FIVE YEAR CONSOLIDATED PLAN

FISCAL YEAR 2005-2009

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
5-YEAR STRATEGIC PLAN
October 1, 2005 – September 30, 2010

Executive Summary

The Consolidated Plan (CP) for the City of San Antonio presents a strategy to address some of the critical housing and community development needs faced by City residents and businesses. The CP consists of the following components:

- An assessment of the City's housing and community development needs and market conditions;
- A strategy that establishes priorities for addressing the identified housing and community development needs; and,
- A one-year investment plan that outlines the intended use of resources.

The CP focuses on the proposed uses of five federal Entitlement Programs funding resources for the FY 2005 – FY 2009 planning period: CDBG, HOME, ADDI, ESG, HOPWA and the Section 108 Guaranteed Loan Programs.

Community Development Block Grant (CDBG): The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low income. Funds can be used for a wide array of activities, including: housing rehabilitation; homeownership assistance; lead-based paint detection and removal; construction or rehabilitation of public facilities; removal of architectural barriers; public services; rehabilitation of commercial or industrial buildings; and loans or grants to businesses.

HOME Investment Partnership Program (HOME): The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low-income households. HOME funds can be used for activities that promote affordable rental housing and homeownership for low-income households, including: building acquisition; new construction and reconstruction; moderate or substantial rehabilitation; homebuyer assistance; and tenant-based rental assistance.

American Dream Downpayment Initiative (ADDI): This new initiative provides communities throughout America with $200 million in grants to help homebuyers with the downpayment and closing costs, the biggest hurdles to homeownership. The program is intended to increase the overall homeownership rate, especially among minority groups who have lower rates of homeownership compared to the national average. The focus is on low and moderate income families who are also first-time homebuyers. To participate, recipients must have annual incomes that do not exceed 80 percent of the area median income.

Emergency Shelter Grant (ESG): The ESG program provides homeless persons with basic shelter and essential supportive services. ESG funds can be used for a variety of activities, including: rehabilitation or remodeling of a building used as a new shelter; operations and maintenance of a facility; essential supportive services; and homeless prevention.

Housing Opportunities for Persons with AIDS (HOPWA): The HOPWA program provides grant funds to design long-term, comprehensive strategies for meeting the housing needs of low income people living with HIV/AIDS. HOPWA funds can be used for acquisition, rehabilitation, or new construction of housing, rental assistance and related supportive services.

Section 108 Guaranteed Loan Program: Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. This makes it one of the most potent and important public investment tools that HUD offers to local governments. It allows them to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Section 108 loans are not risk-free, however; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

Reaching Out to the Community

The Consolidated Plan is developed to assist residents of the City of San Antonio, particularly those of lower incomes or with special housing and supportive service needs. The CP reflects the issues and concerns of City residents. An extensive community outreach program was conducted in the development of this Consolidated Plan to assure the CP responds to community needs. The outreach efforts included:

- 21 **presentations** before Neighborhood Associations and organizations throughout the City.
- Two citywide **Public Hearings.**
- A **housing and community development needs survey** available in English and Spanish.
- **Outreach** to social service agencies and other public/quasi-public Organizations

Through community outreach efforts, residents, service providers, community leaders, and other stakeholders and interested parties were asked to elaborate their specific needs under seven categories:

- Businesses and Jobs
- Community Facilities
- Community Services
- Housing
- Infrastructure Improvements
- Neighborhood Services
- Special Needs Services

A detailed summary of the outreach efforts is provided in Chapter 2 and copies of the survey and survey results are provided in Appendix A of the Consolidated Plan.

Presentations before Community and Neighborhood Groups

Presentations and discussions were held at 21 community/neighborhood meetings to describe what a Consolidated Plan is and solicit community input on housing and community development needs. Residents expressed several recurring comments during these meetings:

- The level of funding available is significantly below the extent of needs in San Antonio.
- Use of federal funds is too restrictive and the City should seek legislative change for more local controls.
- Housing costs are too high and affordable housing opportunities are needed. However, certain neighborhoods have an over-concentration of low-income housing and the City should seek to disperse such housing.
- Neighborhood improvements, especially housing rehabilitation, property maintenance, and code enforcement issues, and street improvements should be addressed.

Housing and Community Development Needs Survey

The Housing and Community Development Needs Survey sought to gain knowledge about what the residents of San Antonio felt were areas with the greatest needs. The survey presented seven categories: Community Facilities, Community Services, Infrastructures (Streets, drainage and sidewalks), Neighborhood Services, Special Needs Services, Businesses and Jobs, and Housing. Within each category, subcategories such as Senior Centers under the Community Facilities categories and Anti-Crime Programs under the Community Services category were presented. Residents were asked to rate each using a range of 4 (High), 3 (Medium), 2 (Low) and 1 (No Need). The survey provided residents the opportunity to identify community needs that could be addressed through the Community Development Programs (CDBG, HOME, ADDI, ESG and HOPWA), as well as to assign priority among those needs. A copy of the survey is included in Appendix A.

The survey was made available in English and Spanish. The survey was distributed via the following methods:

- Sent to 1200 Neighborhood Associations and representatives of social service providers and Community Planning Groups, who were asked to help distribute the survey
- Distributed at the 21 Citizen Participation meetings (See Table 1-1 for specifics regarding the citizen participation meeting times, dates and locations.)
- Distributed at the two citywide Public Hearings.

The survey was not intended as a scientific survey. Conducting a scientific mail-out or telephone survey for the City of San Antonio, given its size, can be costly and time consuming. While the Community Development Needs Survey may lack statistical validity, it provides insight into of the relative importance of issues to local residents.

Survey Results

Specifically, the top ten specific needs are:

Specific Need	Category
All areas of Public Infrastructures	Public Improvements
Crime Awareness/Prevention	Community Services
Emergency Assistance	Housing

Health Services	Community Services
Job Training and Placement Services	Economic Development
Major Home Improvement Assistance	Housing
Parks & Recreational Facilities	Community Facilities
Senior Center	Community Facilities
Youth Centers	Community Facilities
Youth Services	Community Services

Outreach to Social Service Agencies and Other Public/Quasi-Public Organizations

Invitation flyers and surveys were sent to a wide range of social service agencies and other public/quasi-public organizations.

Responding To the Challenge

Given the magnitude of needs identified and the limited resources available, the City must make difficult decisions on prioritizing needs and allocating and expending funds in an efficient manner. Over the next five years, the Consolidated Plan funds will be used to augment local and state funding for housing and community development programs, targeting issues and areas where the needs are most critical and non-HUD funds are limited or inadequate to address the concerns of the community.

Consolidated Plan Goals

- Expand and preserve a continuum of affordable housing opportunities
- Revitalize low and moderate-income neighborhoods to create healthy and sustainable communities
- Provide community and supportive services for low and moderate-income persons and those with special needs
- Support efforts to develop/complete the Continuum of Care System for the homeless through the provision of emergency shelters, transitional housing, permanent supportive housing, and supportive housing services
- Promote economic development opportunities
- Promote self-sufficiency
- Increase financial literacy and wealth building assets

Community Profile

Although Texas' border with Mexico lies further south, San Antonio is where the cultures of Texas and Mexico meet and coexist, giving rise to numerous festivals and other cultural attractions that celebrate a place where two worlds converge. San Antonio, now the nation's eighth-largest city, will always be known first and foremost for the Alamo, and second for the famous Riverwalk, but it's actually one of Texas' most culturally fascinating cities with much more to offer than its historical artifacts.

July 1, 2004 estimates placed the city's population of over 1.2 million making it the second-largest city in Texas and eighth in the United States. San Antonio is the county seat of Bexar County. The San Antonio metropolitan area (MSA) is the third largest within Texas with a population of about 1.8 million as of the 2003 U.S. Census estimates. According to the U.S. Census, the city has a total area of 412.07 miles. 407.56 milies of it is land Projections released in June 2004 by the Texas

State Data Center at the University of Texas at San Antonio forecast the population for the San Antonio region will range from 2.5 million to 2.7 million by 2040.

In 2004, San Antonio ranked 22nd in the nation in single-family permits producing 12,700 houses. The city also set a record for home sales for the fourth consecutive year. San Antonio's hottest areas for growth continue to be the north and the northwest, but the far West Side is the boom area of the future. The East Side has about 65 percent of the city's industrial space and residential development has not maintained pace with the North and Northwest sides of town. On the far South Side, it will take time to attract more commercial and housing development, experts say, even with the boost from Toyota.

Strategic Plan

In this section the Strategic Plan integrates the review of housing and community development needs into a structured format. The Strategy section also outlines the investment plan for the general housing priority statements and community development priorities. It describes the methods used to analyze and determine need by household type.

The affordable housing strategy describes 1) the imbalance between the need for housing assistance in San Antonio and the affordable and supportive housing inventory, and 2) goals for reducing this gap. This was done by:

- Determining priorities for low and moderate-income households.
- Formulating general priority statements to guide the allocation of resources among the types of affordable and supportive housing needs.
- Stating existing housing policies and analyzing their effects on the success of efforts to develop, maintain or improve affordable and supportive housing.
- Discussing city plans and activities to improve the management and operations of its public housing stock; improve the living environment of public housing; and encourage public housing residents to take advantage of homeownership opportunities.

The community development strategy outlines the City's community development priority needs for which CDBG funds may be used for neighborhood revitalization, public improvements, public facilities, public services, and economic development.

An Anti-Poverty Strategy is included that identifies the city's goals, programs, and policies for reducing the number of poverty level families. Such programs include: Family Self-Sufficiency Program; Workforce Development; Technical Assistance to small or micro-businesses; and emerging workforce training programs. A Continuum of Care approach is used to help those families and individuals that have been pushed into extreme poverty and homelessness.

Other public and private resources are leveraged to rehabilitate/develop quality affordable housing especially in mixed income communities, thus addressing housing, which is both a cause and a symptom of poverty. In the Enterprise Community Area and Empowerment Zone approximately 48% of the EC population of 35,520 lives below the poverty level and 15% of the working force is unemployed. Although many poor persons have moved from unemployment to work, and from welfare to work, they are still below poverty due to earning only minimum wages.

The San Antonio Housing Authority (SAHA) performs the duties as San Antonio's Public Housing Authority (PHA). A summary of the PHA's Five-Year Plan is included that identifies its strategic goals. SAHA administers a conventional public housing program, Section 8 rental vouchers, senior and disabled facilities, a scattered site homeownership program, affordable multi-family apartments and also develops housing opportunities for low and moderate-income individuals, families, and special needs populations.

The Strategy section also identifies those entities whose combined efforts will be needed to implement the Strategy. This includes a discussion of the strengths and gaps in providing programs and services to households, neighborhoods, and businesses needing assistance. The entities discussed include: a) the City of San Antonio; b) private developers and property owners; c) nonprofit organizations; d) neighborhood organizations; e) financial institutions; and f) other governmental agencies.

Housing Strategy

Community Planning and Development (CPD) funding sources dedicated to housing (and related services) will include a portion of CDBG funds (approximately 25 percent) and HOME funds (100 percent) received by the City from HUD. These funds will continue to support core programs currently administered by the City as well as any additional programs deemed necessary to meet the housing needs identified in this Consolidated Plan. At least 15 percent of the annual HOME allocation will be set aside for affordable housing development activities provided by Community Housing Development Organizations (CHDO's) per HUD regulations. ADDI funds will be dedicated to provide downpayment assistance for low and moderate-income first-time homebuyers.

In addition, HOPWA (100 percent) funds will be used to provide supportive and transitional housing for persons with HIV/AIDS. ESG (100 percent) funds will be used to provide transitional housing, emergency shelter, and related services for the homeless. Use of HOPWA funds is described later under Community and Supportive Services, while ESG is described under the Homeless needs and Continuum of Care sections.

Specific Five-Year Objectives:

Homeownership Assistance Programs: Through the various homeownership assistance programs, assist 362 low and moderate-income renter-households with homeownership opportunities over the next five years, or an average of 80 renter-households annually. Targeted groups are first-time homebuyers.

Rehabilitation Assistance Programs: Through the various rehabilitation assistance programs, assist 1,000 low and moderate-income owner-occupied households directly over the next five years or an average of 200 households annually, and rehabilitate 100 housing units for low-income tenants annually or 500 housing units over the next five years.

New Construction and Acquisition/Rehabilitation: Assist at least 2 CHDOs annually with funds to expand and preserve affordable housing by 50 housing units annually. A further goal is to provide at least 550 affordable housing units over the next five years (110 units annually) through the First-Time Homebuyer programs administered by the City's housing services providers. Units are to be deed-restricted for the longest extent feasible.

Supportive Housing Programs and Services: Provide fair housing services to at least 500 households annually or 2,500 over five years.

Community and Supportive Services
Three funding sources are used to provide community services for low-income persons and persons with special needs in the City. These include ESG funds, HOPWA funds, and public service dollars from CDBG funds (up to 15 percent of the annual allocation).

Continuum of Care for the Homeless
The homeless population in the City of San Antonio consists of 26,170 persons in the community. Addressing the needs of the homeless population is a high priority for the use of community development funds, as transitional and permanent supportive housing for families, individuals, and special needs populations represents the largest gaps in the continuum of care system.

Persons with HIV/AIDS
The City of San Antonio has indicated priority setting of core services available to the HOPWA population. Primary medical care is the first priority; this also includes hospice and skilled nursing care. It is apparent that the need for hospice care for Person with HIV/AIDS is becoming more rapid. The goal in the strategic plan is to increase the number of hospice facilities that will provide medical care, and provide prevention services to over 1500 persons annually living with HIV/AIDS.

Other Community and Supportive Services for Low Income-Persons and Persons with Special Needs

Given the City's population and diversity, the need for community and supportive services is also extensive and diverse. CDBG public service dollars will also be used to provide community and supportive services for low and moderate income persons and persons with special needs. As CDBG public service funding is limited to 15 percent, such funding is used to address areas with unmet needs. While residents identify all activities as high priority needs in the Housing and Community Development Needs Survey, certain needs are addressed by other funding sources. When decisions are made regarding funding allocations, the City takes into consideration the areas with the most critical unmet needs.

Specific Five-Year Objectives:
Supportive Services for Other Special Needs Groups: Provide supportive services to at least 50, people per year through allocations to public service agencies or 250 over five years.

Neighborhood Code Compliance Program: Inspect at least 300 housing units for potential health and safety code violations annually or 1,500 housing units over five years.

Capacity Building: This consists of activities designed to build and support capacity in neighborhoods for community development, provision and management of affordable housing, community revitalization, and business attraction and promotion. Specifically, funds are used to support community-based agencies in a variety of activities including capacity building of community development corporations, youth entrepreneurship, and community mobilization and organizing efforts.

Public Improvements and Community Facilities

The City aligns the CDBG funding allocation with investments that are consistent with the City's strategic plans and public infrastructure goals. The two-fold approach entails:

- Focus on the unmet funding needs of the low to moderate-income areas identified in each of the community planning areas.
- Fund program initiatives to address categorical needs on an annual basis.

Specific Five-Year Objectives:

- **Public Facilities Program:** Provide for a minimum of 18 public facility improvements in the above six categories listed above annually or 90 public facilities over the next five years. The Section 108 Loan Program will support improvements to libraries, community centers, and senior and youth centers.
- **ADA Transition:** The City has implemented a barrier removal program in City-owned facilities where programmatic changes cannot be made to effectively meet ADA requirements. The top priority of the Consolidated Plan is to make the Citywide facilities accessible.
- **Section 108 Loan Guarantee:** The HUD Section 108 Program provides loan guarantee to CDBG entitlement jurisdictions to pursue economic development and large capital improvement projects. The jurisdiction must pledge its future CBDG allocations for repayment of the loan. The City used Section 108 loans to pursue major improvement projects, street, drainage and sidewalk improvement, libraries, medical clinics and community centers. A portion of the City's CDBG allocation will be used to repay these loans. The City may also pursue additional Section 108 loans in the future to finance other public improvement projects.
- **Friedrich Building Rehabilitation:** The Friedrich Building is a vacant 473,000 sq. ft. refrigeration company plant located on E. Commerce Street, near downtown. The redevelopment of this facility along with the investment already made in the area (Historic Gardens, St. Paul Square, Sunset Depot, and United St. Paul Development) could serve as a catalyst for the redevelopment of this commercial corridor. The adaptive reuse plan allows for a total of 225,000 sq. ft. of commercial space, including retail space on the street level along E. Commerce Street and a wide variety of flexible spaces for numerous types of commercial business. The City plans to use funds from the Section 108 Loan Program, Business Economic Development Investment Grant (BEDI), New Market tax Credits and private financing to fund this project.
- **Capital Improvement Program:** One of the critical issues identified in the City's Consolidated Plan is the need for infrastructure improvements. Such improvements include street and drainage repairs, park development and improvements in health, recreation, literacy, and social service facilities. In response to this priority need, the City established a $57 million Capital Improvement Program that addressed program eligibility issues throughout the City. This strategy allows the City to realize full benefit of a Comprehensive Capital Improvements Program in a five-year period. The project will be financed with a HUD Section 108 Loan.

Economic Development and Anti-Poverty

The City's economic development program has a clear focus on actions and strategies that support and nurture the City's economic infrastructure and promote its viability to compete as a city of the 21st century. The approach is comprehensive and seeks to ensure the inclusion of all residents,

including the low skilled, the unemployed and the economically disadvantaged person. The approach also encompasses the revitalization of San Antonio's inner city neighborhoods, in keeping with the overall mission of creating and maintaining livable and healthy communities. The City's Consolidated Plan economic development component will align with the City's Economic Development Strategy in order to foster the following elements:

- Economic Prosperity
- Increasing Economic Opportunity
- Implementing Smart Growth
- Revenue Enhancement

Specific Five-Year Objectives:

- **Neighborhood Commercial Revitalization:** Provide assistance to 4 businesses per year for a total of 25 businesses to be assisted directly. Certain CDBG-funded activities will not directly result in creating jobs but foster an environment where job creation/retention can be achieved.
- **Section 3 Economic and Employment Opportunities:** Pursuant to Federal Housing and Urban Development Act, all jurisdictions receiving more than $200,000 in HUD grants must demonstrate good faith efforts in: 1) hiring local low and moderate-income (up to 80 percent AMI) persons for programs funded with HUD grants; and 2) awarding construction and supplies contracts to qualified businesses owned by low and moderate-income persons or employ primarily low and moderate income persons. All contractors involved in federally funded projects (such as public improvements, housing construction, and commercial rehabilitation) over $200,000 in value must also make good faith efforts to hire local low and moderate-income persons. The City adheres to the Section 3 requirements as a means of providing economic and employment opportunities to low-income persons.

Fair Housing

The City of San Antonio certifies under 24 CFR 570.303(d) that it will affirmatively further fair housing and will administer its Federal grants in compliance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973 and the Fair Housing Act as amended. The City further certified under 24 CFR 570.904 to take actions to promote fair housing choice.

Most of the City's housing programs are based on the income level of the individual who is applying. The non-housing programs are based on the eligibility of the projects and the service area. The census blocks groups where projects can be completed are low-income and primarily minority.

Lead-Based Paint

Because of the suspected level of lead-based paint hazards in residential structures located throughout San Antonio, the City will continue to undertake strategies requiring lead-based paint testing and abatement activities in all of its housing activities. Currently, housing providers are only required to test for lead-based paint in homes built before 1940 in which a child under the age of 7 is or will be living. However, most City funded housing providers are testing all government-assisted homes for lead-based paint.

CHAPTER ONE
INTRODUCTION

The Consolidated Plan (CP) is a planning document that identifies the City's overall housing and community development needs, and outlines a strategy to address those needs. The CP includes the following components:

- An assessment of the City's housing and community development needs and market conditions;
- A strategy that establishes priorities for addressing the identified housing and community development needs; and,
- A one-year investment plan that outlines the intended use of federal resources.

Planning Frameworks

The FY 2005 – FY 2009 Consolidated Plan for the City of San Antonio satisfies requirements of six Community Planning and Development (CPD) programs offered by the U.S. Department of Housing and Urban Development (HUD):

- Community Development Block Grant (CDBG)
- HOME Investment Partnership Program (HOME)
- American Dream Downpayment Initiative (ADDI)
- Emergency Shelter Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)
- HUD Section 108 Guaranteed Loan

This FY 2005 - FY 2009 Consolidated Plan for the City covers the period of October 1, 2005 through September 30, 2010.

Program Descriptions

Community Development Block Grant (CDBG)

The CDBG program was initiated by the Housing and Community Development Act (HCDA) of 1974. The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income (defined as below 80 percent of area median income).

Through the CDBG program, the U.S. Department of Housing and Urban Development (HUD) provides funds to local governments for a wide range of community development activities for low-income persons. CDBG funds are likely the most flexible federal funds available to local governments. Funds can be used for a wide array of activities, including:

- Housing rehabilitation (loans and grants to homeowners, landlords, non-profits, and developers)
- Downpayment and other homeownership assistance
- Lead-based paint detection and removal
- Acquisition of land and buildings
- Construction or rehabilitation of public facilities such as shelters for the homeless and domestic violence victims
- Removal of architectural barriers to the elderly and disabled

- Public services such as job training, transportation, and childcare
- Rehabilitation of commercial or industrial buildings
- Loans or grants to businesses

Regulations governing the CDBG program require that each activity undertaken with CDBG funds meet one of the following three broad national objectives:

- Benefit people with low and moderate incomes
- Aid in the prevention or elimination of slums and blight
- Meet an urgent need (such as earthquake, flood, or hurricane relief)

HOME Investment Partnership (HOME)

The HOME program was created as part of the 1990 National Affordable Housing Act. The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low-income households (defined as below 80 percent of area median income).

The program gives local governments the flexibility to fund a wide range of affordable housing activities through housing partnerships with private industry and non-profit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership for low-income households, including:

- Building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance
- Tenant-based rental assistance

Strict requirements govern the use of HOME funds. Two major requirements are that the funds must be: (1) used for activities that target low-income families; and (2) matched 12.5 percent by non-federal funding sources. The City of San Antonio has established the following requirements on the resale of HOME assisted units and/or the recapture of HOME of funds:

Affordability

The residence must remain affordable for a certain period of time, which is dependent on the amount of HOME or CDBG funds invested.

Amount of Funds Invested	Required Affordability Period
Less than $15,000	5 Years
$15,000 to $40,000	10 years
Over $40,000	15 years

If the house is sold before the required affordability period has elapsed, the assistance funds must be recaptured or the house may be sold to another eligible low income homebuyer and the subsidy transferred.

Loan Terms

Single-Family Dwellings (1-4 Units)
Owners of single-family dwellings are eligible for the 50/50 Combo Loan. The loan includes an "earned forgiveness" to offset costly environmental hazards such as lead-based paint. Those environmental costs are subtracted from total rehabilitation expenses. The owner does not have to repay the environmental related cost as long as they comply with program guidelines. The remaining repair costs will be split with the owner. 50% of the cost is offered as a public loan over ten years, interest free, with deferred payments.

Multi-Family Dwellings (5 or more units)
Assistance for owners of multi-family rental property can be provided in the form of a low-interest 5% repayable loan. The public loan will not exceed 50% of the total cost of rehabilitation. The owner must secure the remaining 50% through alternative sources of financing (i.e. private lender). The public loan is limited to only the amount needed to fully fund the required rehabilitation work, not to exceed:

$9,500/ unit - Efficiency
$12,500/unit - 1 Bedroom
$15,000/unit - 2 Bedroom
$17,500/unit - 3+ Bedroom

Amount of CDBG or HOME funds	Minimum Period of Affordability
Under $15,000	Five (5) years
$15,000 - $40,000	Ten (10) years
Over $40,000 or rehabilitation involving refinancing (special circumstances only)	Fifteen (15) years
New construction of Rental Housing	20 years

The Period of Affordability applies to both single-family and multi-family projects.

Conditions of all public loans include:

1. The property remains residential rental property under the existing ownership for the entire loan term. If the property is transferred by any means during the loan term, the remaining unforgiven portion, plus interest based on the existing market, will become immediately due and payable;
2. The owner maintains the property according to the San Antonio Uniform Building Code and agrees to allow City personnel to annually inspect the property; and
3. The Owner provides evidence of having paid annual property taxes and having secured fire and extended insurance coverage for the property.
4. Owners must annually provide the City of San Antonio with the information on rents and occupancy of HOME-assisted units to demonstrate compliance with the affordability rent requirements.
5. The owner will maintain reserves for maintenance.
6. No further assistance during the affordability period or term of the loan, whichever is longer.

The public loan is be secured by a lien on the property. The lien position will be no less than a second, except upon approval of the appropriate City Department Director, subordinate only to a private financial institution's superior lien for a loan in a greater amount. The City may also require additional security for its loan, including, but not limited to, a first lien position on other investment property of the owner, as well as personal and/or corporate guarantees, if it is necessary to secure the loan.

The terms of payment will continue throughout the entire term of the note, provided the borrower complies with each and every term and condition of the loan documents. If the borrower does not comply, or if the borrower at any time defaults under the terms of the note, interest on the unpaid principal will thereafter:

1. accrue at the highest non-usurious rate allowed by law, and
2. be immediately payable in addition to the entire outstanding principal amount.

Underwriting Standards

The rental property to be rehabilitated under this program must be financially solvent, based on the standard market criteria, without requiring further infusion of public funds. Therefore, the after-rehabilitation rent revenues must be sufficient to support all operating costs, debt service, and reserve accounts, without unduly increasing rent rates, or securing additional public subsidy. To this effect, a complete pro forma analysis will be completed for each project. In addition to the program application, the owner will be required to provide documentation for the following:

- Proof of ownership of the property to be rehabilitated (Warranty Deed, Mortgage Title Policy, Earnest Money Contract).
- Annual cost of property insurance (copy of annual premium statement).
- Annual property taxes for this property, and proof that all taxes are current.
- Mortgage payment schedule for all existing liens, and proof payment is current (annual mortgage statement, original mortgage agreement, and/or monthly bank statement clearly indicating debt service payment).
- Annual utility costs (copies of utility bills).
- Property's current appraised value.
- Recent Financial Statement
- Recent Income Statement
- Bid for Construction

The loan underwriting pro forma analysis will also include a vacancy factor (5-10%), property maintenance costs (8-10%), property management expenses (3-10%), a reserve for replacement (3% minimum), and owner's return on investment (5-15%). The project pro forma analysis must clearly exhibit uncommitted funds sufficient to fully support the total rehabilitation cost. All operating expenses are to be included in the pro forma as well as all project exemptions.

Loan Conditions

As a condition of the public sector Rental Rehabilitation Loan, property owners must agree:

- To rent these properties in accordance with Affirmative marketing standards and the current HUD Section 8 rental income guidelines for the Period of Affordability, and the federal equal housing opportunity requirements in accordance and the Fair Housing Act.

- Not to discriminate on basis or race, religion or national origin.
- Not to discriminate against lower income prospective tenants, solely on the basis of their receipt of Section 8 Housing assistance support.
- Not to convert the property to condominiums for the duration of the public note.
- To maintain the property in a safe, sanitary and decent condition, in compliance with the City of San Antonio Building Codes throughout the term of the public sector note.
- To provide evidence of having paid annual property taxes and secured fire and extended insurance coverage for the property.
- Comply with Annual Re-certification of tenant's annual income.
- Follow applicable procurement procedures in accordance with Federal Regulatory Guidelines 24CFR Part 58.36.
- To adhere to Lead-Based Paint Abatement guidelines for all properties built 1978 and before.
- To a property inspection one (1) year after the rehabilitation and every two (2) years thereafter during the period of affordability. The owner must agree to cooperate with and assist in this inspection effort, and to resolve all deficiencies cited within the designated correction period allotted.
- To pay real property taxes and maintain adequate fire and extended coverage insurance with City named as co-insured on the subject property for the full term of the loan. The City will require owner to provide documentation of tax payment and insurance coverage on an annual basis.

Failure to comply with any of the conditions outlined above will constitute a default of the public sector loan, requiring the balance to become immediately due and payable.
During the term of the public sector loan, if the property is sold, or ownership transferred through any means, the balance of the note outstanding, including the remaining deferred forgivable portion is immediately due and payable in full.

Emergency Shelter Grant (ESG)
The Emergency Shelter Grant (ESG) program provides homeless persons with basic shelter and essential supportive services. ESG funds can be used for a variety of activities, including:

- Rehabilitation or remodeling of a building used as a shelter
- Operations and maintenance of a homeless facility
- Essential supportive services (i.e., case management, physical and mental health treatment, substance abuse counseling, childcare)
- Homeless prevention

ESG grant funds must be matched dollar-for-dollar with non-federal funds or "in-kind" contributions such as the value of a donated building, supplies and equipment, new staff services, and volunteer time.

American Dream Downpayment Initiative (ADDI)
The new initiative provides communities throughout America with $200 million in grants to help homebuyers with the downpayment and closing costs, the biggest hurdles to homeownership. The program is intended to increase the overall homeownership rate, especially among minority groups who have lower rates of homeownership compared to the national average.

The focus is on low and moderate-income families who are also first-timehomebuyers. To participate, recipients must have annual incomes that do not exceed 80 percent of the area median income.

Housing Opportunities for Persons with AIDS (HOPWA)
The HOWPA program provides grant funds to design long-term, comprehensive strategies for meeting the housing needs of low income people living with HIV/AIDS. HOPWA funds can be used for a variety of activities, including:

- Acquisition, rehabilitation, or new construction of housing units
- Facility operations
- Rental assistance
- Short-term payments to prevent homelessness

Section 108 Guaranteed Loan Program
Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. This makes it one of the most potent and important public investment tools that HUD offers to local governments. It allows them to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Section 108 loans are not risk-free, however; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

Income Definition
While the federal programs use different terms to define income categories, for purposes of the Consolidated Plan, the following income definitions based on the Area Median Income (AMI) for a the Metropolitan Statistical Area (MSA) are used:

- **Extremely Low Income:** 0-30 percent of AMI
- **Low Income:** 31-50 percent of AMI
- **Moderate Income:** 51-80 percent of AMI

The specific income limits, however, are adjusted for household size.

CHAPTER 2
COMMUNITY OUTREACH

Community outreach is an important component of HUD's Community Planning and Development (CPD) grant programs (i.e., CDBG, HOME, ESG, and HOPWA). To foster community outreach, the City of San Antonio has developed a Citizen Participation Plan (CPP), which establishes policies and protocols for community outreach and citizen involvement for the use of CPD funds. The CPP is presented in this chapter.

During the development of this FY 2005 - FY 2009 Consolidated Plan, the City of San Antonio adhered to the Citizen Participation Plan and provided multiple opportunities for community input. The community outreach process undertaken for the development of this Consolidated Plan is also presented in this chapter.

Administrative Responsibilities and Contact Information

The City is the recipient of and directly administers all the grant funds listed above. The Department of Housing and Community Development (HCD) administers the CDBG, HOME, ADDI and Section 108 programs and the Department of Community Initiatives administers the ESG and HOPWA programs.

HCD has responsibility for administration of the Consolidated Plan process, which includes all activities related to the development and dissemination of Consolidated Plans, Annual Action Plans, Consolidated Annual Performance Evaluation Reports and this CPP. Questions and comments regarding any of these programs or processes can be directed to: www.communitydevelopment@sanantonio.gov.

Encouraging Public Participation

It is the intent of the City of San Antonio to encourage and facilitate the participation of residents in the formulation of priorities, strategies and funding allocations related to the Consolidated Plan process, emphasizing involvement by low and moderate-income persons, especially those living in low and moderate-income neighborhoods. San Antonio also encourages participation of diverse populations, including people who do not speak English and persons with disabilities.

