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Appendix A:
Technical Working Group Descriptions and Meeting Process/Co-Chair Roles
Mayor’s Housing Policy Task Force Technical Working Group: Providing Housing for All, Including Special Needs Populations
Co-Chairs: Scott Ackerson and Sister Yolanda Tarango

Context: Many San Antonio households have special housing needs. Because these needs overlap—one individual may experience disability and be a mental health care consumer—a precise profile is not available but more than a third of San Antonians are elderly, disabled, involved with the criminal justice population or experience other limitations. Seniors may require accommodation for limited mobility or memory care, while children in the foster system benefit from assistance with transitioning to independent living. Similarly, federal policies state that those experiencing homelessness should be matched with permanent housing that provides supportive services. However, a number of factors make meeting special housing needs difficult. For example, tens of thousands Bexar County residents have criminal records that affect their ability to find a stable and secure home. Special needs populations often have lower than average incomes, resulting lack of supply of suitable units. When these populations cannot find safe, dignified, affordable housing, they may experience homelessness, incarceration or other institutionalization that reduces their quality of life and ultimately increases the fiscal and societal impacts of addressing their needs.

Goal/Vision: The Providing Housing for All, Including Special Needs Working Group will recommend a set of policies to guide the City of San Antonio’s investment in targeted housing projects and programs. These policies will influence investment across departments, including social services and rental assistance, and will guide annual budgets and capital investments. The Working Group will prioritize 3-5 policy recommendations within short, intermediate and long-term timeframes that, if implemented, will effectively end chronic homelessness and ensure that no San Antonian will be denied a safe, decent and affordable home because of age, health condition, cultural factors or any special need.

Scope: The Working Group will identify vulnerable groups with unique housing needs; assess current efforts to quantify and meet these needs; determine what policy changes are necessary at a local, state and federal level; and identify housing production models to ensure that special populations have access to affordable, dignified and supportive housing. The Working Group will prioritize 3-5 policy recommendations within the six-month, one-year and 12 months+ timeframes.

Recommendations and Baseline Metrics: Working Group members and co-chairs, with support from the consultant team, will develop and prioritize policy recommendations and associated metrics.
Mayor’s Housing Policy Task Force Technical Working Group:  
Creating A Transparent, Coordinated Housing System  
Co-Chairs: Elizabeth Lutz and Fernando Godinez

Context: San Antonio is growing rapidly, housing costs are increasing, and the lack of affordable housing is affecting San Antonians of all incomes. Not enough new affordable housing is being built and existing affordable housing in older neighborhoods is being lost. In this context, it is prudent that San Antonio identify and align all public and private resources available to support affordable housing development and preservation. It is vital to include the private sector in this analysis and partnership to assure public resources and programs, including incentives, are aligned and leveraged to reach the largest number of city residents at income levels that are most adversely impacted by the high cost of housing. According to the 2013 Comprehensive Needs Assessment, 153,000 represents the number of housing units needed at the end of 2016 to meet the needs of low-income households that experience substandard conditions, are overcrowded, or are cost burdened. According to the US Census, 51.9% of San Antonio households are cost-burdened, meaning they spend more than 30% of their income on housing. Since 2011, home prices have risen by 48% while incomes have risen 15% over the same period. Housing costs increases have been significant for low-income neighborhoods with large renter populations.

Goal/Vision: The Creating Transparent, Coordinated Housing System working group seeks to provide policy priorities that support the creation of a transparent housing system that is coordinated across sectors. Alignment of services, regulations and funding requirements across sectors will increase the efficiency and accountability of the housing delivery system, particularly with regard to use of public funds. Housing delivered through a sustainable system will be decent, safe, affordable and stable for all San Antonians.

Scope: Working Group members will identify and inventory programs, services and providers, and investments and funding sources that can be aligned to create a more efficient housing delivery system. The working group will establish metrics and models for system accountability that assures effective management and monitoring of housing programs. These outcomes will establish targets to make a significant impact in closing the housing gap for extremely low to moderate income households and will improve public confidence and facilitate investment of additional resources in the housing sector. Key policies identified will enhance coordination; make best use of existing human, data and financial resources; support prioritization of investments; and shift focus to outcomes rather than outputs and look for opportunities to centralize information.

Policy Recommendations and Baseline Metrics: The Technical Working Group, with support from the consultant team, will develop policy recommendations and metrics to track overall progress.
Mayor’s Housing Policy Task Force Technical Working Group:
Removing Barriers to Housing Affordability and Supply
Co-Chairs: Steve Yndo and Walter Martinez

Context: Finding a place to call home in San Antonio is increasingly unaffordable—even impossible, for some households. Housing experts predict that the costs of single family and multifamily housing in San Antonio will continue to rise and to outpace income growth, further reducing a family’s ability to find stable, dignified, affordable homes. During the past six years, average single-family prices have increased by almost 50%, while incomes have risen by only 15%, and much of this growth is concentrated among higher-income earners. More than 4 out of every 10 renters are now cost-burdened, paying more than 30% of their income for housing. At the same time there is a lack of housing supply within the region overall and an acute lack of supply in many older sub-markets. Factors impeding supply include unnecessary or conflicting regulation, lack of skilled workforce, restricted flow of capital and lack of acceptance of certain housing products by neighborhoods or consumers.

Goal/Vision: The Removing Barriers to Housing Affordability and Supply Working Group will recommend policies to support the construction, renovation and preservation of sufficient housing units to meet the demands of households at all income levels, when taken in conjunction with rental supports and other subsidies. Recommended policy changes will decrease the cost of housing construction, encourage a broader range of housing products and technologies, and increase the flow of capital throughout the community.

Scope: The Working Group will recommend a set of policies to guide the City of San Antonio’s investment in housing projects and programs. The Working Group will prioritize 3-5 policy recommendations within the six-month, one-year and 12 months+ timeframes in order to effectively reduce the cost of land acquisition, technical innovation and construction. Policies could address alternative building materials, techniques and types; streamlined development regulations; elimination of fees and other barriers; and expanding the construction workforce.

Policy Recommendations and Baseline Metrics: Working Group members and co-chairs, with support from the consultant team, will develop and prioritize policy recommendations and associated metrics.
**Mayor’s Housing Policy Task Force Technical Working Group:**
**Identifying and Expanding Housing Funding and Financing Mechanisms**
Co-Chairs: Jordana Barton and Erlinda Cortez

**Context:** San Antonio is facing a growing affordable housing crisis. Recent data from Harvard shows that San Antonio’s stock of rental housing units priced below $850 a month has decreased by almost 10,000 units over the last ten years while the stock of housing units priced above $850 a month has increased by over 80,000 units over the same period. Reduced support from federal and state housing finance agencies, make it increasingly difficult for the City to meet the current need for new affordable housing – both multi-family residential and single-family homes. According to the 2016 Action Plan, a component of the City of San Antonio’s Consolidated Plan, only $23.8 million is earmarked for new housing opportunities. Insufficient subsidy dollars, coupled with escalating land and construction costs, have created a production environment where only 187 units are being developed annually to meet the projected need of over 100,000 units. Additionally, our aging housing stock is threatening the stability of established neighborhoods, as homes fall into disrepair and very limited resources are available to support the improvement of these structures. According to the 2016 Census, over 36,000 homes, currently occupied, were constructed before 1940. San Antonio needs to double the amount of investment dollars it makes available to new and existing affordable housing and significantly increase the number of projects it supports on an annual basis.

**Goal/Vision:** Alongside the work of creating new, permanent funding sources, this working group will also examine, existing housing financing sources and strategies to identify funding gaps that can be transformed into new opportunities including, new construction projects and the rehabilitation of existing multi-family and single-family home structures. Existing funding programs including HOME, CDBG, Urban Renewal funds, HOPWA, developer incentives (ICRP and CCHIP), low-income housing tax credits, the Housing Trust Fund and other housing resources will be assessed to ensure the funding allocation process is fair, equitable, transparent and ultimately provides the resources needed to housing projects, programs, and initiatives that serve those experiencing the highest cost burden and households that are at-risk of permanent displacement.

Our vision is a robust housing finance system containing available public subsidy resources that far exceed current levels. The City establish a program that consolidates resources into one predictable funding application and that all City employees work as a project team and are committed to furthering housing projects from concept, through construction, to final lease-up, sale, or completion of a rehabilitation program. Funding guidelines are fair and equitable and the approval process is transparent with evaluation results and scoring information made available to the public and industry stakeholders. Private sector investments are mobilized that work in conjunction with the new affordable housing finance system. This finance system’s aim is to build new housing and renovate existing housing for those with the greatest need.
Scope: The scope of the Expanding Housing Funding Working Group is to:

- Examine existing affordable housing finance programs to evaluate how funds are being distributed, and whether public sector dollars are being targeted to projects that house those resident populations which the greatest housing need;
- Propose policies that create new funding sources, and strategies for reallocating existing resources that better align with data trends and local community needs;
- Create a model for building capacity at all levels and sectors to support and sustain heightened levels of housing development and housing rehabilitation activities; and
- Recommend that the City of San Antonio makes affordable housing a top policy priority.

Recommendations and Baseline Metrics: The Technical Working Group, with support from the consultant team, will develop policy recommendations and metrics to track overall progress.
**Mayor’s Housing Policy Task Force Technical Working Group:**
**Housing for Resilient and Equitable Neighborhoods Working Group**  
Co-Chairs: Dr. Morris Stribling and Patti Radle

**Context:** San Antonio is growing rapidly, housing costs are increasing, and the lack of affordable housing is affecting San Antonians of all incomes. Not enough new affordable housing is being built and existing affordable housing in older neighborhoods is being lost. Addressing the lack of supply and rising real-estate costs is critical to preserving the diversity and character of neighborhoods. According to the 2013 Comprehensive Needs Assessment, 153,000 housing units were needed by the end of 2016 to meet the needs of low-income households that experience substandard conditions, overcrowding, or cost burden. According to the US Census, 51.9% of San Antonio households are cost-burdened, meaning they spend more than 30% of their income on housing. Since 2011, home prices have risen by 48% while incomes have risen only 15% over the same period. Housing costs increases have been significant for low-income neighborhoods with large renter populations.

**Goal/Vision:** The Housing for Resilient and Equitable Neighborhoods working group aims to develop 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, and senior citizens to prosper by stabilizing housing, reducing residential displacement, and developing and sustaining community capacity.

**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.

**Recommendations and Baseline Metrics:** The Technical Working Group, with support from the consultant team, will develop policy recommendations and metrics to track overall progress.
Mayor’s Housing Policy Task Force

Outline for the Technical Working Group Meetings

And Co-Chair Roles

Working Group Meetings:

- **Meeting 1:** Discuss and define key issues, explore potential recommendations
- **Meeting 2:** Review relevant data and best practices, begin to consolidate and summarize recommendations
- **Meeting 3:** Prioritization of key recommendations to be brought to MHPTF; finalize data requests to help in prioritization
- **Meeting 4:** Review priorities and any relevant data, finalize recommendations

Co-Chair Roles:

- Co-Chairs review meeting agendas with consultants and finalize prior to meetings; Consultants document meeting outcomes.
- Co-Chairs will be invited to attend each regularly scheduled MHPTF meeting and may provide public presentations on their Working Group’s progress.
- Co-Chairs will meet as needed with other Co-Chairs to share WG progress, coordinate with other WGs and avoid silos while establishing recommendations.
- Consultants will provide a written summary report with priority recommendations identified by the WG at the end of the process, Co-Chairs will review prior to submission to the MHPTF.

Other:

- Data requests outside of regular meetings will be submitted to Co-Chairs and Consultants
- Sub-committees may be formed, must coordinate with Co-Chairs and Consultants
  - They will meet independently; bring relevant information to Co-Chairs and Consultants prior to next meeting for inclusion – note takers should be identified for each Sub-committee
Appendix B:
Technical Working Group Members
Technical Working Group Members

This list reflects the individuals who were invited to participate on the working groups and agreed to do so. Due to scheduling conflicts and other reasons, actual levels of participation varied among members.

Providing Housing for All, Including Special Needs Populations
- Lisa Rodriguez (Co-Chair), AARP
- Scott Ackerson (Co-Chair), consultant
- Bill Hubbard, SARAH
- Bill Wilkinson, Roy Maas Youth Alternatives
- Cara Magrane, Autism Life Links
- Gay Lynn Schwenk, SAMM
- Gil Piette, Prospera
- Jelynne Burley, Center for Health Care Services
- Joel Tabar, SAHA
- Josefa Zaratain Flournoy, Alamo Area Council of Governments
- Kenny Wilson, Haven for Hope
- Margaret Costantino, Center for Refugee Services
- Meghan Garza-Oswald, Community Housing Resource Partners
- Mike Lozito, Bexar County Judicial Services
- Nino Tarantino, Chrysalis Ministries
- Patricia Mejia, Methodist Healthcare Ministries
- Ramon Juan Vasquez, American Indians in Texas
- Rhonda Andrew, UHS/Ryan White
- Robert Flores, America GI Forum
- Robert Salcido, Pride Center
- Sister Yolanda Tarango, Visitation House

Creating a Transparent and Coordinated Housing System
- Elizabeth Lutz (Co-Chair), The Health Collaborative
- Fernando Godinez (Co-Chair), Mexican American Unity Council
- Andrea Guerrero Guajardo, Christus Santa Rosa
- Anisa Schell, Tier One Neighborhoods
- Bren Manaugh, Health Management Associates
- Celine Williams, SA Apartment Association
- Debra Guerrero, NRP Group
- Frances Gonzalez, Asset Funders Network
- Francesca Caballero, SAHA Commissioner
- Francisco Tavira
- Gilbert Gonzalez, San Antonio Board of Realtors
- Jeanette Honermann, Neighborhood
- Laura McKieran, Community Information Now
- Mike Taylor, Habitat for Humanity
- Molly Cox, SA2020
• Patrick Shearer, Cambridge Real Estate Development
• Richard Milk, San Antonio Housing Authority
• Santiago Garcia
• Sheila Anderson, NeighborWorks
• Susan Sheeran, Merced Housing Texas
• Tammye Treviño, Bexar County
• Tim Treviño, Alamo Area Council of Governments

Removing Barriers to Housing Affordability and Supply
• Steve Yndo (Co-Chair), Urban Land Institute
• Walter Martinez (Co-Chair), San Antonio Community Development Council
• Alejandra Villarreal, Attorney
• Anel Flores, Realtor
• Ashley Smith, Alamo Architects
• Belinda Garza Hartwig, San Antonio Chamber of Commerce
• Bill Shown, Silver Ventures
• Christina Castaño, VIA
• Darren James, KAI Texas
• David Zammiiello, Project Quest
• Ed Berlanga, McMillin Homes (GSABA)
• Frank Moreno, NRN Homes
• Frank Pakuszewski, 1836 Asset Development
• Gabe Lopez, San Antonio Housing Trust Board/Jordan Foster Construction
• Jim Leonard, Greenboro Homes
• John Friesenhahn, Imagine Homes
• Juan Cano, Cano Development
• Lee Darnold, Pulte/Centex
• Lou Bernardy, McCormack Baron Salazar
• Nancy Lopez, LiftFund
• Natalie Griffith, Habitat for Humanity
• Rebecca Brune, San Antonio Area Foundation
• Rod Radle
• Salena Santibanez
• Sandra A. Tamez, Fair Housing Council
• Stephen Amberg, Mahncke Park
• Victoria Dries Keeler, San Antonio Apartment Association

Identifying New Housing Funding and Financing Mechanisms
• Celina Pena (Co-Chair), Lift Fund
• Erlinda Cortez (Co-Chair), Siebert Brandford Shank & Co., LLC
• Abel Perez, MZ Housing Companies
• Amy Contreras, Ernst & Young
• Brandi Vitier, Bank of San Antonio
• Craig Pavlich, Credit Human
• Dahlia Garcia, Crockett Bank
• Daniel Galindo, Woodforest Bank
• David Nisivocca, SAHA
• George Pedraza, Wells Fargo
• Harriet Dominique, USAA
• Jackie Gorman, SAGE
• Jennifer Gonzalez, Housing Commission Chair/Alamo Community Group
• Jim Plummer, Norton Rose Fulbright
• Jo-Anne Kaplan
• Jordana Barton, Federal Reserve Bank of Dallas, San Antonio Branch
• Jose Gonzalez II, Urban Collaborative Inc.
• Julie Koppenheffer
• Maria Nelson, Centro San Antonio
• Marianne Kestenbaum, Hebrew Free Loan Association
• Micah Salinas, Frost Bank
• Paul Martin
• Ryan Wilson, Franklin

**Developing and Preserving Housing for Stable, Equitable and Resilient Neighborhoods**

- Dr. Morris Stribling (Co-Chair), San Antonio Housing Authority Board of Commissioners
- Patti Radle (Co-Chair), Inner City Development
- Alan Neff, Board of Adjustment
- Alysa Guerrero, Texas Organizing Project
- Anna Alicia Romero, Office of Senator José Menéndez
- Cherise Rohr-Allegrini, Lavaca Neighborhood Association
- CJ Littlefield, Alamo Chamber of Commerce
- Crystal Gomez, Turner Construction
- Cynthia Spielman, Beacon Hill Neighborhood Association/Tier 1 Neighborhood Coalition
- Dr. Richard Gambitta, VIA Metropolitan Transit Board
- Hector Morales, San Antonio Apartment Association
- Ilene Garcia, Texas Rio Grande Legal Aid
- James Rick Lewis, UTSA College of Architecture, Construction and Planning
- Jessica O. Guerrero, Vecinos de Mission Trails
- June Katchik, Former nonprofit housing director
- Leonard Rodriguez, Westside Development Corporation
- Lynn Knapik, San Antonio Board of Realtors
- Mike Rust, San Antonio Apartment Association
- Mohammed Choudhury, SAISD Office of Innovation
- Peter French, GrayStreet Partners
- Rev. Jim McClain, Laurel Heights Methodist Church
- Roland Gonzales
- Terry Ybanez, San Jose Neighborhood Association
- Tony Leverett, United Way
Appendix C:
Orientation Meeting Agenda and Presentation
Technical Working Groups Orientation

Tuesday, January 23, 2018

5:00-7:00 p.m.

Location: City Council Chambers (Municipal Plaza Building, 114 W Commerce St);
          Working Group breakouts: Mezzanine; B-Room; C-Room, Plaza Lobby/Room 6

5:00 p.m.

Opening by Mayor’s Housing Policy Task Force:

1. Welcome by MHPTF Chair; Task Force Vision, Mission, Principles
2. Mayor's charge to Task Force
3. Task Force charge to Working Groups
4. Review of Resources
5. Critical dates

Move to Breakouts

6:00 p.m.

Individual Working Groups Breakouts:

1. Consultants: Process overview
2. Round Robin Introductions
3. Set meetings dates and times
Working Group Orientation
January 23, 2018
Task Force Members

Lourdes Castro Ramírez, Chair
Jim Bailey
María Antonietta Berriozábal
Gene Dawson, Jr.
Noah Garcia

“Community engagement is critical to the success of this Task Force.”

“La participación de la comunidad es fundamental para el éxito de este Grupo de Trabajo”. 
Vision Statement

San Antonio will be a place of opportunity for all current and future residents where people have a right to place and to meaningful participation in decisions that impact the places where they live. Everyone will have a place to call home.

- The city will lead the nation in creating healthy neighborhoods, connected communities and shared prosperity.
- Housing will be decent, safe, affordable and stable delivered through a sustainable system.
- There will be collaborative efforts between the public, private and non-profit sectors to ensure that affordable housing alternatives are available throughout our city.
- Policies will exist that create access to education, transportation and preserve neighborhoods and cultural resources.
Mission Statement

The Mayor’s Housing Policy Task Force will lead a policy-making process grounded in community, data, and best practices that will address the full spectrum of housing. The process will include a commitment to inclusive community engagement that will engender trust.

The collaborative decision-making process will gather information from San Antonio residents, housing stakeholders and housing experts that will contribute to and result in comprehensive and compassionate recommendations that allow for all residents to live in dignity.

The Task Force will assess the need, establish priorities, assure the equitable distribution of resources, and encourage investment that preserves the heritage of neighborhoods. It will challenge rising housing costs and historic inequity, develop public, private and non-profit sector responses, measure results and advance meaningful opportunity strategies.

The Task Force recognizes that San Antonio prospers when we foster healthy, resilient, sustainable, economically-integrated neighborhoods by preserving affordable housing, expanding housing supply for all, preventing displacement of low-income residents, and building infrastructure that increases connectivity and mobility.
Accomplishments

- Four public working meetings: education on issues and Q & A with public
- Gathered community input at December 9, 2017, public meeting with over 190 attendees
- Identified five key policy areas and formed technical working groups
Public Engagement

The Task Force is committed to community engagement and including diverse perspectives in this process.
Technical Working Groups

- Providing housing for all, including special needs populations
  - *Co-Chairs: Scott Ackerson and Sister Yolanda Tarango*

- Creating a transparent, coordinated housing system
  - *Co-Chairs: Elizabeth Lutz and Fernando Godínez*

- Develop and preserve housing for stable, equitable and resilient neighborhoods
  - *Co-Chairs: Dr. Morris Stribling and Patti Radle*

- Identify new housing funding and financing mechanisms
  - *Co-Chairs: Jordana Barton and Erlinda Cortez*

- Remove barriers to housing affordability and supply
  - *Co-Chairs: Steve Yndo and Walter Martinez*
Resources

- Working Group Descriptions
- Working Group Meetings Process and Co-Chair Roles
- Online Resources (link will be shared via email):
  - Report from Public Input Meeting (December 9, 2017)
  - 2013 Comprehensive Housing Needs Assessment and Strategic Housing Plan
  - Summary of Demographic and Housing Data
  - Other Relevant Research and Planning Documents
Important Dates

- Technical Working Group Meetings
  - Thursday, February 1
  - Tuesday, February 27
  - Tuesday, March 27
  - Tuesday, April 24

- Task Force Working Meetings
  - Tuesday, February 6, 2018
  - Tuesday, February 20, 2018
  - Tuesday, March 6, 2018
  - Tuesday, March 20, 2018

- Additional Meeting Dates: www.sanantonio.gov/HousingTaskForce

- Working Group Recommendations Due to Task Force: May 18, 2018
Breakout Sessions

- Mezzanine A
- Mezzanine B
- B-Room
- C-Room
- Plaza Room 6
Appendix D:
Technical Working Group Materials
Appendix D, Part i:
Providing Housing for All, Including Special Needs Populations
Mayor’s Housing Policy Task Force
Special Populations Technical Working Group
1-23-18 Meeting Notes

Proactive Approach (recognize that these shape needs but that we can’t include them in our scope):

- Institutionalized Racism
- Poverty
- Econ. Development – low wage environment
- LGBTQ, esp. homeless youth
- Healthcare System, including access

Populations:

- Seniors (50+) - majority of pop.
- Multiple disabilities
- Substance abuse
- Homeless (chronic and newly homeless)
  - Individuals and families
- Developmentally disabled
- Veterans
- Children aging through support systems – esp. foster care, homeless, criminal Justice
- Criminal justice system involved individuals and families
- HIV + populations under poverty line
- Immigrants / refugees
- Mental health care consumers
- Single mothers / single parent
- Relationship violence (domestic violence)

Goals:

- Create environments that reflect needs of community
- Connect to appropriate education
- Connect individuals and families to wrap-around supportive services (social, medical, other)
- Eliminate waiting lists
- Recognize and strengthen nexus between healthcare and housing
- Meet fair housing requirements
- Ensure that transitions from different systems / levels of care are smooth
- Ensure codes / regulations allow needed housing types (zoning)

Strategies:

- Aging in place
- Halfway housing
- Supporting or strengthening existing networks
- Adaptive, integrated housing
• Redevelop San Antonio State Hospital
• Housing for criminal-justice involved
• Expand services to non-English/Spanish speakers
• Create communities providing support
• Need PSH
• Develop models that integrate public/private partnerships
• Make housing info more widely available
• Case management -- innovative approaches “Aunt Bertha”
• Ensure services to those with low levels of literacy/numeracy
• Multidisciplinary referral – integration of systems
Agenda

Housing for Special Populations Working Group Meeting

February 8, 2018
9:00 – 10:30 a.m.

