Agenda
Equitable and Resilient Neighborhoods Working Group Meeting #1
February 1, 2018, 5:30 – 7:30 p.m.
Laurel Heights United Methodist Church (227 W Woodlawn Ave)

1. Welcome
2. Recap working group scope, goals for meetings, and roles
3. Agenda review and ground rules
4. Introductions
5. Review policy recommendation format
6. Group work: review key issues and problem statements
7. Group work: policy ideas and information needed
8. Wrap up and next steps
Key Issues for Equitable and Resilient Neighborhoods Working Group to Address

- Gentrification/displacement
- Protecting long-term homeowners/culture of neighborhood
- Workforce/affordable housing, homeownership
- Stable housing/school stabilization mobility rates
- Increasing property taxes/innovative tax policy
- Homeownership assistance
- Owner-occupied rehab programs (long-time residents)
- Socioeconomic disparity/opportunity for low income areas
- Community schools
- Senior housing
- Fair housing
- Equitable development
- Understanding context of surrounding areas/cities
- Homeowners financing their own repairs (financial/housing counseling)
- Construction management, investor/contractor screening
- Rehab of older housing (multi-family)
- Homeless population housing
- Improving city policies to prevent displacement (UDC/zoning)
- Renters rights
Draft list of problems to be addressed by Equitable and Resilient Neighborhoods Working Group

- Households do not have access to “high opportunity neighborhoods”
- Speculators manipulate homebuyers into selling homes
- Displacement of renters and homeowners
- City policies and programs contribute to displacement
- Dysfunctional funding mechanisms for owner-occupied rehabilitation
- Seniors in older homes can't maintain and/or fix their homes
- Disparities in access to community-serving businesses
- Lack of businesses in communities that can provide jobs with incomes to afford housing
- Housing instability (high mobility) causes turnover in schools, impacts educational attainment for kids
- The housing market is impacted by forces beyond City of San Antonio control – it is a regional system
- There is not enough affordable housing
- Insufficient and declining Federal funding for affordable housing
- It is challenging to build housing that is affordable
- Lack of household financial education, knowledge of saving and budgeting
- Contractors take advantage of people
- Rising property taxes are a burden on homeowners
- Under our current tax system, new development and/or other improvements in neighborhoods drive up property values and taxes, and makes housing unaffordable for existing residents
- There are insufficient educational resources, such as community schools, for families
- Homelessness
- Discrimination keeps people from accessing housing
Housing for Equitable and Resilient Neighborhoods
Working Group Meeting 1 - Feb 1, 2018
Working Group Scope

- Identify **3-5 policies** that support diversity, equity, and growth, including policies that
  - Create and preserve affordable housing
  - Provide renter and homeowner protections
  - Support homeownership assistance programs
  - Improve owner- and renter-occupied rehab programs
  - Recognize the impacts of gentrification and displacement
  - Create opportunities for cross-sector collaboration in transportation, health, education, and economic development.
Working Group Timeline

▶ Meeting 1 – February 1, 2018:
  ▶ Discuss key issues, policy ideas, and information needed

▶ Meeting 2 – February 27, 2018:
  ▶ Review relevant data and best practices, develop list of policy ideas

▶ Meeting 3 – TBD:
  ▶ Prioritization of policy recommendations to be brought to MHPTF

▶ Meeting 4 – TBD:
  ▶ Review priorities and finalize recommendations

▶ May 18, 2018:
  ▶ Policy recommendations due to MHPTF
Introductions

- Name
- Affiliation
### Policy Recommendations Framework

<table>
<thead>
<tr>
<th>Vision</th>
<th>Resources</th>
<th>Policy Recommendation and Timeline</th>
<th>Potential Impact</th>
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Online Resources

http://www.sanantonio.gov/HousingTaskForce/Resources

TECHNICAL WORKING GROUP MEETINGS / JUNTAS DEL GRUPO DE TRABAJO TÉCNICO

TUESDAY, JANUARY 23, 2018

- Report: Public Input Meeting Report - December 9, 2017 (PDF - 111 MB)
- Plan: 2013 Comprehensive Housing Needs Assessment and Strategic Housing Plan (PDF - 8 MB)
- Summary: Demographic and Housing Data for San Antonio (PDF - 713 KB)
- State of the Nation's Housing 2017 - Joint Center for Housing Studies Harvard University (PDF - 3 MB)
- Presentation: San Antonio Housing Commission on Housing Need - October 27, 2015 (PDF - 11 MB)
- Study: REnewSA Real Estate Market Study (PDF - 7 MB)
- Summary: FY2018-2020 Consolidated Plan and FY2016 Action Plan Summaries (PDF - 328 KB)
- Plan: Strategic Plan for Community Development – 2010 (PDF - 8 MB)
- Link: SA Tomorrow Comprehensive Plan
- Link: Unified Development Code
- Link: Adopted City Plans
1. Renter’s and homeowners’ rights resources
2. Best practices for measuring social impact of development incentives
3. Inventory of city policies/practices/programs that contribute to discrimination and segregation
4. Evidence of contractors taking advantage of people—How big of an issue is this? (# of complaints, # of licenses revoked, other data)
5. Inventory of rehab funding programs
6. Best practices of city/state programs re: tax policy for vulnerable neighborhoods in transition
7. Assessment of existing procedures in code enforcement/demolition departments that contribute to investment/displacement
8. Data on property tax correlation with gentrification and how many people have been displaced from gentrified areas
9. Best practices for clearing title for vacant lots
10. How much affordable housing is available currently and how much is needed?
11. What is the % of affordable housing incentivized by the city?
12. How many vacant housing units in the city?
13. Where is transportation in relation to housing?
14. Definition of “affordable housing”
15. Best practices for, and inventory of, credit-building programs for low income people
16. What is the cost of blight?
17. What are the mobility rates of local school districts?
18. Examples of construction related workforce training programs
<table>
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<tr>
<th>Problems</th>
<th>Policy Solutions</th>
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<tr>
<td>Housing instability, which, among other impacts, causes turnover in schools and negatively impacts educational attainment for kids</td>
<td>• Policy to address displacement of vulnerable populations, especially renters, when areas are improved (e.g. Soapworks)</td>
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<td>• Displacement of renters and homeowners—City policies and programs contribute to displacement</td>
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<tr>
<td>• Short term rentals are a contributing factor</td>
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<td>• Homeowners do not have clear title to their homes, which blocks transfer of ownership between generations</td>
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<td>Existing housing programs and resources are not effective</td>
<td>• Require community engagement for development even when no rezoning is needed</td>
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<td>• Undocumented individuals/families cannot access programs/resources</td>
<td>• Job/workforce training tied to homeownership</td>
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<td>• Programs do not reach people who need them</td>
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<td>• Programs do not match need</td>
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<td>• There is no mechanism for community input in policy-making</td>
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<tr>
<td>Lack of information and knowledge among residents</td>
<td>• Establish office to advocate for renters</td>
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<td>• Renters and homeowners do not know their rights/property code laws</td>
<td>• Create and fund a tenant council to educate the community about renters'/homeowners’ rights</td>
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<td>• Lack of household financial education, knowledge of saving and budgeting</td>
<td>• City-sponsored/nonprofit “know your rights” workshops/sessions</td>
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<td>Predatory actors take advantage of residents</td>
<td>• Education programs to inform consumers about licenses contractors should have, and which contractors are licensed by the city</td>
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<td>• Speculators manipulate homebuyers into selling homes</td>
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<td>• Contractors take advantage of people</td>
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<td>Discrimination keeps people from accessing housing</td>
<td>• Enforce non-discrimination ordinance for renters, and expand protections to include “source of income”</td>
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<td>• Criminal history prevents people from accessing housing—landlords can choose to not rent to them</td>
<td>• Do not look at criminal background checks when renting apartments</td>
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<td>• Current city policies and practices promote and sustain segregated communities and low-opportunity areas</td>
<td>• Inclusionary zoning</td>
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<td>• Households don’t have access to “high-opportunity neighborhoods”—they are blocked from moving to areas with better schools, jobs, grocery stores, libraries, etc. This happens, in part, through NIMBYism/neighborhood opposition to affordable housing</td>
<td>• Educating NIMBYs with messages to change attitudes/opposition to low-income housing in high opportunity areas</td>
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<tr>
<td>• There is no enforcement of non-discrimination ordinance</td>
<td>• Develop more public housing in “high opportunity” areas</td>
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<tr>
<td>Existing housing stock needs rehabilitation</td>
<td>• Tax rebate for owners (not investors/flippers) to fix homes</td>
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<td>• There are not enough resources for rehabilitation</td>
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<td>• Funding mechanisms for rehabilitation do not work</td>
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<td>• Cost of development/rehab is prohibitive for some households</td>
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### There is not enough affordable housing
- Lack of finance options and incentives for small-scale affordable housing
- Public funds are not enough to solve our housing problem, federal funding is declining
- It is a challenge to build housing that is affordable—part of the problem is the cost of building materials
- Lack of affordable housing builders
- Lack of scalable/flexible housing options