Role of Low-Income People

The primary purpose of the programs covered by this Citizen Participation Plan is to improve communities by providing decent housing, a suitable living environment, and growing economic opportunities, all principally for low and moderate income people.

Because the amount of federal CDBG, HOME, ADDI, ESG, and HOPWA money San Antonio receives each year is primarily based on the severity of both poverty and substandard housing conditions, the City recognizes the importance of public participation that genuinely involves people who have experienced these conditions. It is San Antonio's intent to provide opportunities for meaningful involvement by low-income people at all stages of the process, including:

- Need identification
- Priority setting
- Funding allocation
- Program recommendations

Stages of the Consolidated Plan Process

The policies and procedures in this CPP relate to five specific stages of action mentioned in law or regulation. These stages include:

1. The needs assessment stage, (the identification of housing and community development needs that generally occurs during development of a Consolidated Plan)
2. The plan development stage, (preparation of a Draft Consolidated Plan and/or Draft Annual Action Plan)
3. The approval stage (formal approval by elected officials of a final Consolidated Plan or Annual Action Plan),
4. The amendment stage, (when a change is made in proposed use of funds in an Annual Action Plan or to the priorities established in the Consolidated Plan, a formal Substantial Amendment will be proposed, considered and acted upon).
5. The performance review phase, (preparation of the CAPER)

Program Year in San Antonio

The "program year" established by the City for these funds are October 1 through September 30.

Public Notice

Items Covered By The Public Notice Requirement

The City will provide advanced public notice once any of the following documents are available: the Proposed Annual Action Plan or Consolidated Plan, any proposed Substantial Amendment, and the Annual Performance Report. In addition, the City will provide public notice of all public hearings related to the funds or to the planning process covered by this CPP.

"Adequate" Advance Public Notice

HUD considers advance public notice to be adequate if given with enough lead-time for the public to take informed action and to comment. The amount of lead-time can vary, depending on the event. Specific minimum amounts of lead-time for different events are described later in this CPP.

Forms Of Public Notice

Public notices will be published in the *San Antonio Express-News* as a display advertisement in the legal section of the newspaper. Whenever feasible, display ads and/or press releases for publication in appropriate neighborhood and ethnic newspapers will also be used. Notice will also be given through mailings to San Antonio Community Groups and Neighborhood Organizations and other organizations or individuals who have requested to receive such notices. Notice will be given through mailings to public housing resident groups, faith-based organizations in lower-income neighborhoods and agencies providing services to lower-income people.

Public Access to Information

The City of San Antonio will provide the public with reasonable and timely access to information and records relating to the data or content of the Consolidated Plan as well as the proposed, actual, and past use of funds covered by this CPP. In addition, the City will provide the public with reasonable and timely access to local meetings related to the proposed or actual use of funds.

Standard Documents
Standard documents include: the proposed and final Annual Action Plans (Budget), the proposed and final Consolidated Plans, proposed and final Substantial Amendments to an Annual Action Plan (Reprogramming) or Consolidated Annual Performance Evaluation Reports (CAPERS), and this CPP**.**

Availability of Standard Documents
In the spirit of encouraging public participation, copies of standard documents will be provided to the public. These materials will be available in a form accessible to persons with disabilities, upon request to www.communitydevelopment@sanantonio.gov.

Places Where Standard Documents Are Available
Standard documents will be available as the following locations: Offices of the Department of Housing and Community Development (1400 S. Flores St.), the Department of Community Initiatives (115 Plaza de Armas), the Main Library, Government Section, and the Eastside and Westside Multi-Service Centers. All standard documents will also be posted on the Housing and Community Development's web site, www.santonio.gov/hcd.

Public Hearings
Public hearings are held at key stages of the process to obtain the public's views and to provide the public, to the greatest extent possible, with responses to their questions and comments. The City holds public hearings to obtain input regarding community needs during development of a Consolidated Plan, to review proposed uses of the funds in each Annual Action Plan/Reprogramming Action, and to assess how funds were spent during the previous program year as reported in the Annual Performance Report.

Access To Public Hearings
Public hearings will be held only after there has been adequate notice as described in "Public Notice" of this CPP. At a minimum, a display advertisement in the legal section of the *San Antonio Express-News* published at least 14 days before the hearing is required. One public hearing is held in the evening and the second public hearing is held during business hours in accessible downtown locations, easily accessible by public transit. The public hearing at which Consolidated Plans and/or Annual Action Plans are approved by the City Council are conducted at City Hall located at 100 Military Plaza. All public hearings are held at locations accessible to people with disabilities. If non-English speaking or hearing impaired residents request assistance to participate in a public hearing, the City will provide appropriate assistance to the greatest extent possible.

Stages in the Process

Identifying Needs

Because the housing and community development needs of low and moderate income people are so great and so diverse, priorities must be set in order to decide which needs should get more attention and more resources than other needs. This is the basic reason the Consolidated Plan exists. The City holds public hearings to obtain residents' opinions about needs and what priority those needs have during the development stage of the Consolidated Plan (every 5 years). A Public hearing about needs is completed at least 15 days before a draft Consolidated Plan is published for

comment. This is done so that the needs identified can be considered by the City and addressed in the final Plan.

"Proposed" Annual Action Plan And/Or Consolidated Plan

The law providing the funds related to this Citizen Participation Plan calls for improved accountability of jurisdictions to the public. In that spirit and in compliance with the terms of the law, the City will use the following procedures**:**

General Information: At the beginning of this stage, usually in January of each year, the City will provide public notice of the anticipated receipt of grant funds, including an estimate of the amount of CDBG, HOME, ADDI, HOPWA and ESG funds it expects to receive in the following year and a description of the range of types of activities that can be funded with these resources. Also, the notice will provide an estimate of the amount of these funds that will be used in ways that will benefit low and moderate-income people. Contact information for each of the funds will be included in the notice so that interested persons can obtain additional information.

The plans of the City to minimize the extent to which low and moderate-income people will have to leave their homes as a result of the use of these federal dollars (displacement) are also available at this stage. The City's "antidisplacement plan" describes how San Antonio will compensate people who are actually displaced as a result of the use of these funds, specifying the type and amount of compensation.

Technical Assistance: City staff will work with organizations and individuals representative of low and moderate-income people who are interested in submitting a proposal to obtain funding for an activity. All potential applicants for funding will be encouraged to contact staff before completing an application. Technical assistance workshops regarding the funding process and how to apply will be provided to interested organizations early in the process.

Final annual action plan and/or consolidated plan

Copies of the final Plan and a summary will be made available to the public upon request. In addition, copies will be available at the locations specified above in the section titled "Public Access to Information."

Annual Performance Report

Every year, the City must submit to HUD the Consolidated Annual Performance Evaluation Report (CAPER) within 90 days of the close of the program year (by December 30th). In general, the Annual Performance Report describes how funds were actually spent and the extent to which these funds were used for activities that benefited low and moderate-income people.

Public Notice and Public Hearing for Annual Performance Reports: The City will provide reasonable notice that an Annual Performance Report (CAPER) is available so that residents will have an opportunity to review and comment on it. Notice will be made according to the procedures described in "Public Notice" above. The City will provide at least 14 days advance notice of the availability of the CAPER. Copies of the CAPER will be made available to the public upon request. In addition, copies will be available at the locations listed in "Public Access to Information."

In preparing a CAPER for submission to HUD, consideration will be given to all comments and views expressed by the public. The Annual Performance Report sent to HUD will have a section that presents all comment.

Citizen Participation (91.200(b))

Due to the significance in involving the citizens of San Antonio in making community development decisions that affect their neighborhoods, it is important to ensure that the public has the opportunity to shape this Consolidated Annual Action Plan/Budget by prioritizing how funding should be invested. As the lead agency in the development and implementation of the Consolidated Plan, HCD is responsible for ensuring the City of San Antonio's Citizen Participation Plan is implemented. The City's Citizen Participation requires a minimum of 12 neighborhood meetings annually, encouraging citizens to attend and comment on current housing and community development efforts and to indicate priority needs remaining to be addressed. These Citizen Participation meetings are required to be held throughout the city, with particular emphasis on locations serving lower income and minority residents. In addition to the neighborhood meetings, a citywide public hearing is required to be held during the plan development process to further encourage citizen participation and comment.

Information regarding the dates, times, locations, and anticipated program resources are published in the San Antonio Express News, the local paper of general circulation, a minimum of two weeks prior to the first scheduled neighborhood meeting. In addition, a schedule runs continuously throughout the process on the local cable government channel. HCD supplements this process by mailing additional notices to a list of interested citizens and organizations as well as those provided by the City's Department of Community Initiatives and the local Housing Authority. All public notices include information regarding the accessible entrances to the facilities in which the neighborhood meetings and/or public hearings are being held. The notices also include instructions on obtaining interpreters for the deaf and each meeting has at least one staff person in attendance that speaks Spanish.

Attendees are encouraged to comment and indicate priority needs for these special purpose federal grants. All local community based organizations and service providers working with these special populations receive advanced written notice of the dates, times, and locations for these meeting.

In compliance with federal Consolidated Plan regulations, the City's Citizen Participation Plan requires the Proposed Consolidated Plan and Annual Action Plan/Budget be made available for citizen review and comment a minimum of 30-days prior to City Council's adoption. A summary of the Consolidated Plan and Annual Action Plan/Budget must be published in the local paper of general circulation. This advertisement also provides the locations at which the documents may be reviewed, which at a minimum include the offices of the Department of Housing and Community Development, the Department of Community Initiatives, the Main Library, Government Section, and the Eastside and Westside Multi-Service Centers.

While obtaining and summarizing community input from the citizens of San Antonio, the City released an application and requested proposals from any agency seeking funding under these four programs. Based on public input and keeping with the mission of the five-year Consolidated Plan, the City selects projects best suited to perform community development activities from among numerous citizen requests and agency applications. While the City Council is not able to fund

every applicant's request, they attempt to fund programs that address the needs identified in the City's Five Year Consolidated Plan.

This plan serves as the City's guideline for providing Community Development funds. In addition, HCD annually gathers data received from citizens, neighborhood meetings and public hearings for which it is responsible for organizing and conducting, to encourage on-going public comment and receive citizen views to establish priorities for housing and community development resources. All programs supported through HCD benefit low and moderate-income residents.

Substantial Amendments to The Annual Action Plan And/ Or Consolidated Plan

The following are defined as substantial amendments by the City and will require public notice and provision of a public comment period:

Annual Action Plan:

1. The addition or deletion of an activity (program) that changes the funding at the Category level by more than 30 percent
2. A change in the purpose or scope of an activity that results in the activity changing from one Category to another.
3. Any use of HUD 108 financing that was not described in the current Annual Action Plan.

Consolidated Plan:

1. An addition or deletion of a priority
2. A change in the method of distribution of the funds received through the Consolidated Plan Process.

Public Notice and Public Hearing for Substantial Amendments: The City will provide reasonable notice of a proposed Substantial Amendment so that residents will have an opportunity to review and comment on it. Notice will be made according to the procedures described in "Public Notice" of this CPP and will allow a 30-day period for public comment. In preparing a final Substantial Amendment, due consideration will be given to all comments and views expressed by the public. The final Substantial Amendment will have a section that presents all comments and explains why any comments were not accepted.

30-Day Public Comment Period

The San Antonio City Council delegated responsibility for the preparation of the Consolidated Plan to the Department of Housing and Community Development. HCD is also charged with implementing the CDBG and HOME programs including the development of Contracts with outside agencies and the coordination of bids and contracts let by other City Departments. To solicit citizen input in the development of the Consolidated Plan, HCD adhered to the adopted Citizen Participation Plan as outlined in the previous passage.

In addition, HCD provided for two tracts whereby neighborhood associations and organizations identified needs, priorities, and projects at a neighborhood level. In order to assess the needs that exist within San Antonio, HCD consulted with various housing, social services, elderly and disability agencies to both gather data and identify service gaps. The City also held two public hearings, the first on March 28, 2005 to discuss needs and priorities within the City of San Antonio. The second public hearing was held on May 19, 2005 by the City Council, during which

a draft of the Consolidated Annual Action Plan/Budget was presented with specific emphasis on the activities and projects to be funded during fiscal year 2005.

As a result of those hearings, a final draft of the Consolidated Plan was completed on August 1, 2005 and made available for public review and comment from August 15, 2005 through September 14, 2005. A third Public hearing was conducted and the Consolidated Plan was adopted by City Council on September 15, 2005. Comments received during the planning and review stages of the process are appended to this plan.

The City sponsored public meetings at 21 diverse geographical locations (community centers and libraries) throughout the City in January and February 2005 to hear comments on housing and community needs for the years 2005-2009. Public meetings were held on the following dates, times and locations:

Table 1-1

Monday, January 10, 2005
Lunes, 10 de Enero, 2005
Frank Garrett Center
1226 NW 18th St. (Dist. 1)
Cuellar Center
5626 San Fernando (Dist. 6)
Lamar Elementary Library
201 Parland (Dist. 9)

Tuesday, January 11, 2005
Martes, 11 de Enero, 2005
Denver Heights Center
300 Porter (Dist. 2)
Sonny Melendrez Center
5919 W. Commerce (Dist. 7)

Wednesday, January 12, 2005
Miercoles, 12 de Enero, 2005
Harlandale Center
300 Sussex (Dist. 3)
Colonies Elementary Cafeteria
9915 N. Hampton (Dist. 8)

Tuesday, January 18, 2005
Martes, 18 de Enero, 2005
Miller's Pond Center
6075 Old Pearsall Rd. (Dist. 4)
Kenwood Community Center
305 Dora St. (Dist. 1)

Wednesday, January 19, 2005
Miercoles, 19 de Enero, 2005
Palm Heights Center
1201 W. Malone (Dist. 5)
Lou Hamilton Center
10700 Nacogdoches Rd. (Dist. 10)

Monday, January 24, 2005
Lunes, 24 de Enero, 2005
Normoyle Center
700 Culberson (Dist. 5)
John Tobin Center
1900 W. Martin (Dist. 1)

Tuesday, January 25, 2005
Martes, 25 de Enero, 2005
Joe Ward Center
435 E. Sunshine (Dist. 7)
Barbara Jordan Center
2803 E. Commerce (Dist. 2)

Wednesday, January 26, 2005
Miercoles, 26 de Enero, 2005
Ed Cody Branch Library
11411 Vance Jackson (Dist. 8)
James Bode Center
900 Rigsby Rd. (Dist. 3)

Monday, January 31, 2005
Lunes, 31 de Enero, 2005
Lions Field
2809 Broadway (Dist. 9)
Ramirez Center
1011 Gillette (Dist. 4)

Tuesday, February 1, 2005
Martes, 1 de Febrero 2005
Thousand Oaks/El Sendero Library
4618 Thousand Oaks (Dist. 10)
Garza Center
5627 Seacroft (Dist. 6)

II. CITY COUNCIL PUBLIC HEARINGS

Monday, March 28, 2005
Lunes, 28 de Marzo, 2005
Convention Center's Mission Room

Thursday, May 19, 2005
Jueves, 19 de Mayo, 2005
City Council Chambers
BUDGET ADOPTION

Complaint Procedures

Written complaints from the public about the City's citizen participation process or the Consolidated Plan process will receive careful consideration and will be answered in writing within 15 working days. Written complaints should be sent to the Director of Housing and Community Development at the following address: 1400 S. Flores St., San Antonio, Texas, 78204. Complaints may also be sent t via e-mail at www.communitydevelopment@sanantonio.gov.

Amending the Citizen Participation Plan

This Citizen Participation Plan can be amended only after the public has been notified of the City's intent to modify it and only after the public has had a reasonable chance to review and comment on proposed substantial changes.

Summarized Comments

Comments given at the public meetings are summarized as follows:

- The level of funding available is significantly below the extent of needs in San Antonio.
- Use of federal funds is too restrictive and the City should seek legislative change for more local controls.
- Housing costs are too high and affordable housing opportunities are needed. However, certain neighborhoods have an over-concentration of low-income housing and the City should seek to disperse such housing.
- Neighborhood improvements, especially housing rehabilitation, property maintenance, and code enforcement issues, and street improvements should be addressed.
- Street lighting, street reconstruction, sidewalks and curb cuts are needed.
- Area parks need improving, expansion of community centers.
- Increased funding is needed for residential infill, continue programs that enhance the exterior appearance of homes, expand affordable housing programs, continue rehab activities on existing homes, develop more housing that is accessible for the disabled population, bring together supportive services.

Community Needs Survey

As explained in the Executive Summary, the Housing and Community Development Needs Survey sought to gain knowledge about what the residents of San Antonio felt were areas with the greatest needs. The survey presented seven categories: Community Facilities, Community Services, Infrastructures (Streets, drainage and sidewalks), Neighborhood Services, Special Needs Services, Businesses and Jobs, and Housing. Residents were asked to rate each using a range of 4 (High), 3 (Medium), 2 (Low) and 1 (No Need). The survey provided residents the opportunity to identify community needs that could be addressed through the Community Development Programs (CDBG, HOME, ADDI, ESG and HOPWA), as well as to assign priority among those needs. A copy of the survey is included in Appendix A.

Table 2-1 Survey Results for Community Facilities

Specific Need	Score
Senior Centers	2.93
Youth Centers	2.86
Child Care Centers	2.21
Park Development & Recreational Facilities	2.50
Health Care Facilities	3.00
Community Centers	2.79
Fire Stations & Equipment	2.50
Libraries	2.00

Table 2-2 Survey Results for Public Infrastructure

Specific Need	Score
Drainage Improvements	2.50
Water/Sewer Improvements	2.14
Street/Alley Improvements	2.00
Street Lighting	2.43
Sidewalk Improvements	2.57

Table 2-3 Survey Results for Community Services

Specific Need	Score
Senior Activities	3.00
Youth Activities	2.50
Child Care Services	2.00
Transportation Services	2.43
Anti-Crime Programs	2.57
Health Services	3.79
Mental Health Services	2.00
Legal Services	2.14

Table 2-4 Survey Results for Neighborhood Services

Specific Need	Score
Tree Planting	2.00
Trash & Debris Removal	2.29
Graffiti Removal	1.93
Code Enforcement	2.29
Parking Facilities	2.14
Cleanup of Abandoned Lots & Buildings	1.71

Table 2-5 Survey Results for Businesses and Jobs

Specific Need	**Score**
Start-up Business Assistance	2.14
Small Business Loans	2.36
Job Creation/Retention	2.86
Employment Training	2.79
Commercial Industrial Rehabilitation	2.43
Façade Improvements	2.43
Business Mentoring	2.07

Table 2-6 Survey Results for Housing

Specific Need	**Score**
ADA Improvements	2.79
Owner-Occupied Housing Rehabilitation	2.71
Rental Housing Rehabilitation	3.00
Homeownership Assistance	2.50
Affordable Rental Housing	2.64
Housing for Disabled	2.64
Senior Housing	2.57
Housing For Large Families	2.79
Fair Housing Services	3.00
Lead-Based Paint Test Abatement	2.50
Energy Efficient Improvements	2.86

Table 2-7 Survey Results for Special Needs Services

Specific Need	**Score**
Center for Disabled	2.93
Accessibility Improvements	4.79
Homeless Shelters/Services	3.71
Domestic Violence Services	2.29
Substance Abuse Services	2.29
HIV/AIDS Centers & Services	2.64
Neglected & Abused Children Center/Services	2.93

DM/bh
09/15/05
[3A]

AN ORDINANCE 101384

ADOPTING THE HUD FIVE YEAR COMPREHENSIVE PLAN (FISCAL YEAR 2005–2009); AND AUTHORIZING THE SUBMISSION OF THE FIVE YEAR COMPREHENSIVE CERTIFICATIONS AND OTHER INFORMATION AS REQUIRED TO THE U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD).

* * * * *

WHEREAS, the U.S. Department of Housing and Urban Development (HUD), pursuant to the Housing and Community Development Act of 1974, as amended (Public Law 93-383), provides cities with annual grant support to enable the rehabilitation and economic development of their urban communities so as to improve conditions for low and moderate income citizens; and

WHEREAS, the City of San Antonio is required to submit a three to five year strategic plan in order to receive the four HUD formula entitlement grants, including Community Development Block Grant (CDBG), HOME Investment Partnership Grant (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA); and

WHEREAS, a Five Year Comprehensive Plan for fiscal years 2005–2009 was prepared encompassing an estimate of housing needs projected for the next five years for low to moderate income persons and families, elderly people, persons with HIV/AIDS, persons with disabilities, and the homeless; and

WHEREAS, failure to adopt and submit the Comprehensive Plan to HUD will result in the City's loss of the four formula grants due to be received from HUD on October 1, 2005 including CDBG, HOME, ESG, and HOPWA; and

WHEREAS, citizen recommendations regarding the allocation of the aforestated grant funds have heretofore been received at neighborhood and city-wide meetings and at public hearings, notices of which were duly posted; and

WHEREAS, pursuant to applicable HUD regulations designed to ensure adequate citizen input, a public hearing is required in this instance; and

WHEREAS, the required notice having been duly published, and said public hearing having been held before City Council on September 15, 2005 it is now the desire of the City, having considered the aforesaid citizen recommendations, to approve the Five Year Comprehensive Plan (Fiscal Year 2005–2009); **NOW THEREFORE:**

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SAN ANTONO:

SECTION 1. The HUD Five Year Comprehensive Plan (Fiscal Year 2005–2009) is hereby approved and adopted as set forth therein, copies of which are affixed hereto and incorporated by reference herein as Attachment I.

SECTION 2. The City Manager, or, in his stead, an Assistant City Manager, an Assistant to the City Manager or the Director of the Department of Housing and Community Development is hereby authorized to submit to HUD those documents set forth herein as Attachment I, with certifications, as well as such other information as required by the U.S. Department of Housing and Urban Development (HUD) for award of the aforestated entitlement funds.

SECTION 3. This Ordinance shall become effective on and after the 25th day of September, 2005.

PASSED AND APPROVED this 15th **day of** September**, 2005.**

MAYOR

PHIL HARDBERGER

ATTEST:

City Clerk

APPROVED AS TO FORM: _____

City Attorney

CHAPTER THREE
HOUSING AND COMMUNITY DEVELOPMENT NEEDS

This section presents the City of San Antonio's assessment of the housing and non-housing community development needs of its residents for the five-year period covered by the Plan (FY 2005-2009). It reflects an analysis of data sources identified below as well as consultation with the public agencies and interested parties described in the previous section. The analysis is presented in four major sections: non-housing community development needs; general affordable housing needs; the needs of the homeless; and, the needs of non-homeless persons with special needs. It follows the requirements contained in section 24 CFR 91.305 of the Code of Federal Regulations (CFR) Part 24 Consolidated Submission for Community Planning and Development Programs.

Under the CDBG, HOME, ESG, and HOPWA programs, which are subject to this Plan, the City provides the federal funds dispensed by these programs to projects throughout the City. While the local Consolidated Plans govern locally funded projects and activities, all State funded projects under these four programs must be certified for consistency with the City of San Antonio's Consolidated Plan.

The needs assessment detailed in this section of the plan provides the foundation for establishing priorities and allocating resources to address the identified needs.

Limitations of Data

As required by section 24 CFR 91.305(a) Consolidated Plan Regulations, the primary sources of information for the needs analysis are the CHAS Databook provided by HUD and the 2000 Census. In addition, supplementary data was provided by other public agencies from a variety of sources for community development, the homeless and non-homeless special needs analyses.

The City encountered a number of problems and limitations with the Databook and the 2000 Census information. The most significant difficulties were:

- extremely limited information on housing quality;
- the inability to analyze households with multiple housing needs;
- insufficient data to examine "worst case" needs; and,
- poor quality of data on the homeless.

The CHAS Databook is based on the 2000 Census. Participating jurisdictions must use this data to project forward for an additional five-year planning period. Guidance has not been provided on how the data should be converted for the base year or how it should be projected forward. The housing conditions and income levels continue to change annually and sometimes quarterly, therefore the value of outdated base data projected five-years beyond the base year is questionable. For these reasons, all data elements and trends are reported principally as percentages rounded to the nearest percent, since the 5-year-old data is more useful for comparative analysis than absolute counts. Furthermore, in the absence of any current and compelling trend data to the contrary, all housing-related problems of the City of San Antonio population and its subcomponents are projected to be at the same relative levels as reported in the 2000 Census.

In addition to the age of the data, the 2000 Census Data has limited use in projecting needs. The 2000 Census information on housing quality is extremely limited. The Census contains only two measures of housing quality: whether housing units have complete plumbing, and whether units have complete kitchen facilities. It is generally agreed that these problems are incomplete indicators and understate the magnitude of substandard housing conditions. Similar concerns exist about under-reporting of instances of overcrowding.

While it is possible to draw some conclusions from the Census and Databook on the relative incidence of housing problems (which include affordability, overcrowding, and units without complete plumbing and kitchen facilities) and disproportionate needs among various income groups, it is not possible to use those sources to identify how many households have multiple housing needs. Therefore, the disproportionate needs analysis required by regulations is limited by the data to an analysis of persons and households with one or more housing problems.

What Is Affordable Housing?

The terms "affordable" and "low-income" housing are often used interchangeably. For the purpose of this comprehensive plan we use the following definitions:

- *Affordable housing* refers to households' ability to find housing within their financial means. Households that spend more than 30% of their income on housing and certain utilities are considered to experience *cost burden.* As such, any household that pays more than 30% experiences cost burden and does not have *affordable* housing. Thus, affordable housing applies to all households in the community.
- *Low-income housing* refers to housing for "low-income" households. HUD considers a household low-income if it earns 80% or less of median family income. In short, low-income housing is targeted at households that earn 80% or less of median family income.

These definitions mean that any household can experience cost burden and that affordable housing applies to all households in an area. Low-income housing, however, targets low-income households. In other words, a community can have a housing affordability problem that does not include only low-income households.

It is important to underscore the point that many households that experience cost burden have jobs and are otherwise productive members of society. A household earning 80% of median family income in San Antonio earns about $41,200 annually or about $19.81 per hour for a full-time employee. The maximum affordable purchase price for a household earning $32,000 annually is about $80,000. San Antonio has a limited supply of owner-occupied housing valued at under $80,000.

As stated above, cities can also have affordability problems for households that earn more than 80% of median family income. For example, rough calculations performed as part of this study suggest San Antonio has a deficit of housing units for households earning between $32,000 and $40,000 annually. This equates to a purchase price between $80,000 and $120,000. The median sales price of a single-family residence in 2004 was $191,000.

Following is a summary of demographic and housing trends in San Antonio:

Affordability:

- 25,308 (51%) of poverty level households in San Antonio pay more than half of their income for rent.
- The typical rent for a 2 bedroom apartment in San Antonio is $545.
- A full time San Antonio wage earner would have to earn $10.48 per hour to afford a typical two bedroom apartment.
- 41% of San Antonio renter households are unable to afford the rent for a typical two bedroom apartment.

Housing shortage:

- There are 8,000 more low income renter households in San Antonio than there are low cost rental housing units.
- 17,000 (46%) of poor San Antonio renter households live in government subsidized housing.
- 26,170 San Antonio residents are homeless.

Substandard housing:

- More than 12,000 poor San Antonio renter households live in physically deficient housing, the highest ratio (29%) for any major US city.
- In San Antonio 54% of poor homeowners live in physically deficient housing. This is the highest ratio for any major US city.
- 6,000 poor renter households in San Antonio live in overcrowded housing or are doubled up with other families in the same house.

Public Housing applicant waiting lists:

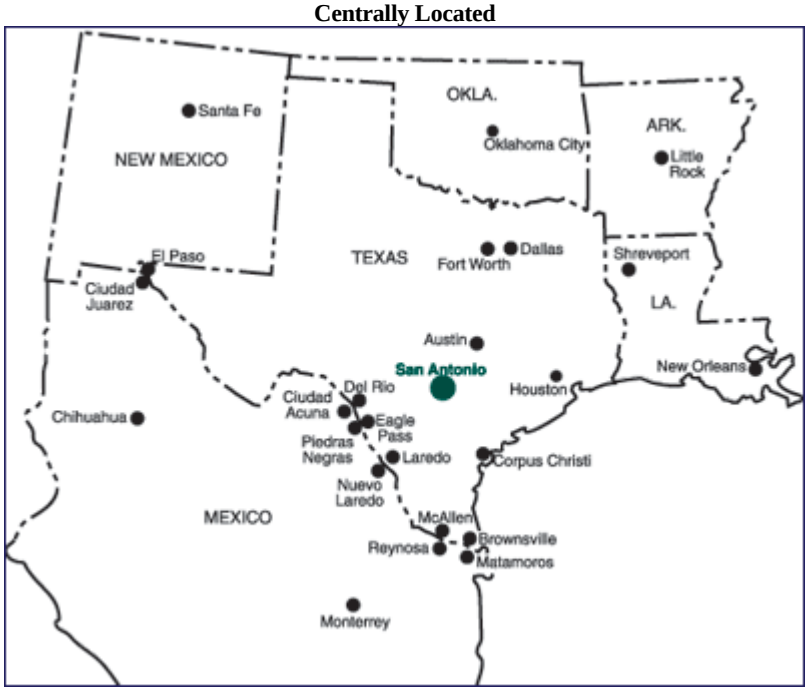
- Public housing = 14,000
    - 95% have incomes less than 30% of median,
    - Almost 90% of these are families with children
- Section 8 waiting list = 5,000
    - List has been closed to new applicants since 2/03
    - More than 95% are families with children
    - 95% have incomes less than 30% of median
    - 1% has incomes greater than 50% of median.

Community Profile

Once a small settlement founded by Spanish missionaries in the early 1700s, San Antonio is now the eighth-largest city in the United States and is located in South Central Texas in the I-35 corridor, the fastest growing region of the state. The city offers proximity to other major Texas population centers and is midway between the nation's east and west coasts. San Antonio, the most visited city in Texas, is anchored by three key industries: health care-biomedical, tourism and the military.

San Antonio covers 417 square miles in south central Texas where the Texas Hill Country meets the Gulf Coastal Plain. It is in the fastest growing region within the state at the crossroads to new opportunity and growth. San Antonio is projected to grow at an average annual rate of 1.9% through the year 2010.

Centrally Located



The city offers proximity to the major Texas population centers and a location midway between the east and west coasts. International trade is growing rapidly with over two-thirds of the trade between the US and Mexico being moved through the area on the many interstate highways. Primary border crossing points between the two countries are at three locations all 150 miles from San Antonio at Laredo, Del Rio and Eagle Pass (all 2 1/2 hours away) and the ports at Corpus Christi (2 1/2 hours) and Houston (3 hours). Air service from San Antonio into Mexico is frequent, with many non-stop daily flights to numerous points in Mexico.

North/South and East/West interstate highways connect San Antonio with all major Texas cities and the entire United States and Mexico. Interstate 10, the southernmost across the United States, heads west through El Paso to California and east through Houston to Florida. To the southeast, Interstate 37 connects to the Port of Corpus Christi, and Interstate 35 links the Mexican border, 150 miles south of San Antonio, with the central United States and into Canada.