Bexar County Reentry Service Center, 222 South Comal Street

1. Introductions & Orientation
2. Overview of existing documents:
   a. Task Force and Working Group Vision, Mission and Charge
   b. Notes from 1/23/18 meeting
   c. Data and resources available on the website
   d. Documents submitted by Special Populations Working Group members
3. “Workshopping” topics from 1/23/18 meeting:
   a. Do we agree with the categories (populations, goals, strategies) and content?
   b. Did we leave out any categories, omit content within categories or fail to capture big ideas?
   c. Do we have any preliminary recommendations based on what we already know?
4. Define the problem for each goal:
   a. What do we know about it?
   b. What data/reports/research do we need in order to develop strategies?
5. Develop strategies:
   a. Best practices (local and national)
   b. Changing regulatory or statutory context
6. Process review:
   a. Subcommittees
   b. Overview of next meeting agenda
   c. Schedule next three meetings
7. Public input (if available)
Notes
Housing for Special Populations Working Group Meeting #1
February 8, 2018, 9:00 – 10:30 a.m.
Bexar County Reentry Service Center, 222 South Comal Street

A. Populations
1. Better define characteristics of low-income families / VLI or ELI: does poverty constitute a “special need?”
   - Special needs ≠ market rents
   - ELI families benefit from supportive services; without services, extreme poverty becomes generational
   - 30% AMI seems to be a consensus benchmark

2. Special needs are those populations who face the most challenges: “Our task is to address needs of groups facing the most obstacles to access housing”

3. Disaggregated “Homeless” – A. Chronic B. Families experiencing homelessness C. Newly homeless etc.

B. Goals
1. We have a seamless system – “No wrong door” for the client

2. Special populations are incorporated as part of a larger system providing housing at all types/levels-right unit for right needs

3. Supportive services (we need to specify—Scott Ackerson will draft language) are understood as an essential part of housing for special needs populations, just like a roof or a bathroom

4. Special needs should be served within all housing construction

5. There is a dedicated source of financing support for constructing units that are suitable for special populations

6. We have a more collaborative process within the development and housing sectors

7. “Supportive services” are better defined and understood: What is Permanent Supportive housing? (within this group and for MHPTF—Scott Ackerson will draft language for working group’s review)

8. Special needs populations are deconcentrated but well–supported

C. Strategies
1. Navigation services for the “whole person” that meet people where they are:
   - Overcoming language barriers
   - Offering a “hot line” or referral system
• Providing culturally appropriate services is as important as bricks and mortar

2. Bring new investors into the housing process
3. Housing incentive policy should include special populations
4. Maintain and integrate data to determine unduplicated populations

D. Next Steps

1. Data Solicitation:
   • What populations do you serve?
   • Current data
   • Data initiatives, research you are participating in

2. Work with EPS to determine what data they have, what level of analysis they’ll be providing for the final report
3. “Stuff that works” solicitation: please submit
4. Workshop strategies at the next meeting (see attached form)
5. Scott will draft and circulate definition of PSH for group review (Gil Piette will assist)
6. Schedule future meetings
Mayor’s Housing Policy Task Force Technical Working Group
Housing for All, Including Special Populations
Haven for Hope Volunteer Center Room A
Thursday, March 1, 2018
10:00 -11:30 a.m.

Agenda

1. Welcome and introductions 5 MINS

2. Review today’s agenda 5 MINS
   a. Working group timelines and scheduled meetings
   b. Task Force timeline and scheduled meetings

3. Review, edit and add to draft goals developed in prior meetings 25 MINS
   a. *Permanent Supportive Housing (PSH)* is better defined and the need for PSH is broadly understood as a central component of affordable housing demand
   b. Ensure that the housing and services system is easily accessible (“no wrong door”), transparent to the client and offers seamless transitions
   c. Ensure that codes and regulations allow and support the construction and siting of housing for special populations
   d. Establish a dedicated source of financing support for constructing units that are suitable for special populations
   e. Plan for new housing and services so that special needs populations are deconcentrated but well-supported
   f. Create environments that reflect the needs of the community
   g. Connect special needs populations to residentially-based education
   h. Support housing with wrap-around services
   i. Eliminate waiting lists
   j. Strengthen the nexus between healthcare and housing
   k. Meet Fair Housing Requirements
   l. Create a more collaborative process within the development and housing sectors

4. Workshop policy recommendations in small groups 45 MINS
   
   *Working in groups of 5-6, come up with policy recommendations to achieve the goals we have already identified, using the policy framework established by the Task Force (example attached). Each group will be asked to develop policy recommendations for 4-5 of the draft goals and then report out to the whole group.*

5. Wrap-up and next steps 10 MINS
Draft Goals-

Policy- establish cost/benefit of these investments

d. Establish dedicated $ construction, rehab, retrofit for rental and owner-occupied units for special populations

a. Service – Enriched Housing (incl. PSH) is better defined and the need for SHE is broadly understood as a central component of demand

↑ Combine ↓

e. Planning for new housing and services and preserving existing communities so that populations are deconcentrated but supported w/ wrap-around service.

Policy – COSA develops / updates data on demand / supply / gap for SEH

j. Involve the healthcare sector in investing in, developing and providing supportive service – enriched housing

Policy – Understand that we define populations impacts fund and opportunities (Transition)

I. Work to create an ongoing, collaborative, community based, data-informed, process that supports the integration of supportive services and creation of SHE

b. “No wrongdoor” – may depend on I.

c. Remove regulatory, process and community barriers unique to SHE Fair Housing baseline

ideas
- Advocacy, education and expectations for special needs populations
- Provide survey to rank idea
Mayor’s Housing Policy Task Force Technical Working Group
Housing for All, Including Special Populations
San Antonio Housing Authority
818 South Flores, 78204
Wednesday, March 28, 2018
9:00 -10:30 a.m.

Agenda

1. Welcome and introductions 5 MINS

2. Review today’s agenda 5 MINS
   a. Working group timelines and scheduled meetings
   b. Task Force timeline and scheduled meetings

3. Review and finalize definition of Service Enriched Housing 15 MINS

   Service-enriched housing is permanent, basic rental housing in which social services are available onsite or by referral through a supportive services program or service coordinator (Sturtevant 2015). Housing and services can be provided by nonprofit, private, or government organizations; housing options can be unsubsidized, government assisted, mixed income or a combination. Programs often support low income families, seniors, people with disabilities, or veterans (Castle 2014, Sturtevant 2015, Brown 2013b). Some service-enriched housing programs also assist families or individuals experiencing homelessness; programs that support households experiencing homelessness are often referred to as permanent supportive housing, as often supportive services need to be more intensive in managing issues related to trauma, addiction and mental illness.

4. Workshop policy recommendations in small groups 55 MINS

   Review our list of policy goals (page 2 of the agenda). Working in groups of 4-5, review existing draft policy recommendations (page 3). Do the draft recommendations achieve the goals we have already identified? What’s missing? Refer to the policy framework established by the Task Force (page 4) to see what our work product should look like; we’ll prioritize these goals at our final meeting on April 26th.

5. Wrap-up and next steps 10 MINS
Policy Goals

1. Service Enriched Housing (SEH), including Permanent Supportive Housing, is better defined and the need for SEH is broadly understood as a central component of affordable housing demand, so that the planning, development and preservation of new and existing affordable housing communities supports both de-concentration and wrap-around services.

2. Dedicated funds are identified and set aside for the construction, rehab and retrofit of both rental and owner-occupied units for special populations needing SEH.

3. The healthcare sector is an active partner in investing in, developing and providing supportive service – enriched housing.

4. San Antonio has an ongoing, collaborative, community based, data-informed process that enables the integration of supportive services and the delivery of SEH.

5. Our collaborative approach and integrated supportive service model mean that there is “no wrong door” to access affordable SEH.

6. Regulatory, process and community barriers unique to SEH are removed and we continue to meet and exceed our Fair Housing baseline.

7. San Antonio utilizes innovative materials and construction methods for SEH.
Draft Policy Recommendations

1. Across all sectors, partners adopt a definition of Service Enriched Housing, understanding that how targeted populations are defined does impact funding availability and other opportunities.

2. The City of San Antonio works with other governments and organizations to develop and regularly update a report on the demand for, supply of and resulting gap in provision of affordable SEH.

3. SEH provision at a level to close identified gaps is addressed in SA Tomorrow implementation and other City of San Antonio neighborhood and housing planning efforts, documents and studies.

4. The City of San Antonio, other local governments and the health care sector establish cost/benefit ratios for SEH investments for targeted populations and use them to guide budget decisions.

5. The City of San Antonio, other local governments and the health care sector identify and dedicate sources of funds to the construction, rehab and retrofit of both rental and owner-occupied units for special populations needing SEH.

6. The City of San Antonio, including the Neighborhood Housing Services and Human Services departments, supports the creation of and collaborates with a coalition of SEH developers and providers to ensure implementation of policy goals, community advocacy and education around SEH benefits.

7. The SEH coalition works to make consistent and reliable information, referrals, and data relating to SEH widely available.

8. The City of San Antonio reviews and amends regulations that may prevent construction of affordable SEH using innovative materials and construction methods, including modular and self-help; the City explores these options and make recommendations for creation/implementation through an advisory commission of housing professionals and service providers.
HOUSING TASK FORCE POLICY FRAMEWORK FORMAT

Goal: Across all sectors, partners adopt a definition of Service Enriched Housing, understanding that how targeted populations are defined can impact funding availability and other opportunities.

Problem Statement: The description Service Enriched Housing is used nationally to describe housing developments in which the delivery of supportive services to residents in integrated into design, operations and management. It should be understood that many, if not most individuals and families seeking affordable housing have special needs such as counseling and education, physical and mental health care, and ageing in place/universal design features. Understanding that special populations are not a small minority but make up a substantial share of demand is a crucial step toward appropriately allocating resources, establishing collaborations, designing referral systems and developing the units that are most needed.

Data/Market Observations: Data on special needs populations are difficult to disaggregate because of co-occurring characteristics, such as age and disability. Current estimates are that at least 40% of the area population is older, disabled, extremely low-income, has behavioral health needs, or has experienced homelessness or involvement with the criminal justice system.

Existing Resources: Integrate the work of the AARP; Successfully Aging and Living in San Antonio (SALSA) initiative; the Permanent Supportive Housing Plan underway through SARAH, LISC and COSA; the South Alamo Regional Alliance for the Homeless youth work group; and data efforts such as ARDA and STRAC’s social determinants of health study. Ensure that SEH is a component of the annual Housing Summit.

Policy Recommendation:

Next Steps—6 months: Adopt City of San Antonio definition of Service Enriched Housing (SEH). Integrate SEH into annual Housing Summit.

Next Steps—12 months: Work across other sectors to adopt standard definition of SEH.

Next Steps—24 months: Strengthen the working relationship between units of local government that focus on housing and those that focus on human services by holding regular trainings and an annual SEH convening.

Potential Impact: Implementing this policy will bring special populations into the mainstream, helping to eliminate the marginalization which currently has negative fiscal, social and life-outcome impacts for many San Antonians.
Meeting Notes and Update

1. Co-chair Scott Ackerson convened meeting; Lisa Rodriguez, co-chair

2. Process timeline:
   a. Final Meeting – April 26, 9:00-10:30 AM, finalize definitions and prioritize recommendations
   b. TWG Reports Due—May 18, 2018
   c. Will we need an additional meeting to review the report before submittal?

3. Revised definition of Service Enriched Housing and Communities for REVIEW by TWG:

   Service-enriched housing communities (SEHC) are rental or ownership homes in which residents are connected to social services and other supports. Services may be available onsite or through an accessible program. SEHC meet diverse populations’ needs, utilizing healthy housing and universal design standards. Housing and services can be provided by nonprofit, private, or government organizations and may be unsubsidized, government assisted, mixed income or a combination. Support programs may serve— but are not limited to— extremely low income families (<30 % AMI), older San Antonians, people with physical or developmental disabilities, mental health care consumers, those with substance use disorders, criminal justice-involved populations, or veterans. Some service-enriched housing programs assist families or individuals experiencing homelessness; programs that support households experiencing homelessness are often referred to as permanent supportive housing (PSH), offering intensive management of issues related to trauma, substance abuse and mental illness.

   SEHC should be integral to San Antonio so that all San Antonians. In the words of Mayor Ron Nirenberg, “solutions to our deepest housing challenges (will) ensure that all San Antonians can prosper.” Stable, dignified and affordable housing for all also promotes economic growth, improves educational and workforce outcomes and reduces costs for other governmental services. However, it is important to recognize that Revised Summary
• Context—recognize systematic and institutionalized factors
• Definitions--
  o Populations served
  o What is PSH?—as an essential part of housing for special needs populations, just like a
    roof or a bathroom
  o Poverty
• “Our task is to address needs of groups facing the most obstacles to access housing” and to
  ensure that these needs are considered as an integral part of any housing initiative, investment,
  policy or plan
• Special populations will be incorporated as part of a larger system providing housing at all
  types/levels—right unit for right needs

4. Revised policy goals and recommendations for REVIEW by TWG:

Policy Goals

1. Service Enriched Housing and Communities (SEHC), including Permanent Supportive
   Housing, is better defined and the need for SEHC is broadly understood as a central
   component of affordable housing demand, so that the planning, development and
   preservation of new and existing affordable rental and ownership housing communities
   supports both de-concentration and wrap-around services.

2. Dedicated funds are identified and set aside for the construction, rehab and retrofit of both
   rental and owner-occupied units for special populations needing SEH.

3. The healthcare sector is an active partner in investing in, developing and providing
   supportive service – enriched housing.

4. San Antonio has an ongoing, collaborative, community based, data-informed process that
   enables the integration of supportive services and the delivery of SEH.

5. Our collaborative approach and integrated supportive service model mean that there is “no
   wrong door” to access affordable SEH.
6. Regulatory, process and community barriers unique to SEH are removed and we continue to meet and exceed our Fair Housing baseline.

7. San Antonio utilizes innovative materials and construction methods for SEH.
Draft Policy Recommendations

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2. The City of San Antonio works with other governments and organizations to develop and regularly update a report on the demand for, supply of and resulting gap in provision of affordable SEH.

3. SEH provision at a level to close identified gaps is addressed in SA Tomorrow implementation and other City of San Antonio neighborhood and housing planning efforts, documents and studies.

4. The City of San Antonio, other local governments and the health care sector establish cost/benefit ratios for SEH investments for targeted populations and use them to guide budget decisions.

5. The City of San Antonio, other local governments and the health care sector identify and dedicate sources of funds to the construction, rehab and retrofit of both rental and owner-occupied units for special populations needing SEH.

6. The City of San Antonio, including the Neighborhood Housing Services and Human Services departments, supports the creation of and collaborates with a coalition of SEH developers and providers to ensure implementation of policy goals, community advocacy and education around SEH benefits.

7. The SEH coalition works to make consistent and reliable information, referrals, and data relating to SEH widely available.

8. The City of San Antonio reviews and amends regulations that may prevent construction of affordable SEH using innovative materials and construction methods, including modular and self-help; the City explores these options and make recommendations for creation/implementation through an advisory commission of housing professionals and service providers.
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Data/Market Observations: Data on special needs populations are difficult to disaggregate because of co-occurring characteristics, such as age and disability. Current estimates are that at least 40% of the area population is older, disabled, extremely low-income, has behavioral health needs, or has experienced homeless or involvement with the criminal justice system.

Existing Resources: Integrate the work of the AARP; Successfully Aging and Living in San Antonio (SALSA) initiative; the Permanent Supportive Housing Plan underway through SARAH, LISC and COSA; the South Alamo Regional Alliance for the Homeless youth work group; and data efforts such as ARDA and STRAC’s social determinants of health study. Ensure that SEH is a component of the annual Housing Summit.

Policy Recommendation:

Next Steps—6 months: Adopt City of San Antonio definition of Service Enriched Housing (SEH). Integrate SEH into annual Housing Summit.

Next Steps—12 months: Work across other sectors to adopt standard definition of SEH.

Next Steps—24 months: Strengthen the working relationship between units of local government that focus on housing and those that focus on human services by holding regular trainings and an annual SEH convening.

Potential Impact: Implementing this policy will bring special populations into the mainstream, helping to eliminate the marginalization which currently has negative fiscal, social and life-outcome impacts for many San Antonians.
Agenda

1. Welcome and introductions (3 minutes) Scott

2. Task Force Update (5 minutes) Leilah
   a. Community meeting report
   b. Task Force timeline and scheduled meetings

3. Review context statement (10 minutes) Scott

The members of the technical working group (TWG) recognize that providing housing for special populations occurs within a context of systemic and institutionalized factors that continually generate new clients for their services. For example, discrimination and economic inequality affect most localities in the United States and are beyond both the control and the scope of our current effort. Within this context, acknowledging that some problems cannot be solved, the members of the TWG accepted the task of identifying and creating policy solutions to address the needs of groups facing the most obstacles to accessing housing, and further ensuring that these needs are considered as an integral part of any housing initiative, investment, policy or plan.

Special populations should neither be marginalized or overly-concentrated; rather, the diverse needs of our community should be understood and addressed as broadly as possible, whether through the siting of new facilities to serve existing housing, the construction/adaptation of new housing near existing facilities, or the adoption of standards and guidelines that make all housing healthier and more accessible (i.e universal design). The TWG’s recommendations are grounded in the belief that San Antonians with special medical, physical or development needs are an untapped resource within our community, and that acting on this precept is both morally and economically sound public policy.

4. Review definition of Service Enriched Housing and Communities (5 minutes) Scott

Service-enriched housing communities (SEHC) are defined as rental or ownership homes in which residents are connected to social services and other supports. Services may be available onsite or through an accessible program. SEHC meet diverse populations’ needs, utilizing healthy housing and universal design standards. Housing and services can be provided by nonprofit, private, or

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government organizations and may be unsubsidized, government assisted, mixed income or a combination. Support programs may serve—but are not limited to—extremely low income families (<30 % AMI), older San Antonians, people with physical or developmental disabilities, mental health care consumers, those with substance use disorders, criminal justice-involved populations, or veterans. Some service-enriched rental housing programs assist families or individuals experiencing homelessness; programs that support households experiencing homelessness are often referred to as permanent supportive housing (PSH), offering intensive management of issues related to trauma, substance abuse disorders and mental illness.

5. Review policy goals (5 minutes) Leilah  
   Policy goals are finalized; we will review in preparation for prioritizing recommendations.

6. Finalize and prioritize draft policy recommendations (60 minutes) Leilah  
   Considering the recommendation on pages 4 and 5 of this agenda, are they in a logical order? Are the first items necessary to lay the groundwork for completing subsequent actions—if so, should they be combined into one larger policy recommendation with multiple steps? For example, are #2 and #3 both steps to accomplish the same recommendation? Consider the timing of each recommendation (immediate—this calendar year, short term or longer term).

7. Wrap-up and next steps (2 minutes) Leilah
Policy Goals

1. Service Enriched Housing and Communities (SEHC), including Permanent Supportive Housing (PSH), is better defined and the need for SEHC is broadly understood as a central component of affordable housing demand.

2. Planning, development and preservation of new and existing affordable rental and ownership housing communities supports both de-concentration of special populations and the accessibility of wrap-around services necessary for SEHC.

3. Dedicated funds are identified and set aside for the construction, rehab and retrofit of both rental and owner-occupied units for special populations needing SEHC.

4. The healthcare sector is an active partner in investing in, developing and providing supportive service – enriched housing.

5. San Antonio has an ongoing, collaborative, community based, data-informed process that enables the integration of supportive services and the delivery of SEHC.

6. Local governments and other partners collaborate with the community to develop and carry out a formalized, data-driven, third party assessment to determine whether we are meeting our goals, and to benchmark our efforts vs. peer cities.

7. Our collaborative approach and integrated supportive service model mean that there is “no wrong door” to access affordable SEHC.

8. Regulatory, process and community barriers unique to SEHC are removed and we continue to meet and exceed our Fair Housing baseline.

9. San Antonio utilizes innovative materials and construction methods for SEHC.
Draft Policy Recommendations

1. Across all sectors, partners adopt a definition of Service Enriched Housing Communities, including Permanent Supportive Housing, with the understanding that how targeted populations are defined does impact funding availability and other opportunities.

2. The City of San Antonio, including the Neighborhood Housing Services and Human Services departments, supports the creation of and collaborates with a coalition of SEHC developers and providers to ensure implementation of policy goals, community advocacy and education around SEHC benefits.

3. The SEHC coalition works to make consistent and reliable information, referrals, and data relating to SEHC widely available.

4. The City of San Antonio works with the SEHC coalition, other governments and organizations to develop and regularly update a report on the demand for, supply of and resulting gap in provision of affordable SEHC.

5. Local governments, the SEHC coalition and other partners collaborate with the community to develop and carry out a transparent, data-driven, third party assessment to determine whether we are meeting our annual goals, and to benchmark our efforts vs. peer cities.

6. SEHC provision at a level sufficient to close identified gaps is addressed in SA Tomorrow implementation and other City of San Antonio neighborhood and housing planning efforts, documents and studies, with particular attention to creating accessible public spaces and transportation.

7. The City of San Antonio, other local governments and the health care sector establish cost/benefit ratios for SEHC investments for targeted populations and use them to guide budget decisions.

8. The City of San Antonio, other local governments and the health care sector identify and dedicate sources of funds to the construction, rehab and retrofit of both rental and owner-occupied units for special populations needing SEHC.

9. The City of San Antonio, other local governments and the health care sector identify and dedicate sources of funds for the provision of services to special populations needing SEHC.

10. The City of San Antonio reviews and amends regulations that may prevent construction of affordable SEHC using innovative materials and construction methods, including modular
and self-help; the City explores these options and make recommendations for creation/implementation through an advisory commission of housing professionals and service providers.

11. SEHC is integrated into all construction and rehabilitation to the greatest extent possible through the adoption guidelines such as Healthy Housing Standards or others that support accessibility, ageing in place, and universal design.
Mayor’s Housing Policy Task Force Technical Working Group  
Housing for All, Including Special Populations  
Center for Health Care Services  
Thursday, April 26, 2018  
9:00 -10:30 a.m.  
Notes

1. Welcome and introductions. Scott Ackerson, co-chair, asked members to introduce themselves and then asked if the representatives from AARP wished to say a few words. The AARP representatives spoke about the importance of ageing in place as a preferred residential option for seniors in San Antonio and asked that ageing in place and single-family home ownership be referenced as priority strategies for seniors, which is the term they preferred over “older San Antonians.” As the TWG is not recommending specific strategies for specific groups, these suggestions and the related documents provided by the Joint City/County Commission on Elderly Affairs (attached) will be included in our notes and as reference materials.

2. Task Force Update. Leilah Powell reported on the April 7 meeting at Sam Houston High School and the Special Populations TWG break-out session, which attracted about 10-11 participants. She also updated the working group on the May 10th deadline for draft reports to the Task Force and on the upcoming City Council consideration of housing incentive policies. Final reports will be due to the Task Force on May 18th.

3. Scott Ackerson asked the group to read through and comment on both the context and the definition paragraphs.

   With regard to the context statement, members asked that:

   • The contact statement be broadened through the addition of a new paragraph that referenced both geographic/spatial inclusion and social inclusion, and to mention all of San Antonio, including both existing and future neighborhoods; standards that promote inclusion in all aspects of life—shopping, recreation, work, etc.; and not just individuals but the families in which they live (caregivers, parents, etc.)

   • Another new paragraph should state the goals of serving with dignity/living with dignity—that all San Antonians deserved more choice, less isolation and reduced stigma, to be realized through increased awareness of the concepts of community wellness. It should be emphasized that data supports that an integrated, inclusive approach saves money (Jelynne, Scott and Mike will provide examples) but also that, while we have some data, we need more.
• A concluding paragraph should introduce the frame of “social determinants of health.” If the City and its partners adopt policies that help us meet our goals, individuals within the community will enjoy better physical and mental health our better life outcomes. There are several different pillars of a healthy community (education, employment, transit) but each is supported by and related to affordable, accessible housing for all. The concept of “social determinants of health” provides a national framework that housing and service providers in San Antonio can explore further and work within to achieve our goals.

With regard to the definition of Service Enriched Housing Communities (SEHC), members asked that:

• We add “intellectual disability” to our definition.
• We recognize differing needs even among the same population—ie do not homogenize any group.
• We state that there are two levels at which service-enrichment should function:
  o within the larger community, through accessible urban design, land use and regulatory codes; and
  o at the level of the individual property or unit, through on-site services, delivery of services, or supportive modifications.
• We advocate for both broader awareness AND for meeting specific needs.
• Our definition recognizes that some residents are not literate or do not speak English or Spanish, so that specific “language lines” be available (refer to health/hospital system practices).
• We revise the wording of SEHC to make it clear that SF and MF units are both included in our larger community.

4. The policy goals were individually reviewed but not discussed; they are not part of the recommendations but were developed in order to help the group focus on goals to be achieved. They will be included as an appendix in the group’s report to the Housing Task Force.

5. The group considered and discussed the policy recommendations, including whether any should be aggregated into a broader recommendation with multiple steps. The group agreed upon several formatting/organizational issues related to the report, including:
• The need for a glossary as part of the final submission to the Housing Task Force, due May 18th. Terms defined would include wrap-around services, social determinants of health, and others.

• Two referrals to other working groups:
  - Funding and Finance: a risk mitigation fund should be established to cover the costs of deposits and utilities for renters who do not have credit histories, such as recent immigrants and victims of domestic violence (Joel and Scott can provide additional information about this recommendation; it will also be forwarded to the San Antonio Apartment Association)
  - Equitable Neighborhoods: eviction intervention strategies starting before court appearances, providing information about rights and responsibilities to both owners and tenants (also forwarded to the San Antonio Apartment Association)

With regard to **specific policy recommendations**, the group asked that:

• As appropriate, each recommendation should reference the need for dedicated staff, and recognize that this requires resources.

• Accountability be emphasized, especially with regard to the outcome of the other working groups and the Task Force itself:
  - Community oversight is needed
  - More data should be collected and maintained and better analysis/communication of existing data to inform decisions is needed (for example evictions, health outcome, demographic shifts, etc.)

• We need a coalition but it should at least aspire to being a regional collaboration.

• Our recommendations should have a timeline.

• Institutionalize recommendations and related oversight through official action of local governments, such as passing an ordinance; need “more teeth” everywhere!

• Annual reports should break down data by both City Council districts and Commissioners Court precincts.
  - Specific points of influence, such as QAP advocacy, adopting Healthy Home Standards, and supporting better enforcement of codes, should be identified.

6. Leilah will circulate meeting notes and revised text on Monday, April 30, for comment by Friday, May 4.
Objective:

Foster livable communities by promoting resources that lead to the restoration of neighborhoods through housing rehabilitation and retro fitting of homes occupied by older persons who may choose to age in place.