#### Encourage/incentivize banks/credit unions to fund “affordable housing”, including through their Community Reinvestment Act obligations
- Low-interest loans for affordable (50% of AMI?) housing
- Accessory dwelling units
- Disconnect land from housing (to reduce cost of housing)
- Incorporate housing policy focus in other areas of governance, recognizing that every ordinance that affects the cost to build or maintain housing is a de-facto regressive tax
- “Sweat equity” programs to train people to build their own homes (Habitat for Humanity)

### Increasing property taxes make housing unaffordable for some homeowners and renters
- Large property tax increase when housing is passed from elderly (who have tax freezes) to heirs, which becomes a burden for heirs
- Landlords pass tax burden on to renters
- Under tax system, new development and other improvements in neighborhoods drive up property values and taxes

#### Tax circuit breakers/control mechanism for legacy homeowners in vulnerable districts

### Vacant properties
- We don’t know the cost of blight/cost of decline

#### Identify blighted areas and incentivize private investment by reducing re-development barriers in exchange for affordable housing

### Homelessness
- We do not plan or develop comprehensively (housing, jobs, transportation, parks, etc.)
- When large developments are built, there is an influx of new students and schools don’t have time to plan
- Transit options are limited, which forces households to spend too much on transportation
- There are insufficient educational resources in some neighborhoods, specifically community schools
- Lack of businesses in communities that can provide jobs with incomes to afford housing
- Disparities across neighborhoods in access to community-serving businesses
- Development incentives ignore social impact
- The housing market is impacted by forces beyond City of San Antonio control (it’s a regional system), but San Antonio also impacts the housing market in surrounding communities

#### Establish protocols for communication between school districts and developers so school districts can plan influx of students
- Identify job “hot-spots” (where public transportation is limited) and strategically expand VIA bus lines to connect residents to these areas
- P3: Educators or SAISD/private sector/public (city/county)
- Create incentives for small, community-based businesses
- City incentivize location of businesses and require businesses to work with business education (LiftFund, Launch SA)
- Require social impact reports for economic incentive contracts
- Address drainage/flooding issues
Equitable and Resilient Neighborhoods Technical Working Group – Meeting #2

February 27, 2018, 5:30 – 7:30pm
Laurel Heights United Methodist Church (227 W Woodlawn Ave)

Agenda

1. Welcome and agenda review
2. Ground rules and logistics
3. Review working group scope, meeting 1, and goals for meeting 2
4. Small group activity: policy recommendations
5. Report out and large group discussion
6. Wrap up and next steps
Equitable and Resilient Neighborhoods Technical Working Group

Summary of Problems/Ideas from Meeting 1

Working Group Scope: Working group members will identify policies that support diversity, equity, and growth while assisting homeowners and renters to remain in their homes and communities. This will include policies that 1) create and preserve affordable housing, including targeted incentives, land banks, and social impact bonds; 2) provide renter and homeowner protections, including property tax reform and controls on short-term rentals; 3) support homeownership assistance programs; 4) improve owner- and renter-occupied rehab programs; 5) recognize the impacts of gentrification and displacement; and 6) create opportunities for cross-sector collaboration in transportation, health, education, and economic development.

Problem: Deterioration of Existing Housing Stock

- Cost of development/rehab is prohibitive for some households
- Seniors in older homes can’t maintain or fix homes
- Vacancy
- We don’t know the cost of blight/cost of decline
- Speculators manipulate homebuyers into selling homes
- Contractors take advantage of people

Initial Solution Ideas

- Identify blighted areas and incentivize private investment by reducing re-development barriers in exchange for affordable housing
- Education programs to inform consumers about licenses contractors should have, and which contractors are licensed by the city

Problem: Housing Instability and Displacement

- City policies and programs contribute to displacement of renters and homeowners
- Homeowners do not have clear title to their homes, which inhibits transfer of ownership between generations
- Renters and homeowners do not know their rights/property code laws
- Programs do not reach people who need them
- Programs do not match need
- There is no mechanism for community input in policy-making
- Lack of household financial education, knowledge of saving and budgeting

Initial Solution Ideas

- Policy to address displacement of vulnerable populations, especially renters, when areas are improved (e.g. Soapworks)
- Establish office to advocate for renters
- Create and fund a tenant council to educate the community about renters’/homeowners’ rights
- City-sponsored/nonprofit “know your rights” workshops/sessions
• Require community engagement for development even when no rezoning is needed

**Problem: Lack of Affordable Housing—New Construction and Preservation**

- Short term rentals are a contributing factor
- Lack of finance options and incentives for small-scale affordable housing
- It is a challenge to build housing that is affordable—part of the problem is the cost of building materials
- Lack of affordable housing builders
- Lack of scalable/flexible housing options
- Increasing property taxes make housing unaffordable for some homeowners and renters
- Large property tax increase when housing is passed from elderly (who have tax freezes) to heirs, which becomes a burden for heirs
- Landlords pass tax burden on to renters
- Under tax system, new development and other improvements in neighborhoods drive up property values and taxes

**Initial Solution Ideas**

- Encourage/incentivize banks/credit unions to fund “affordable housing”, including through their Community Reinvestment Act obligations
- Low-interest loans for affordable (50% of AMI?) housing
- Accessory dwelling units
- Disconnect land from housing (to reduce cost of housing)
- Incorporate housing policy focus in other areas of governance, recognizing that every ordinance that affects the cost to build or maintain housing is a de-facto regressive tax
- “Sweat equity” programs to train people to build their own homes (Habitat for Humanity)
- Tax circuit breakers/control mechanism for legacy homeowners in vulnerable districts
- Provide public incentives (fee waivers, tax abatements, low-cost loans) for home builders to build smaller-scale affordable housing—single family and small multi-family (up to 12 units)—in “high-opportunity” areas
- Financial support to help keep homeowners and tenants in their homes

**Problem: Discrimination and Segregation**

- Current city policies and practices promote and sustain segregated communities and low-opportunity areas
- Households don’t have access to “high-opportunity neighborhoods”—they are blocked from moving to areas with better schools, jobs, grocery stores, libraries, etc. This happens, in part, through NIMBYism/neighborhood opposition to affordable housing
- There is no enforcement of non-discrimination ordinance
- Undocumented individuals/families cannot access programs/resources

**Initial Solution Ideas**

- Enforce non-discrimination ordinance for renters, and expand protections to include “source of income”
• Inclusionary zoning
• Educating NIMBYs with messages to change attitudes/opposition to low-income housing in high opportunity areas
• Develop more public housing in “high opportunity” areas

**Problem: Lack of Comprehensive Planning and Development**

- When large developments are built, there is an influx of new students and schools don’t have time to plan
- Transit options are limited, which forces households to spend too much on transportation
- There are insufficient educational resources in some neighborhoods, specifically community schools
- Lack of businesses in communities that can provide jobs with incomes to afford housing
- Disparities across neighborhoods in access to community-serving businesses
- Development incentives ignore social impact
- The housing market is impacted by forces beyond City of San Antonio control (it’s a regional system), but San Antonio also impacts the housing market in surrounding communities

**Initial Solution Ideas**

- Establish protocols for communication between school districts and developers so school districts can plan influx of students
- Identify job “hot-spots” (where public transportation is limited) and strategically expand VIA bus lines to connect residents to these areas
- P3: Educators or SAISD/private sector/public (city/county)
- Create incentives for small, community-based businesses
- City incentivize location of businesses and require businesses to work with business education (LiftFund, Launch SA)
- Require social impact reports for economic incentive contracts
- Address drainage/flooding issues
- Job/workforce training tied to homeownership
- Invest comprehensively in the basic needs of every community: security, good schools, flood control, grocery stores, and decent paying jobs.