Demographics/Low Income and Racial/Ethnic Concentrations (see Map of Race and Ethnicity in Appendix B)

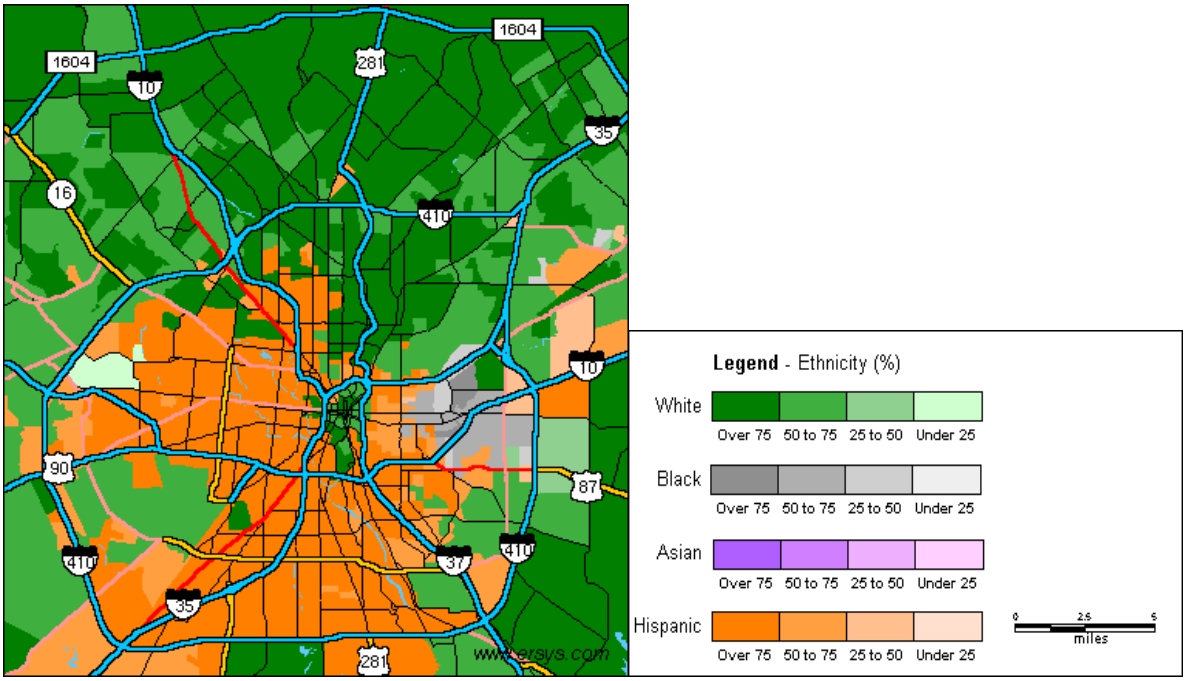
According to the 2000 census, San Antonio is the 9th largest city in the United States and the 3rd largest in Texas (8th and 2nd according to the July 1, 2003 U.S. Census Bureau estimates). There are 1,144,646 people, 405,474 households, and 280,993 families residing in the city. The population density is 2,808.5 people per square mile).

People of Hispanic ethnicity are counted independently of race. People of Hispanic origin make up 61.6% of the current year population in San Antonio. Compare this to the US makeup of 14.27%. Changes in the population within each race and ethnicity category from the 1990 Census to the

2000 Census are as follows: 161.5% American Indian, Eskimo, Aleut Population; 55.9% Asian, Pacific Islander; 19.2% Black; 28.9% Hispanic Ethnicity; 23.3% Other; White 9.7%.

Ethnic Composition 2004 Estimated Figures	San Antonio	Bexar County	Metro Area
Hispanic or Latino	61.6%	57.5%	53.8%
White	29.8%	33.3%	37.5%
Black or African American	5.9%	6.4%	5.9%
Other races	2.7%	2.8%	2.8%
Source: Claritas, Inc. All rights reserved.			

The following map shows the overall ethnic makeup of San Antonio. In the case of this map, ethnic makeup is defined as an individual who falls within one of four categories --- White, Black, Asian, or Hispanic. Furthermore, the map indicates the density of each ethnic group by selectively color coding based on the dominate ethnic group. The dark colored areas in each category is an indicator of where that ethnic group has the highest concentration of that group as compared to the other groups.



As you can see on the map, there is high concentration of Hispanic population, especially in South and Southwest region. San Antonio is the largest Hispanic-majority city in the U.S., which about 55% of the population are Hispanic, 37% White, 7% of African-American, and 1% of other racial groups. More than 41% of residents are native San Antonians, 21% are Texans from elsewhere, more than 25% come from another state, 8% are from Mexico, and another 3% are from some other country. The map of ethnic makeup in San Antonio is retrieved from http://www.ersys.com/usa/48/4865000/ethnic.htm

Population

In the city the population is spread out with 28.5% under the age of 18, 10.8% from 18 to 24, 30.8% from 25 to 44, 19.4% from 45 to 64, and 10.4% who are 65 years of age or older. The median age is 32 years. In San Antonio, 48% of the population are Males, and 52% of the population are Females. For every 100 females there are 93.5 males. For every 100 females age 18 and over, there are 89.7 males.

San Antonio

General Information:	
State:	TX
City Population:	1,522,401*
*Population corresponds to Metropolitan Statistical Area or Consolidated Metropolitan Statistical Area.	
Age:	
Median Age:	33.0
Household Information:	
Average Number of Family Members:	3.31
Housing Units:	599,772

Sex:	
Male	Female
48.72%	51.28%

Race:				
White	Black	Native American	Asian	Hispanic
70.60%	6.60%	0.80%	1.50%	51.20%

The current year population in San Antonio is 1,522,401. The 2000 Census revealed a population of 1,415,608, and in 1990 it was 1,198,451 representing an 18.12% increase. It is estimated that the population of San Antonio will be 1,648,766 in 2009, representing an increase of 8.30% from 2004. The current population is 48.72% male and 51.28% female. In 2004, the median age of the population in San Antonio was 33.0, compared to the US median age which was 36.2. The population density in San Antonio is 1,211.5 people per square mile.

	Estimated 1/2004	2000 Census	Percent Growth 2000-2004
San Antonio	1,212,077	1,144,646	5.89%
Bexar County	1,477,585	1,392,931	6.08%
MSA 4 Counties:	1,710,951	1,592,383	6.88%

Source: Claritas, Inc. All rights reserved.

Households
There are currently 599,792 households in San Antonio. The Census revealed household counts of 496,617 in 2000, up from 413,541 in 1990, representing a change of 20.09%. It is estimated that the number of households in San Antonio will be 625,035 in 2009, representing a change of 12.48% from the current year. For the current year, the average household size in this area is 2.74 persons.

In 2004, the median number of years in residence in San Antonio's population is 3.31. The average household size in San Antonio was 2.67 people and the average family size was 3.19 people. The average number of vehicles per household in San Antonio was 1.7.

Income
The median income for a one-member household in San Antonio is $36,214, and the median income for a family is $46,200. Males have a median income of $30,061 versus $24,444 for females. The per capita income for the city is $17,487. 17.3% of the population and 14.0% of families are below the poverty line. Out of the total population, 24.3% of those under the age of 18 and 13.5% of those 65 and older are living below the poverty line.

In 2004, the median household income in San Antonio was $43,456, compared to the US median which was $45,660. The Census revealed median household incomes of $38,550 in 2000 and $25,883 in 1990 representing a change of 61.88%. It is estimated that the median household income in this area will be $47,497 in 2009, which would represent a change of 13.36% from the current year. In 2004, the per capita income in San Antonio was $20,037, compared to the US per capita, which was $23,504. The 2004 average household income for San Antonio was $54,153, compared to the US average which was $60,586.

	2004 Median Age	2004 Median Household Income
San Antonio Metro	32.0	$43,456
Texas	32.4	$44,321
United States	35.9	$46,475
Source for Median Age and Median Household Income: Claritas, Inc. All rights reserved.		

Housing
There are 433,122 housing units at an average density of 1,062.7 housing units per square mile. According to Texas.com, the current racial make up of San Antonio is: 32% non-Hispanic White, 7% African-American, 2% Asian, 1% Native American; 58% of the population is Hispanic. Whites tend to settle on the North and Northwest side, Blacks generally on the East side, Hispanics in the West, Central and South sides.

The median housing value in San Antonio was $55,953 in 1990, compare this to the US median of $78,382 for the same year. The 2000 Census median housing value was $71,779, which is a 28.3% change from 1990. In 1990, there were 239,488 owner occupied housing units in this area vs. 496,617 in 2000. Also in 1990, there were 174,058 renter occupied housing units in this area vs. 191,398 in 2000. The average rent in 1990 was $316 vs. $507 in 2000.

Geographic area	Total population	Occupied housing units						
		Total	Owner	Renter	Avg. house-hold size	Percent		
						Owner	1-person house-holds	With house-holder 65 years and over
San Antonio	1,144,646	405,474	235,699	169,775	2.77	58.1	25.1	18.6

Geographic area	Total housing units	Occupied housing units	Vacant housing units				Vacancy rate	
			Total	Percent			Home-owner	Rental
				For sale only	For rent	Seas., rec., or occ. use		
San Antonio	433,122	405,474	27,648	12.4	45.5	8.3	1.4	6.9

The city's healthy economy, including job growth and strong residential housing starts, has permanently altered others' perceptions of San Antonio. Last year San Antonio ranked 22nd in the nation in single-family permits, which equals 12,700 houses. The city also set a record for home sales for the fourth consecutive year. Within a mile of Loop 1604 and I-10, the average household income is $285,364, by far the city's highest. The next most affluent area is at Loop 1604 and Stone Oak Parkway, which continues to be a favored region for development because its average household income is $102,331. But even as Stone Oak continues to grow, developers are turning their attention to the west, because growth on the North Side is reaching its limits. Outside 1604, about 65,000 houses are planned, enough to add population equivalent to present-day Corpus Christi.

Employment

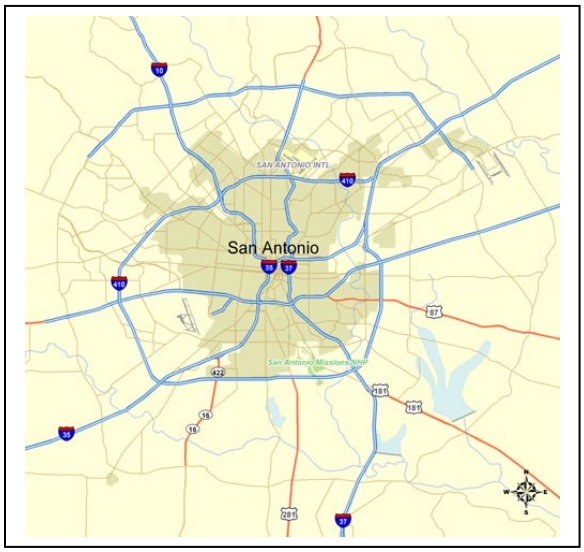
In 2004, there were 1,143,600 people over the age of 16 in the labor force in San Antonio. Of these 90.25% were employed, 5.65% were unemployed, 36.65% were not in the labor force and 4.10% were in the armed forces. In 1990, unemployment in this area was 5.28% and in 2000 it was 3.58%.

In 2004, there were 670,092 employees in San Antonio (daytime population) and there were 54,206 establishments. In 1990, 61.47% of employees were employed in white-collar occupations and 38.53% were employed in blue-collar occupations. In 2000, white-collar workers made up 62.70% of the population, and those employed in blue collar occupations made up 37.30%. In 1990, the average time traveled to work was 13 minutes and in 2000 it was 22 minutes.

Geographic Distribution

Geographic Targeting

Central to the City's long-term and short-term community development objectives is a philosophy of focusing limited resources on concentrated and comprehensive revitalization of targeted neighborhoods. Rather than scattering resources to all distressed areas in the community, San Antonio has committed to concentrating community development resources to more specified geographic areas. The designated areas with the most dedicated revitalization activity are called Neighborhood Initiative Areas (NIAs). This philosophy of concentrated and comprehensive revitalization is also interwoven into the affordable housing strategy priorities. The concentration of resources will be in the form of housing rehabilitation, strategic acquisition, infill housing, blight elimination, code enforcement, neighborhood economic development, infrastructure improvement, neighborhood group capacity building, and other related efforts. The City's long-term objective is to complete comprehensive revitalization in each NIA within an agreed upon time frame and move on to other geographic areas in need.



Housing Needs (91.205)

Economists view housing as a bundle of services for which people are willing to pay: shelter certainly, but also proximity to other attractions (job, shopping, recreation), amenity (type and quality of fixtures and appliances, landscaping, views), prestige, and access to public services (quality of schools). Because it is impossible to maximize all these services and simultaneously minimize costs, households must, and do, make tradeoffs.

Both economic forces and government policy influence what they can get for their money. Moreover, different households will value what they can get differently. They will have different preferences, which in turn are a function of many factors like income, age of household head, number of people and children in the household, number of workers and job locations, number of automobiles, and so on. Thus, housing choices of individual households are influenced in complex ways by dozens of factors; and the housing market in San Antonio is the artifact of the individual decisions of thousands of households. The complexity of a housing market is a reality, but it does not preclude the need for some type of evaluation of housing demand and unmet need. Thus, we start our housing needs assessment with a framework for thinking about housing markets, and how public policy affects those markets.

A number of factors affect the local housing market and individual households' ability to afford housing. Recent trends in the housing market suggest new dynamics may be affecting housing development and costs. To better understand these dynamics, the City of San Antonio conducted a housing needs assessment and developed an affordable housing strategy based on identified needs.

The housing needs assessment contained in this Consolidated Plan will be used by the City of San Antonio, Housing and Community Development Department to develop a set of strategies to address housing needs in San Antonio. In summary, the overarching goal of the plan is to develop a comprehensive housing strategy to ensure a stable supply of affordable housing for current and future residents of San Antonio at all income levels.

A study conducted by Housing America found that the newfound housing crisis in Texas is a product of excessive rent inflation in cities like San Antonio and an acute lack of housing supply in Dallas, the entire Brownsville-Laredo region, and elsewhere. Texas has lost over 15,000 affordable project-based Section 8 units since 1997, leaving families facing long waiting lists for assistance. Over 24,000 families are on HUD waiting lists in San Antonio).

Housing Needs of Selected Municipalities

	Households with Worst Case Needs[1]	% of Very Low-Income Renters with Worst Case Needs[1]	HUD Housing Assistance Waiting List
Dallas, TX	58,000	36%	14,661
Houston, TX	64,000	33%	17,133
San Antonio, TX	18,000	27%	24,875

1. HUD, "America's Affordable Housing Shortage." http://www.hud.gov/pressrel/worsetab.htm. Households with "worst-case" housing needs have incomes less than 50 percent of area median, and pay over half their incomes for rent or are living in severely substandard housing.

Housing Affordability

A complex and powerful ensemble of federal, state and local policies shape the cost and availability of housing in the U.S. Substantial direct and indirect subsidies are provided to households capable of purchasing private homes or residential properties. Other forms of government support have been used to improve access to housing for low-income households including provision of public housing, housing vouchers, and subsidies to landlords and developers. Housing policies for middle and upper-income strata remain uncontroversial. But government support for low-income housing, like other areas of social policy, is undergoing a period of fundamental reexamination and debate. Housing affordability is dependent upon income and housing costs. Using updated income guidelines current housing affordability in terms of home ownership can be estimated for the various income groups. Nearly half of San Antonio's households earn less than $34,000 annually.

SOCDS CHAS Data: Affordability Mismatch Output for All Households

Name of Jurisdiction: San Antonio (CDBG), Texas			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1	2	3+	Total		0-1	2	3+	Total
	(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)
1. Rent <=30%					**Value <=30%**				
# occupied units	9,843	7,146	6,676	23,665		N/A	N/A	N/A	N/A
% occupants <=30%	62.6	48.5	39.2	51.7		N/A	N/A	N/A	N/A
% built before 1970	51.1	60.6	56.7	55.6		N/A	N/A	N/A	N/A
% some problem	43.7	33.5	22.7	34.7		N/A	N/A	N/A	N/A
# vacant for rent	531	634	303	1,468	# vacant for sale	N/A	N/A	N/A	N/A
2. Rent >30% to <=50%					**Value <=50%**				
# occupied units	14,960	11,073	7,968	34,001		8,687	32,943	78,145	119,775
% occupants <=50%	56.9	49.8	44.7	51.7		42.9	33.2	21.1	26.0
% built before 1970	52.5	61.9	60.7	57.5		65.8	75.9	62.9	66.7
% some problem	55.9	48.4	46.5	51.2		22.8	11.2	5.9	8.6
# vacant for rent	2,082	1,574	530	4,186	# vacant for sale	262	734	1,174	2,170
3. Rent >50% to <=80%					**Value >50% to <=80%**				
# occupied units	42,123	29,756	14,655	86,534		2,952	8,697	50,109	61,758
% occupants <=80%	57.6	47.6	44.4	51.9		52.3	30.9	15.8	19.7
% built before 1970	21.1	28.4	36.9	26.3		54.1	45.8	25.7	29.9
% some problem	48.1	40.5	40.1	44.1		13.7	4.8	1.9	2.9
# vacant for rent	2,446	2,656	586	5,688	# vacant for sale	36	216	602	854
4. Rent >80%					**Value >80%**				
# occupied units	9,801	7,694	6,809	24,304		1,283	4,948	46,383	52,614
# vacant for rent	586	634	156	1,376	# vacant for sale	83	136	1,020	1,239

36 percent of San Antonio's renters pay over 30 percent of their income for housing, which translates into a significant shortage of affordable, for-sale housing in the $75,000 to $85,000 price range. According to the HUD income guidelines for 2004, the Area Median Income (AMI) in San Antonio is $46,200. Median income for an extremely low-income household (0-30 percent AMI) earned up to $15,450, a low-income household (31-50 percent AMI) earned up to $25,750, and a moderate-income household (51-80 Percent AMI) earned up to $41,200. Note that these income levels assume a household of four persons and income limits are adjusted according to household size.

Assuming that the potential homebuyer within each income group has sufficient credit, down payment (10 percent), and maintains affordable housing expenses (i.e. spends no greater than 30 percent of their income on the mortgage, taxes and insurance). Given the median home prices presented, homeownership is beyond the reach of extremely low, low, and moderate-income households. Similarly, extremely low-income households cannot afford the median rents in

virtually the entire City and low-income households are confined to studio and one-bedroom apartments.

Specified renter-occupied units	169,696	100.0
GROSS RENT		
Less than $200	9,891	5.8
$200 to $299	8,265	4.9
$300 to $499	47,658	28.1
$500 to $749	64,366	37.9
$750 to $999	22,580	13.3
$1,000 to $1,499	8,008	4.7
$1,500 or more	2,238	1.3
No cash rent	6,690	3.9
Median (dollars)	549	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	29,644	17.5
15 to 19 percent	26,327	15.5
20 to 24 percent	24,140	14.2
25 to 29 percent	18,201	10.7
30 to 34 percent	12,932	7.6
35 percent or more	47,590	28.0
Not computed	10,862	6.4

(X) Not applicable. Source: U.S. Census Bureau, Census 2000 Summary File 3

In summary, any household can face housing affordability problems. Because they have more limited financial means, the incidence of cost burden is higher among low-income households.

Priority Housing Needs (91.215(b))

A requirement of the submission of the Consolidated Plan requires communities to provide needed housing types for households at all income levels. The broad definition of need covers all households: from those with no home to those with second homes. Many people would not consider those in the latter category as having a housing need, and that their housing should be a big concern of public policy.

In developing such an estimate, however, it is necessary to make a distinction between housing that people might need (housing needs) and what the market will produce (housing market demand). Most housing market analyses and housing elements of comprehensive plans make forecasts of new demand (what housing units will get built in response to market forces). Work by housing authorities is more likely to talk about housing need for special classes, especially low-income. It is the role of cities to adopt and implement policies that will encourage provision of housing units that meet the needs of all residents.

It is unlikely that housing markets in any metropolitan area in the US provide housing to meet the needs of every household. Even many upper-income households probably believe they "need" (want) more housing than their wealth and income allows them to afford. Requirements of the Consolidated Plan do not require communities to address the housing “want” of residents.

More important, however, are more basic housing needs. At the extreme there is homelessness: some people do not have any shelter at all. Close behind follows substandard housing (with health and safety problems), space problems (the structure is adequate but overcrowded), and economic and social problems (the structure is adequate in quality and size, but a household has to devote so much of its income to housing payments that other aspects of its quality of life suffer).

Moreover, while some new housing is government-assisted housing, public agencies do not have the financial resources to meet but a small fraction of that need. New housing does not, and is not likely to fully address all these needs because housing developers, like any other business, typically try to maximize their profits. In fact, many of those needs are much more likely to be satisfied by existing housing: the older, used stock of structures that is usually less expensive per square foot than new housing. Thus, forecasting the type of new units that might be built in a region (by type, size, price) is unlikely to bear any relationship to the type of housing to which most people with acute housing needs will turn to solve their housing problems.

Housing Conditions

There are a total of 599,772 housing units in the City of San Antonio. The 2000 Census data indicates that there are a total of 4,678 units that lack complete plumbing and kitchen facilities. However, as stated previously the Census contains only two measures of housing quality: whether housing units have complete plumbing, and whether units have complete kitchen facilities. It is generally agreed that these problems are incomplete indicators and understate the magnitude of substandard housing conditions.

SELECTED CHARACTERISTICS	Number	Percent
Lacking complete plumbing facilities	2,339	0.6
Lacking complete kitchen facilities	2,239	0.6
No telephone service	11,497	2.8

Source: U.S. Census Bureau, Census 2000 Summary File 3

Census data indicates that 73,032 (36.1%) renter households at all income levels experience some sort of housing problem. Of that number, 49% (35,786) experience a cost burden. 23,662 (32.4%) of home owners at all income levels experience some kind of housing problem with 34.8% (7,667) of that number experiencing cost burden.

SOCDS CHAS Data: Housing Problems Output for All Households (CDBG)

Name of Jurisdiction: San Antonio(CDBG), Texas	Source of Data: CHAS Data Book	Data Current as of: 2000

	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Household Income <= 50% MFI	9,789	24,253	8,736	17,847	60,625	15,616	11,312	6,213	4,286	37,427	98,052
2. Household Income <=30% MFI	6,294	13,400	4,490	10,264	34,448	7,518	4,609	2,525	2,465	17,117	51,565
3. % with any housing problems	57.2	79.5	88.9	71.1	74.2	62.6	75.9	90.7	69.1	71.3	73.2
4. % Cost Burden >30%	56.1	72.9	72.7	69.6	68.8	62.0	72.6	75.3	67.9	67.7	68.4
5. % Cost Burden >50%	35.6	58.0	49.6	61.7	53.9	37.3	58.0	56.7	52.9	48.0	51.9
6. Household Income >30 to <=50% MFI	3,495	10,853	4,246	7,583	26,177	8,098	6,703	3,688	1,821	20,310	46,487
7. % with any housing problems	63.5	76.0	83.6	82.8	77.5	35.5	62.4	82.1	59.9	55.0	67.7
8. % Cost Burden >30%	62.5	66.6	45.0	82.2	67.1	34.6	57.0	51.2	58.6	47.2	58.4
9. % Cost Burden >50%	26.2	17.0	7.0	29.6	20.3	13.3	23.8	7.3	35.3	17.7	19.1
10. Household Income >50 to <=80% MFI	3,053	15,175	4,946	12,932	36,106	10,059	14,345	7,440	3,721	35,565	71,671
11.% with any housing problems	47.6	45.2	66.2	45.3	48.3	18.3	42.3	58.4	44.9	39.1	43.8
12.% Cost Burden >30%	46.4	29.1	12.3	42.7	33.1	17.7	36.7	18.8	44.2	28.3	30.7
13. % Cost Burden >50%	19.8	2.1	0.1	2.7	3.6	5.6	6.3	1.8	13.2	5.9	4.7
14. Household Income >80% MFI	5,398	30,857	6,165	28,353	70,773	30,032	89,291	22,872	17,896	160,091	230,864
15.% with any housing problems	21.6	12.7	44.9	6.8	13.8	5.5	9.1	30.7	14.8	12.2	12.7
16.% Cost Burden >30%	19.1	2.7	1.0	3.9	4.3	5.4	6.7	4.9	14.0	7.0	6.2
17. % Cost Burden >50%	5.4	0.2	0.0	0.1	0.5	0.7	0.7	0.4	1.1	0.7	0.6
18. Total Households	18,240	70,285	19,847	59,132	167,504	55,707	114,948	36,525	25,903	233,083	400,587
19. % with any housing problems	46.3	42.2	68.5	36.1	43.6	19.9	19.0	45.7	27.4	24.4	32.4
20. % Cost Burden >30	44.8	31.7	29.4	33.8	33.6	19.5	16.1	17.3	26.6	18.2	24.7
21. % Cost Burden >50	22.2	14.2	12.7	15.2	15.2	8.4	5.0	5.3	10.2	6.4	10.1

Age of Housing Stock
The age of housing is commonly used by state and federal housing programs as a factor to estimate rehabilitation needs. Typically, most homes begin to require major repairs or have significant rehabilitation needs at 30 or 40 years of age. Approximately 63 percent of homes in the City of San Antonio were 30 years or older, including 43 percent that were 40 years or older in 2000.

YEAR STRUCTURE BUILT	Number	Percent
1999 to March 2000	11,044	2.5
1995 to 1998	33,539	7.7
1990 to 1994	26,577	6.1
1980 to 1989	95,427	22.0
1970 to 1979	86,155	19.9
1960 to 1969	64,428	14.9
1940 to 1959	87,229	20.1
1939 or earlier	28,709	6.6
Occupied Housing Units	**405,544**	**100.0**
YEAR HOUSEHOLDER MOVED INTO UNIT		
1999 to March 2000	103,094	25.4
1995 to 1998	116,443	28.7
1990 to 1994	57,884	14.3
1980 to 1989	51,649	12.7
1970 to 1979	37,085	9.1
1969 or earlier	39,389	9.7

To improve the overall housing conditions in San Antonio, the City offers assistance for lower-income homeowners, first-time buyers, and property owners renting to lower-income tenants. Programs include:

- Loans and grants for owner-occupied homes for rehabilitation and/or reconstruction
- Rental property rehabilitation assistance
- Purchase and rehabilitation assistance for first-time homebuyers
- Programs to help with lead paint removal

Housing Market Analysis (91.210)
According to housing market consultant Jack Inselmann, San Antonio has Texas' best increase in housing starts, at 17 percent from the third quarter of 2003 to the same period in 2004, with more than 12,000 expected this year. New house closings are at record rates, expected to total nearly 11,600 in 2004. House prices have been rising 3 percent to 4 percent each year, and that will continue this year and next, Inselmann predicted, for all price ranges of houses. The apartment sector also is solid, with a decade of occupancy rates above 90 percent. "San Antonio has the healthiest apartment trends in Texas," Inselmann said. "We also have the most affordable apartment rental rates in Texas. And we are not oversupplying apartments."

This is where the most opportunity exists in the homebuilding industry. San Antonio has 200,000 apartment dwellers, all candidates for homeownership in the eyes of the single-family home industry.

Income Needed to Afford FMR										
Location	Annual Amount					Percent of Family AMI				
	Zero Bdrm	One Bdrm	Two Bdrms	Three Bdrms	Four Bdrms	Zero Bdrms	One Bdrm	Two Bdrms	Three Bdrms	Four Bdrms
Texas	$21,253	$23,608	$28,794	$38,476	$45,714	38%	42%	51%	69%	82%
San Antonio, Texas	$20,760	$22,960	$28,640	$38,280	$45,560	40%	45%	56%	74%	88%
Bexar County	$20,760	$22,960	$28,640	$38,280	$45,560	40%	45%	56%	74%	88%

The Housing Wage in Texas is $13.84, in San Antonio the housing wage is $13.77. This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the area's Fair Market rent.

Housing Wage										
Location	Hourly Wage Needed to Afford *(@ 40 hrs./wk.)*					As % of Minimum Wage *(Texas=$5.15)*				
	Zero Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	Three Bedroom FMR	Four Bedroom FMR	Zero Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	Three Bedroom FMR	Four Bedroom FMR
Texas	$10.22	$11.35	**$13.84**	$18.50	$21.98	198%	220%	269%	359%	427%
San Antonio, Texas	$9.98	$11.04	**$13.77**	$18.40	$21.90	194%	214%	267%	357%	425%
Bexar County	$9.98	$11.04	**$13.77**	$18.40	$21.90	194%	214%	267%	357%	425%

A unit is considered affordable if it costs no more than 30% of the renter's income.

Number of Households			
Location	Total Households	Renter Households	Renter Households as Percent of Total Households
Texas	7,393,354	2,676,060	36%
San Antonio, TX MSA, Texas	559,946	205,158	37%
Bexar County	488,942	189,771	39%

2004 Renter Households					
Location	**Estimated Renter Median Annual Income**	**Income Needed to Afford 2BR FMR as Percent of Renter Median**	**Number Earning 30% of AMI or Less Unable to Afford Rent (2000)**	**Number Earning 30-50% of AMI Unable to Afford Rent (2000)**	**Monthly Rent Affordable at Renter Median**
Texas	$31,739	91%	385,079	274,912	$793
San Antonio, Texas	$30,627	94%	27,474	20,693	$766
Bexar County	$30,458	94%	25,656	19356	$761

Source: Apartment MarketData Research

Specific Housing Objectives (91.215(b))

The affordable housing strategy describes 1) the imbalance between the need for housing assistance in San Antonio and the affordable and supportive housing inventory, and 2) goals for reducing this gap. This was done by:

- Determining priorities for low and moderate-income households.
- Formulating general priority statements to guide the allocation of resources among the types of affordable and supportive housing needs.
- Stating existing housing policies and analyzing their effects on the success of efforts to develop, maintain or improve affordable and supportive housing.
- Discussing city plans and activities to improve the management and operations of its public housing stock; improve the living environment of public housing; and encourage public housing residents to take advantage of homeownership opportunities.

Community Planning and Development (CPD) funding sources dedicated to housing (and related services) will include a portion of CDBG funds (approximately 30 percent) and HOME funds (100 percent) received by the City from HUD. These funds will continue to support core programs currently administered by the City as well as any additional programs deemed necessary to meet the housing needs identified in this Consolidated Plan. At least 15 percent of the annual HOME allocation will be set aside for affordable housing development activities provided by Community Housing Development Organizations (CHDO's) per HUD regulations. ADDI funds will be dedicated to provide downpayment assistance for low and moderate-income first-time homebuyers.

In addition, HOPWA (100 percent) funds will be used to provide supportive and transitional housing for persons with HIV/AIDS. ESG (100 percent) funds will be used to provide transitional housing, emergency shelter, and related services for the homeless. Use of HOPWA funds is

described later under Community and Supportive Services, while ESG is described under the Homeless needs and Continuum of Care sections.

Specific Five-Year Objectives:

Homeownership Assistance Programs: Through the various homeownership assistance programs, assist 362 low and moderate-income renter-households with homeownership opportunities over the next five years, or an average of 80 renter-households annually. Targeted groups are first-time homebuyers.

Rehabilitation Assistance Programs: Through the various rehabilitation assistance programs, assist 1,000 low and moderate-income owner-occupied households directly over the next five years or an average of 200 households annually, and rehabilitate 100 housing units for low-income tenants annually or 500 housing units over the next five years.

New Construction and Acquisition/Rehabilitation: Assist at least 2 CHDOs annually with funds to expand and preserve affordable housing by 50 housing units annually. A further goal is to provide at least 550 affordable housing units over the next five years (110 units annually) through the First-Time Homebuyer programs administered by the City's housing services providers. Units are to be deed-restricted for the longest extent feasible.

Supportive Housing Programs and Services: Provide fair housing services to at least 500 households annually or 2,500 over five years.