Policy Goals and Strategies:

1. **Increase the supply of affordable housing at all price points.**

   a. Establish inclusionary zoning policy targeted to families who earn less than 80% of the area median income. Inclusionary policies should specify the geographic scope of the policy, the types of developments subject to the policy, the size of developments subject to the policy, how long the units must remain affordable, and the availability of alternative compliance options. **BARRIERS—this is currently not allowed under state law**

   b. In combination with the county, school districts, public transit and other governmental units, develop policies to use and combine publicly owned land, as well as underutilized, vacant, abandoned and/or tax delinquent properties, to help defray the cost of building affordable housing for persons earning less than 80% of the area median income. **FUNDING & FINANCE 2)e)**

2. **Preserve neighborhoods with existing affordable housing.**

   a. Consistent with Section 11.13(d)(e) of the Texas Tax Code, reduce the tax burden on older persons by authorizing/extend real property tax exemptions on residential homesteads for individual who are disabled or 65 years of age or older. **FUNDING & FINANCE, 4)g)**

3. **Establish policies that improve opportunities for older persons to age in place. INCLUDED AS WRITTEN COMMENTS IN APPENDIX OF SPECIAL POPULATIONS**

   a. Create a dedicated fund from general revenue funds or general obligation bonds to fund home modifications/retrofitting of owner occupied homes of persons age 65 and older.

   b. Provide greater support for aging in place and home modifications. The majority of older adults’ homes lack supportive features and/or contain hazards for this population. Appropriate modifications can be made by certified or trained vendors, but cost remains a problem since funding often falls between the cracks of housing, social services, and medical care. A program should be developed that employs teams of handymen, nurses, and occupational therapists, and policies passed for initiatives to support home modification in San Antonio under a **Modification Assistance Initiative** to help the current situation

   c. Support the provision of resources for Naturally Occurring Retirement Communities by collaborating with neighborhood associations to identify social service needs in their neighborhoods and developing plans to address such needs.

   d. Review relevant Building Codes and City Ordinances to identify opportunities to support multi-generational housing and reduce barriers to older persona aging in place with their families or loved ones.
e. Amend the Building Code to include provisions that include standards for new construction that include Universal Design Standards such as 30-inch door openings, wall reinforcements for grab bar installation, height limitations for light switches, outlets and thermostats, and no-step entrances to the first floor for wheelchair access.

4. **Rehabilitate housing stock occupied by older persons in need of critically needed repairs.**

   a. Survey housing stock in San Antonio to identify homes and neighborhoods with older housing units focusing on homes with the greatest need for repair and rehabilitation.

   b. Having identified neighborhoods and homes most likely to require repair and rehabilitation, collaborate with builders, the non-profit community and neighborhood associations to develop a plan of action to address critical repairs such as weatherization, roof repair, and floor repair.
Appendix D, Part ii:
Creating a Transparent, Coordinated Housing System
First Meeting Working Group Meeting Agenda
January 31, 2018; 9:00 – 11:00 a.m.
MAUC: 2300 W. Commerce

1. Welcome-Fernando Godinez

2. Agenda Review/Ground Rules

3. Co-chairs
   a. Reminder of roles, data requests
   b. Set date/time for next 3 meetings

4. Review the 2 documents we will use to make our recommendations; data and resources available on the website
   a. Public meeting report
   b. Affordability sheet; Housing cost burden, etc.
   c. Website

5. Review of topics from first meeting categorized by similar themes/topics
   a. Do we agree with the “categories” or summaries?
   b. Did we leave out a key issue that you mentioned at orientation that we didn’t capture?

6. Break (10 minutes)

7. Define the problem for each category
   a. What do we know about it?
   b. What data/reports/research do we need to support the need?
   c. What best practices exist to address this issue? Models we should be looking at?
      i. Consultants will research and bring to next meeting
   d. Did we leave out a key issue that this WG should address?

8. (By Category) Do we have preliminary recommendations for any categories based on what we currently know?

9. Subcommittee review if needed/Overview of next meeting

10. Address public input if we have public/observers
Creating a Transparent Coordinated Housing System – Orientation Working Group Session 1/23/18

Categories by related critical housing issues

Align and integrate services across sectors
- Align housing system with other family service providers – health, transportation, and social services.
- Recognize effects of previous policy (intentionally placed policies) by addressing those structures with new policies and align what we are doing regarding jobs, education, and health
- Coordinate/leverage public, private and nonprofit services, resources and partnerships
- Service delivery system that includes homeless
- Through partnership, assess and address issue of homelessness and affordable housing
- All issues intertwine – embed sustainable structures systematically for efforts to continue.
- Integrate with SA2020
- Reduce waste/duplication
- Actually use inventories of services provided by organizations in public, private and non-profit sectors
- How do you incent affordable housing and not over-regulate

Ensure transparency and coordination
- Engage residents – provide opportunity to residents to feel empowered and have a voice, they are the ones who benefit from work, ensure we be transparent in these conversations and give the community an opportunity to say what they want and/or don’t want
- Help create community change and provide transparency for community members
- Economic opportunity for programs to disperse funds in a transparent and coordinated way
- Connect to other organizations with special populations data/projects. Share what has been done, what has worked and hasn’t

Provide access to information and opportunity
- Affordable housing disappearing before people’s eyes, affecting both low and moderate income. Increase information about resources to people who need them (easily accessible)
- Max resources, help deliver services to residents, doing a better job in coordinating those efforts, working across public/private/nonprofit sectors – to establish common goals
- Make sure resources available and people know where to ask.
- Communicate data in a way people understand
- Think about the next generation

Establish a common understanding of terms and shared outcomes
- Ensure everyone has a shared definition of
  - Affordable housing
  - What is low/moderate income
  - Who needs affordable housing and where?
  - Need for housing for 80-100% AMI – economic development issue
- Understand the real issues and who is being impacted and get at the root of who we are really trying to help.
- Establish common outcomes/accountability – shift focus to outcomes, create a shared language (especially around outcomes), and what are we doing on the ground (community results)

Other
- To preserve, expand, and improve affordable housing.
- How residents can benefit and expand affordable housing
Creating a Transparent, Coordinated Housing System

Working Group Meeting 1 - Jan. 31, 2018
Working Group Meeting Outline

Meeting 1:
- Discuss and define key issues, explore potential recommendations

Meeting 2:
- Review relevant data and best practices, begin to consolidate and summarize recommendations

Meeting 3:
- Prioritization of key recommendations to be brought to MHPTF; finalize data requests to help in prioritization

Meeting 4:
- Review priorities and any relevant data, finalize recommendations
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: FY2016-2020 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
Important Dates

- Proposed Technical Working Group Meetings
  - Meeting 2: Tuesday, February 27
  - Meeting 3: Tuesday, March 27
  - Meeting 4: Tuesday, April 24

- Working Group Recommendations Due to Task Force: May 18, 2018
Creating Transparent, Coordinated Housing Systems Working Group

Meeting 1 – 1/31/2018

Requests for data/resources

**From NALCAB**
- Descriptions about all working groups (orientation handout) – shared on google drive
- Prosperity Now 2017 Scorecard – shared on google drive
- Updating affordability guide handout – shared on google drive
- Vulnerability report (prepared by NALCAB) – shared on google drive

**From City**
- Other reports available for coordination
  - The original housing task force document – by Dr. Drennon
  - Project by Fregonese and Associates (pending to be presented to housing commission)
- City council (approval on HUD programs)
  - Agreed on definition on affordable housing
  - Use for the sourcing and values
- Inventory of data
  - Past and existing programs – related to housing (include about the program, types of services, eligibility, requirements, etc.)
  - From public, private, and nonprofit sectors
  - Information on funding sources/amount

**Working Group Goal**
- Scope of WG
  - Alignment of resources?
  - What puts system at risk?
  - What stabilizes a housing system?
  - Of system we have – what do we want to protect?
  - Presenting information – What tells people what we’re doing?
  - What do we like or don’t about what we have, and what do we need to have?) – there is policy, and there are systems
  - How do we innovate and add to system (policy, technology systems)?
- If we want culture change, need to define how
  - Culture – it changes, esp. in any organization (we need to identify and measure) – we have to be explicit about it (how it will look like as we get there)
- Glossary of terms we all have an understanding about. Need to define (address separately)
  - Affordable
  - Transparent
  - Coordinated
  - Outcomes
  - Other terms
Creating Transparent, Coordinated Housing Systems Working Group

Meeting 1 – 1/31/2018

Resources Needed by Category:

**Align & Integrate Services Across Sectors**
- Inventory of data
  - Existing programs/funding – here’s what we have/here’s how to get
  - Need from private sector
  - Past inventories? Housing providers
  - To address housing gaps, what we do now is not efficient to meet the need (our goal – how do we get what have to meet what we need)
- Types of services/sectors
  - Services mean something different …what do we mean?
  - This is more than housing?
  - There are many places out there, but don’t know about/where it’s at
  - No one place to go to get info (one stop shop)
  - If we want to be relevant need to change with the community
  - What are processes to get housing on the ground
- Preliminary recommendations
  - Come up with a policy to hand over to task force, and the how to will depend on funding and city willingness
  - WG task – coordination from COSA perspective? (will they change programs? – at the federal/state level) – but need to change it at a local level
  - What is current city policy – what changes are needed?

**Ensure Transparency & Coordination**
- Data system/management or partner
- Inventory who’s doing data (CI Now?)
- Preliminary recommendations
  - Need a common data system or partner
  - Baseline and/or data management – share as it changes – definitions around housing, and role to establish the baseline, and a role as it changes by doing analysis, part of this analysis it’s about projecting

**Provide Access to Information & Opportunity**
- A committee?
- Preliminary recommendations
  - All the materials in Spanish
  - Explore other common languages used in SA
  - COSA should be central hub and link to all resources (private, public, nonprofit)
  - Housing portal (everyone who is in the housing business will be added on website) from what was done with ReNewSA (from mayor’s office)
- Support for research
  - New budget?
  - Ex: Data on evictions – someone can do the research and needs to be supported by someone
Creating Transparent, Coordinated Housing Systems Working Group

Meeting 1 – 1/31/2018

Establish a Common Understanding of Terms & Shared Outcomes

- Definition of affordable, # per household, $ amount, HUD definition and other program requirements (each community built is different)
- Understanding that just because something does meet one definition, doesn’t mean it’s not affordable
- Consider household size to unit size
  - No specific guidance from HUD (fair housing issues) but generally 2 per bedroom
  - It’s difficult to get specific guidance for bedrooms (based on HUD’s requirements) – standard is 2 people per bedroom
- Need a base for understanding/definition of what is affordable housing (establish a definition for each band, because it all means something else) – make sure we identify who we are talking about
  - There are people who are struggling with affordability in each band
  - Who are we talking about?
    - Family of 4 (2 earners?), 80% AMI or below – define at each band (80% to 120%)
    - 4-person household is a standard
  - Top occupations might help to identify who are the wage earners of household size

Parking lot

- Helping seniors stay in their homes
- Undocumented and homeless populations (special populations group). There may be issues we need to address and other groups (as cross overs)
Agenda

1. Welcome

2. Agenda review and Ground Rules Review

3. Review Scope of Work, meeting 1, goals for meeting 2, and Policy Recommendation Structure


   NALCAB will provide a list of problem statements created from the categorized related critical housing issues from meeting 1. The WG will work in small groups to review the problem statements and make revisions, clarifications, and contributions of additional problem statements to the list.

5. Group Work – Policy Ideas and Information Needed

   The WG will work in small groups to define policy ideas for each problem statement and information needed to develop ideas into policy recommendations.

6. Wrap Up and Next Steps
Creating Transparent, Coordinated Housing Systems Working Group - updated

Categorized related critical housing issues

Align and integrate services across sectors
- Align housing system with other family service providers – health, transportation, and social services.
- Recognize effects of previous policy (intentionally placed policies) by addressing those structures with new policies and align what we are doing regarding jobs, education, and health
- Coordinate/leverage public, private and nonprofit services, resources and partnerships
- Service delivery system that includes homeless
- Through partnership, assess and address issue of homelessness and affordable housing
- All issues intertwine – embed sustainable structures systematically for efforts to continue.
- Integrate with SA2020
- Reduce waste/duplication
- Actually use inventories of services provided by organizations in public, private and non-profit sectors
- How do you incent affordable housing and not over-regulate?
- Other city departments related to affordable housing – inter-governmental, planning, economic dev., development services

Ensure transparency and coordination
- Engage residents – provide opportunity to residents to feel empowered and have a voice, they are the ones who benefit from work, ensure we be transparent in these conversations and give the community an opportunity to say what they want and/or don’t want. Sharing outcomes of WG meetings with public, opportunity to get feedback.
- Help create community change and provide transparency for community members
- Economic opportunity for programs to disperse funds in a transparent and coordinated way
- Connect to other organizations with special populations data/projects.
- Share what has been done, what has worked and hasn’t
- All decisions have impact on housing
- Make sure all departments are coordinating similar policies/focus

Provide access to information and opportunity
- Affordable housing disappearing before people’s eyes, affecting both low and moderate income.
- Increase information about resources to people who need them (easily accessible)
- Max resources, help deliver services to residents, doing a better job in coordinating those efforts, working across public/private/nonprofit sectors – to establish common goals
- Make sure resources available and people know where to ask.
- Communicate data in a way people understand
- Think about the next generation
- Dept. of Human Services – pipeline of people who will buy or rent (to get them ready)
- TCI (infrastructure) – deals with nonprofits differ from private development who pass cost to buyer
- Focus more about the cause of affordable housing – (Sq. ft. = $. Affordable housing keeps to min.)
- How do taxes affect affordable housing?
- Where to find opportunity into policy intervention? – Public, private, nonprofit may find policy opportunity to incentivize gaps in private sector production/involvement
- Housing system – how its funded? (it must be leveraging)

Establish a common understanding of terms and shared outcomes
- Ensure everyone has a shared definition of
  - Affordable housing
  - What is low/moderate income
  - Who needs affordable housing and where?
  - Need for housing for 80-100% AMI – economic development issue
- Understand the real issues and who is being impacted and get at the root of who we are really trying to help.
- Establish common outcomes/accountability – shift focus to outcomes, create a shared language (especially around outcomes), and what are we doing on the ground (community results)
- One size does not fit all when we talk about affordable housing (but we can try to develop a size that fits most)
Creating Transparent, Coordinated Housing Systems Working Group

Draft Problem Statements

- Housing services across sectors (public, private, nonprofit) are not aligned and integrated
- Common goals/targets and metrics for system accountably across sectors are nonexistent
- Previous COSA housing policies and housing information from the nonprofit housing sector has not been used effectively
- Information about housing resources is not available
  - To the public,
  - To those in need
  - To the sectors that will utilize the system
- Residents are not engaged in the current housing system
- There is a lack of transparency regarding publicly funded/supported housing programs, including subgrants, incentives, leveraging, etc.
Group Work – Review of Problem Statements Summary: Items for future consideration in policy development

- Define system targets by sector
- Coordinated system components should be updated and added to HUD Consolidated Plan
- Policy recommendations should be coordinated with existing housing services and plans (such as transportation/VIA plans)
- Accountability – need to define who is accountable to who
- System exists within city to capture data (ReNewSA/Housing portal) – can serve as resource for future system
- Resident engagement is needed at all levels – public meetings, advocate for neighborhoods, users of information
- Information about housing development in neighborhoods should be provided early in the process

Group Work – Review of Problem Statements: Detail by Problem Statement

1. Housing services across sectors (public, private, non-profit) are not aligned - Good with this one
2. Common goals/targets & metrics for system accountability do not exist
   - Define sectors again.
   - Remember to update and align to current Consolidated Plan.
   - If other systems like health and transportation are integrating housing into their strategic planning, need to make sure this plan we are creating is pushed out to those sectors.
   - Who is holding who accountable?
3. Previous COSA housing policies and housing information from the non-profit sector has not been used effectively - Good with this one
4. Information about housing resources is not available to public, those in need, sector that will utilize the system –
   - There was an attempt to this by the City before – RenewSA portal (opportunity to tap into that)
   - Do the people in the industry have the data they need to make decisions: where are Section 8 vouchers being used, where is transit oriented development being planned
   - Is this information not easily accessible, or not available at all? If not, this should be documented
5. Residents are not engaged in the current housing system
   - Residents are not provided an opportunity to be engaged.
   - Need both: Access to what’s available but also want their input. Different types of engagement (neighborhood association vs. someone who is going to be evicted or displaced) – segmentation is needed.
6. There is a lack of transparency regarding publicly funded/supported housing programs, including subgrants, incentives, leveraging, etc.
   - Good with this one
7. Engagement with information needed early so that neighborhoods don’t just get defensive and rally to defeat an affordable housing project. This was added as a problem statement.
### Problem Statement 1:
**Housing services across sectors (public, private, non-profit) are not aligned**

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### Problem Statement 2:
**Common goals/targets & metrics for system accountability do not exist across sectors (public, private, non-profit)**

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### Problem Statement 3:
**Previous COSA housing policies and housing information from the non-profit sector have not been used effectively**

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Information about housing resources is not available to public, those in need, sectors that will utilize the system

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- Expand access to technology (Bibliotech partnership?)  
- Non-tech (print?) option until digital divide disappears – such as promotoras  
- Multi-lingual, low-literacy  
- Outreach to providers and existing resource collections (Bexar necessities)  
- App/tool to help people choose a neighborhood/unit, like Zillow or City Search (?) but for affordable housing  
- Integrated effort to share info (i.e. Schools, senior centers, universities, etc.) | - ReNewSA housing portal – Needs usability testing!  
- List of public access points  
- Population concentration such as where are vouchers utilized |

### Problem Statement 5:
Residents are not engaged in the current housing system

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- Provide multiple methods to engagement (include schools, proactive outreach)  
- Livestream more meetings with language accommodation  
- Rebuilding trust (transparency)  
- Language barriers  
- Engage residents in ways that help them, not us. Don’t waste their time | - Digital SA data results access (community engage – resource)  
- Look at Sherry Arnstein’s “Ladder of Citizen Participation” (resource) |

### Problem Statement 6:
There is a lack of transparency regarding publicly funded/supported housing programs, including subgrants, incentives, leveraging, etc.

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### Problem Statement 7:
**Public/neighborhoods are often opposed to affordable housing due to lack of information**

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### Other comments

- Problems in the gathering of data is part of the problem in developing a transparent and coordinated system (informative to the MHPTF- what you run into on gathering data). Would like the City, or whoever is doing the research, to also communicate the difficulties in gathering the information.
- Overarching issue – the discussion about technology, we are talking about what we ideally want to see, but the community not all have access to technology (need to be forward thinking, but we are in it now.
- Access to data such as jobs, Section 8 vouchers, etc. to help organizations make decision.
- Neighborhood data for planning (jobs, transportation, amenities).
Agenda

1. Welcome

2. Agenda review and Ground Rules Review

3. Review Scope of Work, meeting 2, goals for meeting 3

   
   As a continuation from the group work done during last meeting, the WG will work in small groups to review in more detail the problem statement’s policy ideas and data to propose a specific policy recommendation/solution. NALCAB will provide a list of sample recommendations for consideration.

5. Large group report out and discussion

6. Wrap Up and Next Steps
Transparent and Coordinated WG Meeting 2 Notes
February 27, 2018

Group Work – Review of Problem Statements Summary: Items for future consideration in policy development

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Group Work – Policy Ideas and Information Needed

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**Other comments**

- Problems in the gathering of data is part of the problem in developing a transparent and coordinated system (informative to the MHPTF- what you run into on gathering data). Would like the City, or whoever is doing the research, to also communicate the difficulties in gathering the information
- Overarching issue – the discussion about technology, we are talking about what we ideally want to see, but the community not all have access to technology (need to be forward thinking, but we are in it now
- Access to data such as jobs, Section 8 vouchers, etc. to help organizations make decision
- Neighborhood data for planning (jobs, transportation, amenities)
Models/Best Practices of Coordinated Housing Systems/Metrics
Transparent & Coordinated Housing Systems Work Group

• Coordinated Housing Center Models

  ▪ **Los Angeles County Housing Resource Center**
    One-stop housing resource center with multiple partners, led by local government. A key partner is the local housing authority.
    [http://housing.lacounty.gov](http://housing.lacounty.gov)

  ▪ **Community Housing Network**
    One stop housing resource center with multiple partners, led by a non-profit. Also includes metrics and achievements in the Annual Reports.
    [https://communityhousingnetwork.org](https://communityhousingnetwork.org)

  ▪ Harris County Housing and Community Resource Center
    [http://www.housingandcommunityresources.net](http://www.housingandcommunityresources.net)

  ▪ New Jersey Housing Resource Center
    [http://nj.gov/njhrc](http://nj.gov/njhrc)

  ▪ Housing Resource Center of Monterey County

• Housing plan/goals

  ▪ **Austin Strategic Housing Blueprint**
    [https://www.austintexas.gov/sites/default/files/files/StrategicHousingBlueprint_Final_Sep
tember_2017.pdf](https://www.austintexas.gov/sites/default/files/files/StrategicHousingBlueprint_Final_Sep
tember_2017.pdf)

  ▪ **City of Alexandria Virginia**
    • Housing Master Plan
      [https://www.alexandriava.gov/uploadedFiles/housing/info/Housing%20Master%20Pl
an%20Final.pdf](https://www.alexandriava.gov/uploadedFiles/housing/info/Housing%20Master%20Plan%20Final.pdf)
    • Housing Master Plan at Glance (implementation matrix)
      [https://www.alexandriava.gov/uploadedFiles/housing/info/FinalHousingMasterPlanA
taGlance2014.pdf](https://www.alexandriava.gov/uploadedFiles/housing/info/FinalHousingMasterPlanA
taGlance2014.pdf)

  ▪ **City of Los Angeles: Housing Goals Objectives, Policies and Programs**
    [https://planning.lacity.org/HousingInitiatives/HousingElement/Text/Ch6.pdf](https://planning.lacity.org/HousingInitiatives/HousingElement/Text/Ch6.pdf)
Group Work – Policy Recommendations

Problem Statement 6: There is a lack of transparency regarding publicly funded/supported housing programs, including subgrants, incentives, leveraging, etc.

Policy Recommendations:

- Independent compliance audit conducted by a 3rd party auditing firm for housing incentive packages
  - Make findings public
- When creating public program policies:
  - Tracking of all discussion – one document
  - Publish draft proposal
  - Notification of all parties: public
  - Provide opportunities for comment: revision before proposal goes to committees and city council

Problem Statement 4: Information about housing resources is not available to public, those in need, sectors that will utilize the system

Policy Recommendations:

- When developers are awarded incentives, they should go onto a list that can be publicly accessed so users know what is available to them
  - One central access point (LA County?)
  - Physical community owned one stop center
  - Create seamless universal application process for housing services
  - The site can also be used to track compliance of the public incentives that were awarded
  - Tracking of units available

Notes:

Initial questions from the group:

- How do you translate the public data (that is reported to HUD/agencies) and make it accessible?
- Who owns ReNewSa? Is it disabled?

Concerns on city transparency

- In the past 6 months there has been an effort for owner occupied rehab. The city had attached to it a land use restriction, it decreased overhead, etc with no negotiation of contract – this is no transparency, no dialog (how do we inform this as a policy?)
  - What should have been the right step (besides the negotiation)? To bring it up at the nonprofit meeting (that the city is changing their policy). Submitted a response to objection, but never received a response. Talked to the city about the restricted agreement.
  - Proposed Policy: for there to be dialog, from the city dept. to publish policies/procedures and give an opportunity to comment.
- Example: Annexation bill, from private sector [city] reached out to and everyone received a copy or original ordinance that supported the military. Need to come up with a policy that there is consensus.
There was a document maintained by the city that contained comments from all stakeholders, which was brought up to the council for approval to incorporate into the overall zoning. The city was very honest about their objective, all parties came together and had that conversation for a common understanding. This was transparent, city kept record of transaction (of what stakeholders want/don’t).

- **Proposed Policy**: how does this become a public process about how we deal with contract changes. If these policies that already existing, it should be honored (grandfathered).

**Examples are seen differently, a disrespect to the very poor.**

- **Proposed Policy**: a city to publish a draft proposal and give to all parties (give opportunity for revision/comments from all parties and public). *For a policy that works for the community.*
  - “Increase transparency…”: a perception from public. Units not rent restricted, not appropriate, for people to live in them. How are developments held accountable for incentives that were being awarded, what should be done? For higher end development at that say they have 20% units that are affordable units for LMI. How do we know what units those are? Who are they being occupied by? Are they units that do benefit LMI? They are given incentives, never fill units, and raise prices to market rate. As a community member, who is tracking that to know?

- **Proposed Policy**: inventory of who is receiving this generous offer and held accountable (who are these people we need to hold accountable?). For public to know about these affordable units.
  - What incentives where they awarded, what are the conditions, how long are the incentives? [Neighborhood/housing services dept]. – what do we want to see awarded? A public/private partnership?
  - An independent and private auditing of the city (not the city doing this internally) – of compliance (that city is in compliance and for reports to be made public).
  - People just don’t have information in the way they need it – a public interface that can be utilized (see the inventory of programs that are housing services – doesn’t matter what level you are in housing need that someone can submit an application and see where they are in the process and be provided what they are eligible for) – as a community member, will need basic information and what are we in the processes of getting housed (universal application). Need to simplify the process.
  - An inventory of all resources (housing) as it develops add more resources. What is available, what do I qualify, etc?
  - Part of the planning of this, involve apartment association
  - LA county website as a model.