**Problems being addressed by other working groups**

- Providing housing for all, including special needs populations TWG
  - Homelessness
  - Criminal history prevents people from accessing housing—landlords can choose to not rent to them
- Identifying new housing funding and financing mechanisms TWG
  - There are not enough resources for rehabilitation
  - Funding mechanisms for rehabilitation do not work
  - Public funds are not enough to solve our housing problem, federal funding is declining
<table>
<thead>
<tr>
<th>Problem</th>
<th>Policy Recommendation</th>
<th>Data/Key Market Observations</th>
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| **EXAMPLE:** Displacement of low-income renters when publicly-funded or incentivized projects lead to appreciating real estate prices in neighborhoods. | Tenant Right of First Refusal: require that owners of multifamily rental housing give tenants an opportunity to match any purchase offer they receive for their building. (Washington DC, Tenant Opportunity to Purchase Act, [https://ota.dc.gov/page/tenant-opportunity-purchase-act-topa](https://ota.dc.gov/page/tenant-opportunity-purchase-act-topa)) | - In 2016, 71% of renter households in San Antonio with incomes below $50,000 paid more than 30% of their income for housing (2016 ACS 5-year estimates)  
- Vecinos de Mission Trails mobile home community—displacement along San Antonio River Mission Reach  
- Soap Works and Towne Center apartments—displacement along San Pedro Creek Phase 1 |


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<tr>
<th><strong>Sample Policy Recommendation</strong></th>
<th><strong>Example</strong></th>
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<tr>
<td>Tenant Right of First Refusal: require that owners of multifamily rental housing give tenants an opportunity to match any purchase offer they receive for their building.</td>
<td>Washington, DC—Tenant Opportunity to Purchase Act, <a href="https://ota.dc.gov/page/tenant-opportunity-purchase-act-topa">https://ota.dc.gov/page/tenant-opportunity-purchase-act-topa</a></td>
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<td>Amend the City’s non-discrimination ordinance to ban housing discrimination based on “source of income” (this is not currently allowed under State of Texas law)</td>
<td>Miami-Dade County FL—Code of Ordinances, Chapter 11A, “It is further hereby declared to be the policy of Miami-Dade County to eliminate and prevent discrimination in housing based on source of income.”</td>
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<td>Change zoning code to allow for accessory dwelling units</td>
<td>Vancouver, BC, Canada—ADU policy includes eliminating impact fees, parking requirements, and owner occupancy laws</td>
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<td>Partner with non-profit and financial sector partners, and leverage public funds to create a revolving loan fund to provide low-cost loans for homeowners to pay for housing rehabilitation.</td>
<td>Detroit, MI—0% Interest Home Repair Loans, <a href="http://www.detroithomeloans.org/">http://www.detroithomeloans.org/</a></td>
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<td>Detroit, MI—Detroit Home Mortgage partnership, <a href="http://www.detroithomemortgage.org">http://www.detroithomemortgage.org</a></td>
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Mayor’s Housing Policy Task Force
Equitable and Resilient Neighborhoods Technical Working Group
Meeting 2 – February 27, 2018

Data Requests:
1. HOME program criteria
2. Tax reform in other cities in Texas, including transparency in valuations (tax policies in other TX cities that address community development and affordable housing issues)
3. Frozen taxes for home rehab (is this true in San Antonio?)
4. Tax cap in inherited properties—school taxes were frozen for 65+. What is the breakdown of property taxes for San Antonio/Bexar County?
5. Refund increase in taxes—city tax rebates for home repairs
6. Rent controlled housing examples
7. Co-op models
8. Models of community engagement structures from other cities
Mayor’s Housing Policy Task Force

Equitable and Resilient Neighborhoods Technical Working Group

Meeting 2 – February 27, 2018

Policy Recommendations

Group 1: Discrimination and Segregation

1. Property tax relief for longtime homeowners
2. Incentives for owners of rental housing to keep rents affordable in areas of historically low-income housing that are facing price pressures (i.e. property tax relief).
3. Decision-making matrix for development decisions. (Create a set of criteria the City must use when making any development decisions. Dallas has done this, it is called an Opportunity Index.)
4. Community engagement requirements for development (including expanding public notice requirements).
5. Eliminating at-large city boards and commissions that pertain to housing/development—all should have representation from each Council District.
6. Create a package of development incentives that allow for development of affordable housing in both “high” and “low” opportunity areas.
7. Where not prohibited by Federal or State law, allow undocumented individuals to access housing resources and prohibit City agencies from sharing information with immigration officials.

Additional recommendations/issues submitted in writing:

1. Create an ordinance banning housing discrimination based on a tenant’s source of income, i.e. Section 8 Housing Choice Voucher, Social Security Disability Insurance, etc. (It is currently illegal to do this in the State of Texas, but there are ways around it. For example, Dallas uses a sub-lease guarantor mechanism to help prevent source of income discrimination.)
2. Code enforcement—when transfer of property occurs, or improvement occurs, the property MUST be up to code. Low income families inheriting homes that cannot pay are at risk of losing home. Liens are placed on homes in disrepair.

Comment: Per the county tax assessor, the big tax issue is that commercial properties are not appraised properly. Part of any policy we propose should be addressing that at the state level.

Group 2: Lack of Affordable Housing—New Construction and Preservation / Group 3: Lack of Comprehensive Planning
1. Any new development is required to meet with school district, any new development is required to have community engagement (neighborhood engagement, point system, approval from residents).
2. Expand homeowner-occupied rehab program and diversify funding.
3. Incentivizing affordable housing for for-profit and nonprofit developers.
4. Correlate property taxes to income levels (and rehab of properties/ inherited legacy properties with tax caps).
5. Require property tax valuation process to be transparent.
6. Rebate of city/county tax increases to apply for rehab.
7. Short Term Rental (i.e. Airbnb) ordinance—following up with implementation.
8. Incentivizing landlords of currently affordable housing to keep units affordable.

Group 4: Housing Instability and Displacement

1. SA legislative priorities (coordinate San Antonio state lobbying efforts with other cities’ efforts):
   a. Tax appraisal disclosure, especially about commercial properties.
   b. Tax law—comparable properties
   c. Intergenerational/inheritance taxes
2. “Carbon-credits”—require mitigation when public money displaces people.
   a. When city investment in neighborhoods is targeted and encourages development, it sometimes displaces people.
   b. City investment in neighborhoods follow developers (city seems to follow private investment, but is this entirely true?)
3. New development and rezoning should trigger a social impact assessment.
4. Granny flats/Accessory Dwelling Units (ADUs) should be encouraged. Rather than tear down and rebuild more houses, allow owners to build in their backyard. Allow short term rentals in ADUs to help people afford housing.
5. Replacement housing or new development must include affordable units—if it’s Multi-Family development, affordable units must be in the same building; if it’s Single-Family housing, affordable homes must be built in the same area.
   a. Waive fees, permit costs, land development costs, impact fees for affordable units
6. Support small landlords to help them keep rental housing affordable (below 80% area median income). Use existing types of incentives to do this.
7. Advocacy office for renters (like financial empowerment office, financial literacy classes). Create a city office that is fully staffed and is a place for renters to go and ask for assistance and information.
8. Re-zoning process (notification, etc.). More community engagement and education, especially when doing large-scale rezoning. Expand notification circumference.
9. Coordination office and education programs.
a. Resource center to connect people to all the existing resources. Partner with existing service providers.
b. Education programs on things like wills, reverse mortgages, predatory lending

10. Require Spanish interpretation in all meetings and publications. Offer translation into any other language by request. Language barriers are still present and even dominant.

Group 5: Deterioration of Existing Housing Stock

1. To identify blighted areas and define a range of existing housing conditions. (Having limited resources means we need to focus on areas of real need. Target blighted areas with any efforts.)
2. Partner with construction trade training programs to address a range of blighted housing conditions. (Youth need jobs and would benefit by learning trades. Fund programs to train youth to work with contractors to repair homes.)
3. Partner with nonprofits to develop capacity building to deliver more home repair programs. (The City should fund capacity building for non-profits to manage rehab programs, and then let the non-profits manage rehab programs.)
4. Partner with nonprofits and financial institutions to assist families with developing the capacity to finance all or a portion of the home repairs needed. (Not everyone can finance their home repairs, but some may be able to. Identify local institutions that can help homeowners become loan ready. Also create a revolving loan fund to finance housing rehab for homeowners that are loan ready.)
Mayor’s Housing Policy Task Force
Housing for Equitable and Resilient Neighborhoods Working Group
Meeting 3: April 5, 2018

1. Welcome and announcements

2. Meeting goals
   a. Finalize list of policy recommendations
   b. Prioritize 5 policy recommendations

3. Meeting agenda and ground rules

4. Review working group scope, goals, and draft list of recommendations

5. Discussion: what recommendations need to be added or changed

6. Voting exercise: prioritizing recommendations

7. Break

8. Discussion: review priorities
   a. Are the key parts of our working group scope/goals addressed by the priorities?

9. Next steps and wrap up
Equitable and Resilient Neighborhoods Working Group
Policy Recommendations

Scope of our working group: Working group members will identify policies that support diversity, equity, and growth while assisting homeowners and renters to remain in their homes and communities. This will include policies that
1) create and preserve affordable housing, including targeted incentives, land banks, and social impact bonds;
2) provide renter and homeowner protections, including property tax reform and controls on short-term rentals;
3) support homeownership assistance programs;
4) improve owner- and renter-occupied rehab programs;
5) recognize the impacts of gentrification and displacement; and
6) create opportunities for cross-sector collaboration in transportation, health, education, and economic development.