Needs of Public Housing (91.210(b))

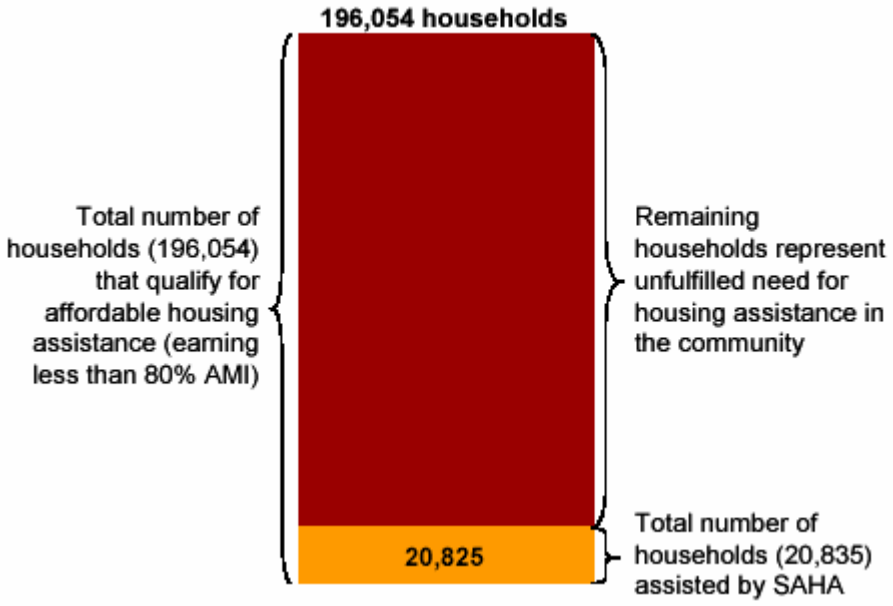
Our public housing community consists of nearly 20,000 residents living in San Antonio Housing Authority's (SAHA) 6,400 units in 61 developments throughout the city. They are parents, children, families, tradesmen, laborers, employees and teachers. Over decades, the traditional and historical approach to public housing created clusters of block housing and bland apartments, where poverty was contained, spirits drowned and hope shackled.

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.

It is the goal of the City of San Antonio and SAHA to 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: 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 state, and local organizations to improve the quality of life with support and social services for all of San Antonio's citizens.



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.

Public Housing Strategy (91.210)

The SAHA is committed to building and maintaining affordable housing for the citizens in our community. They 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. SAHA serves residents of the public housing community and all citizens with the highest level of professionalism, compassion and respect.

SAHA currently provides housing for approximately 6,400 Public Housing families and approximately 12,000 Housing Choice Voucher families. Despite the assistance provided by SAHA, San Antonio remains a city with a high demand for additional housing opportunities and would greatly benefit from any opportunity to expand services. As reflected in the current Comprehensive Housing Affordability Strategy data set, there are a total of 96,731 families who are below the 80% Average Median Income (AMI) threshold requirement for assistance; or only

approximately 18% of those in need receive assistance. Recognizing high demand with limited resources SAHA continues to pursue all HUD available funding opportunities including the Capital Fund Financing program, in an effort to expand resources and services. In addition, SAHA continues to research "best practices" to ensure efficiency in operations, including private sector practices.

In the upcoming year, SAHA will continue to improve the Public Housing and Voucher management programs through training, technology and on-going evaluation measures. SAHA will implement plans to maximize the number of affordable units available to the agency by employing effective maintenance and management practices in both the Public Housing and Housing Choice Voucher programs. Planned activities to affirmatively further fair housing and to provide an improved living environment include counseling and providing maps to Section 8 program participants as to the location of units outside areas of poverty or minority concentration. Marketing the Section 8 program through education to owners outside areas of poverty and minority concentrations will be achieved by, conducting outreach efforts to potential voucher landlords; actively participating in the San Antonio Board of Realtors monthly meetings; conducting monthly owners-orientations; and personally contacting prospective landlords.

To further address housing needs of the community, SAHA's plans are to expand the supply of Public Housing and Assisted Housing by applying for additional rental vouchers, leveraging affordable housing resources in the community through the creation of mixed-finance housing, and to aggressively pursue housing resources other than Public Housing or Section 8 assistance.

SAHA will actively engage in activities that will contribute to the long-term asset management of the entire housing stock. Such efforts will include, but not be limited to analyzing and investigating the possibility of private management, development-based accounting principles, implementing a comprehensive stock assessment and encouraging input from resident groups.
A fundamental goal of the agency is to provide training, job readiness and employment opportunities for families of modest means to become self-sufficient and ultimately reduce if not eliminate their reliance on public assistance. Our strategy for residents to move towards self-sufficiency focuses on increasing the number of employed persons by effectively partnerships with agencies to provide training, education, placement and follow-up, childcare and transportation and support through the faith-based community for ministry, emergency food and clothing, positive role-models, mentorship, parenting, etc. A key strategy to achieving this goal is to expand employment readiness and training efforts for public housing residents through the *College's in the Community* partnership with the Alamo Community College District (ACCD), primarily funded with HUD, Department of Labor and SAHA. SAHA will implement high school drop out prevention measures and college bound activities for public housing residents through the *SAHA Scholars* program, another output resulting from the ACCD partnership.

SAHA has a Family Self-Sufficiency Program for both Public Housing and Section 8 which provides case management and referrals to agencies providing services such as job skill development, education, transportation, child care and financial management which promotes self-sufficiency. Homeownership is a dream for some, and for those who aspire to be a homeowner, SAHA has two opportunities: the Public Housing Homeownership Program (5h), Section 32 and the Section 8 Housing Choice Voucher Homeownership Program.

Planned resources from Federal and Non-Federal sources total $170,408,297 which will go to planned uses such as Capital Improvements, Community and Supportive Services, Safety & Security, Technical Assistance, Operations and the Re-development of the Victoria Courts site. These funds are not enough to satisfy the housing needs of the entire community and as a result, SAHA will become more entrepreneurial and less dependent on Federal funds by, leveraging housing resources and funds through public/private partnerships; establishing an effective technology base and the possibility of entering into an Energy Performance Contract to improve energy efficiency and cost savings; and creating new revenue/income streams from marketing of service and products.

Today, however, SAHA is putting heart into the public housing community with a series of programs and initiatives that empower residents to shatter the chains of poverty. Mixed-income developments like Refugio Street Apartment Homes restore residents' belief in a better life. HOPE VI federal grants help finance renovation programs, such as Springview and Victoria Commons, that scrub away years of despair. And SAHA's public housing homeownership program gives residents a chance to feel the pride of owning their own home.

There are presently more than 13,000 people on SAHA's public housing waiting list. With the help of strong partnerships with the City of San Antonio, community-based service organizations and others, SAHA will strive to improve the conditions of our current communities and will commit to create more affordable homes for those in need.

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. 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.

Affordable Housing Strategy through the Section 8 Program

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.

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.

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.

Affordable housing through the 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.

Expand the supply of assisted housing by:

- Applying for additional rental vouchers
- Reducing public housing vacancies
- Leveraging private or other public funds to create additional housing opportunities:
- Acquiring or build units or developments

Improve the quality of assisted housing by:

- Improving public housing management and PHAS scores
- Improving voucher management and SEMAP scores
- Increasing customer satisfaction:
- Concentrating on efforts to improve specific management functions
- Renovating or modernize public housing units:
- Demolishing or dispose of obsolete public housing:
- Providing replacement public housing:
- Providing replacement vouchers

Increase assisted housing choices by

- Conducting outreach efforts to potential voucher landlords
- Increasing voucher payment standards
- Implementing voucher homeownership program:
- Exploring the development of assisted – living housing facilities
- Implementing Homeownership Programs

Promote self-sufficiency and asset development of assisted households by:

- Increasing the number and percentage of employed persons in assisted families
- Providing or attracting supportive services to improve assistance recipients' employability
- Providing and/or attracting supportive services to increase independence for the elderly and/or families with disabilities

Ensure equal opportunity and affirmatively further fair housing by:

- Undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability
- Undertaking affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability

- Undertaking affirmative measures to ensure accessible housing to persons with all various classifications of disabilities regardless of unit size required

Other Actions:

- To create positive public awareness and expand the level of family, owner, and community support in accomplishing the PHA's mission.
- To attain and maintain a high level of standards and professionalism in our day-to-day management of all program components.
- To ensure that all units meet Housing Quality Standards and families pay fair and reasonable rents.
- To comply with all Federal, State, and local non-discrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment.
- To promote a housing program which maintains quality service and integrity through education and training.

Managing the Process (91.200(b))

The City of San Antonio's Department of Housing and Community Development (HCD) has the primary responsibility for all functions associated with the City's Comprehensive Plan and Annual Action Plan/Budget process, including its development, implementation, monitoring and reporting activities. The HCD is comprised of four components: the Office of the Director, which includes Administrative Procedures and Fiscal Operations and Monitoring and Oversight, the Programs Division which includes both the Community Development Block Grant (CDBG) and HOME programs staff and the Community Outreach Division. In this capacity, staff provides insight and expertise compiled through daily interaction with individual citizens, community and neighborhood organizations, non-profits housing and redevelopment agencies, the financial industry, and the private sector housing industry.

In addition, HCD coordinates the activities of other supporting City departments responsible for implementing required procedures to ensure City compliance with specific U. S. Department of Housing and Urban Development (HUD) and other federal regulations. Acceptable annual performance reviews of City activities to comply with the Davis-Bacon and other related Acts, Fair Labor Standards Act, Equal Employment Opportunities (EEO) compliance standards, Affirmative Fair Housing activities, accepted standards of general accounting and audit procedures, Capital Projects Administration, and CDBG project management and monitoring for timely implementation and fund draw down are required to ensure that the City receives the maximum annual funding allocations for which it is entitled.

In addition to the administration of the CDBG and HOME Programs, HCD is responsible for the identification, development, implementation, oversight and administration of additional program resources supporting the City Council's neighborhood revitalization and housing goals. These additional resources include the; the Emergency Shelter Grant (ESG), and other special purpose grant programs. The Department is also responsible for the development of the City's Five-Year Consolidated Plan, Annual Consolidated Plan/Budget, and Consolidated Annual Performance and Evaluation Report, as well as the review and certification of compliance with the approved Consolidated Plan strategies for all project proposals submitted to HUD and the State for funding support of local implementation. The City of San Antonio City Council delegated responsibility for the preparation of the Consolidated Plan to the Department of Housing and Community

Development. The Community Development Department is also charged with the development of Contracts with outside agencies and the coordination of bids and contracts let by local units of government.

Institutional Structure (91.215(i))
The Department of Housing and Community Development works with a number of agencies both public and non-profit in delivering community development and housing services to the residents of San Antonio.

Development Services: The Building Inspections division of Development Services enforces construction-related codes, zoning, and sign regulations, landscaping and tree preservation ordinances. This department also reviews construction plans, issues all construction-related permits, certificates of occupancy and issues trade licenses. In addition, the Department staffs the Planning Commission, Zoning Commission, Board of Adjustment, the Building and Fire Code Board of Appeals, and the Plumbing, Mechanical, Electrical and Home Improvement Boards. The Department assists the customer through the development process at the Development and Business Services Center. The mission of Development Services Department is to enforce construction related regulations and to facilitate the development process. These regulations provide minimum standards for the construction, design, and quality of materials, use, occupancy, location, and maintenance of building and structures. These regulations provide minimum standards to safeguard life, health, property, and public welfare.

Code Compliance: It is the mission of the Department of Code Compliance to enhance neighborhoods and their citizens' health, safety and general welfare through efficient and effective City code enforcement. Among the City Codes and Ordinances which fall under this department's jurisdiction to enforce and abate as necessary are: vacant and dangerous premises and structures, junked vehicles, weeded vacant lots, zoning (Unified Development Code), noise, illegal dumping, minimum housing including unsanitary premises, front yard parking, livestock, alley and right-of-way violations, and inspections of auto handlers within the City limits. This Department also strives to promote a higher quality of life by promoting awareness and compliance with City Codes in order to stabilize and reverse deterioration of neighborhoods. It is this activity in eligible low-income neighborhoods that is funded with CDBG funds.

Department of Community Initiatives: It is the mission of the Department of Community Initiatives (DCI) to serve as a catalyst for coordinating resources and partnerships that promote economic self-sufficiency, family strengthening, and enhance the quality of life for children, families and seniors and ensure greater public accountability for the investment of resources. DCI commits to provide leadership, develop collaborative strategies, maximize resources, and improve the quality of life within our community. The goal is to coordinate and foster strategic partnerships with governmental and community-based agencies to leverage resources essential to strengthening families, developing human capital and sustaining a community safety net. DCI coordinates and invests in strategies that assist children, individuals, families and seniors citizens to achieve economic self-sufficiency, and an improved standard of living. DCI promotes long-term economic vitality of the community through the coordination, implementation and partnership with human capital development initiatives. This strategic focus on human capital development ensures the community's capacity to build an educated and skilled workforce, the prerequisite for sustainable regional economic development.

DCI supports family strengthening activities as a principal means of ensuring early childhood development, school readiness, and eventually school success. Additionally, the DCI supports literacy, higher education, demand occupation job training for targeted industries, and other proven human development strategies. The supported initiatives of the department afford individuals and families a variety of services that facilitate their transition to better jobs and strengthened families. These services include literacy, child-care assistance, educational scholarships, job training, and case management support. To promote their independence, community engagement, and maintain a high quality of life, the Department extends nutrition, personal attendant, and transportation services to the elderly and disabled. First time youth offenders receive intervention and counseling services that assist with their reintegration into the mainstream of community life.

Additionally, DCI provides emergency and homeless assistance. DCI serves as the primary funder of early childhood care and education services in the Alamo Area region. The Department staffs the following Commissions and Boards: Community Action Advisory Board; Child Care Management Services Advisory Council; Commission for Children and Families; and, the Literacy Commission.

Economic Development: The Economic Development Department (EDD) is the catalyst for shaping the City of San Antonio's future economy. EDD is divided into four major divisions. The Office of the Director provides administrative and programmatic oversight. The Industry Development Division provides services to such driver industries as biotechnology, health/medical services, information technology, hospitality, and logistics/distribution and machines trade/maintenance in an effort to stimulate business development efforts within these targeted industries. The Small Business Development Division provides programs and services such as the Small Business Economic Development Advocacy program, which provides business start-up information and business technical assistance, and the San Antonio Local Development Company (SALDC), which provides small business loans to new and expanding businesses. The Operation and Monitoring Division support data analysis and monitoring of contract to provide due diligence and contract compliance. The mission of the Economic Development Department is the creation of more and better jobs.

San Antonio Metropolitan Health District: SAMHD's purpose is to promote health and prevent disease among the residents and visitors of San Antonio and unincorporated areas of Bexar County through community health assessment, identification of unmet health needs, development of policies to meet these needs, and assurance that needs are met through the development of public-private partnerships and/or the direct provisions of services. SAMHD is the single public agency charged by State Law, City Code, and County Resolution with the responsibility for public health programs in San Antonio and the unincorporated areas of Bexar County. Although the Health District is a City/County organization, administrative control is under the City of San Antonio and the District is operated as a City Department. Health District services include preventive health services, health code enforcement, clinical services, environmental monitoring, animal control, disease control, health education, dental health, and maintenance of birth and death records.

Neighborhood Action Department: The mission of NAD is to enhance the quality of life for San Antonio residents and visitors by pursuing revitalization efforts. NAD serves the needs of San Antonio neighborhoods through the coordination of multi-departmental teams of services and programs administered in a comprehensive and targeted manner. The Department implements and monitors single family and multi-family affordable housing projects, develops housing policy

initiatives, and facilitates partnerships to increase the number of affordable housing units. The Neighborhood Commercial Revitalization Division provides programs and services that facilitate reinvestment in the revitalization of downtown and commercial neighborhoods.

Parks and Recreation: The mission of the Parks and Recreation Department is to develop and maintain a balanced, safe and easily accessible system of parks, recreational facilities and programs, as well as promote and maintain world-class facilities to further the City's prominence as a major tourist destination.

Planning: The Planning Department's mission is to provide quality of life and livable communities through a framework for orderly growth and development within the City of San Antonio and its extraterritorial jurisdiction in a manner consistent with the Master Plan Policies established by the City Council, the Commissions appointed by City Council and the community at large. Through outreach, communication and education, the Planning Department develops and implements the ordinances and regulations related to land development through plats, zoning, comprehensive plans, neighborhood plans, historic preservation, and urban design. The Department strives to predict infrastructure and service needs in advance of demand transportation plans, open space plans, and annexation plans. The Department also reviews land development proposals to minimize conflicts between land uses and to coordinate public and private investments.

Public Works: The Public Works Department is committed to providing public services and infrastructure in a quality manner through the use of modern engineering and management practices with a team of people dedicated to professional excellence and customer satisfaction. Public Works strives to accomplish these tasks efficiently, effectively and with accountability to the community we serve.

San Antonio Housing Authority: is committed to building and maintaining affordable housing for the residents of the City of San Antonio, creating 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. Its mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. The San Antonio Housing Authority's primary mission is to craft long term viable solutions which provide affordable housing and empower low-income populations in the most efficient manner possible, while recognizing the scarcity of financial, political and human resources.

HCD also works in partnership with several non-profit housing service providers as well as for profit developers. While there are unmet needs within San Antonio, we have not identified any significant gaps in the surface delivery system provided by the institutions within the City. Given the budget constraints, the City feels that it is meeting the identified high priority needs for all residents within the City limits.

Monitoring (91.230)

To be effective, housing and other community development policies and programs must be consistently monitored and modified when necessary. The City conducts monitoring reviews of housing and community development activities to determine whether programs are being carried

out in accordance with the Consolidated Plan, and in a timely fashion. The monitoring is carried out on a regular basis to ensure that statutory and regulatory requirements were being met.

For all activities funded by HUD allocations received by the City of San Antonio and awarded to sub-grantees/sub-recipients or developers/sponsors for program implementation, prior to project implementation and expenditure of funds, execution of a contractual agreement is required. The contract document provides the basis for all expenditures, and monitoring of project production and compliance.

In addition to delineating the basic standards and regulations in effect for the particular funding sources, the contract sets forth responsibilities and procedures for each party, establishes performance/product measure to ensure that the program is implemented and completed in a time and cost-effective manner in accordance with all applicable statutory requirements. HCD, in conjunction with the Office of the City Attorney staff develops and provides standard contract documents contain at a minimum the following elements:

- Contract Narrative: This section contains the narrative descriptions of federal and local regulatory and policy standards, including financial obligations of both parties, restriction on use of funds, procedures and requirements for receiving payments (invoice/billing), reporting format and timing for submission, and appropriate certifications.
- Contract Exhibits/Monitoring Elements: HCD provides guidance and technical assistance to the sponsor/sub-grantee to identify the specific activity proposed for implementation. HCD determines if the activity is consistent with the Five-year Consolidated Plan identified priorities, and the funding source requested.

In addition, HCD evaluates the eligibility and management experience of the sponsor/sub-grantee in the type of activity proposed, as well as the accomplishment/completion track record to determine if the sponsor/sub-grantee has demonstrated the capacity to successfully implement the proposed activity. Evaluation of program objectives will also take into consideration:

- Cost per unit of the proposed activity in comparison with similar market area costs;
- Commitment and actual availability of non-federal resources to leverage City funds;
- The proposed financial mechanism for City funds, whereby loans to be repaid to the City will receive priority consideration, where applicable; and
- For housing projects, the term for which the resulting units will remain affordable to lower-income households.

Performance Measures/Quality Controls

Performance measures/quality controls will be required for all projects, and will be in writing, quantifiable, and measurable. In addition, the performance measures will outline standards, identify deadlines, list corrective measures if deadlines are not met, and for housing projects, set the minimum number of lower income occupants to be housed in the property, establish appropriate lease/sale schedules, and provide copies of the lease/sale agreements as an attachment to the contract.

Quality Controls

At a minimum, the City will require in all rehabilitation and new construction activities include: All rehabilitation/construction work shall be in compliance with the City of San Antonio's Building Code, to be inspected at appropriate standard intervals, and designed to maintain the property in a safe, sanitary, and decent manner. For all rehabilitation/construction projects exceeding $3,000, the sponsor/sub-grantee will provide at least three (3) arms' length bids prior to awarding the contract. Sponsor/Sub-Grantees will not be permitted to serve as the general contractor, or as a sub-contractor, without prior written approval from the City's Housing & Community Development Department.

All contractors performing project work will be registered with the City, maintain appropriate licenses where applicable, and evidence appropriate insurance coverage in accordance with the City's Federal Compliance Manual. Plans and specifications must be reviewed and approved by the City prior to contract bid procedures. Once approved, modifications will not be permitted without first obtaining written City authorization. Pre-bid conferences will be conducted with interested bidders to explain the project, delineate requirements (e.g. Davis-Bacon, Section 3), and answer questions.

Prior to initiating construction work, a pre-construction conference with the selected contractor is required to explain City requirements concerning contractor courtesy and interaction with existing occupants, required quality of work, City required reports, and City inspection policies and procedures. City inspectors and monitors will visit the project, without prior notice to the contractor, owner, nor sub-grantee/sponsor, at frequent intervals and at various hours. These visits will include inspection of on-going structural work, interior unit review, and visits with existing occupants to certain perceived work quality and contractor courtesy.

The City will require inspection of any portion of the structure uncovered during the construction prior to recovering the area, including plumbing, electrical, foundation, and other structural work components. Contractor must provide City with reasonable notice of the need for inspection services in order not to delay the construction process.

Monitoring Activities

The monitoring reports and schedule will be included as part of the contract. Many of the reporting requirements will be standard and consistent with the following:

- By the tenth (10) calendar day of each month, the sponsor/sub-grantee shall submit a narrative description outlining specific progress/accomplishments for each applicable performance indicator achieved during the proceeding month. In addition, any problems surfacing must be discussed, and mitigating measures taken indicated to ensure compliance with established deadlines.
- Prior to initiation of rehabilitation/construction activity, the sponsor/sub-grantee must provide data indicating household characteristics and incomes for all units. If temporary and/or permanent displacement is indicated by the scope-of-work, the sponsor/sub-grantee's relocation plan must be submitted and approved.
- Following completion of rehabilitation/construction activity, the data indicating household characteristics and incomes must again be submitted for all units. Eligible low-income

households must occupy the required percentage of units stipulated in the contract for the required term of the contract.

- The sponsor/sub-grantee must forward MBE/WBE data on a monthly basis, Davis-Bacon Wage Reports (if applicable) on a weekly basis, and Section 3 Reports on a quarterly basis (at the completion of construction, if construction is less than 3 months' duration) for all contractors and sub-contractor during the rehabilitation/construction period.
- City staff, on an annual basis, will inspect property for not less than the period specified in the contract, to ensure that the property continues to meet City Housing/Building Code standards. If found to be in nonconformance, the sponsor/sub-grantee will be provided a reasonable time period to correct the violation(s). Continued non-compliance will result in the total amount of the City's funding to become immediately due and payable.

Violation of program guidelines, or the terms and conditions of the contract, and/or approved loan documents executed with the City, will result in the entire amount of the City's funding plus interest, to be due and payable at the sole discretion of the City.

Immediately following completion of the rehabilitation/construction, and annually thereafter for the time period specified in the contract/agreement, the sponsor/sub-grantee must provide household characteristics and income data for all project units. The required number of units must be leased/sold to eligible low-income households for the term specified in the contract/agreement.

Audited financial statements will be provided by the sponsor/sub-grantee on an annual basis during contract activity or upon request by the City during the remaining term of the loan agreement. Non-profit sub-grantees/borrowers will report and remit all program income, as delineated in the contract/ agreement, to the City on not less than a quarterly basis. Non-profit sub-grantees/borrowers may retain program income for specified, eligible uses only when specifically provided for by City Council Ordinance.

All conditions, reports and procedures contained in the contract/agreement for the original allocation apply to retained program income, including monthly reports of activity, income eligibility, etc., as well as requiring monthly accounts of receipt and documented disbursal of program income proceeds. Program income requirements will be enforced for the term of the agreement, contract and/or loan.

Monitoring Schedules

Effective monitoring requires on-going communication between the sponsor/sub-grantee and City to assess progress towards meeting the objectives and performance indicators. City staff will actively monitor the sponsor's sub-grantee's progress towards program completion, and in meeting all policy, regulatory, and statutory requirements. Appropriate monitoring schedules will be established for each project, and will be conducted on a regular, periodic basis. Effective monitoring will require personal on-site observations of performance in order to facilitate communication and cooperation throughout the contract/compliance term; reinforcement of positive activity to achieve performance measures; and timely guidance and technical assistance to determine and initiate effective measures to mitigate occurrences of non-compliance.

The City assumes total responsibility for sub-grantee/sub-recipient complicance with all federal requirements including environmental reviews, labor standards, Section 3, bidding and contract requirements.

Outcomes Measurement
Historically, the City of San Antonio has measured performance using HUD's Consolidated Plan Guidelines, which require quantifiable goals and objectives to be clearly stated in the Consolidated Plan, as well as in the Annual Action Plan. Proposed accomplishments/goals stated in the Annual Action Plan are evaluated in the Annual CAPER report. Programs and activities that consistently meet or exceed the proposed accomplishment goals are considered effective and successful, and generally continue to receive funding, while programs and activities that do not are either discontinued or revised.

The City of San Antonio, Housing and Community Development Department has implemented an outcomes based approach to funding projects that focuses on results rather than processes and provides an assessment tool for the City and its grantees. The implementation of an outcomes funding framework intends to improve results, accountability, and cost-effectiveness of funded programs.

Reporting outcome accomplishments is a contractual requirement. Grantees report monthly on outcomes (desired end results), performance targets (specific results that contribute to outcomes), and milestones (critical points to achieving performance targets). Staff reviews the reports to track progress, provide feedback, and when necessary, provide technical assistance. Program performance is also considered in the decision-making process for fund allocation.

Priority Needs Analysis and Strategies (91.215(a))

The lack of decent, affordable housing is a problem for many of the poor and working poor, and can lead to high rent burdens, overcrowding, and substandard housing. The wages of low-income families have not kept pace with rising rents and mortgage requirements. At the same time, low-cost housing units are being converted into higher-cost units, and there is an overall decrease in government assistance programs. Decent, affordable housing provides the foundation for healthy communities. It offers businesses the ability to attract and retain workers. It benefits individuals and families by providing stable homes, an essential component to success in school and work. Without stable homes, it is extremely difficult for adults to maintain employment, be productive members of the community, and provide a nurturing environment for their children. Furthermore, homeless children and children who live in substandard, unsafe, or overcrowded housing conditions are much less likely to acquire the skills they need to escape poverty as adults.

Housing Availability
In reviewing the Housing Needs Table, it becomes apparent that housing needs vary considerably between renters and owners and with various income levels. For very low income owners and renters, those at 30% of median income or less, more than three quarters of the people experienced housing problems, primarily relating to cost. For renters, small families and large families make up the majority of the need. For owners in this category, elderly are the primary component of need.

Approximately 83 % of all renter household with incomes between and 30% - 50% of the median income, make up the high need portion with housing needs. For owners in this income category, elderly, small and large families make up most of the need that only 35.5% of the elderly homeowners have a housing need compared to 82.1% of large families. In all cases, cost is the

primary burden for families in this income range. For families at 50%-80% of the income range, renter's household of small families make up the need category. These in-need households only comprise 10%-20% of the overall households in these categories and their absolute numbers are considerably less than the lower income ranges. For owners in this income category, all family types show need with both cost and other housing problems a factor. Of the overall populations, the elderly have a fairly low percentage of need at 28%, while families are in the 40%-50%.

In assessing needs of various subsets of the population, it should be noted that persons with disabilities and AIDS, tend to fall into the high need categories because of lack of income. Overall, within San Antonio costs burden rather than the availability of Standard Housing Units is the primary problem faced by lower income renter households, with cost burden and to a lesser degree, physical deficiencies being a problem for owner occupants. Housing overcrowdedness is primarily a problem for large families, particularly in the rental market. Within the city of San Antonio, blacks tend to have lower incomes compared to the majority Hispanic population. As a result, the housing needs of blacks tend to be higher for both renters and owners, than for the population in general.

Lead-Based Paint (91.215(g))

It is estimated that the majority of lower-income households suffer from under-employment or unemployment. Although persons of all income levels, race, and geographic location may be exposed to lead-based paint, it is probable that households in lower income neighborhood are most likely to be affected as a result of the higher incidence of deferred home opportunities. The majority of low-income families live in homes built prior to 1978.

Children under 6 years of age represent 139,981 (11%) of the total population. Over 98,000 (70%) of these children live in poverty and pre-1978 residences. These are the types of conditions that are conducive to lead poisoning. The inner city, defined as the area inside Loop 410 (insert map) has 226,847 housing units. Of these units, 87% are estimated to have been built prior to 1978. In 1998, the San Antonio Metropolitan Health District reported 520 case of lead poisoning.

Specific Lead-Based Paint Objectives:

The proposed target area for lead-based paint hazard control is the area within Loop 410 in San Antonio. Over the Course of five (5) years, The City intends to make 225 low-income housing units lead-safe (45 units annually). Priority will be given to serving families with children under six (6) years of age demonstrating elevated levels of lead. Not only will the activities reduce the hazards of lead-based paint, but it conjunction with housing rehabilitation, will also raise the expected values of the properties by approximately 12%.

Lead Hazard Control Strategy

Lead poses a significant health hazard, particularly for children, whose intellectual development can be permanently impaired following exposure. Exposure may occur through the ingestion of contaminated peeling, flaking, and/or soil, or breathing contaminated dust. The federal government estimates that as many as 10% to 15% of all pre-schoolers nation-wide suffer from lead exposure.

Homes constructed prior to 1940 are most likely to contain lead-based paint, however, all pre-1979 homes are suspect. As a result of deferred maintenance, many older homes exhibit flaking or peeling paint, particularly around windows sill and baseboards, accessible to young children who

may ingest contaminated paint is disturbed by scraping and sanding, increasing dust likely to be inhaled by the occupants.

The impending HUD regulations regarding lead-based paint have resulted in a decrease in applications for properties with lead-based paint. Many single family and small multi-family dwelling owners have been alarmed by the costs of lead-based paint containment and have withdrawn their applications due to the unfeasibility of abatement. The City is currently reviewing hosing policies and developing a strategy to assist these property owners.

The Lead-Based Paint Hazard Control Grant funds and activities will be used in conjunction with City housing program funds (i.e., CDBG, HOME, Housing Trust, and General Fund). Funds from this grant will be used to reduce lead-based paint hazards in the households with elevated blood level children believed to have been poisoned by lead-based paint hazards in their immediate residential environment.

The Lead-Based Paint Hazards Reduction Division will employ lead hazard control methods in compliance with the City's "lead-safe" lead-based paint policy and HUD's final rule, 24 CFR Part 35, "Lead-Based Paint Poisoning Prevention in Certain Residential Structures".

The City's Lead-Based Paint Hazard Reduction Program identifies and controls lead-based paint exposure to small children in eligible privately owned rental and owner-occupied housing. Many homes built before 1978 have lead-based paint. In 1978, the federal government banned the use of lead-based paint from housing.

Working with the San Antonio Metropolitan Health District, children age 6 and under can be tested for Elevated Blood Levels free-of-charge to the parents. The program will also cover the cost of testing a potentially dangerous house for lead-based paint hazards. Once identified, the Construction Specialist works with local, licensed abatement contractors to ensure a "lead-safe" environment in the home.