***
**Problem Statement 2: Common goals/targets & metrics for system accountability do not exist across sectors (public, private, non-profit)**

Policy Recommendations:

- Engage and understand private sector to explore businesses case for investment in affordable housing
- Improve resident planning process
  - Better alignment between resident, developer, city goals
- Identify and crosswalk all housing-related plans
  - Highlight common themes/goals
  - Move toward integrated policy and plans
- Identify other social determinants up and down stream of housing (including existing housing)
- Strategic land banking (tool, implementation)
- Align land use and zoning to housing policy maps
- Metrics/goals to be determined
  - Accountability
    - Organizations – public, private, civic
    - Individuals – pledge
  - Voluntary
    - Cultural development
  - Regulatory

***
**Problem Statement 1:** Housing services across sectors (public, private, non-profit) are not aligned

**Problem Statement 3:** Previous COSA housing policies and housing information from the non-profit sector have not been used effectively

Policy Recommendations:

- Create an accessible (physical and online) full-service platform
- All sector support including public sector partners (to ensure accountability)
- Leverage all publicly-funded projects (required to be listed)
- Create a development fee-n-lieu program for additional units
- Sources: Downtown model, Go Section 8, Incentive policies

Notes:

The group immediately moved that the policy recommendations covered both policy ideas simultaneously.

**Policy Recommendation 1**

- Create an accessible (online portal & physical locations) housing one-stop shop that addresses housing across the City of San Antonio, nonprofits and for profits
  - Begin by consolidating CoSA’s existing Housing services into a one-stop shop
  - Public investment should be on units (e.g. where the people actual live)
  - Policies around construction should be housed there (building codes, etc)
  - Credit counseling side
  - Application side
  - SAHA should be moved to the one-stop shop
  - Housing programs for all income brackets, not just homeless or housing for the poor, should exist here
  - Potential model might be Development Services Center
  - Potential resource: The Homeless Coalition created database that all providers of homeless service providers had access to (medical, housing, etc)
  - Accessibility is an issue, where would you put it?
  - How would it pay for itself? Some sort of service fees…

**Policy Recommendation 2**

- CoSA must provide the appropriate support (advertising, etc) to the one-stop shop
  - Potential: Go Section 8 Website is a potential model (privately owned service)
  - User incentive of the website is it find Section 8 housing
    - Like Zillow for Section 8
  - Nonprofits could save money by not having to use services like Zillow
  - Can the City contract out to Go Section 8?

**Policy Recommendation 3**

- Organizations that use local tax dollars (for profit developers, nonprofits, etc) must be listed with CoSA under the one-stop model

**Policy Recommendation 4**
- Create a policy that requires you to self-report if you don’t create enough low-income units
- In any new incentive/existing program that allows public financing of housing, a certain percentage of affordable units must be created, then the dollars must go into an affordable housing pot
  - Similar to SAWS
- Use the “decade of downtown model” to fund public housing; do it to a certain point and then stop
- Question: Has anyone said that development policies must have a certain percentage of low-income units and if they aren’t built, they must put money in a pot?
  - If it’s against state law, what is stopping us from advocating to change it?
  - Could also look at other incentive based ideas

***
Problem Statement 5: Residents are not engaged in the current housing system

Problem Statement 7: Public/neighborhoods are often opposed to affordable housing due to lack of information

Policy Recommendations:

- Affordable housing program/marketing campaign
- Citizen academy
  - Housing-focused (neighborhoods)
  - Access and information
- Sharing existing and available resources
  - Analytics – agency collaboration and enabled by city
    - Example – Public perception is also related to concerns for rising or lowering property taxes
  - Create a central “hub” to share information
    - Owner developer user specific (from the beginning, tailored with the user in mind – who is going to use it?) - Experience and engagement continuum

Notes:

1) The two problem statements are quite broad and raise several questions such as:
   - How do we know residents are being or not being engaged? What is meant by engagement? What is engagement meant to do and how to we measure it. Recommend figuring out how to measure engagement.
   - We rarely ask why there is no engagement and if promoting access will actually fix the problem. A lot of information already exists and people don’t know where to start or how to navigate through all the resources. Need to provide a point of access to navigate information, maybe through libraries with homebuyer, renter education courses. Many residents with smartphones already have a means to access information. The elderly are most vulnerable in this case.
   - The city usually asks people to COME to a resource, however why doesn’t it GO to the neighborhoods and work in the community?
   - The language of the problem statements is very similar, asked why they are separate statements. Do we know where residents are getting information about housing? If so, are these effective means for different populations? Would recommend developing a matrix of engagement for different populations.

2) Notes on Language:
   - The group cautioned using language such as “push” on problem statement #7 or “fight” or “right” when writing the final report. The language needs to be further refined.

3) Improvements to the community notification process should be made.
   - The city may undergo a lengthy internal plan, however it’s not until there are stakes in the ground that the public is informed, resulting in them being blind sighted. In response, we need to revise the process to disseminate information as early as possible.
   - For the zoning notification process, the city could impose its own public hearing standards in addition to state requirements where there is a minimum number of days within which a developer must conduct public outreach. Also, review the minimum notification requirement in terms of distance to increase or not be linear feet. Developers should additionally connect with neighborhoods where they propose to work. A concern here is that not all communities are organized.
Also cautioned that developers already encounter much red tape when developing affordable housing. Nevertheless, if the city has knowledge of a bid, the public should be engaged in advance.

4) Considered engagement for a variety of affordable housing developers of different size and type (public, private, non-profit) and at different parts of the development process.
   - Example provided of an architect developing some small studio apartments. In the current process, he has not been required to follow any type of affordable housing policy. Others commented that it is the case that as a developer of any size you must ensure proper platting, zoning, and fits within community plans.
   - Developers need to be proactive overall (large and small), although for smaller developers this is more challenging when the project is underway. How do we get a policy that informs and also protects developers of all sizes doing affordable housing?

5) The City and County could start sharing analytics to understand the level of engagement and access to their resources.
   - Someone mentioned that COSA previously had a database, is this the same as the “Digital SA results” listed in PS#5?

6) The city could develop a Citizen Academy for the resources that already exist and focus it on neighborhood development issues (housing, parks, etc).
   - This could empower residents and developers of all sizes with training to access resources.
   - Called a OneStop Technology Shop (Similar to LA example)
   - Always keep the user at the forefront when designing this.

7) The city can engage people in helping them understand what Affordable Housing is and how it affects a variety of people and families. The reason people are not engaged is that people don’t understand that housing affordability is a part of their lives too.
   a. We can change perception with a PR campaign (like a veteran housing example cited). Also emphasize that affordable housing is not just new housing, but remodeled units as well.
   b. Public perception is also related to concerns for rising or lowering property taxes. The lack of transparency with tax appraisals add to this. Taxes greatly affect resident’s ability to stay in their homes. (although this was not part of this group’s discussion points, please note)

FINAL RECOMMENDATIONS (summarized and presented to whole group)

1. Sharing Existing or Available Resources
   - Getting the analytics from different agencies to build a better, usable access.
   - The City would enable that collaboration somehow and set up metrics. For best practices. (Central Housing Tech Hub). The resource of a navigator is important; because we don’t necessarily need more information, we need to make it accessible.
   - Agency collaboration from beginning to end is key, especially for the tax assessment process. Can be thought of as an engagement continuum for housing needs.

2. Focused Community Neighborhood Academy
   - Data the group would like to request: What is the current curriculum of the Citizen Academy? How is it impacting anything? What’s the impact? Are there people attending?

3. Affordable Housing PR marketing campaign. Having the HUB and campaign all in one.
• Sharing resources is top issue. Lots of existing info out there. Create a centralized hub for those resources. Los Angeles has a good example for residents, developers, etc.
  o Review analytics from agencies that have resources to see if they are being accessed. Which agencies are being visited? Use what works to build better resources for all to access
  o Agency collaboration enabled by the City. The City can help foster collaboration
  o Experience and engagement continuum. Keep talking about residents, renters and homeowners. Continuous education on tax issues, etc. Make tax process transparent

• Citizen academy
  o Housing focused
  o Info is public, but people don’t know what's going on.
  o Informing about groundbreaking projects BEFORE groundbreaking happens
  o Once the centralized hub from previous bullet point is created, align it with the academy

• Affordable housing outreach/campaign
  o Show the community what it can be
  o Put a face to it to help put a face to it

***
Group Report Out

-land banking question→ led to question about community associations not being formed in advance, but rallied around a conflict or proposal→ disagreement on how community associations react→ many tables agreed on a virtual OneStop and physical one for SA as well.

J’s table: What about other recommendations made to other WGs?

Francis-Would like to know how to leverage the FD/PD pension plan? Dallas does it at $1.2 M. Let’s add the CDFIs in that conversation.

Francis-Can we require any program with public $s about construction to require a workforce component/youth build (apprenticeship)? Require apprenticeships and scholarships.

Problem Statement: Common goals/metrics

- 4 alignments ideas with a suggested tool
- Aligned to private sector, explore the business case for investment in affordable housing
- How do you scale? Neighborhood, city, regional? Have better resident, developer city goals
- Identify alignment that already exists, what are all the plans? ID all housing relating plans, even if it’s only indirectly. Highlight common themes and goals and then incorporate everything
  - Especially land use and zoning maps. They can be tools to implement housing policy
- Housing & health sector alignment. What policies impact each other?
- Strategic land banking can help with all of these issues
- Metrics are the next step
- Begin to put together a framework for accountability

Problem statement: residents aren’t engaged, public often opposed to affordable housing due to lack of info

- Sharing resources is top issue. Lots of existing info out there. Create a centralized hub for those resources. Los Angeles has a good example for residents, developers, etc
  - Review analytics from agencies that have resources to see if they are being accessed. Which agencies are being visited? Use what works to build better resources for all to access
  - Agency collaboration enabled by the City. The City can help foster collaboration
  - Experience and engagement continuum. Keep talking about residents, renters and homeowners. Continuous education on tax issues, etc. Make tax process transparent
- Citizen academy
  - Housing focused
  - Info is public, but people don’t know what’s going on.
  - Informing about groundbreaking projects BEFORE groundbreaking happens
  - Once the centralized hub from previous bullet point is created, align it with the academy
- Affordable housing outreach/campaign
Problem Statement: Using information effectively/aligning resources

- Create an accessible (physical and online) full service platform
  - Development Services one stop as a model
  - Satellite facilities for increased accessibility
  - Los Angeles had a big online presence, but not a sufficient approach in SA due to lack of broadband access
  - Support from the public sector
  - Projects that receive incentives would be required to participate
    - Flip side, the city/county would need to do the marketing to provide a benefit
  - Create a development fee in lieu program.
    - Transaction fees
    - Bottom line: a funding stream
  - Existing models to tap into: “the downtown model” but for public housing, Go Section 8, incentive policies

Problem statement: Lack of transparency

- Independent compliance audit by third party
  - Make findings public
- When creating housing polices:
  - Track all discussion
  - Publish draft
  - All parties involved, and the public, should have chance to comment
  - Comments can lead to revision before it goes to committees/City Council
  - Development Services Department example: reached out to CPS, SAWS, Board of Realtors, organizations that do billboard on updating military over light district on Camp Bullis. Wanted to expand it city wide and identify appropriate partners. We worked off one document discussing line by line what we wanted in the document before putting it to council. Worked on it for 5 months. Tough. Everyone wanted a win. Honest conversation led to realization that objective was trying to save 266 missions. Want to replicate this process city wide

Problem Statement 4: Information about housing resources not accessible

- When developers are rewarded incentives, they have to automatically post the list so the public can know what is available to them
  - LA county model
  - Should be a physical location
  - Create universal housing application process so users only have to fill it out once
  - Site can also be an access point to check the compliance of publicly warded dollars

Open Questions

Question: What is strategic land banking?
A: In principle, an organization (city, nonprofit, etc) purchases land when its cheap, usually vacant. Holds it for defined period of time based on the organization’s goals. The idea is then to sell it or redevelop it at a certain point of time. Purchase it early so that public funds are invested wisely.

Related to that, neighborhoods having more agency on vacant lots. Let the neighborhoods drive the process. It would be asking people to see what kind of development they would like to see on the vacant lots

Carol: Lot of alignment around the tables. How do you educate residents? A one off workshop doesn’t work. Has to be an ongoing engaging effort

Comment: I would challenge the assumption about lack of access to technology because of smart phones. We have 4 libraries in the westside. We don’t want to solve the problem with a lot more information. Idea of the Citizen’s Academy was the overarching training would be community navigators helping to point out existing resources. Don’t want to lose human touch component.

Additional comment that more broadband is still needed

Carol: This is important and key. Next steps are to try to group things and summarize a little bit, send them back out to you for the last meeting. Then we need to prioritize because we need to get to the top 5.

Comment: I had suggestions for other committees? What’s the best way to get them that info?

Carol: We got work from other committees too. If you have something that you’d like us to share with others, we can do that, or you can do that directly.

- Expand funding: Someone needs to find out how we access and leverage the fire and police fund. In Dallas, the fund is $2.5 billion. They’ve used $1.2 B to buy luxury housing everywhere. Can we at least look at ways to leverage that fund? We’re funding at millions of dollars a year. Is it viable?
  - CDFT’s in the conversation. Who can access opportunity to that fund
- Removing barriers to housing affordability: A conversation around labor. The question is, can we demand that we require apprenticeships/scholarships/etc for young people. If CoSA has a public dollar, we require workforce training component. YouthBuild as an example. Leverage dollars already being spend. Require it
Mayor’s Housing Policy Task Force Technical Working Group

Transparent & Coordinated Housing Systems – Meeting # 4

April 17, 2018; 9:00 – 11:00 a.m.

MAUC: 2300 W. Commerce

Agenda

1. Welcome

2. Agenda Review

3. Large Group Discussion – Review of Policy Recommendations

   As a large group discussion, the WG will review recommendations for final edits by making any needed revisions, clarifications, and contributions of additional recommendations to the list.

4. Wrap Up and Next Steps
Creating a Transparent & Coordinated Housing System Working Group

Policy Recommendations

Policy Recommendation: Create an online portal and physical location(s) for a housing resource one-stop-center that provides the ability to access assistance for all housing types/needs.

Policy Recommendation: Any project that includes public funds should include incentives for affordable housing and recipients should be held accountable for results.

Policy Recommendation: Determine metrics/goals based on the completed housing inventory; should include voluntary and regulatory data and accountability from all sectors.

Policy Recommendation: Improve resident planning process to better align resident, developer, city goals.
Creating a Transparent & Coordinated Housing System Working Group

Policy Recommendations

**Policy Recommendation:** Create an online portal and physical location(s) for a housing resource one-stop-center that provides the ability to access assistance for all housing types/needs.

**Ideas for Implementation**

- COSA prioritizes funding and redirects existing resources to support One-Stop Center
- Track and make public an inventory of who is receiving/awarded incentives that informs public of where there are available affordable units.
- Engage affordable housing developers of different size and type (public, private, non-profit)
- “Translate” to non-technical language for non-experts
- Create seamless universal application process for housing services
- Have Navigators to help people access and understand information
- Establish partnership with other agencies/organizations to provide services (e.g. health, apartment association, credit counseling, etc.)
- Include housing programs for all income brackets, not just homeless or housing for the poor
- Engage private sector/corporations to explore businesses case for their investment in affordable housing

**Models**

- Los Angeles County Housing Resource Center (http://housing.lacounty.gov/)
- South Alamo Regional Alliance for the Homeless (SARAH) database
- Go Section 8
- Strategic land banking

**Policy Recommendation:** Any project that includes public funds should include incentives for affordable housing and recipients should be held accountable for results.

**Ideas for Implementation**

- Beneficiary of incentives should be held accountable on appropriate use of incentive conditions such as on percentage of units that would remain affordable and occupied by eligible low- to moderate-income households/individuals
- Conduct an independent 3rd party compliance audit for housing incentive packages and make findings public

**Models**

- Decade of Downtown incentives
**Policy Recommendation:** Determine metrics/goals based on the completed housing inventory; should include voluntary and regulatory data and accountability from all sectors.

**Ideas for Implementation**

- Identify and cross-reference all housing-related plans, including aligning land use and zoning to housing policy maps
- Include housing gaps by income category

**Policy Recommendation:** Improve resident planning process to better align resident, developer, city goals.

**Ideas for Implementation**

- Create public notice procedure that can lead to revision before a development/policy proposal goes to committees and city council for approval that includes:
  - Earlier notification to neighborhoods
  - Developers should connect with neighborhoods where they propose to work earlier in the process
  - Increase the minimum notification requirement to wider geographic area
  - Track and publish public comments
  - “Translate” to non-technical language for non-experts
- Institute a Resident Academy that is housing focused
  - Include information on development process and what does affordable housing mean
- Engage in an affordable housing marketing campaign
  - The city can engage people in helping them understand what affordable housing is and how it affects a variety of people and families.
  - Develop a matrix of engagement for different populations
  - Include information on property taxes
Creating a Transparent & Coordinated Housing System
April 17, 2018
Policy Recommendations

- Create an online portal and physical location(s) for a housing resource one-stop-center that provides the ability to access assistance for all housing types/needs. City of San Antonio prioritizes funding/redirects existing resources to support one-stop center.

- Any project that includes public funds should include incentives for affordable housing and recipients should be held accountable for results.

- Determine metrics/goals based on the completed housing inventory; should include voluntary and regulatory data and accountability from all sectors.

- Improve resident planning process to better align resident, developer, city goals.
Policy Recommendation: Create an online portal and physical location(s) for a housing resource one-stop-center that provides access to all users (such as service providers including…) and for public to have the ability to access assistance for all housing types/needs.

- Not to “redirect” city resources, but only to “direct” resources
- There are two different ideas, creating a one-stop is a great implementation step, but the bullet for directing resources (doesn’t belong there)
  - If there is a statement for prioritizing funding, there needs to be a policy statement that address all the partners involved
- It is not only the city for directing resources (other agencies that can provide resources, ex. CPS), it’s important to broaden or remove
- Want to make sure where the money is, COSA has many housing resources that are spread out. That all those people (departments) should be part of this portal. Somehow the city requires everyone to be on here.
  - All the other bullets capture this idea, just not the first statement (this statement applies to all recommendations)
- The first implementation bullet to be its own recommendation.
- Recommending that those agencies agree with this overall policy for the city. For city to be inclusive that taps into all available resources/funding
- The partners at the table service beyond the city limits (Bexar county)
  - This is a long-term goal, require different people and resources, and it does need to be inclusive (city doesn’t have all the resources, but will the work inclusively and hold accountable – whether that is city and county)
  - Issue: you have something created – then there is change in leadership.
- Change recommendation to include access and providers – for people to access and for providers that provide service to input into and communicate with each other

Added Recommendation: Commit to create, support, and sustain a regional housing framework for a coordinated housing system by formalizing a working group of interagency and community housing partners that will hold all involved parities accountable.

- To have a coordinated system for city and county – is great, and will help us to create more affordable housing. Task force wants us to think big.
- The big idea, is coordinated housing system. Although we are talking about housing center, it is really about housing system that will then become the center/portal.
- Should be looking and asking the city to create a MPO structure – and require everyone who gets funding they need to be accountable and report (this would be the model)
- Needs to be mutually beneficial
- …need a facilitator/mutual party, to help continue this work. can be interagency group and community housing partners…that is an accountability group (bullet that describes how to create policy and stays)
- Really need an MPO like organization
- Get the investment from the city to support and sustain in order to continue this portion
  - As implementation: make sure we have elected officials that are decision makers, make sure to include community members…
  - Needs to be a continued effort (long-term)
Creating a Transparent & Coordinated Housing System Working Group

Meeting 4 Notes: Policy Recommendations

• Recommendation on creating a center, becomes a sub bullet for this recommendation. The two needs to be link, to not lose this recommendation

Policy Recommendation: Any development that includes public funds/incentives should include for affordable housing and recipients should be held accountable for results.

• Remove “results and reporting”
• On ideas for implementation have “eligible households” and “affordable housing”
• Have guidelines for types of incentives
• Change to any project that include public incentives should include affordable housing and recipients should be held accountable
• Any incentives of public funds, whether housing or not, should have an affordable housing component (an analysis, expanding…)
• Economic development project?
• Illegally can’t be done according to state law (if tied with zoning)
• How do you connect to housing? Linkage?
• TIA (transportation impact development), health impact assessments are example of this being done – have an housing impact analysis
• Any tax money/incentives – should be placed into the policy. We are not changing zoning laws.
• Developers want to build affordable housing, but the compliance side/inspection is so high (a deterrent for developers from doing affordable) – it’s all the red tape and accountability. If the state has already been out there inspecting, why does the city need to be going out there again and using the resources.
• Any dedicated public funds… ex: 1% (a percentage based on housing impact assessment) set aside for any capital improvement project (public art) for affordable housing
• Health housing impact assessment should be done with any public investment

Policy Recommendation: Determine metrics/goals based on the completed housing inventory; should include voluntary and regulatory data and accountability from all housing sectors (public, private, and non-profit).

• An implementation process for recommendation on “create, support, and sustain…”
• What is voluntary/non-regulatory data? And is regulatory state/federal statue?
  • Is this related to 3rd party audit
  • Remove “voluntary and regulatory” – include a sub bullet, don’t ask to report data that has already been provided?
• Don’t see how it relates to metrics, only to goals
• Define “all sectors” as “public, private, and nonprofit sectors”

Policy Recommendation: Improve resident planning process to better align resident, developer, and city goals.

• No change needed
• Help educate neighborhood that we do value their feedback, and they understand what they can/can’t do – don’t need to say “can/can’t do”.
Creating a Transparent & Coordinated Housing System Working Group

Meeting 4 Notes: Policy Recommendations

- Making improvements at what is coming more transparent to a person (a better use for this recommendation”
- If encouraging affordable housing to be built, balance out (NIMBYism)
- Let neighborhoods know there is a fair housing issue, between whether it is affordable or market rate multi-family housing development
- This recommendation is for if you are a resident, here is how you can get involved. Whether they want/don’t want affordable housing, but more about understanding what it is
- City has a citizen’s academy, needs to be refined/publicize more
- Having multiple places, make it easier for residents to access, know what these sessions offer (clarity about content)
- Understanding the real estate finance process from the builder’s perspective
- **Make sure everything is bilingual as a standard**
Creating a Transparent, Coordinated Housing System
Bibliography of Data and Research


“CDBG Report - PR 03.” Excel sheet on CDBG funded projects from 2007-2016, City of San Antonio.

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“Harris County Housing and Community Resource Center.” Harris County Community Services Department, 10 May 2018. http://www.housingandcommunityresources.net


“ICRIP Fee Waiver Program Guidelines.” City of San Antonio Center City Development & Operations Department, http://www.sanantonio.gov/Portals/0/Files/CCDO/AmendedFeeWaiverProgramGuidelines-FINAL.pdf


“San Antonio Housing Trust.” City of San Antonio, description overview of entities part of the Housing Trust.

“San Antonio Housing Trust.” City of San Antonio, diagram on entities part of the Housing Trust.

“SAHA.” Factsheet. San Antonio Housing Authority.


Appendix D, Part iii:
Removing Barriers to Housing Affordability and Supply
Agenda

Removing Barriers to Housing Affordability & Supply Working Group Meeting #1

February 8, 2018, 11:30am-1:30pm
San Antonio Area Foundation (303 Pearl Pkwy)

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 Removing Barriers Working Group to Address

- Gentrification/displacement
  - Concern for historic areas
- Affordability of both new and older housing
  - Prioritization of LMI households
  - General affordability
  - Rent increases
- Availability of affordable housing
  - Impact of Airbnb, house flipping industry constraining supply
  - Aging homes
- Impact of housing on education
- Diversity in housing options, housing costs
- Zoning/UDC
- Smart growth/stoping urban sprawl
- Housing and transit
- Fair housing
- Barriers for homebuyers, especially first-time homebuyers
- Workforce development/jobs that allow home purchase
- Workforce development and impact on education
- Labor supply
- Preservation of existing multifamily housing
- Cost of land/city fees
- Rules at state level with LIHTC
- Access to capital
- Ownership of housing policies across sectors/industries

From notes taken at 1/23 meeting
Draft list of problems to be addressed by the Removing Barriers WG

Barriers to production of affordable housing

- Affordable housing supply in neighborhoods can be constrained by short term rental platforms such as Airbnb and patterns of house flipping
- Barriers to affordable housing are built into zoning regulations
- The high cost of land and city fees can prevent affordable developments from being built
- There is a labor shortage that is impacting development
- The impact of housing on other industries has not been understood
- There are state regulations that impact development, incentives

Other observations

- There is not enough affordable housing
- Historically designated areas have the potential to experience higher rates of gentrification/displacement
- Affordability of housing depends on household income; low- and moderate- income households have fewer options
- Rent increases do not match income increases
- Aging homes can result in the loss of unsubsidized, affordable housing
- Most neighborhoods are made up of housing stock of a similar kind and cost
- Lack of available affordable housing impacts schools
- Many housing opportunities are located in areas with limited transit options
- Discrimination keeps people from accessing housing
- First-time homebuyers face a variety of barriers, including access to capital
- Federal assistance is insufficient and has decreased overtime
- Though employed full-time, many people cannot afford to purchase a home
December 9 Community Meeting Notes

**Question #1- What do you like about where you live and the type of housing you live in?**
1. Convenience of access to frequented locations
2. Living in an established neighborhood
3. Like their neighbors and the diversity
4. Access to transportation
5. A Sense of history
6. Safety
7. Access to parks, schools, and trees and affordability

**Question #2- What difficulties do you have with where you live?**
1. Neighborhoods being transformed
2. Traffic congestion, speeding, safety concerns
3. Financial difficulties
4. Infrastructure issues
5. City services
6. Safety

**Question #3- What do you want the task force members to know about housing in San Antonio?**
1. Affordable, safe housing is most important.
2. Adequate housing for special populations
3. Provide financial help for rehab
4. Growth, gentrification and displacement
5. Collaboration to educate and improve the process
6. Taxes are too high and inequitable
7. Re-evaluate policies and incentives
8. Inability to pass home on to next generation

**Question #4- What ideas do you have for solutions to the housing problems you mentioned?**
1. Education, communication and engagement
2. Keeping people in their homes
3. Creating systems of accountability
4. More flexibility and diversity in new housing

**What is one core issue regarding housing you would like for the Mayor’s Task Force on Housing Policy to address?**
1. Creating a diversity of housing
2. People being able to stay in their homes
3. Building trust
4. Desire for equity
5. Education on housing opportunities and processes

**Additional Comments**
1. Affordability policies, practices and incentives
2. Concern for rising costs
3. Concerns about the Housing Task Force
4. Safety issues
5. One-stop Center
Removing Barriers for Housing Affordability and Supply

Working Group Meeting 1 – Feb. 8, 2018
Working Group Scope

- Identify **3-5 policies** to reduce the cost of land acquisition, technical innovation and construction, including policies that address:
  - alternative building materials, techniques and types;
  - streamlined development regulations;
  - elimination of fees and other barriers;
  - expanding the construction workforce.
Working Group Timeline

Meeting 1 – February 8, 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 – March 27, 2018:
- Prioritization of policy recommendations to be brought to MHPTF

Meeting 4 – April 24, 2018:
- Review priorities and finalize recommendations

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

- Name
- Affiliation
## Policy Recommendations Framework

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<th>Vision</th>
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<th>Policy Recommendation and Timeline</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)
- Report: 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
Next Meeting

- Tuesday, February 27
- LiftFund Community Room
- 11:30am – 1:30pm
Working group: Removing barriers to housing affordability and supply

Working Group Meeting 2/8/2018

San Antonio Area Foundation

Facilitators: Steve Yndo (Chair), Paul DeManche, Leilah Powell, Ana Esparza, Marcella Reyes

A. Welcome
   a. Reintroduction of facilitators and co-chairs
   b. Review of the Removing Barriers WG scope, timeline
   c. Review of agenda and ground rules
   d. Quick round robin introductions

B. Review of resources
   a. Paul reviewed the policy framework that all working groups will be utilizing to develop their final policy priority recommendations to the Task Force
   b. Reminder that there are resources available on the City of San Antonio’s website. A GoogleDrive was also shared with the group as an easy way of sharing resources, notes, etc.

