sized for only one single-family home**
- **Sold as fee-simple, not condos**
- **Several local examples**



# Missing Middle Housing

## Bungalow Courts

- **Cluster of small cottages arranged around a courtyard or walkway**
- **Strong focus on common amenities**
- **Parking is shared, located behind property**



# Missing Middle Housing

## Live-Work Units

- **Combined to include work space and living space, sold as one unit**
- **Commercial is typically at street level with residential space above**
- **Suitable along higher-traffic corridors**



# Missing Middle Housing

## Tiny Homes

- **Combines the living area of a micro unit with the placement of detached ADUs**
- **Growing trend among DIY-ers seeking to live mortgage-free**
- **Many tiny homes are built to be movable**



# Who Benefits from the Missing Middle?



**Owners**

**Small Lot Subdivisions**

**Live-Work Units**

**Tiny Homes**

**Front-Back Townhouses**

**Bungalow Courts**

**Dual-Key Units**

**Duplexes/Two-Unit Condos**

**Detached ADUs**

**Attached ADUs**

**Small Multifamily Development**

**Micro Units**



**Renters**



# Other Housing Alternatives

## Modular & Prefab Homes

- **Factory built, but installed on permanent foundation like other site-built homes**
- **Often confused with manufactured/mobile homes that are built on a fixed trailer**



# Other Housing Alternatives

## Modular & Prefab Homes

- **Techniques also work for multifamily construction**
- **Saves substantial time on the construction site**



# Other Housing Alternatives

## Single Room Occupancy (SROs)

- Aimed at providing supportive housing to formerly homeless persons
- Usually furnished
- Often lacks individual cooking facilities



# Other Housing Alternatives

## Artist Housing

- **A specific model of subsidized housing designed for artists**
- **Typically requires certification as a working artist**
- **Often includes space to practice and display art**



# Bringing the Missing Middle to San Antonio

**San Antonio's  
Unified  
Development Code  
(UDC) already  
allows most  
"Missing Middle"  
housing to be built  
here**

**Small Lot Subdivisions  
Live-Work Units  
Tiny Homes  
Front-Back Townhouses  
Bungalow Courts  
Dual-Key Units  
Duplexes/Two-Unit Condos  
Detached ADUs  
Attached ADUs  
Small Multifamily Development  
Micro Units**



# Bringing the Missing Middle to San Antonio

**Potential obstacles  
to building  
“Missing Middle”  
housing in San  
Antonio may  
include:**

- **Obtaining construction and/or mortgage financing**
- **Zoning designation**
- **Parking requirements**
- **Unfamiliarity or negative stigma with product**
- **NIMBYism**



# Item 5

Next steps on proposed policy solutions.