Barriers to Affordable Housing (91.210(e) and 91.215(f))

At first glance, affordable housing opportunities in San Antonio appear abundant due to the low average appraised value of the homes that exist in many of San Antonio's older neighborhoods. However, deeper research reveals that the physical conditions of these homes leave much to be desired. Market and governmental factors may pose constraints on the provision of adequate and affordable housing. Regulatory barriers to affordable housing development in the City of San Antonio include expenses related to land acquisition, platting, zoning, impact fees, and building permits. Such development costs impact the affordability of newly constructed housing units, placing virtually all-new housing out of financial reach for most families residing in the low-income areas of the community.

Our mission statement says that we are committed to building and maintaining safe, decent and 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. AMI is a sum set by the census bureau and fluctuates according to family size.

Therefore, the City continues to review its development standards and related policies to identify and mitigate potential barriers to the production and/or maintenance of affordable housing. The following conditions provide obstacles:

- Availability of lots for affordable housing development
- Increasing costs of rehabilitation due to several factors, including lead based paint regulations
- Development code focused on new housing construction, instead of the special needs of rehabilitation projects
- NIMBY attitudes in neighborhoods that are not predominately low-income
- Discrimination

Market Constraints

Market constraints include land costs, construction costs, and access to financing. The City has little influence over market constraints, but can provide incentives or assistance to overcome the impacts of market constraints.

Availability of Financing

Financing the planning and construction of a development is a major component of the cost of housing, making interest rates an important factor in determining the affordability of housing. Additionally, the availability of home purchase financing to low-income and minority groups may also affect the supply of and demand for housing.

Availability of Lots

New state legislation provides for taxes to be removed from the tax delinquent properties. The taxes remain attached to the previous delinquent owner. Therefore, it may be more feasible for non-profit and private developers to obtain properties. The City is pursuing special funds available from the Texas Natural Resource Conservation Commission (TNRCC) and other sources to address environmental clean up in Brownfields. The City also has implemented a surplus property program, whereby city owned lots are conveyed to affordable housing developers at a reduced rate.

Planning Fees

The City requires applicants for various types of permits to pay either a flat fee or deposit, based on the number of hours required to process the permit application and the department's overhead rate. To provide more certainty and predictability, the Development Services Department has converted some planning fee deposits to flat fees. The City Council may on a case-by-case basis provide an impact fee reduction of up to 100 percent for an affordable housing development. The City of San Antonio recognizes the need for affordable housing. These savings are transferred to homeowners through lower home prices.

Rehabilitation Costs

The City will launch its lead hazard abatement program that will provide assistance for rehabilitation in homes where there are children with elevated blood levels. In addition, we seek new and innovative ways to leverage private funds for rehabilitation.

Development Code

The City has revised the Unified Development Code, which guides construction and development in the city. We anticipate that the new code will include provisions to make rehabilitation of housing units easier so that they can be affordable for low and moderate-income residents. Along with the code revision, the city's two zoning ordinances will be combined into one ordinance. This will also simplify the development process. The city has implemented a One Stop Development Services counter, to make it easier for all developers to navigate the process. This is particularly important for affordable housing developers who may have less experience and resources available to deal with the development process. As a result of the Community Revitalization Action Group's recommendations, the City has hired two Neighborhood Development Managers to assist in identifying and implementing revitalization and mixed income housing projects in San Antonio's inner city area.

NIMBY Attitudes

Public education and the development of a successful model mixed-income development are methods the city will employ in an attempt to combat negative attitudes and stereotypes about housing for low-income families.

Discrimination

Despite a dramatic surge in the nation's homeownership rates, discriminatory lending practices continue to be documented in inner cities today. The long and infamous history of housing and lending discrimination has scarred the lives of millions of families seeking to realize the dreams and aspirations of all Americans. Unfortunately, such practices remain in effect, in the form of urban redlining, mortgage steering, and other discriminatory actions. Not all families would choose to purchase a home in the city, but mortgage lending discrimination forces many urban homebuyers to move to the suburbs to pursue the dream of homeownership.

According to a recent rental audit conducted by the San Antonio Fair Housing Council, African-Americans and Hispanics experience discrimination a majority of the time when inquiring about rental units. The study showed that when applying for an available housing unit, Hispanics could expect to encounter discrimination 52% of the time, while African-Americans can expect it 68% of the time. In addition, families with children often encounter difficulties in applying for rental units. The City will use all resources available to combat this problem and enforce fair housing laws.

Bias against Minorities and Families with Children

The Fair Housing Council of Greater San Antonio, Inc., conducted an audit of the San Antonio MSA rental market in 1997. This audit illustrated that African-Americans who are otherwise qualified, can expect to encounter discrimination in 68 percent of their searches for rental housing in the San Antonio metropolitan area. Such a high level of discrimination severely limits and restricts the housing choice of African-Americans and helps create and maintain segregation.

The rental audit also indicated that persons of Hispanic origin, who are otherwise qualified, can expect to encounter discrimination in 52 percent of their searches for housing throughout the metropolitan area.

The audit also showed that families with children, who are otherwise qualified, can expect to encounter discrimination in 50 percent of their searches for housing throughout the metropolitan area.

Evident in the audit is the fact that rarely does discriminatory treatment consists of blatant practices such as the use of racial slurs. Rather, discrimination based on national origin most often is practiced through the use of higher rents and/or deposits as well as differences in availability. Discrimination based on race frequently takes place through screening and delaying tactics. Discrimination based on familial status typically takes the form of steering and not being informed of amenities.

The types of differential treatment documented in this rental audit confirm that discriminatory practices in housing can be quite subtle and are not likely to be suspected. People's preconceived notions and prejudices of other races and ethnicities is an age old problem that continues to rear its ugly head even in some of the more urban, multi-cultural communities such as the San Antonio MSA.

Attitudinal

The complex home-buying process discourages consumers. The home loan process is often too difficult to understand. Specialized language and complex formulas used to calculate whether or not a person qualifies for a mortgage are daunting and prevent many people, particularly low-income, from seriously considering home ownership. In addition, the qualification standards for a home loan are viewed as impossible to meet. While this may be an attitudinal barrier, and does not affect the cost of housing, does it have a negative affect on homeownership?

Real estate agents and lenders can be trained about the mental barriers affecting low-income homebuyers and low-income people can be informed about the lending process through homebuyer education programs. Expanding homeownership opportunities is the best urban policy available. Homeownership not only enhances the well being of individual families, it helps build a tax base of urban areas and enhance the social stability of communities.

Understandably, private mortgage industry is reluctant to accept the risk associated with low down payment loans. Given the importance of homeownership in the nation, the private mortgage industry has a special obligation to work with the Federal Housing Administration (FHA) and other public agencies to ensure that all households willing and able to purchase a home have access to mortgage credit. The denial of mortgage credit does more than limit the home buying aspirations of families; it limits efforts to revitalize urban areas. The City of San Antonio is committed to all efforts that will ensure the legacy of discriminatory practices is not allowed to persist.

Tax Increment Financing

The city of San Antonio is dedicated to the revitalization of inner-city neighborhoods and commercial districts, particularly in those areas located inside loop 410 and south of highway 90,

by using a tiered system of incentive tools, such as tax increment financing (TIF). A TIF project should act as an economic stimulus to the surrounding areas. By leveraging private investment for certain types of development within a targeted area, TIF can be a tool used to assist in financing needed public improvements and enhancing infrastructure. Tax increment financing is a technique used by local governments, through chapter 311 of the Texas tax code, to capture the future tax benefits of publicly financed improvements to pay the present cost of implementing the improvements. The developer will front related costs to finance public improvements. To repay the developer, the taxing jurisdiction agrees to set aside all tax revenues above the predefined base level (tax increment) generated in that area during the financing period.

Regulatory Barriers

Major governmental constraints to affordable housing development include land use policies governed by the Land Use Element of the General Plan and the zoning and development codes, development and planning fees imposed by the City, and growth management policies. Pursuant to State housing element law, each jurisdiction must demonstrate adequate residential sites with appropriate densities to meet its share of regional housing needs. The Housing Element must address the extent to which government policies serving as constraints to housing development and the City's commitment to eliminating or mitigating the constraints.

Through the development of the Affordable Showcase Of Homes program, the City has been able to remove barriers in an effort to provide affordable housing opportunities. The first example was through the provision of "density bonuses" for affordable housing development provided through the San Antonio Unified Development Code. The utilization of the density bonuses made it possible to develop more lots per acre and reduced the minimum lot size requirement, thereby making a potentially time and funding-intensive zoning change unnecessary.

Another example of regulatory barrier includes the energy efficient requirements mandated for the development. The local utility company provides various incentives for energy efficient development, and the City made a commitment for energy conservation early in the development process. This energy star rated housing provides energy efficient mortgage incentives for qualifying families. Other examples of coordination which leads to removal of regulatory barriers includes utilizing city surplus property for the development of affordable housing projects and providing financial assistance for homebuyers through various down payment and closing cost assistance programs.

Historic Preservation

The City of San Antonio currently enforces the Historic Districts and Landmarks Ordinance, which was updated in 1987. Regulations and policies governing preservation of historic districts and structures are sometimes perceived as potentially negatively impacting the provision of affordable housing. The negative impacts perceived include the extension of time required prior to initiating rehabilitation and/or development activity as a result of the time required for Historic and Design Review Board consideration, additional costs associated with specific designs and/or materials required, and the disapproval of demolition permits for substandard, non-rehabilitable, unsafe structures due to historic/district designation. However, all applicants have the option of appealing directly to the Board of Adjustments for final determination in the permit process.

Subdivision Regulations
The primary objective of the Subdivision and Platting regulations is to ensure that land, once subdivided, will be an asset to the community, and ensure the health and safety of residents. Appropriate subdividing allows for orderly growth and assures that adequate public infrastructure is provided. These regulations guarantee that public rights-of-way (ROW), utilities and other City services, all of which are required for safe and sanitary living, will be available when the subdivision is developed.

The Planning Commission considers for approval all plat applications. Contingent upon complete application for subdivision, a plat may be reviewed by all required city departments and utility providers, for conformance with the Unified Development Code (UDC). The subdivision regulations do not regulate physical and design characteristics of new housing. However, street right-of-way widths, and alley locations, if required, are regulated. The Planning commission may also require easements on or across property if required for the installation of utilities or drainage.

The above requirements are not excessive in serving the needs of new development, and ensuring suitable, safe neighborhoods for the future residents. Construction of infrastructure may commence upon plat approval, and building permits may be issued once the plat has been filed with the Bexar County Clerk's office.

Mortgage Lending Disparities
The City of San Antonio charges impact fees for extension of water and wastewater services to new developments. The impact fee is a charge against new development based on the actual demand to be placed on the system. The City cannot assess an impact fee if there is no new demand on the water and/or wastewater system.

The impact fees placed on new development may be considered as adding to the cost of housing, since the fee may be passed through to the home buyer. However, affordable housing usually occurs as in-fill construction within an established neighborhood, or as remodeling/renovation of an existing structure. In both cases, there will probably be no new demand on the existing water and wastewater systems, and no assessment of the impact fee. If affordable housing activity did create new demands, the impact fee would be based on the actual amount of water required and wastewater discarded. In addition, the City Council can, at its discretion, authorize reduction or waiver of the impact fee to accomplish a specific purpose. Therefore, the developer of new affordable housing resulting in an impact fee may petition City Council to reduce or waive the fee in order to promote new construction of affordable housing.

Action Plan
In order to combat impediments to fair housing choice the city can coordinate, sponsor or participate in a series of workshops and/or presentations on fair housing issues directed at housing providers and consumers. Topics to be covered would include fair housing rights and responsibilities. For housing providers, emphasis to be placed on rental market and real estate sales. For housing consumers, emphasis to be placed on the provision of information on tenant/landlord laws, housing sales, and mortgage lending practices.

The city of San Antonio can also increase fair housing awareness by participating in fair housing education campaigns. Participation by the city includes:

- Contributing to the creation and distribution of fair housing literature and materials;

- Actively participating in Fair Housing Month activities;
- Creating Internet links to fair housing programs on the city's website, preferably a "Fair Housing and Discrimination Page; and
- Posting the Fair Housing Plan on the city's website.

Other Actions

San Antonio is currently under no court orders that directly impact the provision of affordable housing nor has HUD issued any sanctions affecting the City's ability to provide such housing. The City continues to review and update it's development standards to mitigate potential barriers to affordable housing.

HOMELESS

The Continuum of Care survey results, which is based on data from agencies that serve our community, describes the nature of the homeless population in the City of San Antonio which consists of 26,170 persons in the community. Thirty-eight percent of those persons are members of families with children. Forty-six percent are single men, twelve percent are single women, and additional four percent are youth under the age of 18 years. There is a desperate need for facilities to house our homeless community. To date there are emergency shelters and transitional housing programs, but we are still unable to affect each homeless person in our community in a positive manner. Many of our "at risk" community experience the lack of employment or have lost employment, which puts them at risk of becoming homeless. Of the 26,170 homeless persons in our community, the characteristics of consist of 4,972 African Americans, 9,159 White/Anglo, 11,777 Hispanic, 131 Asian, and 131 Native Americans. The survey also informs our community of the number of persons currently residing in emergency or transitional housing. There are 610 homeless individuals in emergency shelters, 388 in transitional housing, and 202 unsheltered. There are 146 families with children, 74 are in emergency shelter and 47 are in transitional, and 25 are unsheltered. The survey describes the homeless subpopulations in which 117 of the chronically homeless are sheltered and 152 are unsheltered.

Priority Needs Strategic Homeless Plan

The homeless and homeless prevention priorities for the City of San Antonio, are emergency shelter; any facility whose primary purpose is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless. Transitional housing; supportive housing to facilitate the movement of homeless individuals and families to permanent housing, and permanent supportive housing. The information of priorities was collected through the members of the continuum of care. These are providers in the community who offer shelter and housing services to the homeless population.

The level of unmet need or gap in services was determined through the Continuum of Care and non Contiuum of Care providers as well as San Antonio's Public Housing Authority. Providers reported a 12% increase in emergency shelter requests and a 17% increase in transitional housing requests. The largest emergency shelter in the community reported turning away 12 families per week due to insufficient bed space. Overall, the estimated percentage of unmet need was 8%; 98 new emergency shelter beds and 118 new transtional housing beds would be needed to fill this gap.

Homelessness

According to the Stewart B. McKinney Act, a person is considered homeless who "lacks a fixed, regular, and adequate night time residence; and… has a primary night time residence that is (A) a supervised publicly or privately operated shelter designed to provide temporary living accommodations… (B) an institution that provides a temporary residence for individuals intended to be institutionalized, or (C) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings." (National Coalition for the Homeless, 2002)

It is extremely difficult to provide an accurate count of homeless persons. Most homeless persons cannot easily be identified as such, and thus, the definition of homelessness varies. Some agencies interpret the definition to include only those persons who are on the streets or in shelters, as well as persons who face imminent (within a week) eviction from a private dwelling. This interpretation over-represents the "street homeless" and those who seek out homeless services, while it under represents those fully functioning members of society who, for some reason, are unable to secure permanent housing. This is the sector of the homeless population who may be temporarily living in substandard or overcrowded housing, sleeping at the homes of friends or family, sleeping in a car or camper, or simply do not want to be found. (National Coalition for the Homeless, 2002)

Snapshot of Homelessness in San Antonio:

- 40% of homeless families have been homeless more than once.
- Single mothers with an average age of 27 head 40% of homeless families. 40% of them have never been married.
- The median annual income of the homeless while working was $9,880. Among the general population, the U.S. median income in San Antonio is $23,584.
- In 44% of homeless families, the head of household has never been employed.
- Heads of Households in 37% of the homeless families have not graduated from high school.
- 54% of homeless parents never rented or owned a residence.
- 92% of homeless single mothers get no support from the absent parent. If they were married, there is a better chance of collecting child support (7% unmarried versus 13% married).
- 59% of homeless families in San Antonio cite domestic violence or family disagreement as the reason they are homeless (Source: TDMHMR Strategic Plan, 2001-2005).

Homeless Inventory

The City of San Antonio works in collaboration with several non profit organizations to assist homeless persons and families with children and subpopulations. The Salvation Army, San Antonio Metropolitan Ministires, Family Violence Prevention Services, Roy Maas Youth Alternatives, George Gervin youth center, St. Peter/St. Joseph Home, the Association for the Advancement of Mexican Americans, San Antonio AIDS Foundation. Hope Action Care, American GI Forum, Visitation House, and House of Hope provides emergency and transitional housing, direct, and supportive services to our homeless subpopulations.

Homeless Strategic Plan

The City of San Antonio has developed a Ten-Year Strategic Plan to address the issue of homelessness. The ten-year plan is a result of a 16-month process of a task force who charged with developing short and long term strategies to address the needs. The plan supports the City's

core issues providing a safety net of services to our most vulnerable residents. Temporary emergency assistance is provided to help individuals and families who are food insecure, as well as those who are homeless. The Ten-Year Plan to End Chronic Homelesness in San Antonio incorporates the National Alliance to End Chronic Homelessness four steps for planning: 1) Plan for Outocmes; Implement and expand the HMIS system; expand and outreach to build and strengthen relationships with chronic homeless, 2) Homelessness Prevention; advocate for dedicated avenue stream; increase linkages to permanent housing, 3) Stabilization/ Housing First; expand availability of affordable permanent and supportive housing; improve access and coordination of affordable housing services, 4) Build the Infrastructure; collaborate to provide seamless access to services. Each step includes objectives, strategies and action plans for prevention and intervention of homelessness to be carried out in 10 years

COMMUNITY DEVELOPMENT

Community Development (91.215(e))

The Texas Workforce Commission has released figures showing that San Antonio's unemployment rate to 5.8 percent in January 2005 - compared with 6.2 percent in January 2004. January is the first month the Texas Workforce Commission is calculating labor-market data for the expanded eight-county San Antonio metropolitan statistical area. The Texas Workforce Commission and U.S. Bureau of Labor Statistics are now tracking data for Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina and Wilson counties. Clayton Griffis, labor market analyst with the Texas Workforce Commission in Austin, says San Antonio gained 16,600 new jobs during the 12-month period. The area experienced its largest gain in the leisure and hospitality sector, with 3,800 new jobs. For the year ending Jan. 31, 2005, the region also gained 2,900 jobs in trade, transportation and utilities; 2,800 jobs in professional business services; 2,400 jobs in education and health services; and 2,000 jobs in government. San Antonio experienced its biggest job down-tick in the information technology sector, with a net loss of 700 jobs over the year. Statewide, Texas added 21,900 jobs during the 12-month period. [San Antonio Business Journal]

Non-Housing Community Development

San Antonio is the third-fastest growing city in America and the fastest growing city in Texas, according to figures released by the U.S. Census Bureau. From July 1, 2003 to July 1, 2004, San Antonio gained 22,095 new residents, an increase of 1.8 percent. The Alamo City's estimated population as of 2004 stands at nearly 1.24 million. In the official 2000 census, San Antonio had a population of 1.14 million, making it the eighth largest city in America. Rounding out the top five cities for population gain were Las Vegas with 17,923 and Fort Worth with 17,872 people. Elsewhere in Texas, El Paso (13th) gained 10,012 people and Austin (22nd) gained 8,386. [San Antonio Business Journal]

The number of elderly Texans will more than double in the next three decades, rising twice as fast as the state's overall population, new Census Bureau projections say. If they're right, there will be 33 million Texans by 2030, and one in six will be older than 65. The rising share of retirees - a nationwide phenomenon as baby boomers grow old and birth rates decline - will put pressure on public health facilities and pension systems. In Texas, which would still be a fairly young state compared with others, taxpayers also will be coping with the need to educate a 50 percent increase in the school-age-and-younger population. Texas' elderly population is forecast to increase by about 150 percent and its overall population by 60 percent. It will stay the second-most populous

state. State demographer Steve Murdock of the University of Texas at San Antonio said the growth in Texas is expected to come mainly in four geographic areas - metro Houston, Dallas-Fort Worth, the San Antonio-Austin corridor and the Texas-Mexico border, especially from Brownsville to Laredo. Growth will be especially strong in the suburbs. In the 1990s, Austin-San Antonio and the border region had smaller numerical increases but rapid rates of growth, topping 30 percent and 40 percent, respectively. Murdock said the projections for Texas are more reliable than those for some other high-growth states because about half of Texas' growth will come from natural increase (births minus deaths) - a relatively stable factor compared with migration, which plays a huge role in the growth forecasts for Florida, Arizona and Nevada.[Houston Chronicle]

Projected Population Growth, 2000 - 2020
(in percent)

In 2005, San Antonio is expected to add 18,500 new jobs, for 2.5 percent job growth, said Keith R. Phillips, senior economist with the San Antonio branch of the Federal Reserve Bank of Dallas. In 2004, the city added 12,000 new jobs, he said. San Antonio saw dramatic growth in 2004, with $2.2 billion worth of construction permits issued, said Mario Hernandez, president of the San Antonio Economic Development Foundation. The city usually is in the $1.4 billion to $1.6 billion range. The construction momentum will continue in 2005 with the building of a new Texas A&M campus on the city's South Side, a new convention center hotel, the Toyota plant and several retail projects underway.

San Antonio MSA Employment 2004

Year	Employment	% Change Year Ago
2000	754,502	1.1
2001	761,661	0.9
2002	767,226	0.7
2003	781,555	1.9
2004	798,186	2.1

Source: U.S. Bureau of Labor Statistics

EMPLOYMENT STATUS	Number	Percent
Population 16 years and over	**852,647**	**100.0**
In labor force	534,558	62.7
Civilian labor force	521,093	61.1
Employed	488,747	57.3
Unemployed	32,346	3.8
Percent of civilian labor force	6.2	(X)
Armed Forces	13,465	1.6
Not in labor force	318,089	37.3
Females 16 years and over	**449,908**	**100.0**
In labor force	250,460	55.7
Civilian labor force	246,807	54.9
Employed	231,224	51.4

Community Development Needs
The highest priority non-housing community development needs are for streets and drainage reconstruction, public services, code enforcement, economic development and parks and recreational facility improvements.

Although San Antonio has experienced economic growth and development during the past fifteen years, the majority of privately initiated and financed activity has been concentrated in the Northern sectors of the City, bypassing the inner city and older City neighborhoods. To encourage a more equitable distribution of economic growth and revitalization activity, the City of San Antonio has targeted the majority HUD funded capital improvements and housing redevelopment programs in the inner and southern sectors of San Antonio. These programs are critical components in the City's Community Development strategy. However, additional public sector incentives have been necessary to attract private sector interests, and to leverage private development investment to address the City's objective to provide a quality environment, and increase job opportunities for residents of the inner city and eastern city areas.

Revitalization activities have been designed to stimulate private sector ventures, neighborhood business, residential and facility redevelopment, and to increase the tax base. These programs are structured to not only support specific public sector financed objectives, but also to provide the vehicle and incentive for perpetuating revitalization efforts through increased citizen initiative and private enterprise support.

Providing for adequate and safe public infrastructure, including street, drainage, and sidewalks, continues to be a high priority in San Antonio’s strategy to improve the local quality of life. All CDBG supported capital improvement activities are documented as serving low and moderate-income residents primarily located in the City’s older neighborhoods.

CDBG support for all capital activities is phased, with initial funding providing to complete engineering activities only. Following completion of the engineering phase, additional support is provided for utility relocation and right-of way acquisition, if needed. When all preliminary work is completed, funding to support the actual construction/rehabilitation phase is allocated. For large

capital improvement projects, the construction work may also be implemented in phases. This phased process allows as many projects as possible to be addressed annually within the limited annual allocation, ensures improved project performance and completion, and increases the CDBG draw down rate, providing for the timely close-out of previous CDBG Entitlement Grant years.

Antipoverty Strategy (91.215(h))

As set forth in the housing component of the consolidated plan, the consolidated plan must describe the City's goals, programs, and policies for reducing the number of poverty level families and for producing and preserving affordable housing and, will be coordinated with other programs and services for which the City is responsible. This description shall include the extent to which the City of San Antonio proposes to reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the City has control.

Poor households suffer from deprivation in a variety of ways. Low income, limited access to the labor market, inability to obtain loans and the tendency to cut short education are only some of the social and economic restrictions affecting poor families.

Coordination and communication are the key elements of the City's anti-poverty strategy. To combat poverty, it will require the efforts of government, housing providers, social service providers, and the private sector. The City recognizes the need to support existing and new anti-poverty programs aimed at reducing and eliminating poverty. Investing in infrastructure improvements and public facilities is considered an integral part of this effort. Job training and affordable child care for working families and single parents is a necessity. An adequate public transit system plays a key role in moving families from their home and place of work and access to medical services and other public services such as the Texas Employment Commission, job training programs, childcare, etc. The City encourages economic development programs and services that enhance job opportunities for City residents, particularly low-income persons.

The City has a three-fold strategy by which it will diversify the local economy to increase the availability of higher paying jobs, increase the educational level of the City's population, and expand the availability of affordable child care services. In support of its strategies, the City will undertake activities that improve resident's education and job skills.

Low-Income Housing Tax Credits (LIHTC) Coordination (91.315(k))
A response is not required by Local Municipalities.

NON-HOMELESS SPECIAL NEEDS

Housing Opportunities for Persons With AIDS (HOPWA)
The City of San Antonio HOPWA programs address the unmet needs of in the community. The Housing Works Project provides a housing resource database, housing locator service, and intensive housing case management to assist individuals in locating and maintaining safe, affordable, and appropriate housing. The Transportation program ensures accessibility of supportive services for infected/affected individuals and family members in the EMSA and South Texas. The Casa Martin program addresses the need of homelessness by providing room and board and direct services to HIV positive individuals that have been removed from unsafe and

unhealthy living conditions. The HIV/Aids Facility -Based program provides skilled nursing/hospice care along with supportive services to individuals with HIV/AIDS who are unable to care for themselves. The Tenant-Based rental assistance program provides long-term rental assistance to individuals with HIV/AIDS, who are homeless or at the risk of homelessness who have limited or no income.

The HOPWA programs serve about 1,052 households within the programs provided. All of the programs mentioned provide services to the community to reduce the risk of homelessness and improve access to care by continuing to provide rental assistance, mortgage assistance, and utility payments. The tenant-based rental assistance programs will continue to serve the HOPWA population with long term rental.

The Hudson Street Project, a facility that will be rehabilitated to become a community living residence to also prevent homelessness among persons living with HIV/AIDS. The target date for completion of this project is February 2006.

The HOPWA funds in San Antonio were allocated to four non-profit agencies in the EMSA to provide the following services: 1) Alamo Area Resource Center 78207; was allocated $101,847 to continue to provide the housing resources database, and $131,467 to continue to provide the transportation program. 2) Black Effort Against the Threat of AIDS 78202; was allocated $100,000 to rehabilitate the facility on 618 Hudson Street. 3) Hope Action Care 78212; was allocated $50,000 to continue to serve the homeless population that have been removed from unsafe and unhealthy living conditions. 4) San Antonio AIDS Foundation 78202; was allocated $230,172 to operate the skilled nursing hospice facility, and $417,720 to provide long term tenant - based rental assistance.

Specific HOPWA Objectives

The City of San Antonio has indicated priority setting of core services available to the HOPWA population. Primary medical care is the first priority; this also includes hospice and skilled nursing care. It is apparent that the need for hospice care for Persons with HIV/AIDS is rapidly increasing. The goal in the strategic plan is to increase the number of hospice facilities that will provide medical care, and provide prevention services to over 1500 persons living with HIV/AIDS.

Disability Access

SOCDS CHAS Data: Housing Problems Output for Mobility & Self Care Limitation

Name of Jurisdiction: San Antonio(CDBG), Texas			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Extra Elderly 1 & 2 Member HHs (A)	Elderly 1 & 2 Member HHs (B)	All Other HHs (C)	Total Renters (D)	Extra Elderly 1 & 2 Member HHs (E)	Elderly 1 & 2 Member HHs (F)	All Other HHs (G)	Total Owners (H)	Total Households (I)
1. Household Income <=50% MFI	2,496	2,568	9,192	14,256	3,729	2,963	5,779	12,471	26,727
2. Household Income <=30% MFI	1,640	1,654	5,888	9,182	1,834	1,424	2,685	5,943	15,125
% with any housing problems	56.8	54.2	79.1	70.6	55.4	69	79.4	69.5	70.2
3. Household Income >30 to <=50% MFI	856	914	3,304	5,074	1,895	1,539	3,094	6,528	11,602
% with any housing problems	60.6	53.8	75.3	69	27.3	40	63.9	47.6	57
4. Household Income >50 to <=80% MFI	615	745	3,997	5,357	1,901	1,800	5,517	9,218	14,575
% with any housing problems	61.3	33.4	49.2	48.4	14	21.1	42.6	32.5	38.4
5. Household Income >80% MFI	1,139	797	5,819	7,755	4,528	4,710	18,325	27,563	35,318
% with any housing problems	43.2	10.5	22.4	24.3	4.5	6.6	16.8	13.1	15.5
6. Total Households	4,250	4,110	19,008	27,368	10,158	9,473	29,621	49,252	76,620
% with any housing problems	54.6	41.9	54.8	52.8	19.7	24.2	32.2	28.1	36.9

Chapter 4
Five-Year Strategic Plan

The FY 2005 - FY 2009 San Antonio Consolidated Plan outlines the City's community development strategy for creating livable, vibrant, and safe communities. The five-year Housing and Community Development Strategic Plan is the centerpiece of the Consolidated Plan that sets forth the City's specific plan of action to address the goals, objectives, and measurement benchmarks necessary to address the needs identified in the needs assessment.

The CP encourages collaboration and community empowerment in four primary areas:

1. Development of decent and affordable housing;
2. Community and supportive services;
3. Public improvements; and
4. Expansion of economic opportunities and anti-poverty activities.

The Consolidated Plan offers programs using CPD funds to facilitate construction of affordable housing, addressing the critical unmet needs of lower income households. Rehabilitation assistance is provided to preserve and upgrade the housing stock. Revitalization activities are also pursued to improve neighborhood quality. Homeownership assistance is provided to expand affordable housing opportunities for first-time homebuyers. Fair housing services are provided to affirmatively further fair housing choice.

Consolidated Plan Goals and Resources

Consolidated Plan Goals

In helping to achieve the vision of the City and address concerns of residents, the City has developed the following Consolidated Plan goals to provide guidance for projects and activities to be undertaken during the FY 2005 – FY 2009 Consolidated Plan period:

- Expand and preserve a continuum of affordable housing opportunities
- Revitalize low and moderate income neighborhoods to create healthy and sustainable communities
- Provide community and supportive services for low and moderate-income persons and those with special needs
- Support efforts to develop/complete the Continuum of Care System for the homeless through the provision of emergency shelters, transitional housing, permanent supportive housing, and supportive housing services
- Promote economic development opportunities
- Promote self-sufficiency
- Increase financial literacy and wealth building assets

CPD Resources Available

The Strategic Plan of this Consolidated Plan focuses on activities to be funded with the five entitlement grants (CDBG, HOME, ESG, ADDI, and HOPWA) from HUD. HUD allocates CDBG, HOME, ESG, ADDI, and HOPWA funding to eligible jurisdictions on a formula base, using factors such as population, income distribution, and poverty rate.

Summary of Five-Year Priorities and Objectives

Priority Ranking
A priority ranking has been assigned to each category of housing and community development need according to HUD criteria. The ranking is assigned based on community input, needs analysis by various public and service agencies, housing and community development needs assessment conducted as part of this Consolidated Plan, and the availability of non-CPD (HUD Community Planning and Development) funds to address the needs.