C. Review of topics from last meeting
   a. Five minutes for WG members to independently and with a partner review the problem statements drafted from the Jan. 23 list of topics
   b. Paul asked if there were any topics or problems that the group considered important but were not included in the draft problem statements. Discussion included:
      i. The requirement to fix substandard or poor quality housing is a huge barrier
      ii. Basic barrier: who are we trying to house? This will determine product, location, how it’s supported through infrastructure
      iii. Community support and community engagement is critical
      iv. Infrastructure costs get pushed into roadways, part of project cost
      v. Full time employment does not ensure a living wage
         1. More an economic development discussion; placing employers in these distressed areas could help?
      vi. Cultural sensitivity needs to be considered— who has been there for generations? They were able to have their own businesses and sustain them.
         1. There is a lack of comprehensive neighborhood development, knowledge, development
         2. *One of the other WGs has been tasked with how are we creating equitable and resilient neighborhoods

Removing Barriers to Housing Affordability & Supply Working Group
Meeting 1: February 8, 2018
vii. Political support for affordable housing is essential – both community and City Council support

viii. Transportation costs – affordable housing is not affordable if the transportation costs are high
   1. Comprehensive master plan should be areas of focus for increasing ridership of public transportation
   2. Bus schedules and routes – impacts reality of bus usage
   3. Housing and affordable housing should be built with accessibility to employment centers and public transit; focus close to the core rather than building out

ix. Existing housing stock can be a resource, we’re just not maintaining it. As it falls into disrepair, it becomes a resource for supply
   1. This is a tax issue

x. Maintaining housing people are living in; putting vacant homes back into use (need some rehab but not much)
   1. Example of existing housing stock around schools owned by a bank, a foreclosed property
      a. How to put pressure on lender to maintain property?

xi. House flippers – hard to get them in a pool where they can be acquired by a city
   1. Component of problem is the maintenance – impacts lenders willingness to make a loan on a property

xii. Much construction work is sub-par

xiii. How much incentive funding is being put into projects targeting 80% and below?
   1. 80% is almost market rent
   2. Why are we incentivizing development for that instead of focusing on lower AMI households?

xiv. NIMBYism is active around density and scale, which is absolutely required in order to address affordable housing
   1. Ought to be ways to try and find sites/areas along transit areas the will allow for protected affordable development

xv. Request for this group to push up to the top the discussion of housing, transit, and thinking about where people are and where they need to move

xvi. Technology should be utilized in construction to make sure affordability is more achievable

xvii. There is bonus density in the building code to address the protection of affordable housing, but it is seldom used because it doesn’t work the way it’s written
1. The building code includes a tie to zoning. Bonus density section can only be used if there is a plat or zoning change.
   c. A map of the SA Tomorrow Area Planning Phases was passed out
   d. Leilah noted that there is a Housing Finance Working Group and that she would share the relevant ideas with them

D. Break

E. Small group work
   a. Working group divided into four groups to identify potential solutions and data needs for the problem statements. Groups had 40 minutes for discussion.
   b. A representative from each group reported out to the larger working group. See below for details from each group.

F. Closing
   a. Next meeting will be Tuesday, February 27 at LiftFund.
   b. Focus for next meeting will be to review relevant data and best practices, and work to develop a list of policy ideas
   c. Please send data requests to co-chairs and facilitators. We will do our best to get data to you in a timely manner.
      i. Jaime Lalley Damron will be this WG’s city contact.
Group Report Outs

Group 1
Policy Ideas/Solutions

- Aligning the Comprehensive Plan to the VIA 2040 plan
  - City policies facilitate development for those plans
- Partnership with City and existing housing stock to bring it up to code/make it more livable
  - Partner with utility companies
- CPS/SAWS to adjust policies
  - More funding off of housing
  - Progressive fee structure based on usage
- H+T Affordable Housing Index
  - Setting standard to incentivize developments closer to transit
- Incentives for family/generational homes, tax policy, or people who own small businesses
- Mandatory % of affordable housing per new development
- LIHTC units – Instead of allowing the affordability component to expire at some future date, make affordability mandatory/in perpetuity
  - Or change it so the incentive to stay in the program is greater than leaving it
- Comprehensive initiative (public private partnership) with City, trades, DSD, inspections to use more innovative construction methods
  - Best practices so construction takes 6 weeks not 6 months
- Communication between fire, code compliance, etc.
- Top-down approach so construction companies use modern construction methods
- Scorecard for City to align to be accountable to new industry standards
- Incentivize green construction/affordable housing
  - Tax breaks?
- Co-op model for affordable housing
- Holding landlords accountable
- Tax policy – ad valorem taxes

Data Needed

- Cost of infill vs. suburban development
- Mandatory affordable units – studies
- Peer cities for public private partnership initiative
Group 2

Policy Ideas/Solutions

1. Problem: Repairing/replacing infrastructure adds cost to affordable housing development because:
   a. It’s unpredictable
   b. Needs are more severe, process is more complicated in urban neighborhoods
   c. Results in uncoordinated repair/replacement
   d. Symptom of delayed maintenance, poor quality
   e. Solutions:
      i. Allocating priority status to affordable housing project development areas so that all repairs and replacements will be better coordinated
      ii. Funds dedicated to infrastructure
      iii. SAWS, CPS, COSA, Bexar County should have to sign off on a common schedule
      iv. This could be accomplished in two ways: Creating targeted affordable housing areas where extra coordination is required, vs. Implementing a global scheduling/planning solution for the entire city (which is unlikely but more desirable)

2. Problem: Developers need the ability to build at a higher density
   a. Allows services
   b. Lowers land cost
   c. Enables transit
   d. Greater number of units
   e. Solutions:
      i. Amend UDC sections relating to bonus density for zoning, platting, MDP for low income and very low income affordable housing
      ii. Create new code from scratch
      iii. IDZ standards – revisions in process
      iv. Focus on SA Tomorrow Regional Centers

3. Problem: Affordable/multifamily/higher-density housing is not accepted by neighborhoods
   a. “those people” become focus of opposition
   b. Traffic and schools are used as proxies to oppose
   c. Development improves property values but neighborhoods don’t recognize this
   d. Restricts choices for LMI families
   e. Limits project sites, number of units due to difficulty of development
   f. Solutions:
      i. Entitlements should not trigger community meetings
ii. COSA should require density in some areas
iii. Political leadership should embrace multifamily development
iv. Enact “Inclusionary zoning” or a work-around that’s legal in Texas

4. Problem: Incentives are not targeted to affordable housing
   a. No offset for development in desirable, transit-served areas
   b. Solutions:
      i. Target city incentives to affordable housing

Data Needed
   • UTF report
   • Collaboration with Housing Commission, IDZ Task Force, Planning Department

Group 3
Policy Ideas/Solutions:
   • Restrict public subsidy and incentives to housing for 60% AMI and below for rental
   • Recapture equity if development flips under a certain timeframe
   • Charter revision
      o COSA bond invest in housing directly
   • Infrastructure cost waiver for the number of units below 60% AMI for rental units
   • Property tax capped at Year 0
   • Joint developers: COSA, Bexar, Independent School Districts, VIA
      o Following a Los Angeles, CA model
   • Encourage affordable housing in communities with services and amenities
   • Community land trust
   • COSA land bank data and selling information

Group 4
Policy Ideas/Solutions:
   • Preference on Type 1 STHP
   • Vacant building ordinance
      o Two mile radius around schools
   • Utilize the identified 13 regional centers
      o Eliminate impact fees – grandfather existing properties
         ▪ Vacant lots as well
      o Encourage growth near regional centers

Removing Barriers to Housing Affordability & Supply Working Group
Meeting 1: February 8, 2018
- City policy currently discourages new buildings
  - Historical requirements

- Zoning
  - Modernize form-based zoning?
  - Create categories/remove restrictions
    - Small housing (small lots)
    - Reduce restrictions near regional centers
    - Accessory dwelling units
    - Down zoning

Data Needed

- Read Vacant Building Ordinance
- Review SA Tomorrow
- What is form-based zoning?

All data requests

- On GoogleDrive
  - Vacant Building Ordinance
  - SA Tomorrow
  - Housing and Transportation Affordability Index
  - Information on form-based zoning
  - UTF Report
  - Information about inclusionary zoning

- Still to gather
  - Information about the cost of infill vs. suburban development
    - After Feb. 20 meeting of the Housing Commission, this report by Fregonese should be available
Mayor’s Housing Policy Task Force Technical Working Group

Removing Barriers to Housing Affordability and Supply – Meeting #2

February 27, 2018, 11:30am-1:30pm

LiftFund Community Center

Agenda

1. Welcome and introductions (if needed)

2. Review ground rules and agenda

3. Review working group scope, meeting 1, and goals for meeting 2

4. Group discussion: Review of the barrier statements synthesized from the last meeting

   Anything to add? This is based on our interpretation as facilitators – changes can be made. After this we will be moving on from identifying barriers to focusing on policy solutions.

5. Group Work: Policy Recommendations

   Groups of 5-6
   Each group will be asked to develop policy recommendations for 2-3 of the barrier statements and expand further if time.

6. Break

7. Report out

   Each table will present 5-6 recommendations to the entire group. Following each table’s report out, we will facilitate a discussion during which working group members from other tables can add other recommendations to the list.

8. Wrap up and next steps
Removing Barriers to Housing Affordability and Supply Technical Working Group

Summary of Problems/Ideas from Meeting 1

Working Group Scope: The Working Group will recommend a set of policies to guide the City of San Antonio’s investment in housing projects and programs. The Working Group will prioritize 3-5 policy recommendations within the six-month, one-year and 12 months+ timeframes in order to effectively reduce the cost of land acquisition, technical innovation and construction. Policies could address alternative building materials, techniques and types; streamlined development regulations; elimination of fees and other barriers; and expanding the construction workforce.

Problem: Cost of Development

- Land is becoming more expensive
- City fees become obstacles to development
- State regulations can impact development and available incentives
- City incentives are not targeted towards the development of affordable housing

Initial Solution Ideas

- Change the City Charter to allow the City’s bond program to invest in housing directly
- Increase access to the City’s land bank data and selling information
- Property tax capped at Year 0
- Extend LIHTC affordability requirements and/or change the program in a way to make continuing the affordability more desirable than leaving
- Restrict public subsidy and incentives to housing for 60% AMI and below for rentals
- Incentivize “green” construction through tax breaks
- Eliminate impact fees for existing properties
- Develop incentives geared towards encouraging the development of affordable housing

Problem: Location of Affordable Housing

- Affordable/multifamily/higher-density housing is not accepted by some neighborhoods
- Site location and the number of affordable units is limited due to difficulty of development
- Locations where affordable housing is being developed often have limited access to public transportation and other desirable neighborhood amenities
- Affordable housing is not affordable if the transportation costs are high
- Affordable housing supply in neighborhoods can be constrained by short term rental platforms, house flipping
- Barriers to affordable housing are built into zoning regulations

Initial Solution Ideas

- Entitlements should not trigger community meetings
- City should identify areas for required density
- Enact “inclusionary zoning” or similar requirement that is legal in Texas
- Encourage growth in the SA Tomorrow Regional Centers
- Align the SA Comprehensive Plan to the VIA 2040 Plan
- Focus development of housing in areas with accessibility to employment centers and public transportation, near the urban core rather than building out
- Modernize form-based zoning
- Amend UDC sections relating to bonus density for zoning and platting
- Update zoning to create categories or remove restrictions for small lot housing, accessory dwelling units, and down zoning
- Preference on Type 1 STHP
- Develop a community land trust

Problem: Lack of Resources for Construction, Infrastructure Maintenance

- Construction is often sub-par
- There is a labor shortage
- There are limited resources available for the maintenance of existing housing stock
- Repairing/replacing infrastructure adds cost to affordable housing developments
- Existing housing stock can be a resource, we’re just not maintaining it

Initial Solution Ideas

- Identify a scorecard for the City to align with to be accountable to new industry standards
- Improve training opportunities in the construction and building sector to improve access to a living wage and increase quality of construction
- Develop a comprehensive initiative to partner trade schools, the City’s Development Services Department, and other City departments to initiate the use of more innovative construction methods
- Allocate priority status to affordable housing project development areas to improve coordination of repairs, replacements, etc.
- Utilize vacant homes around schools as potential sources for affordable housing

Problem: Lack of Communication/Partnerships Between Institutions (Public and Private)

- There seems to be limited coordination between a variety of institutions that could be potential partners

Initial Solution Ideas

- Create targeted affordable housing areas where extra coordination between entities such as SAWS, CPS, COSA, and Bexar County sign off on a common schedule
- Propose COSA, Bexar County, Independent School Districts, and VIA act as joint developers
- Improve communication between fire, code compliance, etc.
Removing Barriers to Housing Affordability and Supply Technical Working Group

Synthesized Barrier Problem Statements

• Affordable housing supply in neighborhoods can be constrained by short term rental platforms and patterns of house flipping
• Barriers to affordable housing are built into zoning and code regulations
• The high cost of land and city fees can prevent affordable developments from being built
• There is a labor shortage that is impacting development
• Quality of construction is an issue that can lead to later problems, increasing the cost of living in a place intended to be affordable
• Development of affordable and/or multifamily housing runs into pushback from some neighborhoods
• Housing that is considered affordable is often locate in areas that have limited access to public transportation and/or job centers
• There is limited support for the maintenance of housing stock
• Citywide institutions have limited or no coordination around housing affordability issues
Working Group Scope

- Identify **3-5 policies** to reduce the cost of land acquisition, technical innovation and construction, including policies that address
  - alternative building materials, techniques and types;
  - streamlined development regulations;
  - elimination of fees and other barriers;
  - expanding the construction workforce.
Working Group Timeline

Meeting 1 – February 8, 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 – March 27, 2018:
- Prioritization of policy recommendations to be brought to MHPTF

Meeting 4 – April 24, 2018:
- Review priorities and finalize recommendations

May 18, 2018:
- Policy recommendations due to MHPTF
Large Group Discussion

- See barrier problem statement handout – fourth page of packet
Small Group Work

- Assign note taker, lead for report out

- Go around group twice – everyone suggests one policy recommendation each round

- Go through list and discuss each recommendation in detail – data that supports need for policy, what problem the recommendation is solving, how to implement, etc.

- After 30 min: Pick top 5 recommendations to report out
  - Write 5 on flip chart paper
  - Follow format: problem → recommendation → data/market observation
Report Out
Next Meeting

➤ Tuesday, March 27

➤ San Antonio Area Foundation

➤ 11:30am – 1:30pm
Working group: Removing barriers to housing affordability and supply

Working Group Meeting 2/27/2018 – Meeting 2

LiftFund Community Center

Facilitators: Walter Martinez (Chair), Noel Poyo, Leilah Powell, Ana Esparza

A. Welcome
   a. Introduction of City staff in the room
   b. Review of agenda and ground rules
   c. Review of the Removing Barriers WG scope, timeline
      i. Today’s goal is to move towards solutions

B. Group discussion: review of the barrier statements synthesized from the last meeting
   a. Point made that the barrier statements primarily deal with the cost of production/supply of affordable housing rather than the ongoing costs of ownership or occupancy (such as taxes, utilities, insurance, etc.)
      i. Question about whether it was in the scope of the group to talk about ongoing occupancy costs – yes
      ii. New affordable housing construction should keep in mind the long term maintenance costs
         1. If the priority is reducing the cost of construction, the long term costs of maintenance are not always considered equally
      iii. Agreement that the barrier statement that covers maintenance of housing stock would be expanded to better represent the conversation
   b. Request to separate the third barrier statement into two separate statements, each concerning either the high cost of land or city fees
   c. Facilitators will work to provide updates from other WGs

C. Group work: policy recommendations
   a. Working group divided into three groups. Each group focused on 3-4 of the barrier statements and identified more specific policy recommendations and other considerations for each.
   b. A representative from each group reported out to the larger working group. See below for details on each.

D. Next steps
   a. For the next meeting the facilitators will work to fill in the policy recommendation chart for each of the policy recommendations discussed at the meeting. This will be provided approximately two weeks in advance of the March 27 meeting to allow time for WG members to review the recommendations in order to be prepared for the prioritization process at Meeting 3.
i. Noel noted that if there were any meetings to do homework between, it is meetings 2 and 3. Also, feel free to provide feedback to the policy recommendations information we send out.

ii. The more involvement from the group before Meeting 3, the better we will be able to prioritize

iii. Although we’ll get down to 3-5 priorities, the rest of the ideas will be included in the WG’s report

b. Brief conversation about the house flipping market

i. Two sides to house flipping – it could be seen as a service. How do we tell the difference between predatory vs non-predatory house flipping?

ii. San Antonio currently does not have an institution that looks out for predatory activities

c. Reminder that the next meeting will be at the San Antonio Area Foundation.
Small Group Report Outs/Policy Recommendations from Individual WG Members

Group 1

Assigned barrier statements:

- Affordable housing supply in neighborhoods can be constrained by short term rental platforms and patterns of house flipping
- Barriers to affordable housing are built into zoning and code regulations
  - ADUs (accessory dwelling units) and smaller structures
- The high cost of land can prevent affordable developments from being built
  - There’s not a lot we can do about the cost of private land
  - Publicly held land is where there is an opportunity for us
    - Many boards have a fiduciary responsibility to get the highest value possible from a property – develop a policy for boards to support affordable housing
- The high cost of city fees can prevent affordable developments from being built
  - Waivers – impact, zoning fees; tree ordinance
  - City right of way – street cuts, curbs
  - 2001 street ordinance

Other notes:

- Most of discussion centered on the need to define what affordability really is and develop an affordability standard based on % of AMI
  - Homeownership: 80% of AMI or below
  - Rental: 65% of AMI or below
  - All applications for affordable developments would be expedited, proportional application for mixed-income
- It is positive financially for the city to have development inside 410
- We need a strategic plan for an active land bank to facilitate the distribution of land to get it out into productive use

Group 2

- There is a labor shortage that is impacting development
  - Solution 1: Expand youth outreach programs to include construction trades, not just STE(A)M careers
  - Solution 2: Subsidize a curriculum development process for construction trades
• **Solution 3**: Expand existing recruitment and job training programs such as Project Quest to include well-paid construction trades
  
• **Solution 4**: Ensure that construction trades are a focus of small business development efforts
  
  ▪ Use COSA data for outreach

• **Quality of construction is an issue that can lead to later problems, increasing the cost of living in a place intended to be affordable**

  • **Solution 1**: Shift development services enforcement focus from production builder subdivisions to “flippers” in existing neighborhoods; use predictive analytics and home sales information to select neighborhoods prone to “flips”
  
  • **Solution 2**: Require that homebuyer education courses include information on construction/maintenance and expand that throughout city services
  
  • **Solution 3**: Provide an easy cash buyer option for distressed urban properties
    
    ▪ Way to get around the house flipping industry?

• **There is limited support for the maintenance of housing stock**

  • **Solution 1**: COSA should prioritize use of existing legal assistance fund/program to clear titles to residential properties or aid in the transfer of titles
  
  • **Solution 2**: Owner-occupant tax credit (COSA property tax) for maintenance/reinvestment of homes 15+ years old

**Group 3**

• **Development of affordable and/or multifamily housing runs into pushback from some neighborhoods**

  • **Priority Solution**: Zone for density and/or affordability
  
  • Other solution: Zone areas with high H + T Index rating for higher density
  
  • Other solution: Incentivize mixed-income developments

• **Housing that is considered affordable is often locate in areas that have limited access to public transportation and/or job centers**

  • **Priority Solution**: Provide incentives for affordable housing development in high ranking H + T Index areas (Housing + Transportation Index)
  
  • **Priority Solution**: Master plan to encourage development in transit accessible areas and incentivize affordable/mixed income housing
    
    ▪ Set a precedent of zoning and proactively zone for more density
  
  • Other solution: Develop a map of transit routes for developers, companies that are looking to locate/relocate in town; map to identify areas that are incentivized for affordable housing and close to jobs

• **Citywide institutions have limited or no coordination around housing affordability issues**
o **Priority Solution**: Develop an incentive towards or the requirement for the use of vacant/underutilized public land to be used for affordable housing
  - Example: developer would pay 75% of bid price if affordable housing was to be developed on that land

o **Priority Solution**: Develop a coordinated effort among all city and related agencies (school districts, health systems, VIA, etc.) to discuss housing affordability as a priority and how each institution could contribute
  - Intention is for these institutions to be in communication with each other – if affordable housing is a priority, what can each institution do to help?
  - Example: BART in San Francisco, CA has incentivized developing affordable housing around transit lines

o Other solution: Institutions could incentivize moves into certain neighborhoods
  - Spurs, COSA, large employers

o Other solution: Interest in land banking for the future (relating to the previous barrier statement)

**Contributions from WG Member who could not attend in person** – emailed to WG leads prior to 2/27 meeting

1. Create a land trust for affordable housing. The City should expand its ownership of land for housing. Could be funded from future bonds and/or taxes on the hospitality industry.

2. Expand City and County incentives and low-cost loans for housing rehabilitation of existing rental properties. Condition loans and tax assessment relief with a multi-year freeze on rent.

3. Place a moratorium on razing existing affordable multi-unit housing. Regulate STRs.

4. Expand the building trades labor force. The City should create a clearinghouse of information about the dozens of mostly small-scale training programs in the area, including the in-house training programs offered by some construction firms. The idea is to raise the public profile of these programs and to commit the City to help recruitment to them. Participation by the leaders of workforce programs is critical, including Workforce Solutions, ACCD, public school districts, construction trades associations, the trades unions, and others. More training is good for quality and cost, but training is a medium term solution.

5. Incentivize in-fill housing that has a scale compatible with the existing neighborhood profiles framed by NCDs and zoning; do not create projects that are isolated from the surrounding neighborhood.

6. Incentives for affordable apartments should be limited to 80% and below MHI. Larger apartment projects should be directed to transportation corridors and the regional centers that have been identified by VIA and the City’s comprehensive planning efforts.

Removing Barriers to Housing Affordability & Supply Working Group Meeting 2: February 27, 2018
Contributions from WG member present at meeting – provided hard copy at 2/27 meeting

Affordable Housing Incentives: Develop a policy that prioritizes incentives for developments resulting in affordable rental housing (60% AMI or less), based on the amount of units produced and for development of single-family homes, priced at or below the area median new homes sales price. These incentives could include partial waiver of development and impact fees and tax abatements, gap financing, land banking, among others, and should be available on a sliding scale based on the amount of units proposed.

- Encourage new construction & rehab – infill, single family housing
- Facilitate multi-family, affordable housing production
- Incentivize extension of expiring affordable rental housing
- Encourage public/private co-development of targeted sites

Neighborhood Housing Preservation: Develop a policy that targets the preservation of existing, single family homes by providing partially forgivable, deferred interest rehab loans to qualified individuals, establishes loan guidelines, clear title assistance, and contractor vetting

- Encourage preservation of existing housing stock
- Incentivize a family legacy housing assistance program
- Facilitate reinvestment in older inner city neighborhoods
- Discourage or delay the gentrification of the inner city
- Recycle and reboot inner city neighborhood tax base
Mayor’s Housing Policy Task Force Technical Working Group
Removing Barriers to Housing Affordability and Supply – Meeting #3
March 27, 2018, 11:30am-1:30pm
San Antonio Area Foundation

Agenda

1. Welcome and announcements
   a. Housing Policy Task Force Public Input Meeting. Work of the Technical Working Groups will be discussed and public will have a chance to provide feedback. Date: Saturday, April 7. Time: 8:30am-12pm. Location: Sam Houston High School.