1. Create and preserve affordable housing, including targeted incentives, land banks, and social impact bonds

Recommendation A: Incentivize property owners to preserve existing naturally-occurring affordable rental housing in neighborhoods with appreciating real estate values

Ideas from the working group:
- Incentives for owners of rental housing to keep rents affordable in areas of historically low-income housing that are facing price pressures (i.e. property tax relief).
- Incentivizing landlords of currently affordable housing to keep units affordable.
- Support small landlords to help them keep rental housing affordable (below 80% area median income). Use existing types of incentives to do this.
- The City should develop proactive policies to mitigate the effects on vulnerable residents when improvements and developments that drive up housing prices. These policies should not only focus on relocation, but policies that help neighbors remain in their homes.

Recommendation B: Incentivize development of new small-scale (single-family, small multi-family) affordable housing in target areas

Ideas from working group:
- Create a package of development incentives that allow for development of affordable housing in both “high” and “low” opportunity areas.
- Incentivizing affordable housing for for-profit and nonprofit developers.
• Granny flats/Accessory Dwelling Units (ADUs) should be encouraged. Rather than tear down and rebuild more houses, allow owners to build in their backyard. Allow short term rentals in ADUs to help people afford housing.
• CoSA should incentivize small scale multifamily housing owners who qualify. If we are spending money on incentives for large developments, we should also grant incentives to the owners of the small duplexes, tri, four, and six-plexes that are scattered across San Antonio neighborhoods to help them keep rents affordable (60% - 80% AMI). We should also incent new small scale affordable development in our neighborhoods whether they be multi-family or auxiliary units.
• Work with the County Commission to create incentives for affordable rental housing and training programs like the one under discussion now.
• Replacement housing or new development must include affordable units—if it’s Multi-Family development, affordable units must be in the same building; if it’s Single-Family housing, affordable homes must be built in the same area.
  o Waive fees, permit costs, land development costs, impact fees for affordable units
• To identify blighted areas and define a range of existing housing conditions. (Having limited resources means we need to focus on areas of real need. Target blighted areas with any efforts.)
• Upon identifying unproductive lands within obvious redevelopment areas of neighborhoods, incentives need to be put in place to have old fashion home builders (not to be confused with maximum profit geared developers) build modest, but high-performing dwellings at the scales of single family, duplexes, and up to small shared wall groupings of 6 to 12 units, before jumping to the broad-stroke of platforms of really large housing complexes no matter how panicked elected officials and civil servants may get.

Recommendation C: provide subsidies to Low Income Housing Tax Credit and San Antonio Housing Trust Public Finance Corporation multi-family projects in order to create rental units affordable to families earning 60% of Area Median Income or below.

2. Provide renter and homeowner protections, including property tax reform and controls on short-term rentals

Recommendation D: Address property tax burden for longtime and low-income homeowners through City policies and coordinated state lobbying efforts with other cities

Ideas from working group:
• City policy:
  o CoSA should create some way to give tax cuts to qualified legacy residents in gentrifying neighborhoods / Property tax relief for longtime homeowners
• State legislative efforts:
CoSA should advocate and lobby for school finance and commercial property tax reforms which directly affect property taxes. This effort has begun in the Intergovernmental Relations Council Committee (2/13/2018) and needs to be supported.

- Correlate property taxes to income levels (and rehab of properties/ inherited legacy properties with tax caps).
- Tax appraisal disclosure, especially about commercial properties.
- Tax law—comparable properties
- Intergenerational/inheritance taxes
- Require property tax valuation process to be transparent.

3. **Support homeownership assistance programs (and 2. Provide renter and homeowner protections, including property tax reform and controls on short-term rentals)**

**Recommendation E: Create and expand housing education and advocacy efforts for renters and homeowners**

Ideas from working group:

- Advocacy office for renters (like financial empowerment office, financial literacy classes). Create a city office that is fully staffed and is a place for renters to go and ask for assistance and information.
- A Renters’ Commission should be established.
- Coordination office and education programs.
  - Resource center to connect people to all the existing resources. Partner with existing service providers.
  - Education programs on things like wills, reverse mortgages, predatory lending
- Short Term Rental (i.e. Airbnb) ordinance—following up with implementation.
- Changing the framework of the discussion from one of blame and name-calling (NIMBYs) to a positive discussion of community and solutions promotes understanding and communication that is essential when building public support.

4. **Improve owner- and renter-occupied rehab programs**

**Recommendation F: Enhance existing, and create new, housing rehab programs**

Ideas from working group:

- Partner with nonprofits to develop capacity building to deliver more home repair programs. (The City should fund capacity building for non-profits to manage rehab programs, and then let the non-profits manage rehab programs.)
- Expand homeowner-occupied rehab program and diversify funding.
• Rebate of city/county tax increases to apply for rehab.
• Partner with nonprofits and financial institutions to assist families with developing the capacity to finance all or a portion of the home repairs needed. (Not everyone can finance their home repairs, but some may be able to. Identify local institutions that can help homeowners become loan ready. Also create a revolving loan fund to finance housing rehab for homeowners that are loan ready.)
• CoSA should create a fund (after Charter amendment) for low-interest loans or grants for owner occupied home repair for those who qualify.
• Partner with construction trade training programs to address a range of blighted housing conditions. (Youth need jobs and would benefit by learning trades. Fund programs to train youth to work with contractors to repair homes.)
• Code enforcement—when transfer of property occurs, or improvement occurs, the property MUST be up to code. Low income families inheriting homes that cannot pay are at risk of losing home. Liens are placed on homes in disrepair.
• From Finance Working Group: Create Preservation strategies for naturally occurring affordable housing.

5. Recognize the impacts of gentrification and displacement

Recommendation G: For any large-scale infrastructure or real estate project receiving public funds or incentives, require an assessment to study the impact of the project on the surrounding community and require mitigation of any adverse impacts (i.e. displacement).

Ideas from the working group:

• New development and rezoning should trigger a social impact assessment.
• Impact Assessments should be completed on surrounding communities to mitigate the issues that can come with large developments (developments that are perceived to benefit the developer more than new residents or neighborhoods) then the impact on community and neighborhood should be assessed for such things as traffic, roads, the effects on local schools, environment (run off), housing values, health issues, quality of life issues (for both current and potentially new residents).
• Decision-making matrix for development decisions. Create a set of criteria the City must use when making any development decisions.
  o Example: Dallas has done this, it is called an Opportunity Index.
• “Carbon-credits”—require mitigation when public money displaces people.
  o When city investment in neighborhoods is targeted and encourages development, it sometimes displaces people.
  o City investment in neighborhoods follow developers
**Recommendation H:** Provide financial resources to low-income renters in gentrifying neighborhoods to help them stay in their homes or relocate as rents increase.

Ideas from working group:

- Funds from different sources, such as TIRZ, should be utilized to help with keeping vulnerable residents in their homes or to help with relocation costs.
- The City should develop proactive policies to mitigate the effects on vulnerable residents when improvements and developments that drive up housing prices. These policies should not only focus on relocation, but policies that help neighbors remain in their homes.

6. **Create opportunities for cross-sector collaboration in transportation, health, education, and economic development**

**Recommendation I:** Invest in, and build the capacity of, the nonprofit infrastructure

Ideas from working group:

- Partner with nonprofits and financial institutions to assist families with developing the capacity to finance all or a portion of the home repairs needed. (Not everyone can finance their home repairs, but some may be able to. Identify local institutions that can help homeowners become loan ready. Also create a revolving loan fund to finance housing rehab for homeowners that are loan ready.)
- Partner with nonprofits to develop capacity building to deliver more home repair programs. (The City should fund capacity building for non-profits to manage rehab programs, and then let the non-profits manage rehab programs.)
- Coordination office and education programs.
  - Resource center to connect people to all the existing resources. Partner with existing service providers.
  - Education programs on things like wills, reverse mortgages, predatory lending
- Incentivizing affordable housing for for-profit and nonprofit developers.
- From the Finance Working Group: Build the capacity of community-based organizations to set up community land trusts, co-housing, and use foundation grants/PRIs to support land acquisition and development activities by the trusts.

**Recommendation J:** Create more robust community engagement requirements for new development in neighborhoods

Ideas from the working group:

- Community engagement requirements for development (including expanding public notice requirements).
• Any new development is required to meet with school district, any new development is required to have community engagement (neighborhood engagement, point system, approval from residents).
• Re-zoning process (notification, etc.). More community engagement and education, especially when doing large-scale rezoning. Expand notification circumference.
• Require Spanish interpretation in all meetings and publications. Offer translation into any other language by request. Language barriers are still present and even dominant.