• **High Priority:** Activities to address this need are expected to be funded with CPD funds during the five-year period.
• **Medium Priority:** If CPD funds are available, activities to address this need may be funded during the five-year period.
• **Low Priority:** The City will not directly fund activities using CPD funds to address this need during the five-year period. However, the City may support applications for public assistance by other entities if such assistance is found to be consistent with this Plan.
• **No Such Need:** The City finds there is no need for such activities or the need is already substantially addressed. The City will not support applications for public assistance by other entities for activities where no such need has been identified.

Affordable Housing
Based on results of the Housing and Community Development Needs Survey, expanding the supply and improving the quality of affordable housing for low and moderate-income households are high priority goals for the City over the next five years. Major rehabilitation/reconstruction of existing housing and new construction of housing will be funded primarily with HOME funds. CDBG funds will be used to help deliver housing programs and services to residents. Table 4-1 presents the priority level for various income groups and household types, and summarizes the proposed "quantifiable" objectives for the next five years. Specific implementing programs are described later.

Community Development
CDBG, ESG, and HOPWA funds will be used to support a range of community development needs, including housing, community and supportive services, public improvements, and economic development. The community development priorities established by the City for the next five years is based on input from the community, city departments, and service agencies are presented. Where possible and appropriate, information on estimated CPD funding allocation is included. Additionally, specific objectives benefiting persons with special needs are summarized in this chapter.

Strategic Five-Year Housing Needs and Priorities

Table 4-1

Priority Housing Needs		Income	Priority Need Level	Unmet Need	Goals
Renter	Small Related	0-30%	H	10,653	130
		31-50%	H	8,248	120
		51-80%	M	6,859	120
	Large Related	0-30%	H	3,992	130
		31-50%	H	3,550	120
		51-80%	M	3,274	120
	Elderly	0-30%	H	3,600	130
		31-50%	H	2,219	120
		51-80%	M	1,453	120
	All Other	0-30%	H	7,298	120
		31-50%	H	6,279	100
		51-80%	M	5,858	120
Owner	Small Related	0-30%	H	3,498	100
		31-50%	H	4,138	95
		51-80%	M	6,068	95
	Large Related	0-30%	H	2,290	100
		31-50%	H	3,028	95
		51-80%	M	4,345	95
	Elderly	0-30%	H	4,706	95
		31-50%	H	2,875	95
		51-80%	M	1,841	95
	All Other	0-30%	H	1,703	100
		31-50%	H	1,091	95
		51-80%	M	1,671	95
Special Populations		0-80%	H	26,000	
Total Goals					2,620
Section 215 Renter Goals					
Section 215 Owner Goals					

Notes:

1. Unmet needs are based on 2003 HUD CHAS data for households with housing problems by household income and type.
2. HUD defines a small-related household as a household of 2 to 4 persons, which includes at least one person related to the householder by birth, marriage, or adoption. A large related household is a household of 5 or more persons, which includes at least one person, related to the householder by blood, marriage or adoption.
3. Housing goals include anticipated accomplishments under the following programs: Homeownership Incentive Program; Downpayment Assistance Programs, Owner-occupied Rehabilitation/Reconstruction programs; renter-occupied rehabilitation programs; First-time Homebuyer Programs; and CHDO housing development.

4. Section 215 Goals are affordable housing that fulfills the criteria of Section 215 of the National Affordable Housing Act. For rental housing, a Section 215 unit occupied by a low-income household and bears a rent that is less than the Fair Market Rent or 30% of the adjusted gross income of a household whose income does not exceed 65% of the AMI. For an owner unit assisted with homebuyer assistance, the purchase value cannot exceed HUD limit. For an ownership unit assisted with rehabilitation, the mortgage amount cannot exceed HUD limit. This table assumes 50% of the City's assistance to households with incomes between 51 and 80% is targeted toward households with incomes not exceeding 65% of the AMI.

Housing Consolidated Plan Goals

The housing programs included in this five-year strategy seek to implement the following Consolidated Plan goals:

- Expand and preserve a continuum of affordable housing opportunities
- Revitalize low and moderate income neighborhoods to create healthy and sustainable communities

Statement of Need

Low and moderate-income households continue to pay a large proportion of their income for housing. Specifically, compared to other income groups, a larger proportion of low and moderate-income renter-households tend to experience housing cost burden (paying more than 30 percent of income) and other housing problems such as overcrowding and inadequate housing conditions. As presented in Chapter 3 of this Consolidated Plan, Housing and Community Needs Assessment, 76 percent of all extremely low and low-income households in the City experienced housing problems. Additionally, the Housing and Community Development Needs Survey showed that affordable rental housing and homeownership assistance were considered the highest housing needs.

Overall Housing Strategy

Community Planning and Development (CPD) funding sources dedicated to housing (and related services) will include a portion of CDBG funds (approximately 20 percent) and HOME funds (100 percent) received by the City from HUD. These funds will continue to support core programs currently administered by the City and SDHC, as well as any additional programs deemed necessary to meet the housing needs identified in this Consolidated Plan. At least 15 percent of the annual HOME allocation will be set aside for affordable housing development activities provided by Community Housing Development Organizations (CHDO's) per HUD regulations. ADDI funds will be dedicated to provide downpayment assistance for low and moderate-income first-time homebuyers.

In addition, HOPWA (100 percent) funds will be used to provide supportive and transitional housing for persons with HIV/AIDS. ESG (100 percent) funds will be used to provide transitional housing, emergency shelter, and related services for the homeless. Use of HOPWA funds is described later under Community and Supportive Services, while ESG is described under the Homeless needs and Continuum of Care sections.

Consolidated Plan Programs

The City of San Antonio provides a number of housing programs through the City's Neighborhood Action Department (NAD) and other non-profit housing service providers that are administered with CDBG and HOME funds. These include, but are not limited to, the following:

Homeownership Incentive Program (HIP): The Homeownership Incentive Program (HIP) assists eligible persons who are buying a new or existing home within the city limits of San Antonio. Buyers must have stable employment, good credit and able to afford a mortgage payment. If you do not have good credit, you may qualify for a mortgage by working with NAD's Housing Loan Officer. HIP funds may cover the required down payment, closing costs and prepaid interest. HIP Funds may not exceed $8,000 per eligible household. The HIP loan will be amortized over 5 years @ 3%. Combined monthly Principal, Interest, Taxes and Insurance (PITI) cannot exceed 30% of gross monthly income (front ratio). Depending on front ratio, payback amount can be reduced to 50% or 25% of the HIP loan. Percentages of the amount to be repaid are established based on the borrower's affordability.

Rental Rehabilitation Program: The Rental Rehabilitation Program (RRP) utilizes Community Development Block Grant (CDBG) and HOME Investment Partnership Act funds to offer rental property owners low-interest financing for the cost of repairs on single-family and multi-family investment rental property. The property must have structural damage to at least one (1) major system component, to include: Mechanical, Electrical, Plumbing, Foundation, and/or Roof. Public loans are available year round, providing a ready source of financing for investors. Property owners must rent the rehabilitated units to low-income families at Fair Market rates or below. Public loan conditions state that the owner must: 1. Maintain the project as residential rental property for the term of the loan; 2. Maintain the property according to the San Antonio Uniform Building Code; and, 3. Provide evidence of paid annual taxes and secured fire and extended insurance coverage for the property.

Owner-Occupied Rehabilitation/Reconstruction Program: Low-income homeowners needing repairs apply for financial assistance to renovate their house. Once a family is determined eligible, a construction specialist assesses the property to determine the repairs necessary to meet local building codes. If a project is deemed economically infeasible for repairs, the home is reconstructed. The program requirements include:

- The property remains residential property under the existing ownership for the duration of the loan. If the property is transferred by any means, the loan becomes immediately due and payable;
- The owner maintains the property according to the San Antonio Uniform Building Code;
- The owner provide evidence of having paid annual taxes and secured fire and extended insurance coverage for the prorate during the loan term;
- The owner agrees to participate in the Police Department's Neighborhood Watch Program, Citizens on Patrol Using Cellular Phones Program, and other programs that contribute to the stability and safety of the neighborhood.

To date, the City has invested approximately $1 million dollars in the project, rehabilitating 42 homes. The average cost per loan was $24,350. The overall increase in property value is roughly 14%, with the increase in property taxes to the City estimated at 15%.

Lead-Based Paint Hazard Reduction Program: The City's Lead-Based Paint Hazard Reduction Program identifies and controls lead-based paint exposure to small children in eligible privately owned rental and owner-occupied housing. Many homes built before 1978 have lead-based paint. In 1978, the federal government banned the use of lead-based paint from housing.

Lead can be found:

- In homes in the city;
- In apartments, single-family homes, and both private and public housing;
- Inside and outside of the house;
- In the soil around the house.

Working with the San Antonio Metropolitan Health District, children age 6 and under can be tested for Elevated Blood Levels free-of-charge to the parents. The program will also cover the cost of testing a potentially dangerous house for lead-based paint hazards. Once identified, the Construction Specialist works with local, licensed abatement contractors to ensure a "lead-safe" environment in the home.

Specific Five-Year Objectives:
Homeownership Assistance Programs: Through the various homeownership assistance programs, assist 362 low and moderate-income renter-households with homeownership opportunities over the next five years, or an average of 80 renter-households annually. Targeted groups are first-time homebuyers.

Rehabilitation Assistance Programs: Through the various rehabilitation assistance programs, assist 1,000 low and moderate-income owner-occupied households directly over the next five years or an average of 200 households annually, and rehabilitate 100 housing units for low-income tenants annually or 500 housing units over the next five years.

New Construction and Acquisition/Rehabilitation: Assist at least 2 CHDOs annually with funds to expand and preserve affordable housing by 50 housing units annually. A further goal is to provide at least 550 affordable housing units over the next five years (110 units annually) through the First-Time Homebuyer programs administered by the City's housing services providers. Units are to be deed-restricted for the longest extent feasible.

Supportive Housing Programs and Services: Provide fair housing services to at least 500 households annually or 2,500 over five years.

Community and Supportive Services
Three funding sources are used to provide community services for low-income persons and persons with special needs in the City. These include ESG funds, HOPWA funds, and public service dollars from CDBG funds (up to 15 percent of the annual allocation).

Continuum of Care for the Homeless
The homeless population in the City of San Antonio which consists of 26,170 persons in the community. Addressing the needs of the homeless population is a high priority for the use of community development funds, as transitional and permanent supportive housing for families, individuals, and special needs populations represents the largest gaps in the continuum of care system.

Persons with HIV/AIDS
The City of San Antonio has indicated priority setting of core services available to the HOPWA population. Primary medical care is the first priority; this also includes hospice and skilled nursing

care. It is apparent that the need for hospice care for Person with HIV/AIDS is becoming more rapid. The goal in the strategic plan is to increase the number of hospice facilities that will provide medical care, and provide prevention services to over 1500 persons annually living with HIV/AIDS.

Rental Assistance

Tenant-Based Rental Assistance (TBRA): The City works in partnership with eligible non-profit organizations in the implementation of the TBRA program. The program provides rental assistance to low-income households.

Supportive Housing Programs and Services: Provide fair housing services to at least 500 households annually or 2,500 over five years.

Community and Supportive Services Consolidated Plan Goals

The community and supportive service programs included in this five-year strategy seek to implement the following Consolidated Plan goals:

- Provide community and supportive services for low and moderate income persons and those with special needs.
- Support efforts to develop/complete the Continuum of Care System for the homeless through the provision of emergency shelters, transitional housing, permanent supportive housing, and supportive housing services.

Statement of Need

The City of San Antonio has made addressing community and supportive services a high priority. Results of the Housing and Community Development Needs survey indicated that most community and supportive services needs are considered high priority needs. Specifically, residents rank services for seniors, youth, and victims of domestic violence, as well as anti-crime programs highest.

The lack of affordable and medically appropriate housing for persons living with HIV/AIDS and their families is an ongoing concern for AIDS housing providers, policy makers, and advocates across the country. Stable housing and supportive services promote improved health status, sobriety or decreased use of nonprescription drugs, and a return for some persons with AIDS to productive work and social activities.

Overall Community and Supportive Services Strategy

Three funding sources are used to provide community services for low-income persons and persons with special needs in the City. These include: ESG funds, HOPWA funds, and public service dollars from CDBG funds (up to 15 percent of the annual allocation). Each year, the CDBG application process begins in early January with applications due to the City in early March. Applications are reviewed by Housing and Community Development staff for eligibility and forwarded to the City Council for funding considerations. The type and range of social issues addressed through programs are flexible in order to meet the needs of San Antonio residents. However, all major need categories are addressed each year, including the needs of youth, seniors, people with disabilities, people with HIV/AIDS, homeless, and low to moderate-income people in general.

Community and Supportive Services for Low and Moderate Income Persons and Persons with Special Needs

Given the City population and diversity, the need for community and supportive services is also extensive and diverse. CDBG public service dollars will also be used to provide community and supportive services for low and moderate income persons and persons with special needs. As CDBG public service funding is limited to 15 percent, such funding is used to address areas with unmet needs. While all activities are identified as high priority needs in the Housing and Community Development Needs Survey by residents, certain needs are addressed by other funding sources. When making funding allocations, the City takes into consideration a number of factors, including critical and urgent needs, availability of other funding sources, and consistency with City policies and plans, among others.

Continuum of Care for the Homeless

The homeless population in the City of San Antonio which consists of 26,170 persons in the community. Addressing the needs of the homeless population is a high priority for the use of community development funds, as transitional and permanent supportive housing for families, individuals, and special needs populations represents the largest gaps in the continuum of care system.

Persons with HIV/AIDS

The City of San Antonio has indicated priority setting of core services available to the HOPWA population. Primary medical care is the first priority; this also includes hospice and skilled nursing care. It is apparent that the need for hospice care for Person with HIV/AIDS is becoming more rapid. The goal in the strategic plan is to increase the number of hospice facilities that will provide medical care, and provide prevention services to over 1500 persons annually living with HIV/AIDS.

Specific Five-Year Objectives:

Supportive Services for Other Special Needs Groups: Provide supportive services to at least 50, people per year through allocations to public service agencies or 250 over five years.

Neighborhood Code Compliance Program: Inspect at least 300 housing units for potential health and safety code violations annually or 1,500 housing units over five years.

Capacity Building: This consists of activities designed to build and support capacity in neighborhoods for community development, provision and management of affordable housing, community revitalization, and business attraction and promotion. Specifically, funds are used to support community-based agencies in a variety of activities including capacity building of community development corporations, youth entrepreneurship, and community mobilization and organizing efforts.

Public Improvements and Community Facilities Consolidated Plan Goals

The improvements to public and community facilities included in this five-year strategy seek to implement the following Consolidated Plan goal:

- Revitalize low and moderate income neighborhoods to create healthy and sustainable communities.

The Housing and Community Development Needs survey showed that residents ranked street improvements and fire stations and equipment among the highest needs. Public improvements and community facilities are necessary to support livable environment and economic development. The City will allocate funding for improvements based on the extent of critical needs and availability of other funding sources to leverage CPD funds.

Overall Strategy for Public Improvements and Community Facilities

The City aligns the CDBG funding allocation with investments that are consistent with the City's strategic plans and public infrastructure goals. The two-fold approach entails:

- Focus on the unmet funding needs of the low to moderate-income areas identified in each of the community planning areas
- Fund program initiatives to address categorical needs on an annual basis

Public Facilities Program

CDBG funds can be used for the following types of facilities and improvements. Specific allocation will be determined on an annual basis pertaining to need:

- Street improvements
- Parks and recreation improvements
- Special needs group facilities
- Neighborhood facilities
- Infrastructure improvements to meet health and safety needs

Specific Five-Year Objectives:

- **Public Facilities Program:** Provide for a minimum of 18 public facility improvements in the above six categories listed above annually or 90 public facilities over the next five years.
- **ADA Transition:** The City has implemented a barrier removal program in City-owned facilities where programmatic changes cannot be made to effectively meet ADA requirements. The top priority of the Consolidated Plan is to make the Citywide facilities accessible.

Section 108 Loan Guarantee: The HUD Section 108 Program provides loan guarantee to CDBG entitlement jurisdictions to pursue economic development and large capital improvement projects. The jurisdiction must pledge its future CBDG allocations for repayment of the loan. The City used Section 108 loans to pursue major improvement projects, street, drainage and sidewalk improvement, libraries, medical clinics and community centers. A portion of the City's CDBG allocation will be used to repay these loans. The City may also pursue additional Section 108 loans in the future to finance other public improvement projects.

Economic Development and Anti-Poverty Consolidated Plan Goals

The economic development and anti-poverty activities included in this five-year strategy seek to implement the following Consolidated Plan goals:

- Promote economic development opportunities
- Promote self -sufficiency
- Increase financial literacy and wealth-building assets

Statement of Need
More than 14 percent of San Antonio's residents lived below the poverty threshold at the time of the 2000 Census. In certain neighborhoods, the unemployment rate is in the double digits. Economic development and job creation represent an exit from poverty. Only through improved economic opportunities (more higher paying jobs) can low-income persons gain economic self-sufficiency and live above the poverty level. Respondents of the Housing and Community Development Needs Survey identified job creation/retention as the most important economic development activity. Proposed economic development activities included job development, as well as job training and placement services that fall under the Community Services category and are discussed earlier. Economic development activities can also aid in the cleanup of abandoned lots and buildings, which were identified in the survey as an important activity that foster economic revitalization of neighborhoods.

Specific Five-Year Objectives:

- **Neighborhood Commercial Revitalization:** Provide assistance to 4 businesses per year for a total of 25 businesses to be assisted directly. Certain CDBG-funded activities will not directly result in creating jobs but foster an environment where job creation/retention can be achieved.
- **Section 3 Economic and Employment Opportunities:** Pursuant to Federal Housing and Urban Development Act, all jurisdictions receiving more than $200,000 in HUD grants must demonstrate good faith efforts in: 1) hiring local low and moderate-income (up to 80 percent AMI) persons for programs funded with HUD grants; and 2) awarding construction and supplies contracts to qualified businesses owned by low and moderate-income persons or employ primarily low and moderate income persons. All contractors involved in federally funded projects (such as public improvements, housing construction, and commercial rehabilitation) over $200,000 in value must also make good faith efforts to hire local low and moderate-income persons. The City adheres to the Section 3 requirements as a means of providing economic and employment opportunities to low-income persons.

OTHER NARRATIVES

Fair Housing
The City of San Antonio is committed to furthering fair housing choice for all residents regardless race, color, national origin, ancestry, religion, sex, disability, familial status, marital status, source of income, sexual orientation, or any other arbitrary factor. The City recognizes that fair housing is a regional issue and collaborates with jurisdictions in identifying impediments to fair housing choice and in finding solutions for mitigating such barriers. The fundamental goal of the Fair Housing Plan for the City of San Antonio is to make housing choice for all residents a reality.

Since 1968, the U.S. Department of Housing and Urban Development (HUD) has been under the obligation to affirmatively further fair housing in the programs it funds and administers. Recognizing that the concept of fair housing is fundamental to healthy communities and that communities must be supported to implement effective fair housing strategies in their overall planning and development process, HUD has provided guidelines to City of San Antonio, a HUD funding recipient to develop this Fair Housing Plan.

HUD has interpreted this obligation to CDBG recipients to affirmatively further fair housing as to require a guarantee to (1) conduct an analysis to identify impediments to fair housing choice within the jurisdiction; (2) take appropriate action to overcome the effects of impediments identified through the analysis; and (3) maintain records reflecting the analysis and actions in this regard.

HUD has further interpreted the obligation to affirmatively further fair housing through broad objectives, including (1) analyze and eliminate housing discrimination in the jurisdiction; (2) promote fair housing choice for all persons; (3) provide opportunities for racially and ethnically inclusive patterns of housing occupancy; (4) promote housing that is physically accessible to and usable by all persons particularly persons with disabilities; and (5) foster compliance with the non-discrimination provisions of the Fair Housing Act.

Since 1983, the CDBG statute has contained a requirement that the CDBG grantee certify that it will affirmatively further fair housing. This requirement was not reflected in regulations in 1988. In 1995 HUD published the rule consolidating the CHAS, the Community Development Plan, and the submission and reporting requirements for the four community development formula grant programs, (CDBG, HOME, ESG, and HOPWA), into a single plan entitled the Consolidated Plan.

As part of the Consolidated Plan, grantees must submit a certification requiring each recipient of the federal funds to undertake fair housing planning through the completion of an analysis of impediments; take actions to eliminate identified impediments, and maintain records which demonstrate affirmative furthering of fair housing. The City of San Antonio's Fair Housing Plan (FHP) is intended to accomplish those requirements.

The FHP specifically analyzes relevant demographic information and data, suggests sources of housing discrimination, and explores other fair housing issues. The FHP includes methods for diverse citizen participation and the development and implementation of fair housing planning; examples of measurable results; and reporting requirements which document affirmative actions taken by the City to further fair housing.

The FPP contains the following three sections and components of fair housing planning: (1) the analysis of impediments of 2001; (2) strategic planning and actions to overcome impediments; and (3) reporting methods and documentation of actions. These components track the Consolidated Plan's regulatory requirements as cited at 24 CFR 91.225(a)(1), 91.325(a)(1), and 91.425(a)(1).

The strategic planning methodology used for preparing the Fair Housing Plan is the same methodology used in developing the City's Consolidated Plan. This methodology provides the City and housing related provides/agencies with the means to develop and organize a definitive guide to action aimed at achieving fair housing goals. It facilitates focused direction, performance measures, and accountability for the next five years.

The City's Fair Housing Plan contains a vision, mission, goals, objectives and specific actions (action plan) for addressing impediments. A general discussion on the strategic planning elements is provided below.
A vision reflects the future expression of core values shared by the community (e.g., what do we want to create?). A mission is a broad goal that summarizes the purpose of the organization/community (e.g., what is our purpose?). Goals are ongoing priorities that address major issues (impediments) facing the organization/community. Objectives state specific and

measurable achievements to be accomplished within a defined period of time in order to reach certain goals. Strategies are implementation guidelines that define how performance objectives will be accomplished. Action plans are annual work plans that provide specific actions or tactics to be implemented for achieving objectives (typically includes monitoring and reporting mechanisms).

The Fair Housing Plan vision and mission are described below:

- **Vision** – Our vision is that every San Antonio citizen has equal access to housing and related services without regard to race, color, religion, sex, national origin, handicap, or familial status.
- **Mission** – To affirmatively further and promote fair housing choice through enforcement of applicable local and federal laws and regulation, outreach and education, so that individuals of similar incomes have similar opportunities for housing accommodations, facilitates or services without regard to their race, color, religion, sex, national origin, handicap or familial status.

Scope of Analysis of Impediments

The Analysis of Impediments (AI) is a review of impediments to fair housing choice in the public and private sector. The Analysis of Impediments involves a comprehensive review of an entitlement jurisdiction's laws, regulations and administrative policies, procedures, and practices. In addition, the Analysis of Impediments is an assessment of conditions, both public and private, affecting fair housing choice.

Impediments to fair housing choice are defined as any actions, omissions, or decisions taken because of race, color, religion, gender, disability, familial status or national origin which restrict housing choices or availability of housing choices. Further, impediments to fair housing choice are any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, gender, disability, familial status or national origin.

Because equal and free access to residential housing is fundamental to meeting basic needs and pursuing personal, educational, employment and other goals, it is important that residents in the community be fully aware of the existence, nature, and extent of obstacles to housing choice and the resources available to address those obstacles.

Fair Housing Services

The City of San Antonio Department of Community Initiatives, Community Action Division is charged with providing Fair Housing services within the jurisdiction of the city. Funded under the Department of Housing & Community Development's CDBG program, the primary function of the City's Fair Housing program is to provide education and outreach services to private and public groups. Fair Housing staff is trained to handle process and mediate fair housing complaints; however, the program lacks enforcement powers. Staff handles complaints as authorized under the City's Municipal Codes. Complaints that are not successfully mediated, may involve familial status discrimination, or at the request of a complainant may be referred to the local HUD office or the Texas Commission on Human Rights Office (C.H.R.O.). These are the other two government agencies that provide Fair Housing services to residents in San Antonio. Staff provides support to the local HUD, Fair Housing & Equal Opportunity Office and to C.H.R.O. in Austin with regard to complaints leaving the City's Fair Housing complaint system.

Although not fair housing organizations, there are other entities in the community providing housing discrimination services. These are the Bexar County Legal Aid Association, the local legal aid service, private attorneys, and the Bexar County Resolution Center. These entities are part of the network of services that attempt to resolve fair housing complaints that individuals may choose to utilize.

Three industry groups whose efforts to promote Fair Housing deserve mention. These are the Greater San Antonio Homebuilders Association, the San Antonio Board of Realtors (SABOR) and the San Antonio Apartment Association (SAAA). These agencies provide fair housing training seminars and/or provide continuing education classes for their membership. In addition, the local HUD office has a Voluntary Affirmative Marketing Agreement (VAMA) with SABOR. The objectives of VAMA are to promote racially balanced communities, encourage open housing policies, and promote the use of advertising and affirmative marketing programs in the sale and rental of housing and lots. In conjunction, some local communities established CHURBs or Community Housing Resource Boards some of which date back to the late 1970s. Initially, the CHURB's purpose was to help oversee these agreements. San Antonio's CHURB is no longer existent. The City of San Antonio collaborated with SABOR and SAAA in the submission of a fair housing proposal to HUD in the summer of 1995 to carry-out fair housing outreach and education activities. The significance of this is the interest and commitment to fair housing by private-public sector collaboration.

San Antonio has no community-based organizations whose primary mission is fair housing. Although the survey conducted by the City of San Antonio's Fair Housing Program indicated that one-third of the responding agencies provide fair housing services to their clients, none of these are fair housing agencies. The efforts of these agencies are to be commended, and the City of San Antonio should create linkages with them to build capacity and constituency in fair housing. A recent HUD award to the National Fair Housing Alliance based in Washington D.C. will fund the development of a new non-profit fair housing organization to be located in San Antonio. As such, it may be the first community-based fair housing organization whose role will be a critical piece to this community's fair housing strategy.

CHAPTER 5
YEAR 1 ANNUAL ACTION PLAN

Community Planning and Development (CPD) funding sources dedicated to housing (and related services) will include a portion of CDBG funds (approximately 30 percent) and HOME funds (100 percent) received by the City from HUD. These funds will continue to support core programs currently administered by the City as well as any additional programs deemed necessary to meet the housing needs identified in this Consolidated Plan. At least 15 percent of the annual HOME allocation will be set aside for affordable housing development activities provided by Community Housing Development Organizations (CHDO's) per HUD regulations. ADDI funds will be dedicated to provide downpayment assistance for low and moderate-income first-time homebuyers.

In addition, HOPWA (100 percent) funds will be used to provide supportive and transitional housing for persons with HIV/AIDS. ESG (100 percent) funds will be used to provide transitional housing, emergency shelter, and related services for the homeless. Use of HOPWA funds is described later under Community and Supportive Services, while ESG is described under the Homeless needs and Continuum of Care sections.

Specific Five-Year Objectives:

Homeownership Assistance Programs: Through the various homeownership assistance programs, assist 362 low and moderate-income renter-households with homeownership opportunities over the next five years, or an average of 80 renter-households annually. Targeted groups are first-time homebuyers.

Rehabilitation Assistance Programs: Through the various rehabilitation assistance programs, assist 1,000 low and moderate-income owner-occupied households directly over the next five years or an average of 200 households annually, and rehabilitate 100 housing units for low-income tenants annually or 500 housing units over the next five years.

New Construction and Acquisition/Rehabilitation: Assist at least 2 CHDOs annually with funds to expand and preserve affordable housing by 50 housing units annually. A further goal is to provide at least 550 affordable housing units over the next five years (110 units annually) through the First-Time Homebuyer programs administered by the City's housing services providers. Units are to be deed-restricted for the longest extent feasible.

Annual Plan/Budget FY 2005-2006 Activities:	Allocation
2006 Showcase of Homes	500,000.00
Alamodome Historic Gardens Phase III Completion	111,585.96
BEAT AIDS Tenant-Based Rental Assistance	250,000.00
Habitat for Humanity - Palo Alto Subdivision (I, II, III, & IV)	600,000.00
Homeownership Incentive Program (HIP) Downpayment Assist	800,000.00
Lead Based Paint Hazard Control Program	200,000.00
NAD Rehabilitation/Reconstruction Program	2,189,855.00
NAD Rental Rehabilitation Program	400,000.00
Neighborhood Housing Services (NHS - FTHB) ADDI	225,885.00
Neighborhood Housing Services (NHS) Elderly Rehab	250,000.00

Neighborhood Housing Services (NHS) FTHB	450,000.00
Owner-Occupied Rehabilitation/Reconstruction	378,000.00
San Antonio Alternative Housing Corp. (SAAHC) FTHB	700,000.00
U.U. Housing Rehabilitation Program	600,000.00
Vista Verde Apartments I & II (Rental Rehab)	300,000.00
Vista Verde I & II Apartments Relocation Project	300,698.00
Total Housing Initiatives	**$8,256,023.96**

Supportive Housing Programs and Services: Provide fair housing services to at least 500 households annually or 2,500 over five years.

Annual Plan/Budget FY 2005-2006 Activities:	Allocation
CDBG Fair Housing Administration	214,313.00

Community and Supportive Services
Three funding sources are used to provide community services for low-income persons and persons with special needs in the City. These include ESG funds, HOPWA funds, and public service dollars from CDBG funds (up to 15 percent of the annual allocation).

Continuum of Care for the Homeless
The homeless population in the City of San Antonio consists of 26,170 persons in the community. Addressing the needs of the homeless population is a high priority for the use of community development funds, as transitional and permanent supportive housing for families, individuals, and special needs populations represents the largest gaps in the continuum of care system.

Annual Plan/Budget FY 2005-2006 Activities:	Allocation
Family Violence Prevention Services, Inc.	64,112.00
San Antonio Food Bank, Inc.	35,000.00
San Antonio Metropolitan Ministry, Inc.	45,618.00
Total	**144,730.00**

Persons with HIV/AIDS
The City of San Antonio has indicated priority setting of core services available to the HOPWA population. Primary medical care is the first priority; this also includes hospice and skilled nursing care. It is apparent that the need for hospice care for Person with HIV/AIDS is becoming more rapid. The goal in the strategic plan is to increase the number of hospice facilities that will provide medical care, and provide prevention services to over 1500 persons annually living with HIV/AIDS.

Other Community and Supportive Services for Low Income-Persons and Persons with Special Needs
Given the City's population and diversity, the need for community and supportive services is also extensive and diverse. CDBG public service dollars will also be used to provide community and supportive services for low and moderate income persons and persons with special needs. As CDBG public service funding is limited to 15 percent, such funding is used to address areas with

unmet needs. While residents identify all activities as high priority needs in the Housing and Community Development Needs Survey, certain needs are addressed by other funding sources. When decisions are made regarding funding allocations, the City takes into consideration the areas with the most critical unmet needs.

Specific Five-Year Objectives:
Supportive Services for Other Special Needs Groups: Provide supportive services to at least 50 people per year through allocations to public service agencies or 250 over five years.

Neighborhood Code Compliance Program: Inspect at least 300 housing units for potential health and safety code violations annually or 1,500 housing units over five years.