2. Meeting goals

3. Review of recommendations

4. Identifying priority recommendations
   a. We will not be making final decisions at this meeting.

5. Wrap up and next steps
   a. Meeting 4 will be Tuesday, April 24 at the San Antonio Area Foundation at 11:30am.
<table>
<thead>
<tr>
<th>Problem</th>
<th>Policy Recommendation</th>
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<tbody>
<tr>
<td>There is a lack of clarity about the affordability targets of city policy</td>
<td>A. Identify a city-wide standard of affordability to be utilized in financial incentive applications, based on percentage of Area Median Income. Proposal of affordability standard for homeownership at 80% of AMI or below; for rentals, 65% of AMI or below.</td>
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<td>There is a labor shortage that is impacting housing development.</td>
<td>B. Expand youth outreach/apprenticeship programs to increase exposure to construction trades, including curriculum development for training.</td>
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<td>C. Expand existing recruitment and job training programs such as Project Quest to include well-paid construction trades.</td>
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<td>D. Support small business development in the construction trades.</td>
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<td>E. Create a database with information on the many training programs in the City, including in-house training programs offered by some construction firms, to raise the public profile of these programs and aid in recruitment. Encourage participation by leaders of workforce programs, construction firms and trade unions.</td>
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<td>The high cost of land can prevent affordable developments from being built</td>
<td>F. Direct the boards of public and quasi-public entities to consider affordable housing uses as a priority in their sale of publicly owned land.</td>
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<td>G. Develop a land bank and a strategic plan to facilitate the distribution of land for affordable housing development</td>
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<td>H. Incentivize the extension of expiring covenants on affordable rental housing.</td>
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<td>A lack of knowledge or resources among consumers can lead to negative outcomes</td>
<td>I. Develop housing centers to provide housing counseling, referral to housing-related resources and report abusive/predatory activities</td>
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<td>J.</td>
<td>Prioritize use of the City’s existing legal assistance fund/program to clear titles to residential properties or aid in the transfer of titles. Develop a family legacy housing assistance program.</td>
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<td>K.</td>
<td>Implement a local tax credit for the maintenance/reinvestment of homes that have been owned for 15+ years.</td>
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<td>L.</td>
<td>Develop a policy that targets the preservation of existing, single family homes by providing partially forgivable, deferred interest rehab loans to qualified individuals, establishes loan guidelines, clear title assistance, and contractor vetting.</td>
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<td>M.</td>
<td>Create a fund targeted to leverage investments that reduce the operating costs of affordable housing.</td>
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<td>N.</td>
<td>Invest in homebuyer education courses to include information and resources relating to the construction/maintenance of housing and expand that throughout city services.</td>
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<td>O.</td>
<td>Provide incentives for affordable housing development in areas with access to public transportation and/or job centers. Qualifying areas could be identified through resources such as the Housing + Transportation Index, VIA, and the City’s comprehensive planning efforts.</td>
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<td>P.</td>
<td>Encourage development of housing in transit accessible areas and incentivize affordable/mixed income housing by prioritizing Housing Goal 3 of the SA Tomorrow Comprehensive Plan, “Housing Choices are available in walkable and bikeable neighborhoods located near transit, employment, retail, medical and recreational amenities.”</td>
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<td>Q.</td>
<td>Target the development of larger apartment projects to transportation corridors and regional centers.</td>
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<td>R.</td>
<td>Develop a map/tool to identify areas that are incentivized for affordable housing and close to jobs. This map targeted to developers and companies that are looking to locate/relocate in San Antonio.</td>
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<td>S.</td>
<td>Zone areas around public transportation and/or job centers for density and/or affordability.</td>
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<td>T.</td>
<td>Prioritize public investment to support affordable small multifamily</td>
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<td>U.</td>
<td>Incentivize mixed-income developments.</td>
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<td>V.</td>
<td>Explore a “by-right” zoning designation or other tool to streamline the approval process for affordable housing projects</td>
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<td>Citywide institutions have limited coordination around housing affordability issues</td>
<td>W. Develop an incentive or requirement for the use of vacant/underutilized public land to be used for affordable housing.</td>
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<td>X. Develop a coordinated and ongoing effort among all city and related agencies (school districts, health systems, VIA, etc.) to discuss housing affordability as a priority and how each institution could contribute.</td>
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<td>Y. Encourage large employers to incentivize their employees moving into certain neighborhoods.</td>
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<td>Z. Encourage public/private co-development of targeted sites.</td>
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<td>AA. Hire/identify a “housing czar” in the City Manager’s office to lead coordination around affordable housing</td>
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<td>Barriers to affordable housing are built into zoning and code regulations</td>
<td>BB. Incentivize in-fill housing that has a scale compatible with the existing neighborhood profiles framed by neighborhood conservation districts and zoning; do not create projects that are isolated from the surrounding neighborhood.</td>
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<td>CC. Further develop or modify the city’s density bonus policy to act in a similar way to inclusionary zoning.</td>
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<td>DD. Support existing policy development for accessory dwelling units</td>
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<td>The high cost of city fees can prevent affordable developments from being built</td>
<td>EE. Re-examine the City’s density bonus policy and identify any barriers to imposing an in-lieu fee.</td>
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<td>FF. Expand City and County incentives and low-cost loans for housing rehabilitation of existing rental properties. Condition loans and tax assessment relief with a multi-year freeze on rent.</td>
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<td>GG.</td>
<td>Develop a policy that prioritizes incentives for developments resulting in affordable rental housing (60% AMI or less), based on the amount of units produced and for development of single-family homes, priced at or below the area median new homes sales price.</td>
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<td>HH.</td>
<td>Develop incentives that could include partial waivers of development and impact fees, tax abatements, and gap financing that are available on a sliding scale based on the amount of affordable units proposed.</td>
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<td><strong>Affordable housing supply in neighborhoods can be constrained by short term rental platforms and patterns of house flipping</strong></td>
<td><strong>II.</strong> Shift development services enforcement focus from production builder subdivisions to “flippers” in existing neighborhoods; use predictive analytics and home sales information to select neighborhoods prone to “flips.”</td>
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<td>JJ.</td>
<td>Place a moratorium on razing existing affordable multi-unit housing.</td>
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<tr>
<td>KK.</td>
<td>Regulate short-term rentals.</td>
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<tr>
<td>LL.</td>
<td>Provide an easy cash buyer option for distressed urban properties, in an attempt to get ahead of the house flipping market.</td>
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Removing Barriers for Housing Affordability and Supply
Working Group Meeting 3 – Mar. 27, 2018
Working Group Timeline

Meeting 1 – February 8, 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 – March 27, 2018:
  - Prioritization of policy recommendations to be brought to MHPTF

Meeting 4 – April 24, 2018:
  - Review priorities and finalize recommendations

May 18, 2018:
  - Policy recommendations due to MHPTF
Working Group Scope

- Identify **3-5 policies** to reduce the cost of land acquisition, technical innovation and construction, including policies that address:
  - alternative building materials, techniques and types;
  - streamlined development regulations;
  - elimination of fees and other barriers;
  - expanding the construction workforce.
Next Meeting

- Tuesday, April 24
- San Antonio Area Foundation
- 11:30am – 1:30pm
Working Group: Removing barriers to housing affordability and supply

Working Group Meeting 3/27/2018 – Meeting 3

San Antonio Area Foundation

Facilitators: Steve Yndo (Co-Chair), Walter Martinez (Co-Chair), Noel Poyo, Ana Esparza, and Marcella Reyes

A. Welcome
   a. Announcement of April 7 Housing Task Force Public Input Meeting at Sam Houston High School from 8:30am-12pm.
   b. Request to identify your Council district on the sign in sheet. Information requested by a Councilperson.

B. Review of meeting goals
   a. Final recommendations to the Task Force will not be decided today.
   b. Focus of the day on narrowing down the draft policy statements and identifying major themes that the group considers to be most important to relay to the Housing Task Force as the group’s top priorities.

C. Around the room: what are your top priority recommendations from the draft policy recommendations list? Looking for one or two per person. Purpose: to identify themes/diversity of priorities within the group.
   a. A few minutes given for WG members to review the draft list individually.
   b. Report out by each WG member present. See below for full list of priorities identified through the report out.

D. Group conversation: Summarization of top priorities
   a. Noel worked with the group to identify major priorities/themes heard during the report out.
   b. After 7 main priorities were identified, the group looked individually at each to further break down the components to be considered for inclusion in each priority statement. Not all priorities were discussed in depth due to time constraints.
   c. Priorities identified:
      i. Defining affordability
         1. 60% and below is truly affordable
         2. Looking at development of a city policy to guide city incentives
            a. Public dollars should create public benefit (could be affordability or something else)
         3. Consideration of rent restrictions – rent no more than 30% of income
ii. Land banking and publicly owned land
   1. Consideration: there is limited inventory – how do we accommodate for growth in the future?

iii. Required city fees and infrastructure improvements
   1. Ex: SAWS, TIRZ
   2. Understanding calculation of infrastructure fees
   3. Identify funds to mitigate the risk of developing affordable housing (unexpected infrastructure expenses, etc.)

iv. Connectivity to transportation infrastructure and opportunity
   1. Transportation access is a solution to the barriers of affordable housing
   2. Can’t overlook cultural connectivity issues
   3. We want to create choices – includes affordable housing in different areas of town

v. Support preservation, maintenance, and affordability of existing housing
   1. Particular focus on preservation of expiring LIHTC
   2. A preservation focus would help people stay in their current communities
   3. Streamline development code (DSD), compliance infrastructure

vi. Address labor force and small businesses needed to develop affordable housing
   1. Invest in this to improve ability to maintain housing quality

vii. By-right zoning for affordability
   1. Bonus density

d. Facilitators will work to expand these priorities into statements that can be further reviewed by the group for final identification of priorities to share with the Housing Task Force.

E. Wrap up
   a. Next meeting will be focused on identifying the final policy priorities we would like to provide to the Housing Task Force.
      i. Meeting will be Tuesday, April 24 at the San Antonio Area Foundation.
Report out of policy recommendation priorities – around the room

Some WG members identified topics, others listed specific policy recommendations from the draft list (lettered alphabetically).

1. Affordable land – land banking, using available land for affordable housing, incentivizing for affordable housing
2. L – develop a policy that targets the preservation of existing single family homes
3. O and P – issue of transportation/cost of transportation, it’s not efficient; aligning with VIA plan.
4. A and G
5. H and deferred maintenance
6. O and P – Affordable housing; R – developing a tool for measurement, identification of relevant areas incentivized for affordable housing and/or close to jobs
7. GG – below market rate housing
8. HH
9. F and W – publicly owned land
10. O and P
11. AA – someone to coordinate everyone’s ideas
12. Impact fees – how they are calculated (ex: SAWS extending meters); impact of an urban project – metrics need to be re-evaluated
13. O, G, and I
14. O, F, and W
15. K-N
16. LL – reinvesting in homes
17. HH and S
18. B-D – small business, labor
19. X and Z – incentivizing mixed-use, lack of workforce housing
20. G, K, and HH – land banking, tax policy that helps people stay in their homes
21. A – what does affordability mean; F, G, and H – focus on expiring LIHTC properties
22. II – inflation of market flippers, predatory investors doing sub-par work

Totals
O – 5
G – 4
F, P, and HH – 3
H, K, L, W – 2
Working Group: Removing barriers to housing affordability and supply

Working Group Meeting 4/24/2018 – Meeting 4

San Antonio Area Foundation

Facilitators: Steve Yndo (Co-Chair), Paul DeManche, Ana Esparza

A. Welcome

B. Meeting goals
   a. Thank you to all of those who provided feedback via email.
   b. Today we will review the draft policy recommendations provided prior to the meeting, make changes so recommendations are good to be shared with the Task Force.
   c. Reminder that those ideas that are not able to be included in the top policy recommendations will still be included in the report to the Task Force.

C. Review of drafted policy recommendations on projected screen.
   a. Each policy was read aloud in full. Group then able to discuss concerns, questions, and suggested edits. Live edits were made with the group’s consensus. Below are general outlines of changes. Full edits can be found below.
   b. Policy 1
      i. Discussion of whether homeowners at 80% or 120% AMI should receive full value of incentive/fee waiver, and whether there should be a graduated reduction in value as income increased.
         1. Agreement at end of meeting to compromise language.
      ii. Discussion of the need for market rate projects to have incentives as well – market rate housing adds to supply and eventually creates tax funds to be used for affordable housing.
         1. Eliminated point A, modified point B to continue to allow incentives for market rate with the condition that incentives for affordable units exist in equal or greater amount.
   c. Policy 2
      i. Suggested expansion to point A was accepted by group. Elimination of limitation of funds for only small developments.
      ii. Agreement that limiting fund to reimbursement of costs would not work in all situations. Expanded suggestion for resources to be dedicated to funding or reimbursing costs.
      iii. Discussion of by-right zoning. Amendment of phrasing.
   d. Policy 3
i. Agreement with suggested expansion of language concerning public-private partnership services.

ii. Elimination of 3B’s language regarding adaptability to innovative housing models due to its repetition from the main recommendation for #3.

iii. Conversation around whether programs should go to homebuyers at 100% or 120% AMI. Agreed to return to at end of meeting. Due to time constraints, did not return.
   1. Based on the compromise reached in Policy 1, part E during the 4/24 meeting, suggested language: Increase the City’s investment in down payment assistance programs for first time homebuyers earning up to 100% AMI, with consideration for up to 120%.

   e. Policy 4
   i. Rephrasing to address locations across the city.

   f. Policy 5
   i. Expansion of language beyond tax credit to provide flexibility in providing assistance for maintenance/reinvestment.
   ii. Discussion of timeframe required for owner-occupied homes to receive maintenance benefits. Agreed to keep at 15+ years.
   iii. Elimination of income threshold due to fluctuation of incomes year to year. Discussion of including the homestead exemption to ensure an individual didn’t rent out the unit. Decision that current language already ensured that.

   g. Policy 6
   i. Agreement with inclusion of language regarding development of training program database and suggested edit to SA Tomorrow Jobs and Economic Competitiveness policy.
   ii. Conversation around the need to recognize that large portion of the labor force in San Antonio are undocumented workers and that there will be a disconnect between those individuals and City resources.
      1. Working group member to craft language relating to this.

   h. Statement regarding balance in location of affordable housing
   i. Question about why point from last meeting regarding connectivity to transportation infrastructure and opportunity was not included as a policy recommendation.
      1. Included in general statement.
      2. Discussion among group that although an extremely critical issue, a specific policy recommendation may not be the most effective. Suggestion that the issue be included in an overarching statement in addition to this statement.
a. Overlay report suggestions with plans such as SA Tomorrow and VIA 2040. These recommendations are not in conflict with but rather in support of these plans.

b. Affordable housing isn’t really affordable if we’re only looking at the cost of the unit; need to consider the burden of transportation costs.

c. Affordable housing is needed everywhere. Transportation connectivity is needed everywhere.

i. Recommendation regarding City staffing and implementation of housing-related services and programs

   i. Discussion around predatory activities in the housing market. Addition of considerations intended to prevent predatory housing-related activities and suggestion of program to help those affected by predatory housing-related activities.

   ii. Language to eventually be included acknowledging the San Antonio residential construction labor force is significantly made up of undocumented workers.

D. Closing

   a. Thank you for your contributions to this working group

   b. Notes and a draft of the report will be sent out next week with a request for feedback

   c. Final report is due to the Task Force on May 18
Policy recommendations are in no particular order and numbered for reference purposes only.

*** DRAFT ***

Working Group on Removing Barriers to Housing Affordability & Supply

Policy Recommendations

1. Apply City incentives, tax abatements and fee waivers for real estate primarily to support housing affordability.
   a. The Working Group recommends that real estate incentive policies (ICRIP and CCHIP are examples of such policies) should be revised to primarily incentivize affordability.
   b. The Working Group recommends housing affordability incentives with a value equal to or greater than the market rate incentives authorization for the CCHIP program.
   c. The Working Group recommends the City update the ICRIP City Fee Waiver Ordinance to include all City development- and construction-related fees unless specifically exempted by name from the ordinance.
   d. The Working Group recommends that at least one-third of each year’s SAWS total allocation of impact fee waivers be set aside for affordable housing units. Additionally, the group recommends lifting the $5,000 per-unit impact fee waiver cap, instead making the cap the maximum per-unit impact fee for that year.
   e. The Working Group recommends the full value of the incentive or fee waiver should be provided on a per unit basis for rental units that are leased to households that have been certified as earning 60% of AMI or below, with a graduated reduction of the value of the incentive or fee waiver for units leased to households that have been certified as earning between 60% and 80% of AMI (e.g. a unit leased to a household at 70% of AMI would receive half of the value of the incentive or fee waiver). Rental units leased to households above 80% of AMI would not receive affordability incentives.
   f. The Working Group recommends the full value of the incentive or fee waiver should be provided on a per unit basis prioritized for units that are sold to households that have been certified as earning 80% of AMI or below, with a consideration for up to 120%. with a graduated reduction of the value of the incentive or fee waiver for units sold to households that have been certified as earning 80% and below, with a consideration for up to 120% between 80% and 120% of AMI (e.g. a unit sold to a household at 100% of AMI would receive half...
of the value of the incentive or fee waiver). Homes for sale leased to households above 120% of AMI would not receive affordability incentives.

2. Reduce the uncertainty and risk to real estate developers that seek to develop affordable housing.
   a. The Working Group recommends a City infrastructure improvements fund be established to fund or reimburse small affordable housing developments on a proportional basis to the number of affordable units (1-4 units) for actual costs incurred for improvements to pre-existing right-of-way infrastructure such as:
      i. Repair or replacement of damaged or missing water and sewer laterals;
      ii. Repair or replacement of inadequate electric or gas delivery lines and poles;
      iii. Street repairs including mill and overlays required because of above items;
      iv. Repair or replacement of pre-existing damaged or inadequate sidewalks, drive approaches, and curbs;
      v. Repair or replacement of inadequate or poorly maintained drainage systems; and
      vi. Repair or replacement of other pre-existing deteriorated right-of-way infrastructure
      vii. that incentives for affordable housing be structured as reimbursement of actual costs associated with public infrastructure improvements that projects are required to undertake (including street, sidewalks, sewer, storm water drainage, etc.) in order to reduce the risk and uncertainty associated with unknown, below-ground conditions.
   b. The Working Group recommends “by-right” zoning approval and density bonus for projects in which at least 50% of the units are affordable development of criteria that would allow by-right development/zoning standards that would allow by-right development with at least 50% affordable units (i.e. with alignment of SA Tomorrow – on the transit corridor, within a regional center).

3. Encourage financing of affordable homeownership, for a variety of housing types including, but not limited to, condominiums, cooperatives and other multi- or single-family innovative housing models.
   a. The Working Group recommends the City encourage successful home ownership through significant increase in City support of public-private partnerships that provide quality home buyer and home owner education on important topics such as home purchase and financing, home maintenance, household budgeting, code compliance, neighborhood safety, and other important topics every home

Removing Barriers to Housing Affordability & Supply Working Group
Meeting 4: April 24, 2018
b. Increase the City’s investment in down payment assistance programs for first time homebuyers earning up to 120% of AMI and ensure adaptability to innovative housing models (e.g. self-help housing, “tiny” homes, modular homes, housing from recycled shipping containers, etc.)

   a. Based on the compromise reached in Policy A, part E during the 4/24 meeting, suggested language: Increase the City’s investment in down payment assistance programs for first time homebuyers earning up to 100% AMI, with consideration for up to 120%.

4. Improve access to publicly-owned land and/or property for affordable housing development.
   a. The Working Group recommends that the City Council direct the boards of public and quasi-public entities to prioritize potential affordable housing uses in their disposition of publicly owned land and, in their fiduciary consideration, to take into account the long-term financial impact of a lack of housing affordable to a significant portion of San Antonio’s population.
   b. The Working Group recommends the significant enhancement of the City of San Antonio’s land banking strategy through a public-private partnership focused particularly on acquiring readily developable property in locations with anticipated experiencing price appreciation.

5. Support the preservation of the affordability and physical viability of existing affordable housing stock.
   a. The Working Group recommends focusing public resources to support the re-financing of affordable rental housing properties with affordability covenants (e.g. expiring low-income housing tax credit properties, properties financed with federal HOME or HOPWA funds, etc.) that expire within the next five years.
   b. The Working Group recommends ongoing investment in owner-occupied rehabilitation programs targeted to households earning less than 80% of AMI.
   c. The Working Group recommends ongoing efforts to design a local tax credit/abatement/freeze for the maintenance/reinvestment of owner-occupied homes that have been owned by the same family for 15+ years and for which the current owner earns less than 100% of AMI.
6. **Strengthen the readiness, and capacity, and quality of the labor force and small business sector that are necessary to expand housing production and preservation.**
   a. The Working Group recommends expanding and investing in recruitment and job training programs for the construction trades, including youth apprenticeship programs.
   b. The Working Group recommends increased investment in small business development, bonding and financing resources and programs targeted to the construction trades.
   c. The Working Group recommends editing Jobs and Economic Competitiveness Policy 1 of the SA Tomorrow Comprehensive Plan to include “residential construction trades” as a targeted industry.
   d. The Working Group recommends developing a database with information on construction training programs in the city, including in-house training programs offered by construction firms, to raise the public profile of these programs and aid in recruitment.

*It is the sense of the Working Group that the City of San Antonio should strive to achieve balance in the location of affordable housing throughout the city in order to offer choice to households with earnings across the income spectrum, taking into account access to public transportation, employment opportunities and cultural assets.*

The Working Group offers the following recommendations with regard to the City of San Antonio’s staffing and implementation of its housing-related services and programs.

   a. Add a Deputy or Assistant City Manager with extensive experience in areas of affordable housing development and finance.
   b. Develop a streamlined process with dedicated staff at the City’s Office of Development Services to manage.
   c. Build the capacity of non-profit organizations to implement owner occupied rehabilitation.
   d. Consider ordinances to crack down on housing-related predatory practices such as predatory house flipping, antagonistic home buyers, non-permitted construction, and unlicensed contractors.
   e. City develop a housing assistance program to educate and assist renters and owners with predatory repair and/or rehab practices.
f. Develop a database with information on construction training programs in the city, including in-house training programs offered by construction firms, to raise the public profile of these programs and aid in recruitment.
   
a. Incorporate into Recommendation 6?
“Affordable Housing Tracker – October 2017.” Neighborhood and Housing Services Department, Feb. 2018.

*An Analysis of Housing Vulnerability in San Antonio.* Neighborhood & Housing Services Department, City of San Antonio, Jan. 2018, www.sanantonio.gov/Portals/0/Files/NHSD/Housing/presentationVulnerableCommunitiesAssessment.PDF.


*CCHIP and ICRIP Analysis.* Center City Development & Operations Department, City of San Antonio, Mar. 2018.


“Form-Based Codes Defined.” *Form-Based Codes Institute*, formbasedcodes.org/definition/.


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


SA Tomorrow Comprehensive Plan, Department of Planning, City of San Antonio, 2016, sacompplan.com/.


Removing Barriers to Housing Affordability and Supply

Commentary from Working Group Members

Names have been replaced with letters for privacy considerations.

Received Prior to Meeting 2

Comment 1

Ideas for WG proposals to the TF

1. Create a land trust for affordable housing. The City should expand its ownership of land for housing. Could be funded from future bonds and/or taxes on the hospitality industry.
2. Expand City and County incentives and low-cost loans for housing rehabilitation of existing rental properties. Condition loans and tax assessment relief with a multi-year freeze on rent.
3. Place a moratorium on razing existing affordable multi-unit housing. Regulate STRs.
4. Expand the building trades labor force. The City should create a clearinghouse of information about the dozens of mostly small-scale training programs in the area, including the in-house training programs offered by some construction firms. The idea is to raise the public profile of these programs and to commit the City to help recruitment to them. Participation by the leaders of workforce programs is critical, including Workforce Solutions, ACCD, public school districts, construction trades associations, the trades unions, and others. More training is good for quality and cost, but training is a medium term solution.
5. Incentivize in-fill housing that has a scale compatible with the existing neighborhood profiles framed by NCDs and zoning; do not create projects that are isolated from the surrounding neighborhood.
6. Incentives for affordable apartments should be limited to 80% and below MHI. Larger apartment projects should be directed to transportation corridors and the regional centers that have been identified by VIA and the City’s comprehensive planning efforts.

Some important background conditions for progress on improving housing affordability.

1. The affordable housing crisis has many dimensions, of which increasing the supply is only one. Within the supply crisis, there is a need for apartment rehabilitation, new apartments, and homes. Within the building industry, there are many types of firms with distinctive incentive structures. Policies should be addressed to each segment.
2. The Legislature must reverse its multi-year policy of cutting state support for public schools. The failure of the state forces local districts to raise property taxes. This idea is about political will.
3. San Antonio employers must embrace the virtues of higher wages. Higher pay will help solve the affordable housing crisis on the demand side for households with modest incomes. This idea may be easier to sell now with tighter labor markets.
Received Prior to Meeting 3

Comment 1

I just got through reviewing the draft of the recommendations. The very first one is not what I recall being the recommendation. The recommendation from our small group was to identify the standard of affordability in financial incentive applications at 60% AMI for both homeownership and rental units. This Draft says that the recommendation is 80% for homeownership and 60% for rental units. 80% AMI is too close to AMI and additionally, there is a surplus of 80% AMI housing. (I will find where I read that recently.) I am not sure if one of the other groups made a similar recommendation as our group as I could not see each board but our group felt pretty strongly about not going to 80% but staying at 60%.