**Recommendation K: Increase the capacity of CoSA to coordinate and undertake housing-related activities.**

Ideas from working group:

• CoSA should hire at least three new full-time NHSD positions: a housing policy position, a fiscal position, and a position for program delivery. If CoSA is serious in its commitment to affordable housing and displacement, NHSD should be made a priority for future funding and hiring needs. The NHSD should be fully funded, staffed, and supported. It is not supported now. The different CoSA departments should work in coordination and NHSD should be included in that coordination.

**Recommendation L: Amend city policies that contribute to segregation and discrimination**

Ideas from working group:

• Eliminating at-large city boards and commissions that pertain to housing/development—all should have representation from each Council District.
• Where not prohibited by Federal or State law, allow undocumented individuals to access housing resources and prohibit City agencies from sharing information with immigration officials.
• Create an ordinance banning housing discrimination based on a tenant’s source of income, i.e. Section 8 Housing Choice Voucher, Social Security Disability Insurance, etc. It is currently illegal to do this in the State of Texas, but there are ways around it.
• From Finance Working Group: Support minimum wage increase (state legislation and/or local action).
Draft list of recommendations

A. Incentivize property owners to preserve existing naturally-occurring affordable rental and owner-occupied housing in neighborhoods with appreciating real estate values
B. Incentivize development of new small-scale (single-family, small multi-family) affordable housing in target areas
C. Provide subsidies to Low Income Housing Tax Credit and San Antonio Housing Trust Public Finance Corporation multi-family projects in order to create rental units affordable to families earning 60% of Area Median Income or below.
D. Address property tax burden for longtime and low-income homeowners through City policies and coordinated state lobbying efforts with other cities
E. Create and expand housing education and advocacy efforts for renters and homeowners
F. Enhance existing, and create new, housing rehab programs—seniors
G. For any large-scale infrastructure or real estate project receiving or benefiting from public funds or incentives, require an assessment to study the impact of the project on the surrounding community and require mitigation of any adverse impacts (i.e. displacement, environment).
H. Provide financial resources to low-income renters in gentrifying neighborhoods to help them stay in their homes or relocate as rents increase.
I. Invest in, and build the capacity of, the nonprofit infrastructure
J. Create more robust community engagement requirements for new development in neighborhoods
K. Increase the capacity of CoSA to coordinate and undertake housing-related activities.
L. Amend city policies that contribute to segregation and discrimination
M. Incentivize development of transit oriented communities

Notes from the discussion

Introduction to the working group report should include framing language that captures the following:

- All recommendations should prioritize protected classes and elderly and undocumented—highlight who is vulnerable
- Fair housing—policies must be fair housing-focused so that people are able to choose where they want to live in San Antonio
- Acknowledge other efforts going on concurrently, such as the climate action plan process

Concerns expressed about the list of recommendations:

- We are not paying adequate attention to the overall family budget and how to impact that with our housing interventions
- Recommendations are not transformational in the provision of housing—we should be focusing on housing needs along transportation corridors
o What kind of housing would this be?
o What about displacement?
• Some seem to be implementation strategies as opposed to policy recommendations. For example, building capacity of city is an implementation strategy

Other considerations for the recommendations:

• Mitigate brownfields for development—health dept had a program to do environmental site assessments for small property owners—do this again—include in small scale development recommendation.

Next steps:

• NALCAB will group recommendations according to theme (i.e. incentives)—organize policy recommendations into approximately 5 broader recommendations, and match each recommendation to the part of the working group’s scope it addresses.
• Organize a subcommittee meeting for the group to categorize the policies—provide them with space and categorized notes.
• Working group will meet as a subcommittee before final working group meeting to review and revise the recommendation grouping—NALCAB will help with logistics (scheduling and space to meet)
Housing for Equitable and Resilient Neighborhoods Technical Working Group

Meeting 4: April 26, 2018

Laurel Heights United Methodist Church, 227 W Woodlawn

Agenda

1. Welcome

2. Ground rules

3. Working group progress to date

4. Review and finalize recommendations

5. Next steps

6. Wrap up
Invest in the preservation of affordable rental and owner-occupied housing

- Provide incentives to property owners to keep rental units affordable (costing no more than 30% of household income) to households earning less than 60% of AMI
- Prioritize resources for vulnerable populations, including low-income seniors
- Expand efforts to rehabilitate and repair existing owner-occupied housing stock
  - Increase funding for COSA minor home repair and owner-occupied rehabilitation programs
  - Create a revolving loan fund (pending charter amendment) to provide low-interest loans for owner-occupied home repairs
  - Create a pipeline of rehab-loan-ready homeowners by funding financial education courses and title-clearing services
  - Fund capacity-building for non-profits to deliver rehab services and redesign existing City-funded rehab programs to incentivize non-profit participation
  - Partner with construction trade training programs and incentivize contractors to hire and train underemployed young adults in the building trades
  - Create a property tax rebate for low-income homeowners that invest in home rehabilitation or repair
- Address property tax burden for longtime and low-income homeowners
  - Explore ways to provide tax relief to low-income families that have owned and lived in their home for more than 10 years
  - Coordinate state lobbying efforts around comprehensive property tax reform with other cities
- Create a short-term rental (i.e. Airbnb) ordinance that balances the needs of property owners to generate income with the need to preserve communities and the supply of housing for San Antonio residents.

Invest in the production of new affordable rental and owner-occupied housing

- Create a package of development incentives for small-scale (single-family and small multi-family) affordable housing projects
  - For rental housing, units must be affordable (costing no more than 30% of household income) to households earning less than 60% of AMI
  - For homeowner housing, units must be affordable (costing no more than 30% of household income) to households earning less than 100% of AMI
• Prioritize resources for vulnerable populations, including low-income seniors
• Housing developments that receive COSA incentives must include affordable units
• Expand existing COSA programs to purchase land and sell it to developers of affordable housing at below market cost
• Prioritize the creation of affordable housing in the disposition of land owned by public entities
• Provide subsidies to San Antonio Housing Trust Public Finance Corporation multi-family projects to make rental units affordable to families earning less than 60% of AMI
• Fund capacity building for community-based organizations to create and manage community land trusts and use philanthropic funds for land acquisition and development activities
• Fund brownfield mitigation for land that will be used for affordable housing
• Facilitate construction of accessory dwelling units
• Support efforts to amend the COSA charter to allow for bond funds to be invested in affordable housing

Improve education and advocacy for renters and homeowners

• Create housing resource centers to connect residents to existing service providers
• Expand education programs for homeowners and renters, with a focus on tenant’s rights, estate planning, predatory lending and contractor activity, and homebuyer education
• Prioritize resources for vulnerable populations, including low-income seniors
• Create a dedicated office or commission to educate and advocate for renters
• Expand the notification circumference for re-zoning
• Require that all public meetings be bilingual Spanish/English, and that translation into any other language be made available upon request
• Eliminate at-large city boards and commissions that pertain to housing and real estate development—all should have representation from each Council District

In alignment with fair housing obligations, invest in increasing housing choice, decreasing segregation, and creating diverse neighborhoods of opportunity

• Investment in affordable housing in disinvested neighborhoods must be part of a comprehensive community development plan
• In the COSA budget, prioritize infrastructure and maintenance for streets, sidewalks, parks, transportation, and libraries in zip codes where the average median income is less than 50% of the City’s average family income
• Create a set of criteria COSA must use when making any development decisions
• Increase mobility for voucher holders by exploring strategic ways to eliminate source of income discrimination
• Balance affordable housing production and preservation efforts among high opportunity neighborhoods, neighborhoods facing gentrification and displacement pressures, areas benefitting from public investment, and disinvested neighborhoods

Address the adverse impacts of growth on neighborhoods and affordability

• Require that COSA investments include an assessment of the impact on housing affordability and concurrent investments to mitigate those impacts through affordable housing preservation and production
• Expand financial assistance available to renters to help pay for rent or relocation costs
• Explore ways to require or incentivize housing developers to include community engagement in the development process, including meetings with school districts
• Prioritize the development of transit oriented communities in a way that increases access to transit for low-income households and does not lead to displacement of residents

Recommendations that need to be placed into a category:

• Where not prohibited by Federal or State law, and where not already in effect, allow undocumented individuals to access housing resources and prohibit City agencies from sharing information with immigration officials
• Increase funding for homeownership assistance programs (i.e. down payment assistance)
• Support minimum wage increase via state legislation and/or local action (from Funding and Finance Working Group)
• Make the Neighborhood and Housing Services Department (NHSD) a priority for future funding and hiring so that it is fully funded, staffed, and supported
• Develop, track, and publish specific and measurable housing goals that are based in data analysis and community experience
Developing and Preserving Housing for Stable, Equitable, and Resilient Neighborhoods

Technical Working Group Policy Priorities

DRAFT

The Developing and Preserving Housing for Stable, Equitable, and Resilient Neighborhoods technical working group was charged with identifying policies that would create an equitable approach to growth that ensures growth does not come at the expense of residents with limited incomes and that our neighborhoods become places that enable children, families, individuals, and senior citizens to prosper by stabilizing housing, reducing residential displacement, and developing and sustaining community capacity. The group considered policies to create and preserve affordable housing, provide renter and homeowner protections, support homeownership assistance programs, improve owner- and renter-occupied rehab programs, recognize the impacts of gentrification and displacement, and create opportunities for cross-sector collaboration.