Annual Plan/Budget FY 2005-2006 Activities:	**Allocation**
After School Kare	140,362.50
Boys & Girls Clubs of San Antonio	427,500.00
Code Compliance	182,144.30
Fairweather Lodges	28,500.00
JOVEN CARE	37,809.05
JOVEN Creando La Vision	85,500.00
JOVEN Por Los Ninos	37,869.85
Parks and Recreation Cool It Program	78,495.65
Parks and Recreation Roving Leader Program	181,309.40
Parks and Recreation Swimming Pool Program	83,019.55
Parks and Recreation Teen Connection	39,090.60
Respite Care Daycare	122,550.00
Respite Care of San Antonio	74,100.00
YMCA Active Older Adults	185,650.90
YMCA Child Care Services	697,467.20
YMCA Youth Development	71,250.00
Total Public Service Allocation	**$2,472,619.00**

Public Improvements and Community Facilities

The City aligns the CDBG funding allocation with investments that are consistent with the City's strategic plans and public infrastructure goals. The two-fold approach entails:

- Focus on the unmet funding needs of the low to moderate-income areas identified in each of the community planning areas.
- Fund program initiatives to address categorical needs on an annual basis.

Specific Five-Year Objectives:
- **Public Facilities Program:** Provide for a minimum of 18 public facility improvements in the above six categories listed above annually or 90 public facilities over the next five years.
- **ADA Transition:** The City has implemented a barrier removal program in City-owned facilities where programmatic changes cannot be made to effectively meet ADA

requirements. The top priority of the Consolidated Plan is to make the citywide facilities accessible.

- **Section 108 Loan Guarantee:** The HUD Section 108 Program provides loan guarantee to CDBG entitlement jurisdictions to pursue economic development and large capital improvement projects. The jurisdiction must pledge its future CBDG allocations for repayment of the loan. The City used Section 108 loans to pursue major improvement projects, street, drainage and sidewalk improvement, libraries, medical clinics and community centers. A portion of the City's CDBG allocation will be used to repay these loans. The City may also pursue additional Section 108 loans in the future to finance other public improvement projects.

Annual Plan/Budget FY 2005-2006 Activities:	**Allocation**
Belle East Neighborhood Project (St. Paul Development)	345,000.00
Bob Ross Senior Center	60,000.00
Code Compliance Enforcement	82,000.00
District 10 Initiative SAHA Senior Service Center	292,672.00
District 8 Senior Service Center Construction (DCI)	316,431.00
Patrician Movement Facility Improvements	81,153.00
Patrician Movement Facility Improvements	370,027.00
Roosevelt Corridor Urban Renewal Plan	50,000.00
San Pedro Library Improvements	100,000.00
South Park Clinic Renovation	175,103.00
YWCA Facility Improvement	20,000.00
Total Facility Improvements	**$2,752,451.00**
Coyol Street Design (38th to Dead End)	88,861.00
Culebra Phase IV	150,000.00
Durango Shortfall (Trinity to San Marcos)	268,000.00
Evergreen Street Design (Main to McCullough)	62,000.00
Gillespie Street Design (Dewy to Courtland)	35,000.00
Gillespie Street Design (Dewy to Myrtle)	75,000.00
HUD Section 108 Loan Payment	4,800,000.00
Jewett Street Design (San Joaquin to Genova)	91,000.00
Roosevelt Drainage Design (Roosevelt Dr to March Ave)	60,000.00
San Ignacio Street Design (Wall to Jewett)	78,000.00
San Joaquin Street Design (Wallace to Castroville)	179,871.00
Santa Barbara St Design (Fredericksburg Rd. to West Ave.)	115,632.00
Section 108 Capital Improvement Program	57,000,000.00
W. French Street (Zarzamora to Navidad)	125,000.00
W. Gerald Sidewalks (Summerset & New Laredo Hwy)	100,000.00
Total Street, Drainage and Sidewalk Improvements	**$63,228,364.00**

Economic Development and Anti-Poverty

The City's economic development program has a clear focus on actions and strategies that support and nurture the City's economic infrastructure and promote its viability to compete as a city of the 21st century. The approach is comprehensive and seeks to ensure the inclusion of all residents, including the low skilled, the unemployed and the economically disadvantaged person. The approach also encompasses the revitalization of San Antonio's inner city neighborhoods, in keeping with the overall mission of creating and maintaining livable and healthy communities. The City's Consolidated Plan economic development component will align with the City's Economic Development Strategy in order to foster the following elements:

- Economic Prosperity
- Increasing Economic Opportunity
- Implementing Smart Growth
- Revenue Enhancement

Specific Five-Year Objectives:

- **Neighborhood Commercial Revitalization:** Provide assistance to 4 businesses per year for a total of 25 businesses to be assisted directly. Certain CDBG-funded activities will not directly result in creating jobs but foster an environment where job creation/retention can be achieved.
- **Capacity Building:** This consists of activities designed to build and support capacity in neighborhoods for community development, provision and management of affordable housing, community revitalization, and business attraction and promotion. Specifically, funds are used to support community-based agencies in a variety of activities including capacity building of community development corporations, youth entrepreneurship, and community mobilization and organizing efforts.
- **Section 3 Economic and Employment Opportunities:** Pursuant to Federal Housing and Urban Development Act, all jurisdictions receiving more than $200,000 in HUD grants must demonstrate good faith efforts in: 1) hiring local low and moderate-income (up to 80 percent AMI) persons for programs funded with HUD grants; and 2) awarding construction and supplies contracts to qualified businesses owned by low and moderate-income persons or employ primarily low and moderate income persons. All contractors involved in federally funded projects (such as public improvements, housing construction, and commercial rehabilitation) over $200,000 in value must also make good faith efforts to hire local low and moderate-income persons. The City adheres to the Section 3 requirements as a means of providing economic and employment opportunities to low-income persons.

Annual Plan/Budget FY 2005-2006 Activities:	Allocation
Neighborhood Commercial Revitalization Program	567,393.00

Resources

The Action Plan lists all federal, state, and local resources anticipated being available to support affordable housing and community development activities within the City of San Antonio during the 2005-2006 program year. To achieve the goals and objectives outlined in the Consolidated Plan, the City will use its resources to leverage additional funding from private and public sources.

The cash resources that are anticipated to be available for the programs total $27.2 million and are summarized below:

a. Community Development Block Grant	$16,484,127
b. CDBG Reprogramming Funds	$ 111,363
c. CDBG Program Income	$ 142,145
d. HOME Entitlement Grant	$ 7,000,703
e. American Dream Downpayment Initiative	$ 225,000
f. HOME Program Income	$ 237,855
g. Emergency Shelter Grant	$ 635,638
h. Housing Opportunities for Pesons with AIDS	$ 960,000
TOTAL	$25,796,831

Geographic Targeting

A large majority of the projects are concentrated in the oldest and most deteriorated neighborhoods, "Low Income Concentration Census Tracts," located predominantly in the areas surrounding the Central Business District (CBD), east and west of the CBD and in the southern sections of the City. In addition, Annual Plan/Budget City-Wide projects provide needed benefits to lower-income households residing throughout the City.

Outcomes Measurement

The City of San Antonio, Department of Housing and Community Development is working toward an outcomes based approach to funding projects. Outcomes-based measurement focuses on results rather than processes and provides an assessment tool for the City and its subgrantees. The implementation of an outcomes funding framework intends to improve results, accountability, and cost-effectiveness of funded programs.

Reporting outcomes accomplishments is a contractual requirement. Grantees report monthly on outcomes (desired end results), performance targets (specific results that contribute to outcomes), and milestones (critical points to achieving performance targets). Staff reviews the reports to track progress, provide feedback, and when necessary, provide technical assistance. Program performance is also considered in the decision-making process for fund allocation.

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
CONSOLIDATED PLAN

FUNDING SOURCES

Category	Amount
Entitlement Grant (includes reallocated funds)	$16,595,490
Unallocated Prior Year's Income (not previously reported)	0
Surplus Funds	0
Return of Grant Funds	0
Total FY 2005 –2006 Program Income (from detail below)	142,145
Total Funding Sources	**$16,737,635**

Program Income		
Description	**Grantee**	**Subrecipient**
CDBG Owner-Occupied Housing Rehabilitation	$0	142,145
Total Estimated Program Income	$0	142,145

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
CONSOLIDATED PLAN
SUPPORT OF APPLICATIONS BY OTHER ENTITIES REPORT

Funding Source	Support Application by Other Entities?
A. Formula/Entitlement Programs:	
Emergency Shelter Grant (ESG)	Yes
Public Housing Comprehensive Grant	Yes
B. Competitive Programs	
HOPE 1	Yes
HOPE 2	Yes
HOPE 3	Yes
ESG	Yes
Supportive Housing	Yes
Housing Opportunities for Persons with Aids (HOPWA)	Yes
Safe Havens	Yes
Rural Homeless Housing	Yes
Sec. 202 Elderly	Yes
Sec. 811 Handicapped	Yes
Moderate Rehabilitation Single Room Occupancy (SRO)	Yes
Rental Vouchers	Yes
Rental Certificates	Yes
Public Housing Development	Yes
Public Housing CIAP	Yes
Low Income Housing Tax Credits (LIHTC)	Yes

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET

FISCAL YEAR 2005 - 2006

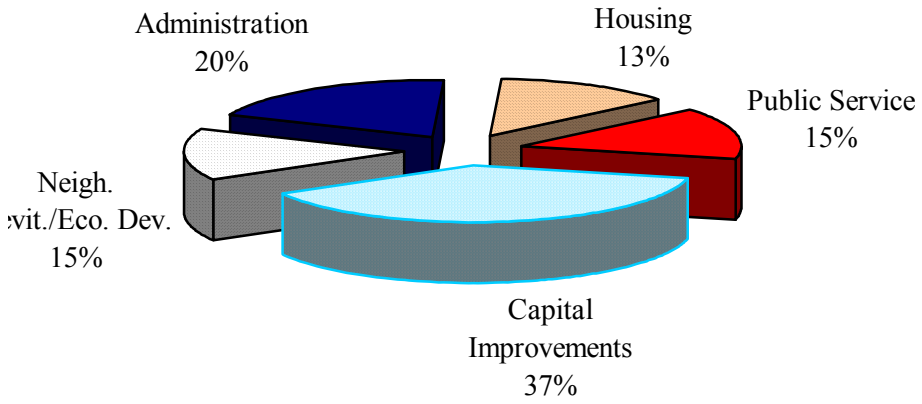
CDBG FUND SCHEDULE

Revenues

FY 2005-2006 CDBG Entitlement (31st Year)	16,484,172.00	
FY 2004-2005 CDBG Program Income	142,145.00	
Reprogramming Revenues	111,392.92	
Total FY 2005-2006 CDBG Revenues	**$16,737,679.96**	**(100%)**

Appropriations

HUD Section 108 Loan Payment	4,800,000.00	(29%)
Public Service	2,472,619.00	(15%)
Administration & Planning Activities	3,256,870.00	(20%)
District Allocations	3,868,652.96	(22%)
Citywide Projects	2,167,393.00	(13%)
Total FY 2005-2006 CDBG Allocations	**$16,595,534.96**	**(100%)**



CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
General Budget Summary

CDBG Revenues

FY 2005-2006 CDBG Entitlement		**16,484,172.00**
FY 2004-2005 CDBG Program Income		**142,145.00**
Reprogramming Revenues		
District 2	($61,362.96)	
District 8	($50,000.00)	**111,362.96**
	Total FY 2005-2006 CDBG Revenues	**$16,737,679.96**

CDBG Allocations

District 1	**Allocation**
Capital Improvements	
Gillespie Street Design (Dewy to Courtland)	35,000.00
Gillespie Street Design (Dewy to Myrtle)	75,000.00
Evergreen Street Design (Main to McCullough)	62,000.00
Santa Barbara St. Design (Fredericksburg Rd. to West Ave.)	115,632.00
Neighborhood Revitalization	
San Pedro Library Improvements	100,000.00
Patrician Movement Facility Improvements	81,153.00
Total District 1	**$468,785.00**

District 2	
Housing	
Alamodome Historic Gardens Phase III Completion	111,585.96
Neighborhood Revitalization	
Belle East Neighborhood Project (St. Paul Development)	320,000.00
Boys and Girls Club (Eastside)	25,000.00
Community Economic Revitalization Agency	21,100.00
Total District 2	**$477,685.96**

District 3	
Capital Improvements	
Roosevelt Drainage Design (Roosevelt Dr to March Ave)	60,000.00
Neighborhood Revitalization	
Patrician Movement Facility Improvements	220,000.00

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
General Budget Summary

		Allocation
Neighborhood Revitalization (District 3contd)		
Roosevelt Corridor Urban Renewal Plan		50,000.00
St. Peter's St Joseph's Children's Home		150,027.00
	Total District 3	**$480,027.00**
District 4		
Capital Improvements		
W. Gerald Sidewalks (Summerset & New Laredo Hwy)		100,000.00
Housing		
Habitat for Humanity - Palo Alto Subdivision (I, II, III, & IV)		100,000.00
Neighborhood Revitalization		
South Park Clinic Renovation		175,103.00
	Total District 4	**$375,103.00**
District 5		
Capital Improvements		
Durango Shortfall (Trinity to San Marcos)		233,000.00
Housing		
Vista Verde I & II Apartments Relocation Project		300,698.00
Neighborhood Revitalization		
Buena Vista Garden (NALOLA &C)		10,000.00
Urban 15 ADA Improvements		25,000.00
YWCA Facility Improvement		20,000.00
	Total District 5	**$588,698.00**
District 6		
Capital Improvements		
Jewett Street Design (San Joaquin to Genova)		91,000.00
San Ignacio Street Design (Wall to Jewett)		78,000.00
San Joaquin Street Design (Wallace to Castroville)		179,871.00
	Total District 6	**$348,871.00**

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
General Budget Summary

		Allocation
District 7		
Capital Improvements		
Coyol Street Design (38th to Dead End)		88,861.00
W. French Street (Zarzamora to Navidad)		125,000.00
Culebra Phase IV		150,000.00
	Total District 7	**$363,861.00**
District 8		
Neighborhood Revitalization		
District 8 Senior Service Center Construction (DCI)		376,431.00
	Total District 8	**$376,431.00**
District 9		
Capital Improvements		
New Braunfels Street Construction Shortfall		146,519.00
	Total District 9	**$146,519.00**
District 10		
Neighborhood Revitalization		
District 10 Initiative SAHA Senior Service Center		292,672.00
Total District 10		**$292,672.00**
Citywide		
Capital Improvements		
HUD Section 108 Loan Payment		4,800,000.00
	Total Citywide Capital Improvements	**$4,800,000.00**
Housing		
2006 Showcase of Homes		500,000.00
NAD Housing Resources Administration		582,145.00
NAD Lead Based Paint Hazard Control Program		200,000.00
NAD Owner-Occupied Rehabilitation/Reconstruction		378,000.00
	Total Citywide Housing	**$1,660,145.00**
Neighborhood Revitalization		
Code Compliance Enforcement		82,000.00
Neighborhood Commercial Revitalization Program		567,393.00
	Total Citywide Neighborhood Revitalization	**$649,393.00**

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
General Budget Summary

	Allocation
Public Service	
After School Kare	140,362.50
Boys & Girls Clubs of San Antonio	427,500.00
Code Compliance	182,144.30
Fairweather Lodges	28,500.00
JOVEN CARE	37,809.05
JOVEN Creando La Vision	85,500.00
JOVEN Por Los Ninos	37,869.85
Parks and Recreation Cool It	78,495.65
Parks and Recreation Roving Leader	181,309.40
Parks and Recreation Swimming Pool Program	83,019.55
Parks and Recreation Teen Connection	39,090.60
Respite Care Daycare	122,550.00
Respite Care of San Antonio	74,100.00
YMCA Active Older Adults	185,650.90
YMCA Child Care Services	697,467.20
YMCA Youth Development	71,250.00
Total Public Service Allocation	**$2,472,619.00**
Administration	
CDBG Fair Housing Administration	214,313.00
CDBG Neighborhood Planning Administration	118,441.00
CDBG Rezoning Administration	110,078.00
CDBG/HOME Grants Accounting	69,225.00
Disability Access Administration	22,134.00
Empowerment Zone Outreach & TA	68,671.00
Legal Administration	329,527.00
Monitoring and Oversight	1,284,261.00
NAD Housing Operations Administration	467,418.00
San Antonio Development Agency	552,802.00
Total Administration Allocation	**$3,236,870.00**
Total Citywide Allocation	**$12,819,027.00**
Total FY 2005-2006 CDBG Allocation	**$16,737,679.96**

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
HOME General Budget Summary

HOME Revenues	
FY 2005-2006 HOME Entitlement	7,000,703.00
FY 2004-2005 HOME Program Income	237,855.00
American Dream Downpayment Initiative (ADDI)	225,885.00
Total FY 2005-2006 HOME Revenues	**$7,464,443.00**

HOME Appropriations	
Administration	**Allocation**
HCD Monitoring and Oversight	699,000.00
Total Administration	**$699,000.00**
American Dream Downpayment Initiative (ADDI)	
Neighborhood Housing Services (NHS - FTHB)	225,885.00
Total ADDI	**$225,885.00**
Downpayment Assistance	
NAD Homeownership Incentive Program (HIP)	800,000.00
Total Downpayment Assistance	**$800,000.00**
First-Time Homebuyer Program (CHDO Set-aside)	
Habitat for Humanity - Palo Alto Subdivision (I, II, III, & IV)	600,000.00
Neighborhood Housing Services (NHS)	450,000.00
San Antonio Alternative Housing Corp (SAAHC)	700,000.00
Total First-Time Homebuyer	**$1,650,000.00**
Rehabilitation/Reconstruction Program	
NAD Rehabilitation/Reconstruction Program	2,189,855.00
NAD Rental Rehab Program	400,000.00
Neighborhood Housing Services (NHS) Elderly Rehab	250,000.00
U.U. Housing Rehabilitation Program	600,000.00
Vista Verde Apartments I & II (Rental Rehab)	300,000.00
Total Rehabilitation/Reconstruction	**$3,839,855.00**
Tenant-Based Rental Assistance (TBRA)	
BEAT AIDS	250,000.00
Total TBRA	**$250,000.00**
Total FY 2005-2006 HOME Allocations	**$7,464,740.00**

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET

FISCAL YEAR 2005 - 2006

ESG General Budget Summary

Revenues

FY 2005-2006 ESG Entitlement **$628,560**

Appropriations

Projects	Allocation
CAD Fair Housing - Homeless Prevention	29,100
Community Action Program - Homeless Prevention	83,147
San Antonio Food Bank, Inc.	35,000
Dwyer Center O&M	113,376
Dwyer Overflow Shelter	100,000
Dwyer SRO Essential Services	29,777
Family Violence Prevention Services	64,112
Homeless Program - Essential Services	79,002
Homeless Program - Prevention	18,000
SAMMinistries - SAMM Shelter (Commerce St.)	45,618
Community Action Division - ESG Administration	31,428
Total FY 2005-2006 ESG Allocations	**$628,560**

HOPWA General Budget Summary

Revenues

FY 2005-2006 HOPWA Entitlement **$960,000**

Appropriations

Projects	Allocation
Alamo Area Resource Center - Resource & Referral	101,841
Alamo Area Resource Center - Transportation	131,467
San Antonio AIDS Foundation - Operations	230,172
San Antonio AIDS Foundation - TBRA	417,720
Hope Action Care	50,000
DCI/CAD HOPWA Administration	28,800
Total FY 2005-2006 HOPWA Allocation	**$960,000**

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
SECTION 108 CAPITAL IMPROVEMENTS

BUDGET SUMMARY

Project	Budget
District 1	
District 1 Streets And Drainage	
Carolina Area Streets Phase I	1,065,368.00
District-Wide Access And Mobility Program	611,044.00
El Monte Blvd (Blanco Rd. – San Pedro Ave.)	2,902,506.00
Florida Street (IH 37 – St. Mary's St.)	343,760.00
Summit Avenue (San Pedro Ave. – Breeden Ave.)	377,851.00
Total Capital Improvements	**$5,300,529.00**
Neighborhood Revitalization	
Grandos Park Senior Center	1,056,346.00
Metropolitan Health District Building	198,868.00
Westend Park Senior Nutrition Center	167,506.00
Willie Velasquez Learning Center	468,761.00
Total Neighborhood Revitalization	**$1,891,481.00**
Total District 1 Allocation	**7,192,010.00**
District 2	
District 2 Streets And Drainage	
District-Wide Access And Mobility Program	515,283.00
Cardiff Avenue (Aransas Ave. – Dead End)	996,726.00
Grandview Area Streets - Brenhaven	303,815.00
Grandview Area Streets - Hammond	168,163.00
Paso Hondo (New Braunfels Ave. – Walters St.)	1,104,558.00
Robeson (Yucca St. – Martin Luther King Dr.)	490,080.00
Total Capital Improvements	**$3,578,625.00**
Neighborhood Revitalization	
Carver Library	536,916.00
Coliseum Oaks Park	323,548.00
Davis Scott YMCA	555,320.00
Dawson Park	234,323.00
Eastside Branch Clinic	71,024.00
Lakeside YMCA	500,000.00
Lincoln Park Community Center	267,818.00

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
SECTION 108 CAPITAL IMPROVEMENTS

BUDGET SUMMARY

PROJECTS	**Budget**
District 2 Neighborhood Revitalization (contd)	
Skyline Park	126,000.00
Total Neighborhood Revitalization	**$2,614,949.00**
Total District 2 Allocation	**$6,193,574.00**
District 3	
District 3 Streets And Drainage	
Ansley Blvd Phase I (Commercial – Moursund)	2,130,734.00
Clark Avenue (Fair Ave. – Southcross Blvd.)	797,386.00
District-Wide Access And Mobility Program	826,293.00
Flores Street (Malone Ave. – Octavia Pl.	575,264.00
Kendalia (Commercial Ave. – Tupper Ave.)	1,113,664.00
Total Capital Improvements	**$5,443,341.00**
Neighborhood Revitalization	
McCreless Library	431,854.00
South Flores Clinic	142,049.00
Southside Lions Park Dam & Spillway Repairs	1,347,636.00
Total Neighborhood Revitalization	**$1,921,539.00**
Total District 3 Allocation	**7,364,880.00**
District 4	
District 4 Streets And Drainage	
District-Wide Access And Mobility Program	3,246,237.00
War Cloud (Running Horse – Rain Dance)	1,000,000.00
Zarzamora (Hutchins Pl. – Ansley Blvd.)	1,500,000.00
Total Capital Improvements	**$5,746,237.00**
Neighborhood Revitalization	
Columbia Heights Learning Center	22,000.00
Cortez Library	100,000.00
Palo Alto Terrace Park	250,000.00
Total Neighborhood Revitalization	**$372,000.00**
Total District 4 Allocation	**$6,118,237.00**

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
SECTION 108 CAPITAL IMPROVEMENTS

BUDGET SUMMARY

Projects	**Budget**
District 5	
District 5 Streets And Drainage	
District-Wide Access And Mobility Program	736,857.00
Durango Boulevard (Trinity St. – Navidad St.)	948,347.00
Edwards Street (Nogalitos St – Ih 10)	1,208,430.00
Elsie Avenue (Burbank Loop – Flores St.)	120,000.00
Elson Avenue (34th St. – San Joaquin St.)	890,422.00
Finton Avenue (Dart St. – Ih 35)	699,618.00
Flores Street (Malone Ave. – Octavia Pl.)	171,714.00
Gifford Street (Southcross Blvd. – Gerald Ave.)	620,752.00
Glenn Avenue (Burbank Loop – Flores St.)	120,000.00
Inez Avenue (34th St. – San Joaquin St.)	890,422.00
Keats Street (Nogalitos St. – Packard St.)	119,100.00
San Jacinto Street (El Paso St. – San Fernando St.)	287,465.00
Total Capital Improvements	**$6,813,127.00**
Neighborhood Revitalization	
Benavides Learning & Leadership Development Center	22,334.00
Margarita Huantes Learning & Leadership Development Center	22,334.00
Memorial Library	369,540.00
Palm Heights Park	157,431.00
San Antonio Natatorium	65,176.00
Vidaurri Park	50,890.00
Westside YMCA	455,978.00
Zarzamora Clinic	340,917.00
Total Neighborhood Revitalization	**$1,484,600.00**
Total District 5 Allocation	**$8,297,727.00**
District 6	
District 6 Streets And Drainage	
District-Wide Access And Mobility Program	601,718.00
Durango Boulevard (Gen. Mc Mullen – 34th St.)	3,329,626.00
Total Capital Improvements	**$3,931,344.00**

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
SECTION 108 CAPITAL IMPROVEMENTS

BUDGET SUMMARY

Projects	**Budget**
District 6 Neighborhood Revitalization	
Highway 90 Clinic	298,303.00
Levi Strauss Park Community Center	1,065,367.00
Total Neighborhood Revitalization	**$1,363,670.00**
Total District 6 Allocation	**$5,295,014.00**
District 7	
District 7 Streets And Drainage	
Callaghan Road (Bandera Rd. – Ingram Rd.)	852,293.00
District-Wide Access And Mobility Program	606,088.00
Riverdale Drive (Maiden Ln. – Hillcrest Dr.)	3,267,125.00
Total Capital Improvements	**$4,725,506.00**
Neighborhood Revitalization	
Garza Park	205,190.00
Total Neighborhood Revitalization	**$205,190.00**
Total District 7 Allocation	**$4,930,696.00**
District 8	
District 8 Streets And Drainage	
District-Wide Access And Mobility Program	577,681.00
Laurel Hills Area Streets	497,171.00
Total Capital Improvements	**$1,074,852.00**
Neighborhood Revitalization	
Senior Citizen Service & Health Center	3,000,000.00
Total Neighborhood Revitalization	**$3,000,000.00**
Total District 8 Allocation	**$4,074,852.00**
District 9	
District 9 Streets And Drainage	
District-Wide Access And Mobility Program	542,720.00
New Braunfels (Eleanor Ave. – Pershing Ave.)	639,220.00
Parliament Drive (Blanco Rd – Sir Winston Dr.)	859,396.00
Total Capital Improvements	**$2,041,336.00**
Total District 9 Allocation	**$2,041,336.00**

CONSOLIDATED ANNUAL ACTION PLAN/BUDGET
FISCAL YEAR 2005 - 2006
SECTION 108 CAPITAL IMPROVEMENTS

BUDGET SUMMARY

Projects	Budget
District 10	
District 10 Streets And Drainage	
District-Wide Access And Mobility Program	585,329.00
Randolph/Weidner Drainage	2,840,978.00
Total Capital Improvements	**$3,426,307.00**
Neighborhood Revitalization	
Naco Perrin Multi-Use Health Facility	1,065,367.00
Total Neighborhood Revitalization	**$1,065,367.00**
Total District 10 Allocation	**$4,491,674.00**
City-Wide	
Neighborhood Revitalization	
Neighborhood Improvement District	1,000,000.00
Total Neighborhood Revitalization Allocation	**$1,000,000.00**
Total City-Wide Allocation	**$1,000,000.00**
Total 108 Project Allocations	**$57,000,000.00**

TERMINOLOGY

ADDI: American Dream Downpayment Initiative, a HUD grant which provides funds for homebuyers assistance such as downpayment and closing costs

Annual Action Plan: the annual allocation plan related to the above grant funds

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

CDBG: Community Development Block Grant, a HUD grant which provides funds for a variety of community development programs that benefit low and moderate income persons.

Certification: A written assertion, based on supporting evidence, that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Consolidated plan (or "the plan"): The document that is submitted to HUD that serves as the planning document (comprehensive housing affordability strategy and community development plan) of the jurisdiction and an application for funding under any of the Community Planning and Development formula grant programs (CDBG, ESG, HOME, or HOPWA), which is prepared in accordance with the process prescribed in this part.

Consolidated Annual Performance Evaluation Report (CAPER): the annual assessment of performance related to the above grant funds.

Consortium: An organization of geographically contiguous units of general local government that are acting as a single unit of general local government for purposes of the HOME program (see 24 CFR part 92).

Cost burden: The fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is a concept used by HUD. Utilities included with housing cost include electricity, gas, and water, but do not include telephone expenses.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Emergency shelter: Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

ESG: Emergency Shelter Grant, A HUD grant that provides funds for homeless shelters and supportive services

Extremely low-income family: Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families,

except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

HOME: Home Investment Partnership Programs, a HUD grant that provides funds to expand the supply of decent affordable housing for low-income households.

Homeless family with children: A family composed of the following types of homeless persons: at least one parent or guardian and one child under the age of 18; a pregnant woman; or a person in the process of securing legal custody of a person under the age of 18.

Homeless person: A youth (17 years or younger) not accompanied by an adult (18 years or older) or an adult without children, who is homeless (not imprisoned or otherwise detained pursuant to an Act of Congress or a State law), including the following:

(1) An individual who lacks a fixed, regular, and adequate nighttime residence; and

(2) An individual who has a primary nighttime residence that is:

(i) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);

(ii) An institution that provides a temporary residence for individuals intended to be institutionalized; or

(iii) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Homeless subpopulations. Include but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, fleeing domestic violence, youth, and persons with HIV/AIDS.

HOPWA: Housing Opportunities for Persons with AIDS, a HUD grant that provides funds for housing and support services for low income persons living with AIDS and their families.

HUD: the Federal Department of Housing and Urban Development

Jurisdiction. A State or unit of general local government.

Large family. Family of five or more persons.

Lead-based paint *hazards* means lead-based paint hazards as defined in part 35, subpart B of this title.

Low-income families. Low-income families whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Middle-income family. Family whose income is between 80 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This corresponds to the term “moderate income family" under the CHAS statute, 42 U.S.C. 12705.)

Moderate-income family. Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Overcrowding. For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by the U.S. Census Bureau, for which data are made available by the Census Bureau. (See 24 CFR 791.402(b).)

Person with a disability. A person who is determined to:

(1) Have a physical, mental or emotional impairment that:

(i) Is expected to be of long-continued and indefinite duration;

(ii) Substantially impedes his or her ability to live independently; and

(iii) Is of such a nature that the ability could be improved by more suitable housing conditions; or

(2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or

(3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Poverty level family. Family with an income below the poverty line, as defined by the Office of Management and Budget and revised annually.

Rent 0-30% - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

Rent 30-50% - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.

Rent 50-80% - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Rent > 80% - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

Severe cost burden. The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data available from the U.S. Census Bureau.

State. Any State of the United States and the Commonwealth of Puerto Rico.

Transitional housing. A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD. For purposes of the HOME program, there is no HUD-approved time period for moving to independent living.

Unit of general local government. A city, town, township, county, parish, village, or other general purpose political subdivision of a State; an urban county; and a consortium of such political subdivisions recognized by HUD in accordance with the HOME program (24 CFR part 92) or the CDBG program (24 CFR part 570).

Value 0-50% - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of $30,000 is estimated to be able to afford an $87,000 home without having total costs exceed 30% of their annual household income.

Value 50-80% - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Value > 80% - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

APPENDIX A

City of San Antonio
Department of Housing and Community Development
RESIDENTS SURVEY

HOW WOULD YOU INVEST $30 MILLION?

The City of San Antonio receives approximately $30 million in federal funds each year for housing and community development projects. The Department of Housing and Community Development wants you to have a voice in how the City invests this money. Please assist us by filling out this survey.

As you fill-out this survey, please consider the following: 1) Consider the needs in your community and how they can be improved; 2) Rate the need level for each of the following items and circle the one that best applies.

Please provide your ZIP CODE: _____

Using the range from 1 – 4, 1 indicates the lowest need, 4 indicates the highest need.