Prior to Meeting 4

Comment 1 (indented is back and forth email exchange)

Hi all. Attached is my feedback and suggested changes. Anyone, feel free to call me prior to the meeting if you have any questions on any of my comments or suggestions. Thanks all.

Only question I have is with regard to Policy #2 comment, as to how you would define “small affordable housing developments”? Would that be just based on some defined total number of units?

Hi B & all. Yes, I think it should be defined, because if a large development is being done, the existing infrastructure improvements are a much smaller portion of the budget and it is more cost effective to do them. But, when a small infill project is being done such as building one house on an infill lot, the improvements to the existing infrastructure are budget-breakers. In my case it costs an additional 10% to 32% more and this kills our ability to build an affordable home for a low/mod family. How exactly to define that is a little harder, but I would suggest we list 1 to 4 units. That allows single family to four-plexus which is what most inner city neighborhoods encompass. I think more than that will raise a lot of objections.

Thanks for clarification A. My opinion would be that it needs to be higher than the 1-4, in that we’re talking about affordable housing needing to be done on all type of infill sites (obsolete industrial and retail, etc.) and density and size, to a point, are needed to get some economy of scale to get per SF costs down. Institutional scale developers typically have a bottom cut-off of what they’ll pursue of 150 units. That may be too high, but our small developments can sometimes front 1/3 to 1/2 of a block and still be in the 25-30 unit range. Clearing the back-log of affordable housing need will take a lot longer at 4 units a shot. Let’s discuss further tomorrow. Thanks.

Hi B & all. That makes sense to me & I don’t have any strong feelings on the number of units (I try to limit my input to what I know really well, which is small unit development). In response to C’s feedback, I do want to re-assert the 120% AMI limit for homeownership and not the 100% AMI limit C suggested for the exact same reasons as your unit feedback. There are so few homeownership opportunities for 120% and below and the dollar difference is really negligible between 100% and 120% (about $6,000 a year). Plus, I feel strongly that we shouldn’t penalize a
2-working-parent family that each is making $35,000 a year and exclude them from affordable homeownership because they make just over the 100% AMI.

I also really dislike the idea of having graduated waiver levels because it adds a whole level of City bureaucracy and involvement that isn’t necessary for a minor difference. I agree that the waivers should be based on the affordable units only, but let’s not make this one of the overly-complicated-to-utilize City programs. Habitat has done extensive review of the available options and need for this population and found it so lacking that we ourselves had to expand into this income range. Even the IRS understands the need and grants non-profit and tax-exempt status for up to 120% AMI. Using the 120% threshold keeps it in line with what is nationally recognized as moderate-but-in-need income. I can give you 1,000 more reasons for all of this, so let me know if you want the group to have to hear it all. Thanks again and I’ll see you tomorrow.

Comment 2
I concur with A’s comments with the following clarifications:
1- on all policies (incentives, waivers, etc.) Restrict those only to affordable units. On mixed income projects, units (rental or home ownership) that are above the defined affordable limits to be treated as market and not eligible for these.
2- ok with 100 per cent of Ami for 3.b, and graduated assistance from 100-120 Ami.

I strongly feel the focus on the 60 per cent and under for rental, and 100 percent for home ownership needs to be emphasized with whatever resources are available. We can provide graduated for those slightly above these targets, but need to put the resources were they have the most impact.

Comment 3
The first of my comments is to agree with C’s comments on A’s suggestions about the affordability standard. I also like that A gets to the point about the details of the fees; that’s great. In a similar spirit, in the case of promoting homeownership (#3), there is virtually no housing available for median income households to purchase. This may be out of our range. I’m not sure about the value of a City home ownership education program.

Second, a few other issues.
- RE #2b: if I understand this recommendation correctly, I object to “by right zoning approval”. I’d rather recommend an “early warning” rule that developers must initiate dialogue and negotiation with a neighborhood association at the early stages of project development. I’m sure we recognize that some “barriers” are good: housing quality, environmental soundness, appropriateness for the scale of the neighborhood, and so on.
- I read the last general statement (“It is the sense of the Working Group...”) as a reference to the other streams of planning that the City and VIA are engaged in (SA Tomorrow, the corridor plans) that touch on affordable housing because those planning streams are works in progress. I may be wrong about that, but I wouldn’t do so because we don’t know what’s in those plans.
- RE the very last item: the database for training should be part of an on-line clearinghouse of training programs in the region for construction labor, which can be built on the partial lists that already exist plus a scan of the many organizations that provide training. Then the City should advertise the existence of this clearinghouse, which should have links to the programs.
If the meeting is only going to discuss the listed recommendations, that is ok with me, but if other suggestions that were brought up in earlier sessions are still fare to raise, then I would raise the recommendation that there should be a moratorium on approval of demolitions of existing affordable housing that is being occupied.

I’m looking forward to reading the recommendations.

Comment 4
I believe it’s important that the Working Group consider not only the barriers to developers (which I believe are super important as noted by D & C) but for the barriers for people/homebuyers and our community as a whole...not only at the time of building/purchasing housing – but for the long-haul.

1. From the community as a whole: consider bearing the costs in perpetuity of the new developments out of range of already established neighborhoods for maintenance costs of drainage projects, and CPS/SAWS infrastructure to new sprawling neighborhoods and salaries of SAPD & SAFD.
2. The cost of non-access to public transportation: a family that purchases a home in an area where they have no alternatives to modes other than a single occupancy vehicle, must often rely on more than one car. The costs associated with purchasing and maintaining cars are definitely a barrier to Affordable Housing; as if affects the spending power of that family.
3. Considering both 1 & 2 above, I believe the H+T affordability index should be a strong consideration/criteria when addressing location of developing new housing units, if in fact we are trying to keep things affordable on multiple levels, both in the short and long-run.

I know this is a tough topic to tackle, but I’m hoping we as a team can address.

Comment 5
One of our top recommendations from Worksession #3 was to improve connectivity to transportation infrastructure. Has this been taken off the table?

Comment 6
I agree with comments and suggestions of C and A and also echo the statement’s of F and E below:

1. One of our top recommendations from Worksession #3 was to improve connectivity to transportation infrastructure. Has this been taken off the table?
2. Add a moratorium on approval of demolitions of existing affordable housing that is being occupied.

Additionally, we mentioned putting into place a system where Saws/City/CPS could all work together in bringing electrical/plumbing up to code in those neighborhoods where local families are living (legacy families) in order to keep them in their homes and safe.
Comment 7

I forgot to mention this yesterday but I would like to add a recommendation that the City develop compliance protocols relating to rental property, where tenants can go to get assistance relating to conditions of their housing. City should also set up systems to ensure proper implementation and compliance by landlords. As a former Compliance Officer for the San Antonio Housing Authority, I would get phone calls from tenants begging for assistance with their landlords at least 2 or 3 times a week. If they were not in programs of the Housing Authority or in one of their properties, I could not assist except to recommend they go to Code Compliance. Very often, they had already tried this to no avail. Thanks for your kind consideration.
Appendix D, Part iv:
Identifying New Housing Funding and Financing Mechanisms
Finance Technical Working Group (1/23) Meeting Notes

- Submit one paragraph Bio and housing experience
- First meeting to look at existing City initiatives
- Center for community change notes helping communities create housing trust funds
- Harvard study tables show people with incomes at less than $29 are experiencing the greatest rent burden
- Affordable Housing Commission - finance subcommittee has research on best practices
- Banks – financing tools CRA – what are their sweet spots? removing barriers to homeownership
  - District 5 - new housing center for Westside
- District 5 concern a/b gentrification is there a model that protects the aging residents?
- Look at more moderate income (density bonus voluntary inclusionary housing?)
- Existing programs who do they serve? 80% AMI or 10% - 140% AMI? “missing middle”
  - between 80-120 is struggling
- Homeownership v. rental
- NSP program– 80% AMI
- District 5 = Gentrification (Atlanta) Protect – Senior citizens
- Housing rehab needed
- Fee waivers – what projects are they funding
- Improve public housing – rehabilitation –Casiano Homes
- We have data rent burden – Harvard study
- National Housing Authority -- Bond Financing
- Marianne Definition of affordable housing – HUD Definitions (30% or less of housing cost is considered affordable)
- TAX Foreclosures
- City Owned properties → Infill program model for small scale neighborhood development
- City probability owns a few foreclosures the city could use for affordability with an “in-fill” program
  - Shabby/weird titles – hard to work with
  - Houston – escrow program
  - Title review UTSA students
- Estate planning – donate land
- Federal Home Loan Bank products
- City property inventory
- More 9% - 4% tax credits deals, look at QAP, how do we finance?
- Need wage data, hourly wage community but incentives serving high-end projects, need to make incentive reform top priority
- Veronica Soto presentation – collect and distribute
- Lease land to provide more affordable housing
- Land Trusts – new models in Austin
- ICRIP / CCHIP – get list of $ Awards
- Why are nonprofits being denied?
- Feb 9 – Austin Housing Works conference
- St. Louis Naturally Occurring retirement communities
• Short term rentals policy in B. Session – could be tapped for tax $
• Illegal dwelling units, “Casitas” ADU ordinance
• Need new land use recommendations
• Asset building policies – SF Homes
• Collect research in how to build small housing
• Econ Development needed to stimulate local economies
• Large land/donated Land –source for affordable housing
• SA Urban Renewal Agency – new program get info
• SAHA Choice Wills - Eastside
• Need vision: Inside loop 410
• Infrastructure – new bond program
• City charter - change for more bond $
• What to recommend? (What kind?) GAP Financing
• Concerned about defining definition of progress and scope, most of the stuff has been for “low income” and more needs to focus on the poorer ppl
• Degrading infrastructure (inside loop 410) is discouraging ppl from living there
• issue w/ bond is SA charter does not allow bond money to go to housing
• Economics of affordable housing must be considered we need to figure out costs since we are thinking about financing we need to get the most bang for our buck
• Do we have an assessment of the kinds of gap financing we have -- what are we using federal home loan banks
• Alice ends with example on affordable housing that work that 30 years later has preserved some economic diversity of a highly gentrified neighborhood
AGENDA
Mayor’s Housing Policy Task Force Technical Working Group: Funding & Finance
City of San Antonio, Neighborhood and Housing Services Department
1400 S. Flores, Main Conference Room
Friday, February 9, 2018
9:00 a.m. – 11 a.m.

1. Welcome and Introductions -- Erlinda Cortez, Co-Chair

2. Review Today’s Agenda – Alice Salinas, LISC
   - Review of Existing City Housing Finance Resources – HOME/CDBG
   - CCHIP and ICRIP Incentives – Policy Changes from the Work of the Affordable Housing Commission
   - Density Bonus & In-lieu Fees – Austin model
   - TIF and TIRZ and Government-Owned properties
   - Bond Financing and Tax Credits
   - Why Aren’t Nonprofits Getting funded?
   - Rehabilitation Including Public Housing
   - Best Practices Matrix
   - Financing Special Needs Housing including Seniors
   - San Antonio Housing Trust
   - City Housing Department/Infrastructure & Staffing
   - Banks and CRA
   - City Charter and Urban Renewal Program
   - City Funding Awards Transparency and Accountability

3. Next Steps and Conclusion – Erlinda Cortez
EXISTING PROGRAMS REVIEW AND EVALUATION

Policy /Program Evaluation (LISC Butcher Paper)

- What is the Policy? Does it meet goal of producing affordable housing?
- Who’s getting funded; which populations are being targeted?
- Does it meet “Equity” test?
- Evaluation of Projects / Transparency
- Program / Policy Revisions / Enhancements
- Barriers

Agenda

1. HOME/ CDBG
2. Federal Housing Policy
3. Urban Renewal program
4. Why aren’t non-profits getting funded?
5. Additional data research

1. **Home/CDBG**
   
   *Info from Laura Salinas and City staff*

   - Federal Program
   - $11.9 Million (Annually)
   - $3.8 Million + Program income $1 Million
   - 250k other housing activities
   - Serves 80% AMI
   - CDBG $2 million, site clearance and other
   - Rental
     - NRP/Trust $1.6 million
   - Ms. Salinas clarifies that City funds nonprofits at a significant level
   - HABITAT $1.4 million
   - Alamo Community Group $600,000 for single family homeownership
   - CHDO operating
     - Non-profits – Lord Grove, Alamo Community Group, Our Casas Resident Council
   - Need to look at financing models including 221(d)

2. **Federal Housing Policies**

   Guidelines for the use of federal $

   - Need clear policy goals, objectives & scoring criteria
   - Evaluation Process: Unclear
   - Underwriting –consistent with other financing programs – is this clear?
   - Rehab vs. New construction?
   - Clear Guidelines (fees -developer, architect, consultant, general contractor), time frames, operating cost
- Need to understand how City is assessing developer capacity
- Should be first $ in
- Loan calculator
- Per unit subsidy guidelines
- Diversify developer base
- Combine with CDBG to expand pool
- Other criteria – build equity

3. **Urban Renewal Program**
   - City staff provides overview and new hire will help implement the program
   - Need land acquisition strategy to streamline process
   - Infrastructure program
   - Need Charter amendment

**New Finance and Production Unit (LISC Butcher Paper)**
- Negotiate Deals
- Coordinate with other units programs
- Manage NOFA’s
- Responsible for project completion
- Close Financing

- Policy: Evaluate existing programs group
- Jose, Marianne, Jim and Jennifer

**Issues/Passions**
- Preapproved cottages
- OUR SA - Land Bank
- P3 – Other Sources – Marianne
- Needs – Lourdes – we need housing -- 50% lower end of spectrum
- “Decade of Working Person” –
- Erika – Housing policy
- Marianne – Centro San Antonio
- “For all” – Creating new funding
- Airbnb – source of funding
- Daniel Galindo - Woodforest mobilize capital markets (non-mortgage)
- Joanne Kaplan – mother of millennials, can’t final housing in SA (real estate broker) adaptive reuse
- Better Coordination/timing with government $
- Land Bank
- Streamline permitting – infill housing (mobile home Parks)
- Dahlia, Crockett - get families into == housing 80% or lower
  - Why don’t other banks /people who don’t quality
- Ernest & Young in the know SA, raise consciousness
- Tax = need other way to tax
- $11 million doesn’t cut it
- Jim – increase the number of units need
  - dedicated source (subsidy) and
  - 2) Remove barriers (SFH, multifamily)
  - NEED As-of-right policy –
  - Has_Bexar county info
- Peña – LiftFund (underbanked individuals)
- Laura Salinas – CDBG/ HOME, interested in low-income housing and community development
- Gene – more programs, thinking big, urban core, be innovative
- Daniel
  - Housing rehab
  - Aging in-place
  - New home building
  - $100 million!
- Victoria – need new resource
- Jose “decade of the working person” need options for people earning an hourly wage
  - Need to look at financing models
  - 221 (d)(4)
  - Need debt/equity
- Affordable housing developer $150K per family?
  - Look at bonds/new resources
- Craig, credit union – build communities (SF unit)
- Nono Flores (HUD) (Housing Authority) (Guidelines)
  - Soft $ +4% bonds
- Marianne Hebrew loans – new resources – build equity
- Equitable fair housing
- Paul Martin – Bond attorney (user friendly)
- Veronica (CCDO) – CCHIP – more housing/retail
  - Luxury unit = education
- Julie, Bond counsel (Land Trust)
AGENDA
Mayor’s Housing Policy Task Force Technical Working Group: Funding & Finance
LIFT FUND, 2007 W Martin St, San Antonio, TX 78207
Friday, March 9, 2018
9:30 -11:30 a.m.

1. Welcome and introductions (Erlinda/Celina) 5 MINS

2. Process overview (Leilah) 3 MINS
   a. Ground rules
   b. Role of co-chairs and subcommittees

3. Review today’s agenda and goals (Paul) 5 MINS
   a. Problem statement & summary
   b. Task Force and Working group timelines and scheduled meetings

4. Best practices review (Leilah) 15 MINS

5. Report from sub-groups (Jim) 15 MINS

6. Review current draft policy and action item recommendations to begin creating policy framework for our report [see attached matrix] (Leilah)  20 MINS
   a. The City of San Antonio will establish a dedicated municipal or pass-through source of affordable housing funding, from existing sources, tied to annual data and projections regarding housing need.
      i. Require a contribution from CPS utility users to an affordable housing fund that provides gap financing for affordable housing.
      ii. Allocate $10 million annually in general funds to an affordable housing pool.
      iii. Dedicate CPS revenues above annual projections to affordable housing.
      iv. Designate a minimum of $5 million annually in CDBG funds for low-income, workforce housing.
      v. Establish a transit-oriented communities funding mechanism in partnership with VIA.
   b. The City of San Antonio will, to the extent possible, lead an effort to expand the sources of dedicated revenue to support affordable housing.
i. Begin the planning for a campaign to build support for an increase in an existing or new fee or tax (sales tax, hotel occupancy, document recording fee, tobacco tax, short-term rentals etc.) that would provide an ongoing, dedicated source of gap financing for affordable housing.

ii. Prepare and plan for a charter amendment to enable the use of bond proceeds for residential construction costs.

iii. Initiate a new bond measure for $150 million for affordable housing.

iv. Support federal legislation to support the expansion of the tax credit program, including H.R. 4185.

c. The City of San Antonio will partner with the private sector and other public sector entities to increase private sector involvement.

i. Mobilize the private sector to develop an equity pool to stimulate more investment in low-income housing tax credit transactions.

ii. Support the creation of a Funder’s Collaborative to develop and implement a Program Related Investment (PRI) Program to invest in homeownership, land trusts, and small infill projects in the urban core.

iii. Create “lending circles” or micro-lending mechanisms through which small groups can support each other through the home improvement process.

iv. Create a Housing Finance & Production Unit with underwriting capacity within the City’s housing services department to support higher production levels.

d. The City of San Antonio will integrate stronger affordable housing goals reaching a larger number of lower-income households into existing incentives and regulatory structures.

i. Expand the use of tax increment financing to apply to land and property owned by government institutions. Develop a program to leverage new and existing TIF.

ii. Require rent restrictions and deeper affordability on the projects that are seeking a property tax abatement.

iii. Extend the affordability period on multifamily residential from 30 to 55 years.

e. To other MHPTF Working Groups:

i. Re-examine the City’s density bonus policy and identify any barriers to imposing an in-lieu fee. (REMOVING BARRIERS)

ii. Explore a “by-right” zoning designation or other tool to streamline the approval process for affordable housing projects. (REMOVING BARRIERS)

iii. Create a Housing Finance & Production Unit with underwriting capacity within the City’s housing services department to support higher production levels. (COORDINATED SYSTEM)
7. **What’s missing? Workshop draft policy and action items by breaking into four small groups**
   **(All) 40 MINS**

   Working in groups of 3-4, identify missing policy areas and action items to address our problem statement, using the policy framework established by the Task Force [attached]. Each group will be asked to review and expand one set of draft goals (a-d above) and report back to the group.

8. **Report out by each group 10 MINS**

9. **Wrap-up and next steps (Leilah) 5 MINS**
1. **Review Working Group Problem Statement and Scope:**
   a. Examine existing affordable housing finance programs
   b. Propose policies to create new funding sources and reallocate resources
   c. Create a model for building capacity to sustain higher levels of housing development and rehabilitation activities
   d. Recommend that the City make affordable housing a priority

2. **Presentation of draft working group policy goals and examples of recommendations/actions:**
   a. The City of San Antonio will establish a dedicated municipal or pass-through source of affordable housing funding, from existing sources, tied to annual data and projections regarding housing need.
      i. Require a contribution from CPS utility users to an affordable housing fund that provides gap financing for affordable housing.
      ii. Allocate $10 million annually in general funds to an affordable housing pool.
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   b. The City of San Antonio will, to the extent possible, lead an effort to expand the sources of dedicated revenue to support affordable housing.
      i. Begin the planning for a campaign to build support for an increase in an existing or new fee or tax (sales tax, hotel occupancy, document recording fee, tobacco tax, short-term rentals etc.) that would provide an ongoing, dedicated source of gap financing for affordable housing.
      ii. Prepare and plan for a charter amendment to enable the use of bond proceeds for residential construction costs.
      iii. Initiate a new bond measure for $150 million for affordable housing.
      iv. Support federal legislation to support the expansion of the tax credit program, including H.R. 4185.

   c. The City of San Antonio will partner with the private sector and other public sector entities to increase private sector involvement.
      i. Mobilize the private sector to develop an equity pool to stimulate more investment in low-income housing tax credit transactions.
      ii. Support the creation of a Funder’s Collaborative to develop and implement a Program Related Investment (PRI) Program to invest in homeownership, land trusts, and small infill projects in the urban core.
iii. Create “lending circles” or micro-lending mechanisms through which small groups can support each other through the home improvement process.
iv. Create a Housing Finance & Production Unit with underwriting capacity within the City’s housing services department to support higher production levels.

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ii. Require rent restrictions and deeper affordability on the projects that are seeking a property tax abatement.
iii. Extend the affordability period on multifamily residential from 30 to 55 years.

e. To other MHPTF Working Groups:
   i. Re-examine the City’s density bonus policy and identify any barriers to imposing an in-lieu fee. (REMOVING BARRIERS)
   ii. Explore a “by-right” zoning designation or other tool to streamline the approval process for affordable housing projects. (REMOVING BARRIERS)
   iii. Create a Housing Finance & Production Unit with underwriting capacity within the City’s housing services department to support higher production levels. (COORDINATED SYSTEM)

3. Presentation: Jim Plummer/Current MF Housing Gap Sub-group

Purpose of presentation: Provide an estimate of the magnitude of the funding gap. Emphasize timeline for production regarding market absorption and realities of our ability to produce. Propose a decade of affordability.

Following estimates based on 300-unit multi-family and 2015 study of need:

- Low Income (80% AMI)—need 2,000 units per year over 10 years ($14m per year—subsidy needed)
- Very Low Income (60% AMI)—3,000 units per year over ten years ($35m per year—subsidy needed)
- Extremely Low Income (30% AMI)—5,000 units per year over ten years ($XXm per year—subsidy needed)

Important to figure out how to improve the financing system so that we can build housing across the city.

Questions/Comments:

- This approach is based on the existing large Multi-Family approach. What about inside Loop 410—smaller projects and owner-occupied housing? What are financing mechanisms to deal with this?
  o This is what we want to address through this meeting
- Housing rehabilitation for owner-occupied housing. What about a program where Home Depot donates materials?
- We need to look at funding/financing solutions for range of housing types.
- For Single-Family—need is $30-40k subsidy to get to an affordable housing price.