The working group has identified the following policy priorities that support diversity, equity, and growth, while making sure homeowners and renters can remain in their homes and communities:

Recommendation: Invest in the preservation of affordable rental and owner-occupied housing

To achieve this policy objective, the working group recommends the City of San Antonio (the City):

- Provide incentives to property owners to keep rental units affordable (costing no more than 30% of household income) to households earning up to 30%, 50%, and 60% of AMI
- Prioritize resources for vulnerable populations, including low- and middle-income (up to 120% of AMI) seniors
- Expand efforts to rehabilitate and repair existing owner-occupied housing stock through the following actions:
  - Increase funding for City minor home repair and owner-occupied rehabilitation programs
  - Create a revolving loan fund (pending charter amendment) to provide low-interest loans for owner-occupied home repairs that encourage sustainability/sustainable improvements
  - Create a pipeline of rehab-loan-ready homeowners by funding financial education courses and title-clearing services
  - Fund capacity-building for non-profits to deliver rehab services and redesign existing City-funded rehab programs to incentivize non-profit participation
  - Partner with construction trade training programs and incentivize contractors to hire and train underemployed young adults in the building trades
  - Create a property tax rebate for low- and middle-income (up to 120% of AMI) homeowners that invest in home rehabilitation or repair
- Address property tax burden for longtime and low- and middle-income (up to 120% AMI) homeowners through the following actions:
  - Explore ways to provide tax relief to low- and middle-income (up to 120% of AMI) families that have owned and lived in their home for more than 10 years
Coordinate state lobbying efforts around comprehensive property tax reform with other cities

Create a short-term rental (i.e. Airbnb) ordinance that balances the needs of property owners to generate income with the need to preserve communities and the supply of housing for San Antonio residents.

**Recommendation: Invest in the production of new affordable rental and owner-occupied housing**

To achieve this policy objective, the working group recommends the City:

- Create a package of development incentives for small-scale (single-family and small multi-family) affordable housing projects
  - For rental housing, units must be affordable (costing no more than 30% of household income) to households earning up to 30%, 50%, and 60% of AMI
  - For homeowner housing, units must be affordable (costing no more than 30% of household income) to households earning up to 120% of AMI
- Prioritize resources for vulnerable populations, including low- and middle-income (up to 120% of AMI) seniors
- Require housing developments that receive City incentives to include units which are affordable to families earning up to 30%, 50%, and 60% of AMI. The percentage of affordable units should be determined based on the size of the development (number of units).
- Expand existing City programs to purchase land and sell it to developers of affordable housing at below market cost
- Prioritize the creation of affordable housing in the disposition of land owned by public entities
- Provide subsidies to San Antonio Housing Trust Public Finance Corporation multi-family projects to make rental units affordable (rent-restricted) to families earning up to 60% of AMI
- Fund capacity building for community-based organizations to create and manage community land trusts and use philanthropic funds for land acquisition and development activities
- Fund brownfield mitigation for land that will be used for affordable housing
- Facilitate construction of accessory dwelling units
- Support efforts to amend the City charter to allow for bond funds to be invested in affordable housing
- Prioritize the development of transit oriented communities to increase access to low-cost transportation for low-income households, to maximize efficient land use for affordable (and mixed income) housing, and to deter displacement
- Increase funding for homeownership assistance programs (i.e. down payment assistance)

**Recommendation: Improve education and advocacy for renters and homeowners**

To achieve this policy objective, the working group recommends the City:

- Create housing resource centers to connect residents to existing service providers
- Expand education programs for homeowners and renters, with a focus on tenant’s rights, estate planning, predatory lending and contractor activity, and homebuyer education
- Prioritize resources for vulnerable populations, including low- and middle-income (up to 120% of AMI) seniors
- Create a dedicated office or commission to educate and advocate for renters
• Create or fund a tenant’s council similar to the Austin, TX, Tenant’s Council
• Expand the notification circumference for re-zoning and include property owners, renters, and neighborhood schools
• Require that all public meetings be bilingual Spanish/English, and that translation into any other language be made available upon request
• Eliminate at-large city boards and commissions that pertain to housing and real estate development—all should have representation from each Council District
• Make the Neighborhood and Housing Services Department (NHSD) a priority for future funding and hiring so that it is fully funded, staffed, and supported
• Develop, track, and publish specific and measurable housing goals that are based in data analysis and community experience

**Recommendation:** In alignment with fair housing obligations, invest in increasing housing choice, decreasing segregation, preventing displacement, and creating diverse neighborhoods of opportunity

To achieve this policy objective, the working group recommends the City:

• Require that investment in affordable housing in disinvested neighborhoods be part of a comprehensive community development plan
• Prioritize, in the City budget, infrastructure and maintenance for streets, sidewalks, parks, transportation, and libraries in zip codes where the average median income is less than 50% of the City’s average family income
• Create a set of criteria, to include fair housing criteria, that the City must use when making any development decisions
• Increase mobility for Section 8 Housing Choice Voucher holders by:
  o Creating a mobility counseling program that is fair-housing focused
  o Increasing the number of rental units/landlords that accept vouchers by exploring strategic ways to reduce source of income discrimination and by investing in education and incentives to promote acceptance of vouchers by landlords.
• Balance affordable housing production and preservation efforts among high opportunity neighborhoods, neighborhoods facing gentrification and displacement pressures, areas benefitting from public investment, and disinvested neighborhoods
• Where not prohibited by Federal or State law, and where not already in effect, allow undocumented individuals to access housing resources and prohibit City agencies from sharing information with immigration officials

**Recommendation:** Address the adverse impacts of growth on neighborhoods and affordability

To achieve this policy objective, the working group recommends the City:

• Require that projects receiving incentives or direct investment from the City include an assessment of the impact on housing affordability, displacement, and hardship, as well as concurrent investments to mitigate those impacts through affordable housing preservation and production, and the creation of living-wage jobs
  o Create ways for all projects, not just those with City incentives/investment, to include a requirement for an assessment like above
• Expand financial assistance available to renters to help pay for rent or relocation costs. Program design must be based on input from renters facing displacement.
• Support minimum wage increase via state legislation and/or local action and enforce HUD Section 3 program requirements, including skills training

The working group also discussed the following policies, but did not have enough time to arrive at a consensus recommendation.

• Require residential and commercial developers to include community engagement in the development process, including meetings with school districts
  o Community engagement should be third party-led
  o All written and verbal communication with community should be in non-technical language
• Provide property tax relief to homeowners to encourage new homeownership
• For the recommendation that there be a requirement for housing developments that receive City incentives to include units affordable to families earning up to 30%, 50%, and 60% of AMI (listed under “Invest in the production of new affordable rental and owner-occupied housing”), the working group discussed setting aside a minimum of 25% or 50% of units as affordable.

Statements from working group members

Statements from working group members submitted in writing will be pasted here.
“AllTransit Gap Finder.” AllTransit, alltransit.cnt.org/gap-finder/.


“Homeownership Incentive Program (HIP).” Department of Planning & Community Development, City of San Antonio, www.sanantonio.gov/Portals/0/Files/Eastpoint/HomeownershipIncentiveProgram.pdf.

“Housing Programs and Funding Amounts - Draft 28Feb2018.” Neighborhood and Housing Services Department, Mar. 2018


Developing and Preserving Housing for Stable, Equitable and Resilient Neighborhoods

Commentary from Working Group Members

Names have been removed for privacy considerations.

Comment 1: Problems and Policy Ideas for the Working Group to Consider

1. **Problem: Uncoordinated City Departments and an Under supported NHSD**
   The newly created Neighborhood and Housing Services Department (NHSD) which is tasked with housing policy initiatives, as well as serve as a neighborhood interface is understaffed and underfunded which will impede affordable housing policies and services.

   **Action/Policy Recommendation**
   CoSA should hire at least three new full-time NHSD positions: a housing policy position, a fiscal position, and a position for program delivery. If CoSA is serious in its commitment to affordable housing and displacement, NHS should be made a priority for future funding and hiring needs.