Community Facilities	**Lowest**			**Highest**	**Community Services**	**Lowest**			**Highest**
Senior Centers	1	2	3	4	Senior Activities	1	2	3	4
Youth Centers	1	2	3	4	Youth Activities	1	2	3	4
Child Care Centers	1	2	3	4	Child Care Services	1	2	3	4
Park & Recreational Facilities	1	2	3	4	Transportation Services	1	2	3	4
Health Care Facilities	1	2	3	4	Anti-Crime Programs	1	2	3	4
Community Centers	1	2	3	4	Health Services	1	2	3	4
Fire Stations & Equipment	1	2	3	4	Mental Health Services	1	2	3	4
Libraries	1	2	3	4	Legal Services	1	2	3	4
Infrastructure	**Lowest**			**Highest**	**Neighborhood Services**	**Lowest**			**Highest**
Drainage Improvement	1	2	3	4	Tree Planting	1	2	3	4
Water/Sewer Improvement	1	2	3	4	Trash & Debris Removal	1	2	3	4
Street/Alley Improvement	1	2	3	4	Graffiti Removal	1	2	3	4
Street Lighting	1	2	3	4	Code Enforcement	1	2	3	4
Sidewalk Improvements	1	2	3	4	Parking Facilities	1	2	3	4
					Cleanup of Abandoned Lots and Buildings	1	2	3	4
Special Needs Services	**Lowest**			**Highest**	**Businesses & Jobs**	**Lowest**			**Highest**
Centers/Services for Disabled	1	2	3	4	Start-up Business Assistance	1	2	3	4
Accessibility Improvements	1	2	3	4	Small Business Loans	1	2	3	4
Domestic Violence Services	1	2	3	4	Job Creation/Retention	1	2	3	4
Substance Abuse Services	1	2	3	4	Employment Training	1	2	3	4
Homeless Shelters/ Services	1	2	3	4	Commercial/Industrial Rehabilitation	1	2	3	4
HIV/AIDS Centers & Services	1	2	3	4	Façade Improvements	1	2	3	4
Neglected/Abuse Children Center and Services	1	2	3	4	Business Mentoring	1	2	3	4

Housing	Lowest			Highest
ADA Improvements	1	2	3	4
Ownership Housing Rehabilitation	1	2	3	4
Rental Housing Rehabilitation	1	2	3	4
Homeownership Assistance	1	2	3	4
Affordable Rental Housing	1	2	3	4
Housing for Disabled	1	2	3	4
Senior Housing	1	2	3	4
Housing for Large Families	1	2	3	4
Fair Housing Services	1	2	3	4
Lead-Based Paint Test/Abatement	1	2	3	4
Energy Efficient Improvements	1	2	3	4

Please write in any needs not listed above:

Return To:
City of San Antonio
Department of Housing and Community Development
C/O 5-Year Consolidated Plan
1400 S. Flores
San Antonio, Texas 78204

La Ciudad de San Antonio
Department of Housing and Community Development
Encuesta Residencial

Como Invertiría Usted $30 Millón?

La Ciudad de San Antonio recibe aproximadamente $30 millón en fondos federales cada año para proyectos en desarrollo de viviendas y comunidades. La Ciudad de San Antonio quiere que usted nos diga como mejor invertir este dinero. Por favor asistanos llenando esta encuesta.
Cuando comience a llenar esta encuesta por favor considere lo siguiente: 1) Considere las necesidades de su comunidad y como pueden ser mejoradas; 2) Valore en nivel de necesidad de cada uno de los siguientes puntos y circule el que mejor aplique.

Por favor facilite su Código Postal_____.

Usando el rango de 1-4, 1 indica lo menos necesitado, 4 indica lo mas necesitado.

Lugares Comunitarios	**Bajo**			**Alto**	**Servicios Comunitarios**	**Bajo**			**Alto**
Centros para Personas Mayores	1	2	3	4	Actividades para Personas Mayores	1	2	3	4
Centros para Jóvenes	1	2	3	4	Actividades para Jóvenes	1	2	3	4
Centros para el cuidado de ni•os	1	2	3	4	Servicios de cuidado para ni•os	1	2	3	4
Locales de Recreación y Parques	1	2	3	4	Servicios de Transportación	1	2	3	4
Locales para el cuidado de salud	1	2	3	4	Programas de Anti-Crimen	1	2	3	4
Centros para la Comunidad	1	2	3	4	Servicios de Salude	1	2	3	4
Estaciones de Bomberos y Equipo	1	2	3	4	Servicios de Salude Mental	1	2	3	4
Biblioteca	1	2	3	4	Servicios Legales	1	2	3	4
Infraestructura	**Bajo**			**Alto**	**Servicios de Vecindario**	**Bajo**			**Alto**
Mejoría de desagüe	1	2	3	4	Sembrar Arboles	1	2	3	4
Mejoría de agua/cloaca	1	2	3	4	Remover basura y detrito	1	2	3	4
Mejoría de calle/callejon	1	2	3	4	Remover Graffiti	1	2	3	4
Iluminación de calle	1	2	3	4	Enforzar Códigos	1	2	3	4
Mejoría de acera	1	2	3	4	Locales de Parqueo	1	2	3	4
					Limpiar Lotes y Edificios Abandonados.	1	2	3	4

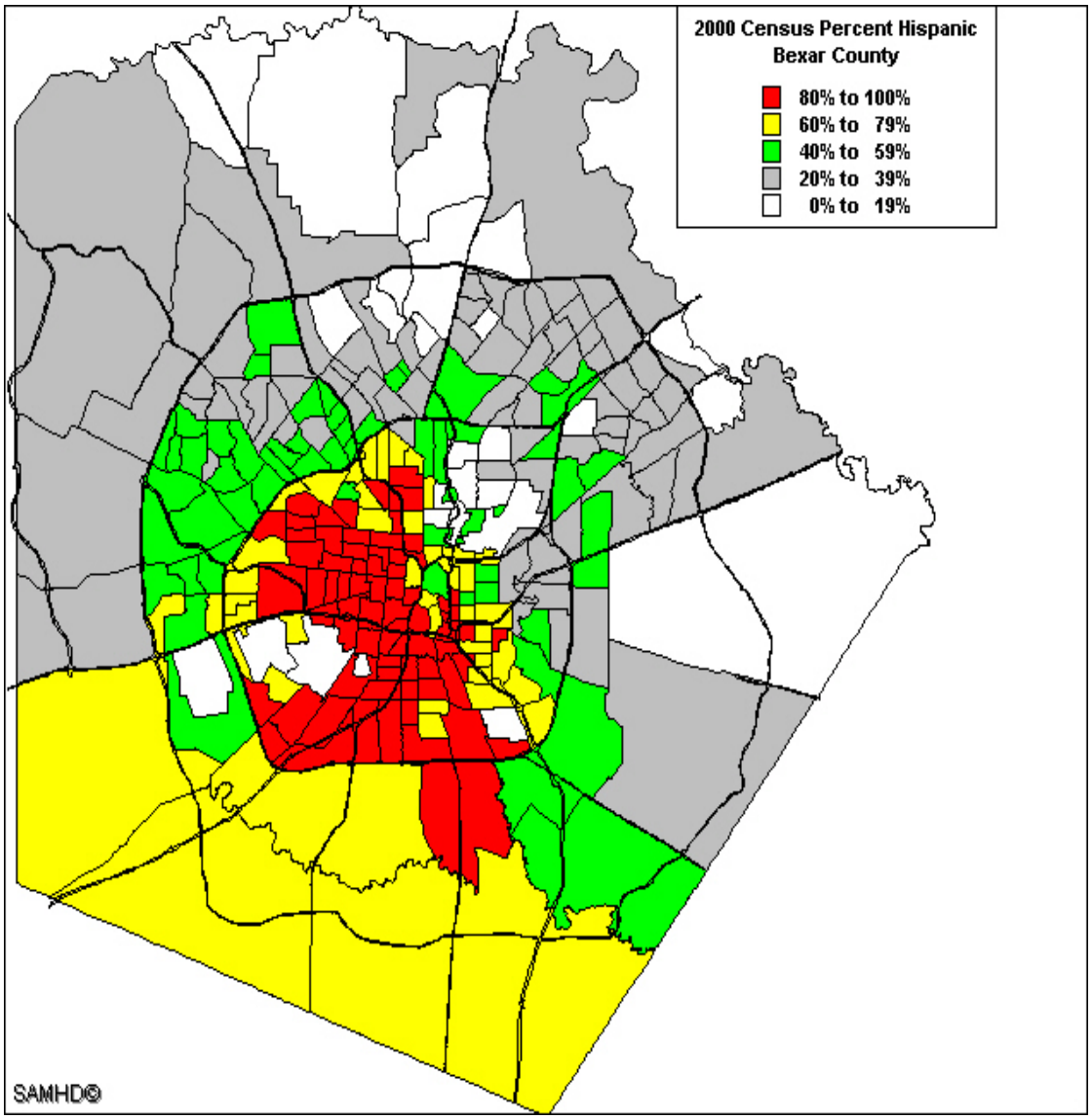
Servicios Para Necesidades Especiales	Bajo			Alto	Negocios y Trabajos	Bajo			Alto
Centros/Servicios par personas inválidas	1	2	3	4	Asistencia en Comenzar un Negocio	1	2	3	4
Mejoría de Accesibilidad	1	2	3	4	Prestamos para Peque• os Negocios	1	2	3	4
Servicios de Violencia Domestica	1	2	3	4	Retención/Creación de Trabajos	1	2	3	4
Servicios para Abuso de Substancia	1	2	3	4	Entrenamiento de empleado	1	2	3	4
Servicios de Amparo para Personas sin Hogar	1	2	3	4	Rehabilitación de Comercio/Industrial	1	2	3	4
Servicios y Centros de HIV/SIDA	1	2	3	4	Mejoría Frontón	1	2	3	4
Servicios y Centros para Ni• os de Negligencia /Abuso	1	2	3	4	Mentor de Negocio	1	2	3	4

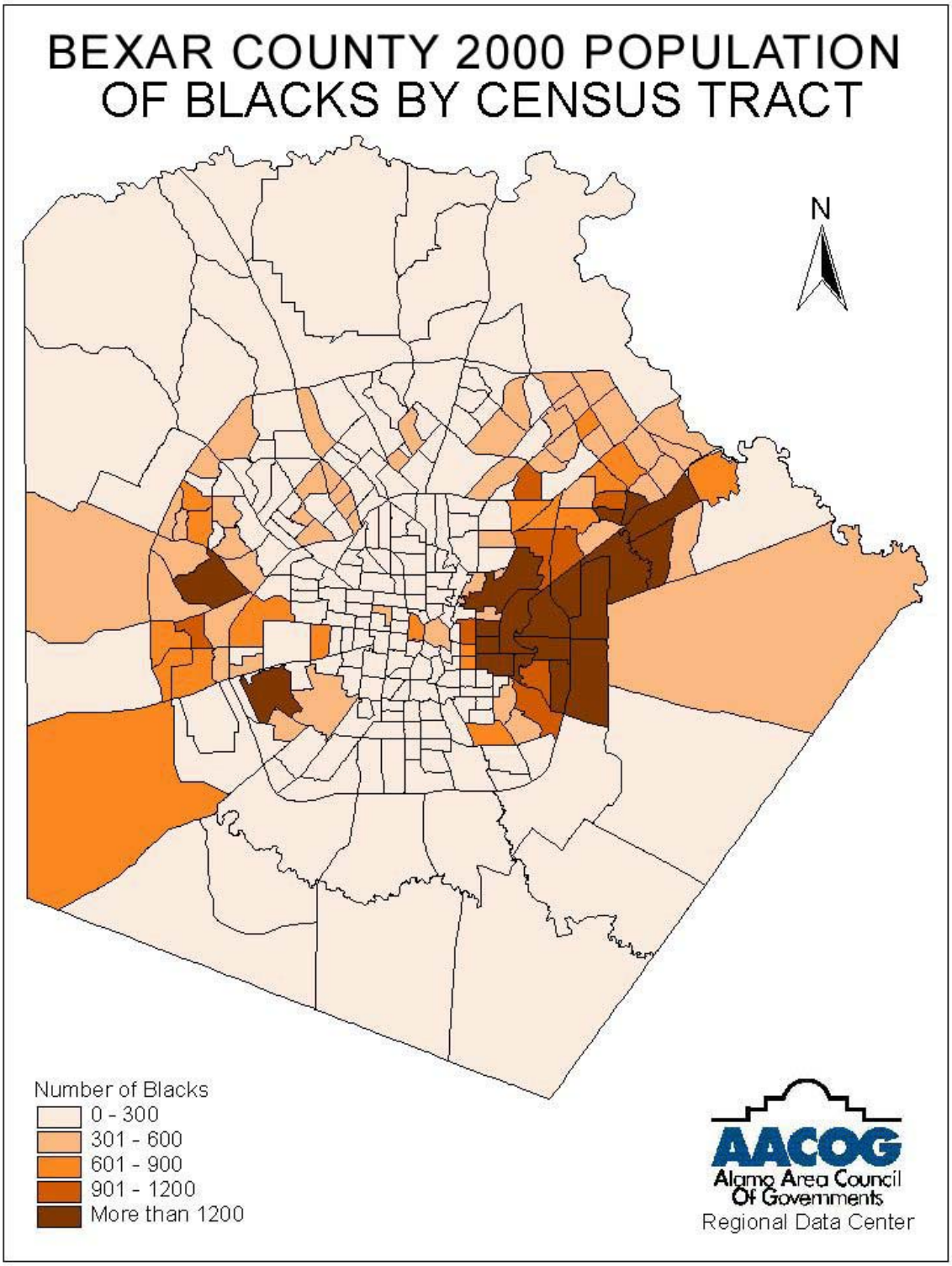
Viviendas	Bajo			Alto
Mejoría de ADA	1	2	3	4
Rehabilitación para viviendas de propietario	1	2	3	4
Rehabilitación para viviendas de alquiler	1	2	3	4
Asistencia para personas interesadas en ser propietarios	1	2	3	4
Viviendas Económicas de Alquilar	1	2	3	4
Viviendas para inválidos	1	2	3	4
Viviendas para Personas Mayores	1	2	3	4
Albergues para familias grandes	1	2	3	4
Servicios de Albergues Justos	1	2	3	4
Examen de pintura basada en plomo/disminución	1	2	3	4
Mejoría de Energía Eficiente	1	2	3	4

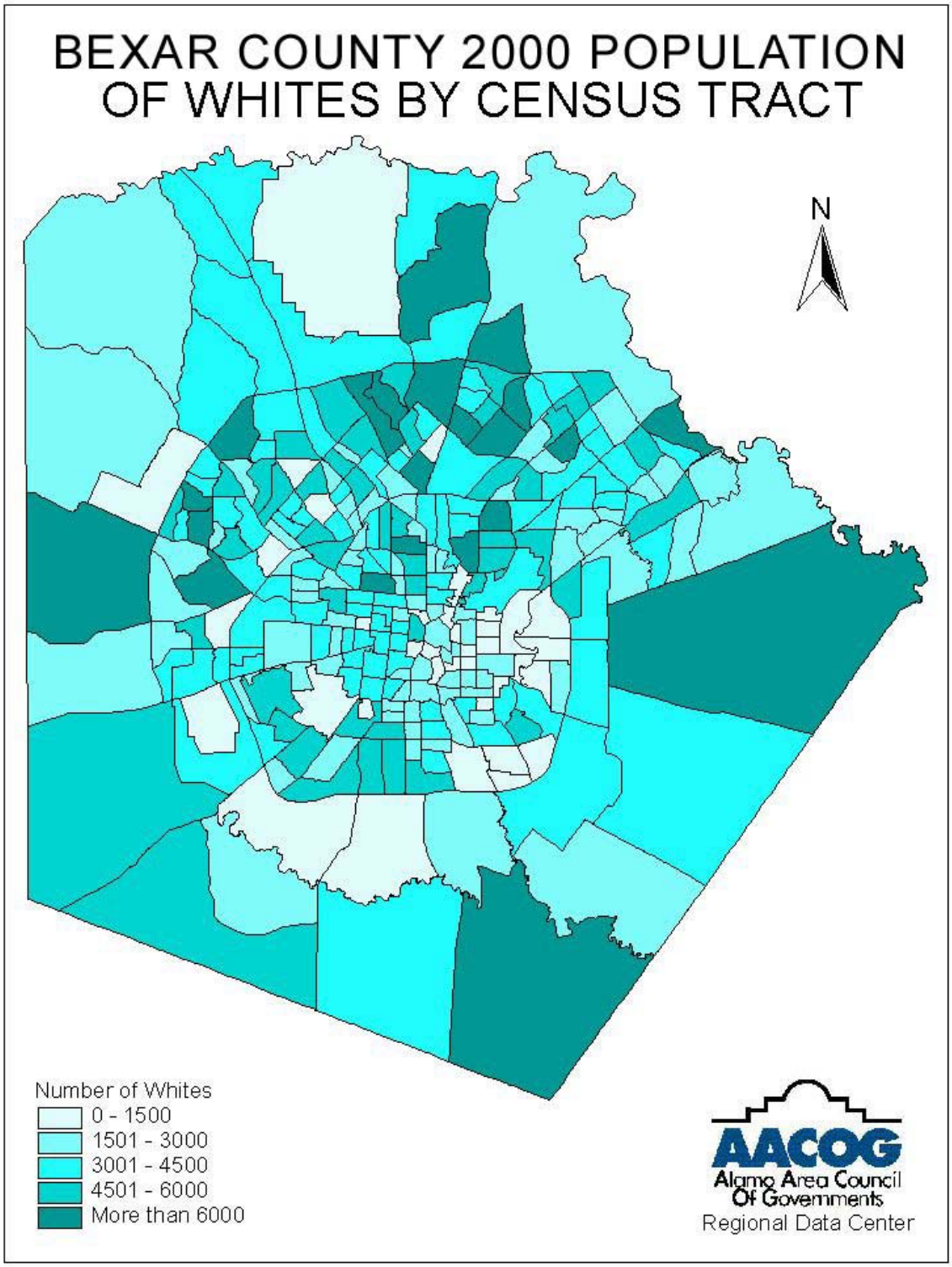
Por Favor escriba cualquier necesidad que no se encuentre en la lista de arriba.

Return To:
City of San Antonio
Department of Housing and Community Development
C/O 5-Year Consolidated Plan
1400 S. Flores
San Antonio, Texas 78204

APPENDIX B
Map 2000 Census Percent by Ethnicity




BEXAR COUNTY 2000 POPULATION
OF BLACKS BY CENSUS TRACT
N
Number of Blacks
0 - 300
301 - 600
601 - 900
901 - 1200
More than 1200
AACOG
Alamo Area Council
Of Governments
Regional Data Center


BEXAR COUNTY 2000 POPULATION
OF WHITES BY CENSUS TRACT
N
Number of Whites
0 - 1500
1501 - 3000
3001 - 4500
4501 - 6000
More than 6000
AACOG
Alamo Area Council
Of Governments
Regional Data Center

APPENDIX C

Housing Problems Output by Ethnicity

Housing Problems Output for Black Non-Hispanic Households

Name of Jurisdiction: San Antonio(CDBG), Texas			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	1,066	3,364	1,741	6,171	1,481	787	332	2,600	8,771
2. Household Income <=30% MFI	748	1,980	1,044	3,772	824	434	229	1,487	5,259
% with any housing problems	66.6	84.0	76.7	78.5	71.7	72.6	58.1	69.9	76.1
3. Household Income >30 to <=50% MFI	318	1,384	697	2,399	657	353	103	1,113	3,512
% with any housing problems	55.3	85.3	76.0	78.7	37.0	70.0	57.3	49.3	69.4
4. Household Income >50 to <=80% MFI	164	2,180	1,241	3,585	648	985	231	1,864	5,449
% with any housing problems	36.6	47.2	48.8	47.2	18.4	48.9	54.1	38.9	44.4
5. Household Income >80% MFI	262	3,293	2,529	6,084	1,387	5,392	1,167	7,946	14,030
% with any housing problems	6.9	16.0	5.8	11.4	5.8	13.1	17.2	12.4	12.0
6. Total Households	1,492	8,837	5,511	15,840	3,516	7,164	1,730	12,410	28,250
% with any housing problems	50.4	49.8	37.8	45.7	29.4	24.4	29.9	26.6	37.3

Housing Problems Output for Hispanic Households

Name of Jurisdiction: San Antonio(CDBG), Texas			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	5,655	25,567	8,765	39,987	8,874	14,721	2,211	25,806	65,793
2. Household Income <=30% MFI	4,030	14,056	4,921	23,007	4,638	5,943	1,313	11,894	34,901
% with any housing problems	53.0	82.1	71.3	74.7	60.5	81.4	69.9	72.0	73.8
3. Household Income >30 to <=50% MFI	1,625	11,511	3,844	16,980	4,236	8,778	898	13,912	30,892
% with any housing problems	53.6	76.6	78.5	74.9	31.3	68.0	56.3	56.1	66.4
4. Household Income >50 to <=80% MFI	986	13,491	5,704	20,181	4,066	16,927	1,838	22,831	43,012
% with any housing problems	19.6	50.0	40.3	45.8	18.1	45.1	36.0	39.6	42.5
5. Household Income >80% MFI	949	17,445	9,648	28,042	6,518	53,258	5,920	65,696	93,738
% with any housing problems	6.3	25.7	8.7	19.2	4.1	17.1	14.6	15.6	16.7
6. Total Households	7,590	56,503	24,117	88,210	19,458	84,906	9,969	114,333	202,543
% with any housing problems	42.9	55.9	40.1	50.5	26.4	32.5	29.6	31.2	39.6

Housing Problems Output for Native American Non-Hispanic Households

Name of Jurisdiction: San Antonio(CDBG), Texas			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	N/A	N/A	N/A	117	N/A	N/A	N/A	22	139
2. Household Income <=30% MFI	N/A	N/A	N/A	87	N/A	N/A	N/A	18	105
% with any housing problems	N/A	N/A	N/A	100.0	N/A	N/A	N/A	77.8	96.2
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	30	N/A	N/A	N/A	4	34
% with any housing problems	N/A	N/A	N/A	53.3	N/A	N/A	N/A	100.0	58.8
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	117	N/A	N/A	N/A	80	197
% with any housing problems	N/A	N/A	N/A	41.9	N/A	N/A	N/A	60.0	49.2
5. Household Income >80% MFI	N/A	N/A	N/A	213	N/A	N/A	N/A	293	506
% with any housing problems	N/A	N/A	N/A	0.0	N/A	N/A	N/A	17.4	10.1
6. Total Households	N/A	N/A	N/A	447	N/A	N/A	N/A	395	842
% with any housing problems	N/A	N/A	N/A	34.0	N/A	N/A	N/A	29.6	31.9

Housing Problems Output for Asian Non-Hispanic Households

Name of Jurisdiction: San Antonio(CDBG), Texas			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	N/A	N/A	N/A	965	N/A	N/A	N/A	370	1,335
2. Household Income <=30% MFI	N/A	N/A	N/A	559	N/A	N/A	N/A	207	766
% with any housing problems	N/A	N/A	N/A	58.5	N/A	N/A	N/A	76.3	63.3
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	406	N/A	N/A	N/A	163	569
% with any housing problems	N/A	N/A	N/A	78.1	N/A	N/A	N/A	66.9	74.9
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	502	N/A	N/A	N/A	376	878
% with any housing problems	N/A	N/A	N/A	56.4	N/A	N/A	N/A	60.6	58.2
5. Household Income >80% MFI	N/A	N/A	N/A	1,325	N/A	N/A	N/A	2,202	3,527
% with any housing problems	N/A	N/A	N/A	18.3	N/A	N/A	N/A	21.6	20.3
6. Total Households	N/A	N/A	N/A	2,792	N/A	N/A	N/A	2,948	5,740
% with any housing problems	N/A	N/A	N/A	41.9	N/A	N/A	N/A	32.9	37.3

APPENDIX D

Housing Units by Occupancy Status

		San Antonio, TX MSA	Central city of: San Antonio, TX	Suburbs*
Total Units Excluding Seasonal and Migrant Housing	**1970**	274,304	203,268	64,902
	1980	383,251	277,562	97,162
	1990	508,781	364,145	133,826
	2000	594,384	430,805	148,934
Occupied Units	**1970**	255,304	190,726	58,954
	1980	354,759	258,979	87,886
	1990	458,502	326,751	121,758
	2000	559,946	405,474	140,914
Owner Occupied	**1970**	164,358	118,844	41,395
	1980	227,762	154,238	67,982
	1990	273,136	176,404	90,341
	2000	354,782	235,699	110,348
Renter Occupied	**1970**	90,946	71,882	17,559
	1980	126,997	104,741	19,904
	1990	185,366	150,347	31,417
	2000	205,164	169,775	30,566
Vacant Units	**1970**	19,000	12,542	5,948
	1980	28,492	18,583	9,276
	1990	50,279	37,394	12,068
	2000	34,438	25,331	8,020

APPENDIX E

Homeownership, Rental, and Vacancy Rates

		San Antonio, TX MSA	Central city of: San Antonio, TX	Suburbs*
Owner Occupied as percent of All Occupied Units	1970	64.4	62.3	70.2
	1980	64.2	59.6	77.4
	1990	59.6	54.0	74.2
	2000	63.4	58.1	78.3
Renter Occupied as percent of All Occupied Units	1970	35.6	37.7	29.8
	1980	35.8	40.4	22.6
	1990	40.4	46.0	25.8
	2000	36.6	41.9	21.7
Vacant Units as Percent of All Units	1970	6.9	6.2	9.2
	1980	7.4	6.7	9.5
	1990	9.9	10.3	9.0
	2000	5.8	5.9	5.4

***Suburb data are defined as the total for the San Antonio, TX MSA less the sum of data for these cities: New Braunfels, TX ; San Antonio, TX ; click a highlighted city to see its Housing Occupancy table.**

APPENDIX F
Population by Race/Ethnicity

NOTE: Racial and Ethnic Characterizations in the 1970 Census do not match those in the 1980, 1990, and 2000 Censuses. Therefore, Race/Ethnicity data are only reported for 1980,1990, and 2000. For 2000 data, "White, Non-Hispanic" and "Black, Non-Hispanic" include only persons identifying themselves as "White alone" and "Black or African American alone" respectively. "Other Races, Non-Hispanic" includes those identifying themselves as "American Indian and Alaska Native alone", "Asian alone","Native Hawaiian and Other Pacific Islander alone","some other race alone", or of more than one race.

		San Antonio, TX MSA	Central city of: San Antonio, TX	Suburbs*
White, Non-Hispanic	**1980**	518,042	299,270	204,405
	1990	593,620	340,798	235,372
	2000	627,176	364,357	240,026
Black, Non-Hispanic	**1980**	71,497	56,712	14,449
	1990	86,336	63,992	22,014
	2000	101,348	74,778	26,102
Other Races, Non-Hispanic	**1980**	11,724	8,019	3,682
	1990	19,852	13,163	6,566
	2000	47,822	34,117	13,071
Total Hispanic (All Races)	**1980**	487,447	421,808	57,961
	1990	624,941	517,974	97,574
	2000	816,037	671,394	132,044

Race/Ethnicity Groups as Percent of Total Population

		San Antonio, TX MSA	Central city of: San Antonio, TX	Suburbs*
White, Non-Hispanic	1980	47.6	38.1	72.9
	1990	44.8	36.4	65.1
	2000	39.4	31.8	58.4
Black, Non-Hispanic	1980	6.6	7.2	5.2
	1990	6.5	6.8	6.1
	2000	6.4	6.5	6.3
Other Races, Non-Hispanic	1980	1.1	1.0	1.3
	1990	1.5	1.4	1.8
	2000	3.0	3.0	3.2
Total Hispanic (All Races)	1980	44.8	53.7	20.7
	1990	47.2	55.3	27.0
	2000	51.2	58.7	32.1

Foreign Born Population

		San Antonio, TX MSA	Central city of: San Antonio, TX	Suburbs*
Total Foreign Born	1970	50,700	43,327	6,608
	1980	77,473	64,876	11,666
	1990	104,944	87,549	16,033
	2000	161,924	133,675	25,804
Foreign Born as Percent of Total Population	1970	5.6	6.6	2.9
	1980	7.1	8.3	4.2
	1990	7.9	9.4	4.4
	2000	10.2	11.7	6.3

***Suburb data are defined as the total for the San Antonio, TX MSA less the sum of data for these cities: New Braunfels, TX ; San Antonio, TX ; click a highlighted city to see its Race/Ethnicity table.**

APPENDIX G

Education

Highest Educational Attainment of Persons Aged 25 or more

		San Antonio, TX MSA	Central city of: San Antonio, TX	Suburbs*
Did Not Graduate High School	**1970**	236,668	186,186	44,188
	1980	221,977	175,430	40,349
	1990	218,801	171,654	41,558
	2000	221,954	173,563	43,054
High School Graduate	**1970**	111,318	78,381	30,962
	1980	172,548	119,852	49,032
	1990	200,229	135,221	60,303
	2000	245,055	168,209	69,565
Some College or Associate Degree	**1970**	47,205	32,088	14,259
	1980	104,615	71,237	31,594
	1990	222,477	149,961	68,397
	2000	291,326	203,570	82,089
College Graduate or Advanced Degree	**1970**	44,175	28,201	15,166
	1980	92,014	57,518	32,528
	1990	152,956	99,208	50,469
	2000	219,487	150,680	62,829

Percent of Persons Aged 25 or more by Highest Educational Attainment

		San Antonio, TX MSA	Central city of: San Antonio, TX	Suburbs*
Did Not Graduate High School	1970	53.9	57.3	42.3
	1980	37.5	41.4	26.3
	1990	27.5	30.9	18.8
	2000	22.7	24.9	16.7
High School Graduate	1970	25.3	24.1	29.6
	1980	29.2	28.3	31.9
	1990	25.2	24.3	27.3
	2000	25.1	24.2	27.0
Some College or Associate Degree	1970	10.7	9.9	13.6
	1980	17.7	16.8	20.6
	1990	28.0	27.0	31.0
	2000	29.8	29.2	31.9
College Graduate or Advanced Degree	1970	10.1	8.7	14.5
	1980	15.6	13.6	21.2
	1990	19.3	17.8	22.9
	2000	22.4	21.6	24.4

***Suburb data are defined as the total for the San Antonio, TX MSA less the sum of data for these cities: New Braunfels, TX ; San Antonio, TX ; click a highlighted city to see its Education table.**

SOCDS Census Data: Output for San Antonio,TX

APPENDIX H

Percent of Families in National Income Brackets

		San Antonio, TX MSA	Central city of: San Antonio, TX	Suburbs*
Low Income (National Lowest 20%)	**1969**	26.2	27.8	21.6
	1979	25.1	28.7	15.9
	1989	26.5	30.6	17.1
	1999	23.7	26.9	16.2
Middle Income (National Middle 60%)	**1969**	59.6	59.4	59.6
	1979	59.8	58.7	62.4
	1989	59.0	56.9	63.9
	1999	60.1	58.8	62.8
High Income (National Top 20%)	**1969**	14.2	12.9	18.8
	1979	15.1	12.6	21.6
	1989	14.5	12.5	19.0
	1999	16.1	14.3	21.0

***Suburb data are defined as the total for the San Antonio, TX MSA less the sum of data for these cities: New Braunfels, TX ; San Antonio, TX ; click a highlighted city to see its Poverty and Income table.**