4. Review: Review of suggested dedicated revenue sources and best practices

<table>
<thead>
<tr>
<th>Revenue Sources</th>
<th>Best Practices</th>
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<tbody>
<tr>
<td>- Tax increment funding</td>
<td>- Housing trust funds</td>
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<td>- Short-term rental fee (e.g. Airbnb)</td>
<td>- Dedicated revenue sources</td>
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<td>- Document recording fee</td>
<td>- Tax credits</td>
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<td>- Hotel/motel tax</td>
<td>- Inclusionary zoning (requires state action)</td>
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<td>- Housing bonds</td>
<td>- Preservation strategies for naturally occurring affordable housing</td>
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<td>- Condo conversion fee</td>
<td>- Reserve land for housing in areas where growth is anticipated</td>
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<td>- Construction excise tax</td>
<td>- Fee waivers</td>
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<td>- General fund set aside</td>
<td>- Expedited reviews</td>
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<td>- Real property transfer tax</td>
<td>- Density bonus</td>
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<td>- Demolition tax</td>
<td>- Accessory dwelling units</td>
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<tr>
<td>- City-owned land sales</td>
<td>- Permanent supportive housing (for homeless population)</td>
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<td>- Building permit fees (increase)</td>
<td>- Property tax waivers/circuit breakers</td>
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<td>- Sales tax</td>
<td>- Linkage fees/In-lieu-of fees (with inclusionary zoning)</td>
</tr>
<tr>
<td>- Alcohol and tobacco taxes</td>
<td>- First-time homebuyer programs</td>
</tr>
<tr>
<td>- Taxing polluters</td>
<td>- CRA investments and PRIs</td>
</tr>
</tbody>
</table>

5. Group work: What does the group want to add to the 4 goals presented at beginning of meeting? What policies might help us reach these goals?

a. Dedicated financing or pass-through funds to support affordable housing
   i. Identify. Make and maintain inventory of existing programs and ensure alignment with overall goal(s) of the Housing Task Force.
   ii. Process. Redesign a user-informed process that efficiently creates a pipeline of affordable housing projects within COSA
   iii. Fund. Dedicate a long-term source of funding to execute pipeline
       1) CCHIP for affordable housing
       2) First cut of CDBG
   iv. Measure feedback. Establish performance metrics and ensure a transparent goal-oriented process informed by user feedback and reflecting overall direction of Housing Task Force

1) Short-term:
   a) COSA general fund—$20 million, following precedent for meeting comm. Goals
   b) Tax abatement policy—nexus with housing
   c) CDBG—follow best practices among peer cities (find payback mechanism for Section 108—approximately $4.8 million—and reduce funding for COSA staff—approximately $2.1 million)
   d) Waive impact and permitting fees (COSA, SAWS, CPS)
   e) Determine annual property tax revenue from market-rate rental housing and capture a percent, for a determined number of years, to fund affordable rental housing
   f) Tweak policy to retain a larger percent of TIRZ increment capture for affordable housing (example: City of Houston)
   g) Expand TIRZ to regional centers, transit corridors, to fund affordable housing
   h) Issue revenue bonds within TIRZ

2) New sources of dedicated revenue:
   a) Coordinate funding efforts with Bexar County (possibly through a joint housing commission)
   b) Dedicate revenue from the sale of public-owned land (City, school districts, CPS, etc.) to affordable housing
   c) Dedicate a portion of property taxes to SAHA (similar to tax revenue that goes to the hospital district)
   d) Lease underutilized or undeveloped SAHA land to developers and use that revenue stream to fund more affordable housing
   e) Pursue more philanthropic funding—both local and national foundations.
      a. Build the capacity of community-based organizations to set up community land trusts, and use foundation grants/PRIs to support land acquisition and development activities by the trusts
   f) Bond issue for affordable housing fund
   g) Value capture mechanisms around all public investment (development incentives, bond investment, etc.)
   h) Fee-in-lieu for tax exempt properties (for example, universities)
   i) Have SAHA issue bonds

b. Increase private sector involvement
   i. Support minimum wage increase (state legislation and/or local action)
   ii. Exploitation tax (tax low-wage employers and predatory lenders—i.e. pay day lenders) to fund affordable housing
   iii. Monopoly tax
   iv. In kind donations (construction materials) from large companies to reduce the cost of housing rehabilitation
v. Work with financial institutions to reduce the servicing cost of loans
vi. Employer-assisted housing
   1) Tie incentives to investments in housing for workforce
   2) Department of Defense funds to house civilian employees
vii. Joint development agreements for housing on publicly-owned land (for example, Tobin Lofts)—include ACCD, COSA, Bexar County, school districts, SAWS, CPS, SARA, etc.

c. Deeper targeting and prioritizing affordable housing within COSA
   i. Dedicate additional funds to guarantee deeper targeting for an extended period of time
   ii. Establish targets for multiple affordable housing priorities (including both finance and consumer) as per Housing Commission recommendation

d. Additional goal: Increase awareness of cost of funds, cost/benefit of affordable housing
   i. Study the benefits of AAA rating vs. AA rating, and the benefits of investing in housing/infrastructure
   ii. Study the dedication of a percent of reserves to affordable housing
   iii. Determine and capture benefit from CCHIP and ICRIP investments and dedicate to affordable housing

e. Additional ideas
   i. Create one consolidated fund for housing
   ii. Designate one agency to coordinate single-family housing rehabilitation activities
   iii. Reallocate existing taxes to affordable housing
   iv. COSA should purchase land and also take foreclosed properties (which can be condemned to clear title issues), and put them into a land trust

Next steps

- Who implements?
- Other jurisdictions
AGENDA
Mayor’s Housing Policy Task Force Technical Working Group: Funding & Finance
LIFT FUND, 2007 W Martin St, San Antonio, TX 78207
Thursday, March 22, 2018
10:00 a.m. - Noon

1. Welcome and introductions (Celina) 5 MINS

2. Review today’s agenda and goals (Leilah) 5 MINS
   a. Task Force, Working Group and final report timelines and scheduled meetings
   b. Funding & finance problem statement & summary
   c. Working Group meeting results

3. New resources review (Leilah et al) 10 MINS
   a. NLIHC Study
   b. Harris Housing Advisers LLC
   c. Solutions at various scales

4. Review draft list of funding sources and financing mechanisms (Leilah) 35 MINS
   In preparation for this item please refer to the list on pages 2-3; this will be our final group review of the consolidated recommendations before prioritization at the next group meeting. Are recommendations correctly categorized?
      a. Short Term
      b. Intermediate
      c. Long-term

BREAK (5 MINS)

5. Discuss and finalize affordable housing policy definitions and priorities—group workshop (Leilah) 50 MINS
   In preparation for this item please refer to page 4. During this working session the group will discuss the working definitions of affordable and workforce housing and how to present recommendations to the Task Force.

6. Wrap-up and next steps: final meeting (Leilah) 10 MINS
Create New Funding Sources and Reallocate Resources

**Short term**

1. Increase COSA non-federal affordable housing allocation:
   a. Dedicate CPS revenues above annual projections
   b. Allocate $20 million annually in general funds
   c. Dedicate revenue from the sale of COSA-owned land
2. Increase and leverage federal sources:
   a. Designate a minimum of $20 million annually in CDBG funds for low-income and workforce housing
   b. Follow best practices among peer cities re: CDBG allocation
   c. Find payback mechanism for Section 108—approximately $4.8 million annually
   d. Reduce funding for COSA staff—approximately $2.1 million
3. Waive impact and permitting fees (COSA, SAWS, CPS)

**Intermediate**

1. Capture a percentage of COSA property tax revenue resulting from valuation increases due to public investment:
   a. Determine annual property tax revenue from market-rate rental housing and capture a percent, for a determined number of years, to fund affordable rental housing
   b. Determine and capture tax benefit from CCHIP and ICRIP investments
2. Amend TIF/TIRZ operating policies to:
   a. Retain a larger percent of TIRZ increment captured for affordable housing (example: City of Houston)
   b. Expand TIRZ to regional centers and transit corridors to fund affordable housing
   c. Issue revenue bonds within TIRZ
   d. Expand to apply to land and property previously owned by government institutions
   e. Leverage new and existing TIF/TIRZ

**Long-term**

1. Implement property tax waivers/circuit breakers
2. Establish a transit-oriented communities funding mechanism in partnership with VIA
3. Expand housing bond issuance by SAHA and other Housing Finance Corporations
4. Determine the net present value of housing investments and the cost/benefit ratio of:
   a. Maintaining a AAA rating vs. AA rating
   b. Dedicating a percentage of COSA reserves to investments in affordable housing
5. Levy a fee on CPS customers to fund affordable housing gap financing
6. Propose a charter amendment to enable the use of bond proceeds for residential construction cost:
a. Initiate a new bond measure for $150 million for affordable housing  
b. Inform advocacy groups regarding bond measure  

7. Increase and leverage federal sources:  
a. Seek Department of Defense funds to house civilian employees  
b. Support federal legislation to support the expansion of the tax credit program, including H.R. 4185  

8. Work with the State of Texas to create new funding and finance mechanisms:  
a. Similar to tax revenue that goes to the hospital district, dedicate property taxes to SAHA  
b. Fee-in-lieu for tax exempt properties (for example, universities)  
c. Raise caps or approve new taxes and fees dedicated to affordable housing such as sales tax, document recording fees, tobacco tax, monopoly tax, exploitation tax  

9. Reallocate a portion of existing COSA taxes and fees such as sales tax, hotel occupancy, short-term rentals, etc.  

Expand Public Private Collaboration  

Intermediate  

1. Stimulate more investment in affordable housing:  
a. Privately-funded equity pool  
b. Publicly-funded loan loss reserves/guarantees  
c. Managed by a private lending institution  

2. Pursue more philanthropic funding—both local and national foundations  

Long-Term  

1. Funder’s Collaborative to develop and implement Program Related Investments (PRI) in homeownership, land trusts, and small infill projects in the urban core  

2. Work with financial institutions to reduce the servicing cost of loans  

3. In conjunction with private sector employers, create employer-assisted housing:  
a. SF downpayment assistance programs  
b. Rental voucher program funded with public and private resources to target lower wage workers (like Denver)  

4. Create a Housing Finance & Production Unit with underwriting capacity within the City’s housing services department to support higher production levels and more effective partnerships  

5. Create “lending circles” or micro-lending mechanisms through which small groups can support each other through the home improvement process
Make Affordable Housing a Priority for the City of San Antonio

1. Require both rent restrictions and deeper affordability targets on all projects seeking public funding, including CCHIP, ICRIP, tax abatements, HOME and CDBG:
   a. Define workforce and affordable housing:
      i. MF/SF
      ii. Construction, rehabilitation, adaptation, preservation
      iii. AMI
      iv. % income in rent/monthly payment
      v. Affordability period
   b. Establish targets for multiple affordable housing priorities (including both finance and consumer) as per Housing Commission recommendation
   c. Dedicate additional funds as needed, demonstrated by available data
Moved to Removing Barriers Working Group

1. Re-examine the City’s density bonus policy and identify any barriers to imposing an in-lieu fee.
2. Explore a “by-right” zoning designation or other tool to streamline the approval process for affordable housing projects.
3. Inclusionary zoning (requires state action)
4. Expedited reviews
5. Density bonus
6. Accessory dwelling units

Move to Resilient Neighborhoods

1. Support minimum wage increase (state legislation and/or local action).
2. Create Preservation strategies for naturally occurring affordable housing.
3. 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.

Move to Coordinated Housing System

1. Designate one agency to coordinate single-family housing rehabilitation activities.
2. Create an integrated housing pipeline within COSA:
   a. Identify. Make and maintain inventory of existing programs and ensure alignment with overall goal(s) of the Housing Task Force.
   b. Develop process. Redesign a user-informed process that efficiently creates a pipeline of affordable housing projects across departments.
   c. Measure feedback. Establish performance metrics and ensure a transparent goal-oriented process informed by user feedback and reflecting overall direction of Housing Task Force.
   f. Dedicate funding. Establish a dedicated municipal or pass-through source of affordable housing funding, from existing sources, tied to annual data and projections regarding housing need.
3. Reserve land for housing in areas where growth is anticipated.
4. Lease underutilized or undeveloped SAHA land to developers and use that revenue stream to fund more affordable housing.
5. Dedicate revenue from the sale of public-owned land (City, school districts, CPS, etc.) to affordable housing.
6. Joint development agreements for housing on publicly-owned land (for example, Tobin Lofts)—include ACCD, COSA, Bexar County, school districts, SAWS, CPS, SARA, etc.
7. Coordinate funding efforts with Bexar County, possibly through a joint housing commission.
Funding and Finance Working Group

Meeting Notes

March 22, 2018

13 members in attendance

Marianne Kestenbaum

- Additions (add to PPP section under long-term recommendations)
  - Asset based community development approaches
  - Cost avoidance: ROI on funds invested in supportive services
  - City-County collaboration on justice system
  - Reducing need for services

Short-term (start discussion within 1 year)

- Allocate $20 million general fund dollars to affordable housing
  - Change: add binding recommendation to increase the $20 million to a larger number in the future (require a specific % of budget)
- 2a. New/revised recommendation: Maximize direct use of CDBG for housing by reallocating general and administrative costs so that total allocation is increased
- Move 7a (DoD funding) to intermediate?
- 2b. Add to short-term: Explore the potential for use of Opportunity Zones
- Addition: review current budget for all departments with housing functions, identify how much funding is being used for housing. Also examine funding and how it is spent by publicly-affiliated organizations (TIRZ, PPP, etc.)
  - Follow up: Share locations of documents on Google Drive that point to funding levels
- Analyze housing trust corpus and its investment restrictions (immediate recommendation)
- Centralize access to all of the information about city housing dollars and housing entities, guidelines and reports
- Analyze TIRZ financial performance—update on report that was submitted and changes made (immediate recommendation)

Intermediate-term suggestions:

- 2a. TIF/TIRZ – change “retain” to “dedicate”
- Add to TIRZ recommendation: (Jose Gonzalez)—issuing revenue bonds to create predictable and low-cost source of capital for lending and investment.
- 1. CCHIP and ICRIP recapture: reimbursement to City for some portion of incentive, upon refinance or sale.

Long-term

- Addition: City needs to be prepared to issue revenue bonds for SF mortgages should interest rates rise and these become feasible
- 4a credit rating recommendation
- Strong objections from Paul Martin. Attacking the AAA rating will detract from the report. There will be too much pushback.
- Marianne Kestenbaum—still worthwhile to do the analysis of what the benefits of AAA are versus AA. Feels strongly that it should be included. Perhaps the wording should be changed. Does the City have an analysis?
  - Follow up task for consultants: review CPS and SAWS-related recommendations.
    - Questions raised about how the proposal will change the way SAWS sets rates, who will ultimately pay, and about tying increased rates to funding green construction.
    - What is the specific recommendation? Increase the impact fee cap?
- Marianne will do research on USDA funding.
- 8a addition: (affordable housing district) state designation of urban renewal district as a taxing district—needs more research. Has this been done? What would it require? Follow up research by consultants.
- Change Sales tax recommendation—explore raising the cap and reallocating what we are funding through sales tax (rededicate to affordable housing)
- Question from Noah Garcia: should we use funding to buy down affordability on 9% tax credit and housing trust FC and PFC projects to get to 60% AMI or lower.
  - Working group needs to think about what are the ways to create a tool to fill the gap to get more affordability
- Bond (6a, b)
  - Explore ways low interest bond dollars can be used as part of capital stack for multi-family projects. Loan-loss or guarantee pool. Debt service. We need multiple intervention points in the capital stack that can provide certainty to lenders.
  - Add “municipal” or “General Obligation” before bond
- Privately-funded equity pool specifically to complement 4% investments
- Missing from list: San Antonio Housing Trust. Where does this fit?
  - Now that they have a revenue base, how do they target deeper affordability with their projects
- PPP collaboration: expand number of CDFIs (add to short-term: get information about CDFIs?)

Follow-up for consultants
- Employment and wage projections for regional centers, analyze housing need and affordability gap (follow up with EPS)

For other groups
- Equitable/resilient:
  - Coop housing
  - Create an affordable housing preservation easement (similar to historic conservation easement)
- Transparent/coordinated:
  - Maintain list of available affordable housing units (labor intensive and demand too high, apartments go too fast); is there an Airbnb-type technology?
AGENDA
Mayor’s Housing Policy Task Force Technical Working Group: Funding & Finance
LIFT FUND, 2007 W Martin St, San Antonio, TX 78207
Tuesday, May 8, 2018
9:00 – 11:00 AM

1. Welcome and introductions (Celina) 5 MINS

2. Review today’s agenda and goals (Leilah) 10 MINS
   a. Task Force Update
   b. Community Meetings
   c. Timeline

3. Review Definition of Affordable Housing (Celina) 25 MINS

   Affordable housing consumes no more than 35% of residents’ income. Affordable rents in San Antonio should be targeted to families at 60% AMI or below for the City of San Antonio; affordable homeownership should be targeted to families earning no more than 120% AMI. MF affordability restrictions shall be no less than 50 years.

   The above text is from page 1 of the report. At out third meeting we deferred finalization; the group should review and discuss:
   a. Income targeting
   b. Percentage of income
   c. Term (length) of restrictions

4. Review Goals (Leilah) 25 MINS

   These policy recommendations are intended to support the funding of a housing construction and rehabilitation program capable of producing 1,000 units of affordable housing in its initial year of implementation. As the City’s capacity increases over time, the program would continue grow and eventually lead to the production of 25,000 total new units of affordable housing over a 20 year span. Based on this goal, we estimate that $37 million will be required annually in new and reallocated resources, including multiple housing bonds.

   The above text is from page 1 of the report. At out third meeting we deferred finalization; the group should review and discuss:
   a. Unit targets
   b. Investment estimates
5. **Review draft report, policy recommendations and associated action items (Leilah) 50 MINS**

   Each draft policy recommendation has been grouped under an issue area and listed as immediate, short or long term. The group will review the recommendations for completeness and appropriate timeframe.

6. **Wrap-up and next steps (Celina) 5 MINS**
Timeline

Draft recommendations are due to the MHPTF for their May 11th and 12th worksession; final reports will be due on May 18th. There will be a third community meeting on June 2nd; location and format TBD.

Definitions

- Need to rewrite “should consume”; “funds made available by the City of San Antonio should be targeted to families at...”
- For clarity we need to list all definitions of affordability, as several are in use, or suggest a single definition
- Consider addressing different project sizes (i.e. number of units)
- Should include transportation costs?
  - Restricted to families at what level of AMI
    - MF—60 or 80? 80% BUT sliding scale with more funds available the lower your percentage AMI
    - SF—<120%
  - % maximum income in monthly rent (consider whether COSA should have different definition than HUD’s)
    - 30% (restricts families’ choices)
    - 35% (provides most flexibility)
  - Term of restriction (30, 30+, 50, 50+, permanent?) “Not less than but with goal of permanent” and make sure to provide for monitoring: include under recommendations that monitoring and compliance should be addressed in pro formas and loan docs

Goals

- Need to determine:
  - # of units annually, incl. construction, rehab, adaptation, preservation
  - Total # units needed in the community (based on NLIHC or EPS data?)
  - $ to be invested annually to meet these goals: utilize avg across both MF and SF; include existing and increases-- $9-10 million federal sources, $10 million general fund, $17 million bond, for example
  - Timeline to meet these production and investment goal (how many units/year for 10 years? 20 years?)
- Group agreed to re-write the existing definition to utilize EPS estimates rather than NLIHC numbers and to advocate for meeting the entire need/filling the gap as soon as possible
6,000 units per year over 10 years: is this feasible?

Compare to other big investments: $110,000,000 announced for street maintenance in next year’s budget, or $100,000,000 invested in downtown housing

Do we have to identify resources to meet goals?

Make data-based recommendations

Recognize can’t fill entire need: aspirational statement is to meet entire need

State that long-term goal (of COSA) is to build prosperity, so that need will decrease over time

General Edits and Comments

- Differentiate multiple goals for different housing types
- Assume all recommendations are COSA
- Spell out all acronyms/abbreviations

Policy Recommendations and Action Items—Edits

- Include raising wages as part of #5—families build their own capacity over time to afford housing
- Add scrub/reallocate for any additional available $
- Recommendation #6—raising wages
- Recommendation #4—diversify but continue to advocate for more resources and ensure that MHPTF recommendations are considered in NI bond implementation
- Revise intro paragraph to include wage goals and economic development overall; we are addressing symptoms of a larger problem—this could be a new context statement
- Recommendation #2—clarify that this applies to ICRIP etc in new program
- Move the Recommendation #2, Immediate—More strongly address Housing Trust
  - Assess operations and investment profile
  - Align priorities
  - Grow corpus
  - Expand the Housing Trust
- Recommendation #6 – deeper targeting, variety of types, diverse accessible locations (transit), supportive SF homeownership, adequate staff/monitoring

What’s Missing?

- Short-term rental occupancy tax to support affordable housing – should be added to Creating New Revenue
- Acknowledge that state and federal government have obligation to fund affordable housing but that we cannot be dependent on them; need to diversify
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Affordable Housing Policy, City of San Antonio Department of Planning and Community Development, November 10, 2015

Follow-up Audit Report of the Department of Planning and Community Development Tax Increment Reinvestment Zone Operations, Kevin W. Barthold City Auditor City of San Antonio, October 19, 2016

FY 2016-2020 Consolidated Plan & FY 2016 Action Plan, City of San Antonio Department of Planning and Community Development, August 6, 2015

Kept out: How banks block people of color from homeownership, AARON GLANTZ; EMMANUEL MARTINEZ of REVEAL AP News, February 15, 2018

The opportunity in tackling the affordable housing challenge, McKinsey & Company, March 2015

Family Assistance Centers, City of San Antonio, Accessed March 5, 2018

Integrating Housing Strategies with Health: An Opportunity to Advance Whole-Person Care in California, JSI Research & Training Institute, Inc., June, 2015

FISCAL YEAR 2018 Three plus nine BUDGET AND FINANCE REPORT, City of San Antonio Office of Management & Budget and Finance Department, March 1, 2018

Agency Input Session: Department of Human Services Consolidated Funding Process, María Villagómez, Assistant City Manager Melody Woosley, Human Services Director City of San Antonio

Community Housing Development Organization (CHDO) Policy, Procedure, and Standards, City of San Antonio Department of Planning and Community Development Grants Monitoring and Administration Division, October 9, 2013

Making strong housing markets affordable with private, public, and long-distance partners, Stacie Young, Brookings, January 29, 2018
Appendix D, Part v:
Developing and Preserving Housing for Stable, Equitable and Resilient Neighborhoods
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

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<tr>
<th>Vision</th>
<th>Resources</th>
<th>Policy Recommendation and Timeline</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
Mayor’s Housing Policy Task Force
Equitable and Resilient Neighborhoods Working Group
Research and Data Requests from Meeting 1 – 2/1/18

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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<tbody>
<tr>
<td><strong>Housing instability, which, among other impacts, causes turnover in schools and negatively impacts educational attainment for kids</strong></td>
<td>• Policy to address displacement of vulnerable populations, especially renters, when areas are improved (e.g. Soapworks)</td>
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<tr>
<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><strong>Existing housing programs and resources are not effective</strong></td>
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<tr>
<td>• Undocumented individuals/families cannot access programs/resources</td>
<td>• Require community engagement for development even when no rezoning is needed</td>
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<tr>
<td>• Programs do not reach people who need them</td>
<td>• Job/workforce training tied to homeownership</td>
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<td>• Programs do not match need</td>
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<tr>
<td>• There is no mechanism for community input in policy-making</td>
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<tr>
<td><strong>Lack of information and knowledge among residents</strong></td>
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<tr>
<td>• Renters and homeowners do not know their rights/property code laws</td>
<td>• Establish office to advocate for renters</td>
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<td>• Lack of household financial education, knowledge of saving and budgeting</td>
<td>• Create and fund a tenant council to educate the community about renters’/homeowners’ rights</td>
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<td>• There is no mechanism for community input in policy-making</td>
<td>• City-sponsored/nonprofit “know your rights” workshops/sessions</td>
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<tr>
<td><strong>Predatory actors take advantage of residents</strong></td>
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<tr>
<td>• Speculators manipulate homebuyers into selling homes</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>• Contractors take advantage of people</td>
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<td><strong>Discrimination keeps people from accessing housing</strong></td>
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<tr>
<td>• Criminal history prevents people from accessing housing—landlords can choose to not rent to them</td>
<td>• Enforce non-discrimination ordinance for renters, and expand protections to include “source of income”</td>
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<tr>
<td>• Current city policies and practices promote and sustain segregated communities and low-opportunity areas</td>
<td>• Do not look at criminal background checks when renting apartments</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>• Inclusionary zoning</td>
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<tr>
<td>• There is no enforcement of non-discrimination ordinance</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><strong>Existing housing stock needs rehabilitation</strong></td>
<td>• Develop more public housing in “high opportunity” areas</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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<tr>
<td>• Cost of development/rehab is prohibitive for some households</td>
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<tr>
<td>• Seniors in older homes can’t maintain or fix homes</td>
<td>• Tax rebate for owners (not investors/flippers) to fix homes</td>
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</table>
| There is not enough affordable housing | • 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) |
| --- | --- |
| • 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 |  |
| Increasing property taxes make housing unaffordable for some homeowners and renters | • Tax circuit breakers/control mechanism for legacy homeowners in vulnerable districts |
| • 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 |  |
| Vacant properties | • Identify blighted areas and incentivize private investment by reducing redevelopment barriers in exchange for affordable housing |
| • We don’t know the cost of blight/cost of decline |  |
| Homelessness |  |
| We do not plan or develop comprehensively (housing, jobs, transportation, parks, etc.) | • 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 |
| • 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 |
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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</table>
| **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 |

Equitable and Resilient Neighborhoods Meeting 2  
February 27, 2018
<table>
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<tr>
<th>Sample Policy Recommendation</th>
<th>Example</th>
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<tr>
<td>an opportunity to match any purchase offer they receive for their building.</td>
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<td>neighborhoods with rapidly appreciating property taxes</td>
<td>Atlanta, GA—Anti-Displacement Tax Fund Program: pays qualifying homeowners’ property tax increases in gentrifying areas,</td>
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<td><a href="https://www.westsidefuturefund.org/news/tax-fund/">https://www.westsidefuturefund.org/news/tax-fund/</a></td>
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<td>Amend the City’s non-discrimination ordinance to ban housing discrimination based on “source</td>
<td>Miami-Dade County FL—Code of Ordinances, Chapter 11A, “It is further hereby declared to be the</td>
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<td>of income” (this is not currently allowed under State of Texas law)</td>
<td>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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<tr>
<td>Partner with non-profit and financial sector partners, and leverage public funds to</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>create a revolving loan fund to provide low-cost loans for homeowners to pay for housing</td>
<td>Detroit, MI—Detroit Home Mortgage partnership, <a href="http://www.detroithomemortgage.org">http://www.detroithomemortgage.org</a></td>
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<td>rehabilitation.</td>
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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
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.
  - 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:
  - 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).
Equitable and Resilient Neighborhoods Technical Working Group

Meeting 3: April 5, 2018

Notes

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
What kind of housing would this be?

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
Equitable and Resilient Neighborhoods Working Group

Policy Recommendations

April 26, 2018

**DRAFT**

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:
  - Creating a mobility counseling program that is fair-housing focused
  - 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
  - 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
  ○ Community engagement should be third party-led
  ○ 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


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.

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](https://www.sanantonio.gov/NHSD/TIF/cityinitiated#22866823-inner-city-11)


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](http://www.bcad.org) and **Chief Appraiser:** Michael Amezquita

Intergovernmental Committee Meeting 2/13/2018 Agenda Item 18- 1872 Discussion with area superintendents regarding public school finance reform [Jeff Coyle, Director, Government & Public Affairs] [http://www.sanantonio.gov/Council/Council-Committees#213331040-%09inter-governmental-relations](http://www.sanantonio.gov/Council/Council-Committees#213331040-%09inter-governmental-relations)
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
road conditions, light-rail trains, coffee shops, and lots of other second-tier amenities are nice but nowhere near the priorities to begin with.

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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)
• 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 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.