   The NHSD should be fully funded, staffed, and supported. It is not supported now. The different CoSA departments should work in coordination and NHSD should be included in that coordination.

   **Resources/Data/Key Market Observation**
   [http://www.sanantonio.gov/NHSD](http://www.sanantonio.gov/NHSD)

2. **Problem: Vulnerable Renters**
   CoSA incentives and improvements or changes to an area drives up housing and land values which can displace vulnerable renters worsening the geographic and economic disparity and inequality that exists in San Antonio.

   **Examples**
   When the Mission Reach of the San Antonio River was improved, high end and market rate housing developments became lucrative, and residents who had affordable housing at the Mission Trail housing park were displaced. Now, as San Pedro Creek is being developed, vulnerable residents at Soap Works Apartments are facing displacement.

   As development is incentivized or simply becomes more lucrative in downtown neighborhoods as part of the Decade of Downtown policies, home values and property taxes have risen sharply and many legacy residents face displacement.

   **Action/Policy Recommendation**
   - The City should develop proactive policies to mitigate the effects on vulnerable residents when improvements and developments that drive up housing prices. These policies should not only focus on relocation, but policies that help neighbors remain in their homes.
   - A Renters’ Commission should be established.
   - Funds from different sources, such as TIRZ, should be utilized to help with keeping vulnerable residents in their homes or to help with relocation costs.
Work with the County Commission to create incentives for affordable rental housing and training programs like the one under discussion now.

CoSA should incentivize small scale multifamily housing owners who qualify. If we are spending money on incentives for large developments, we should also grant incentives to the owners of the small duplexes, tri, four, and six-plexes that are scattered across San Antonio neighborhoods to help them keep rents affordable (60% - 80% AMI). We should also incent new small scale affordable development in our neighborhoods whether they be multi-family or auxiliary units.

Data/Key Market Observation
See Houston Street TIRZ #9 meeting agenda/minutes of February 26, 2018, File # 18-2085 Discussion regarding the use of TIRZ funding and how it may help with downtown residential property affordability issues. The tax increment reinvestment zone (“TIRZ”) provides a source of funding for public improvements primarily along Houston Street. These public improvements are a significant part of a broader plan to revitalize and redevelop the commercial, retail, and residential property along Houston Street and beyond. Included in this plan to revitalize is the San Pedro Creek renovations. (TIRZ #9)
https://www.sanantonio.gov/NHSD/TIF/cityinitiated#22866823-inner-city-11

Small-Scale Strategies Promote Affordable Renting in Connecticut. By Maya Brennan and Camille Galdes. Urban Land Institute June 6, 201

3. Problem: Property Taxes
Property taxes, unfair commercial property taxes that create burden for homeowners, and faulty school funding is causing rising property taxes which is threatening to displace residents.

Action/Policy Recommendation
CoSA should advocate and lobby for school finance and commercial property tax reforms which directly affect property taxes. This effort has begun in the Intergovernmental Relations Council Committee (2/13/2018) and needs to be supported.

CoSA should create some way to give tax cuts to qualified legacy residents in gentrifying neighborhoods.

CoSA should create a fund (after Charter amendment) for low-interest loans or grants for owner occupied home repair for those who qualify.

Resources/Data/Key Market Observation
http://www.bcad.org and Chief Appraiser: Michael Amezquita

4. **Problem: Neighborhood Attitudes Towards Affordable Housing Developments**

It is perceived that neighborhoods are a barrier to affordable housing.

**Examples**

“NIMBYism” labels are used by City officials, as well as developers, to describe neighborhood reluctance to approve large developments.

**Action/Policy Recommendation**

Impact Assessments should be completed on surrounding communities to mitigate the issues that can come with large developments (developments that are perceived to benefit the developer more than new residents or neighborhoods) then the impact on community and neighborhood should be assessed for such things as traffic, roads, the effects on local schools, environment (run off), housing values, health issues, quality of life issues (for both current and potentially new residents). Often people have valid reasons for opposing affordable housing developments that may have nothing to do with the potential residents, even if they couch their concerns in discriminatory rhetoric because they are frustrated.

To be successful, there has to be a more meaningful input from residents and that input should have the ability to create change.

Changing the framework of the discussion from one of blame and name-calling (NIMBYs) to a positive discussion of community and solutions promotes understanding. The label stereotypes and destroys trust and communication that is essential when building public support.

**Resources/Data/Key Market Observation**


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**Comment 2: Problems and Policy Ideas for the Working Group to Consider**

- As a pragmatic, design oriented problem-solver, I suggest the gathering of programs to keep home owners on their property by employing whatever means and policies are available to lessen the financial burdens that either force property sales or cause neighborhood stresses that trigger an avalanche of owner occupant and landlords to panic and sell.

- Upon identifying unproductive lands within obvious redevelopment areas of neighborhoods, incentives need to be put in place to have old fashion home builders (not to be confused with maximum profit geared developers) build modest, but high-performing dwellings at the scales of single family, duplexes, and up to small shared wall groupings of 6 to 12 units, before jumping to the broad-stroke of platforms of really large housing complexes no matter how panicked elected officials and civil servants may get.

- Neighborhood resiliency lies with providing neighbors with the kinds of services that more affluent citizens not only enjoy, but expect of the places they live. Security by policing is a must, good schools have to be elevated to the top of the infrastructural list, and decent paying jobs need to incentivized to be more equably dispersed across the City. If a part of the City does not flood, is not riddled with crime, has a good food store, and prides itself on its schools, health clinics, places to worship, and parks to play in, then you are headed in the right direction. Great
Comment 3: Memo on Transit Oriented Communities

Recommendation: THAT the Stable, Equitable and Resilient Neighborhoods Task Force incorporate policy to facilitate the establishment of Transit Oriented Communities (TOCs). I ask that we include this as a topic for discussion and subsequent recommendation. I have incorporated a few notes to familiarize Task Force Members with the concept.

Concept Definition: TOCs are stable, equitable, resilient, walk-able and bike-able communities that exist along fixed transit guideways (dedicated lanes), bus rapid transit, or light-rail within a quarter to half mile of regular, reliable, and efficient transit, providing residents with quality, healthy, economical, and enhanced mobility from their affordable/mixed income housing (including mixed-use developments), to work centers, retail venues, health and other service centers, and to entertainment and social venues. A few of the related benefits related to our city include:

- Housing that’s effectively aligned with work centers, retail venues, health and other service centers, and to entertainment and social venues, empowering residents to travel quickly and economically to and from destinations without personal car use or even car ownership
- Enables greater density and significantly decreases required parking-spaces in developments
- Enhances faster, cheaper, healthier mobility for large numbers of people
- Decreases rate of increased congestion as our city’s population escalates
- Decreases carbon footprint ratios
- Decreases expenditure totals from family/household budgets, freeing up income for other purposes
- Attractive to youth and elder populations, two of the city’s expanding demographics--special appeal to the youthful “creative class”, as some have called them, and “active seniors” who choose to limit driving and its costs
- Attractive to new (and existing) employers desiring workforce with reliable and efficient travel to and from workplace- alignment between TOCs and new
- Improved access to jobs and economic opportunity for low- and very low-income working families
- Walk-able and bike-able communities linked with transit options enhancing healthy/active lifestyles
- Reduced costs for city services and increased smart-growth management
- Probable added value through increased and sustained property values along transit investments
- Increase modern transit ridership and revenues, and facilitate increased federal dollars to city and region
- Potential reduced city costs for service provision resulting from less suburban sprawl
• Attracts investment to hitherto neglected or stagnant areas without gentrification displacement
• The tandem linkage should/could be used even (especially) when contemplating housing units in the suburbs
• The concept fits especially well when viewed through the city’s equity lens.

Two additional points: San Antonio (and/or VIA) has:

(a) planned seven corridors exist in master plan(s) which accommodate TOC development;

(b) several existing, straight corridors that already exist that lead directly to Centro Plaza (VIA Villa) and downtown, along which TOC residents can travel effectively throughout the region.
The Developing and Preserving Housing for Stable, Equitable, and Resilient Neighborhoods technical working group was charged with identifying policies that would create an equitable approach to growth that ensures growth does not come at the expense of residents with limited incomes and that our neighborhoods become places that enable children, families, individuals, and senior citizens to prosper by stabilizing housing, reducing residential displacement, and developing and sustaining community capacity. The group considered policies to create and preserve affordable housing, provide renter and homeowner protections, support homeownership assistance programs, improve owner- and renter-occupied rehab programs, recognize the impacts of gentrification and displacement, and create opportunities for cross-sector collaboration.

The working group has identified the following policy priorities that support diversity, equity, and growth, while making sure homeowners and renters can remain in their homes and communities:

**Recommendation**: Invest in the preservation of affordable rental and owner-occupied housing.

To achieve this policy objective, the working group recommends the City of San Antonio (the City):

- Provide incentives to property owners to keep rental units affordable (costing no more than 30% of household income) to households earning up to 30%, 50%, and 60% of AMI.
- Prioritize resources for vulnerable populations, including low- and middle-income (up to 120% of AMI) seniors.
- Expand efforts to rehabilitate and repair existing owner-occupied housing stock through the following actions:
  - Increase funding for City minor home repair and owner-occupied rehabilitation programs.
  - Create a revolving loan fund (pending charter amendment) to provide low-interest loans for owner-occupied home repairs that encourage sustainability/sustainable improvements.
  - Create a pipeline of rehab-loan-ready homeowners by funding financial education courses and title-clearing services.
  - Fund capacity-building for non-profits to deliver rehab services and redesign existing City-funded rehab programs to incentivize non-profit participation.
  - Partner with construction trade training programs and incentivize contractors to hire and train underemployed young adults in the building trades including sustainable design and building methods and innovations.
  - Create a property tax rebate for low- and middle-income (up to 120% of AMI) homeowners that invest in home rehabilitation or repair.
• Address property tax burden for longtime and low- and middle-income (up to 120% AMI) homeowners through the following actions:
  o Explore ways to provide tax relief to low- and middle-income (up to 120% of AMI) families that have owned and lived in their home for more than 10 years including waivers for taxes on solar panels and other taxable sustainable rehab/improvements made to homes.
  o Coordinate county and state lobbying efforts around comprehensive property tax reform with other cities.
• Create a short-term rental (i.e. Airbnb) ordinance that balances the needs of property owners to generate income with the need to preserve communities and the supply of housing for San Antonio residents.
• Incentivize permitting for ADU (accessory dwelling unit/granny flat) and make the opportunity available to STR Type1 applicants.

Recommendation: Invest in the production of new affordable rental and owner-occupied housing
To achieve this policy objective, the working group recommends the City:
• Create a package of development incentives for small-scale (single-family and small multi-family) affordable housing projects:
  o For rental housing, units must be affordable (costing no more than 30% of household income) to households earning up to 30%, 50%, and 60% of AMI.
  o For homeowner housing, units must be affordable (costing no more than 30% of household income) to households earning up to 120% of AMI.
• Prioritize resources for vulnerable populations, including low- and middle-income (up to 120% of AMI) seniors.
• Require housing developments that receive City incentives and County incentives (City tax abatements like TIRZ, CHIP, ICRIP, others; impact fee waivers from SAWS, CPS; County tax abatements) to include 40%-60% units which are affordable to families earning up to 30%, 50%, and 60% of AMI. The percentage of affordable units should be determined based on the size of the development (number of units).
  • Housing developments that receive the above mentioned City and County incentives must take measures to prevent displacement, provide relocation assistance for residents forced to relocate to later return to live in affordable units, and compliment neighborhood development plans.
    If no neighborhood plan is registered, developers must use improved community engagement standards and updated zoning and permitting processes detailed in this document to inform design of the project.
• Expand existing City programs to purchase land and sell it to developers of affordable housing at below market cost using improved community engagement standards and updated zoning and permitting processes (detailed in this document, with respect to scale of building preferred by neighborhood).
• Prioritize the creation of affordable housing in the disposition of land owned by public entities
• Provide subsidies to San Antonio Housing Trust Public Finance Corporation multi-family projects to make rental units affordable (rent-restricted) to families earning up to 60% of AMI
• Fund capacity building for community-based organizations to create and manage community land trusts and use philanthropic funds for land acquisition and development activities
• Fund brownfield mitigation for land that will be used for affordable housing
• Facilitate construction of accessory dwelling units
• Support efforts to amend the City charter to allow for bond funds to be invested in naturally affordable single and multi-family affordable housing (30%, 50%, 60% AMI)

Recommendation: Improve education and advocacy for renters and homeowners
To achieve this policy objective, the working group recommends the City:
• Create housing resource centers to connect residents to existing service providers
• Expand education programs for homeowners and renters, with a focus on tenant’s rights, estate planning, predatory lending and contractor activity, and homebuyer education
• Prioritize resources for vulnerable populations, including low- and middle-income (up to 120% of AMI) seniors
• Create a dedicated office or commission to educate and advocate for renters
• Create or fund a tenant’s council similar to the Austin, TX, Tenant’s Council
• Expand the notification circumference for re-zoning and include property owners, renters, and neighborhood schools and extend notification to include property owners, occupants, and neighborhood community (including nearby impacted schools, small businesses).
  -Notification must be in terms and layout easily understood by general public.
  -Modifications to current zoning processes must be approved by Tenants Council as described above.
• Require that all public meetings and presentations be bilingual Spanish/English, and that translation into any other language be made available upon request Please note: This requirement is different from merely having interpretation or translation of documents available upon request in advance.
• Eliminate at-large city boards and commissions that pertain to housing and real estate development—all should have representation from each Council District and from Tenants Council as described above.
  - Make the Neighborhood and Housing Services Department (NHSD) a priority for future funding and hiring so that it is fully funded, staffed, and supported
• Develop, track, and publish specific and measurable housing goals that are based in data analysis and community experience

Recommendation: In alignment with fair housing obligations, invest in increasing housing
choice, decreasing segregation, preventing displacement, and creating diverse neighborhoods of opportunity

To achieve this policy objective, the working group recommends the City:

• Require that investment in affordable housing in disinvested neighborhoods be priority in a comprehensive community development plan
• Prioritize, in the City budget, infrastructure and maintenance for streets, sidewalks, parks, transportation, and libraries in zip codes where the average median income is less than 50% of the City’s average family income
• Create a set of criteria, to include fair housing criteria, informed by Tenants Council, displaced and potentially displaced community members, that the City (City Council, Office of the Mayor, Office of the City Manager, Boards, Commissions, Project Oversight Committees) must use when making any development decisions including demolition/construction permits, rezoning, and mor.
  • Include Tenants Council, Apartments Assoc, and more in strategy sessions to increase mobility for Section 8 Housing Choice Voucher holders by:
    o Creating a mobility counseling program that is fair-housing focused
    o Increasing the number of rental units/landlords that accept vouchers by exploring strategic ways to reduce source of income discrimination and by investing in education and incentives to promote acceptance of vouchers by landlords.
• Prevent displacement and Balance affordable housing production and preservation efforts among high opportunity neighborhoods, neighborhoods facing gentrification and displacement pressures, areas benefitting from public investment, and disinvested neighborhoods
• Where not prohibited by Federal or State law, and where not already in effect, allow undocumented individuals to access housing resources and prohibit City agencies from sharing information with immigration officials

Recommendation: Address the adverse impacts of growth on neighborhoods and affordability

To achieve this policy objective, the working group recommends the City:

• Require that projects receiving incentives or direct investment from the City include an assessment conducted by a 3rd party, created and approved by renters, occupants, property owners, schools, and small businesses of the impact on housing affordability, displacement, and hardship including hardship related to relocation, as well as concurrent investments to mitigate those impacts through affordable housing preservation and production, and the creation of living-wage jobs and just workplace requirements for full production timeline (construction, site/apt management), and sustainable building design. The goal of impacts mitigation investments must be to support the displaced in their relocation to long term stable housing conditions as determined by the Tenants Council and members of the community directly impacted by the project. Project managers must apply for approval from Tenants Council, majority of individuals most directly negatively impacted, and City for proposed use of investments to mitigate negative impacts.
  o Create ways for all projects, not just those with City incentives/investment, to include a requirement for an assessment like above
• Expand financial assistance available to individuals and families to help pay for rent or relocation costs. Program design must be based on input from individuals and families facing displacement.
  - The private sector must shoulder the costs of mitigating effects of displacement when it does occur by providing financial assistance to
    — residents whose rents increase as a result of a development project,
    — residents who opt for relocation as their best path to restabilizing their housing condition upon impact from a development project.
• Support minimum wage increase via state legislation and/or local action and enforce HUD Section 3 program requirements, including skills training.

The working group also discussed the following policies, but did not have enough time to arrive at a consensus recommendation.
• Require residential and commercial developers to include community engagement in the development process, including meetings with school districts and nearby small business.
  o Community engagement should be third party-led.
  o All written and verbal communication with community should be in non-technical language and available in Spanish and English at the onset.
• Provide property tax relief to low-income homeowners to encourage first time homeownership.
• For the recommendation that there be a requirement for housing developments that receive City incentives to include units affordable to families earning up to 30%, 50%, and 60% of AMI (listed under “Invest in the production of new affordable rental and owner-occupied housing”), the working group discussed setting aside a minimum of 25% or 50% of units as affordable.

Statements from working group members
Statements from working group members submitted in writing will be pasted here.