

HOUSING COMMISSION OFFICIAL MEETING MINUTES

WEDNESDAY, FEBRUARY 26, 2020, 4:00 PM
ALAMO COLLEGES DISTRICT
2222 NORTH ALAMO, SAN ANTONIO, TEXAS 78215

Members Present: Pedro Alanis, Member
Robert Abraham, Member
Nicole Collazo, Designee for Pedro Alanis
Dr. Paul Furukawa, Member
Jessica O. Guerrero, Chair
Keith Hom, Member
Michelle Lugalia-Hollon, Member
David Nisivoccia, Member
Susan Richardson, Member
Sarah Sanchez, Member

Members Absent: None

Staff Present: Lori Houston, *Assistant City Manager*;
Verónica R. Soto, *Neighborhood & Housing Services Department*;
Edward Gonzales, *Neighborhood & Housing Services Department*;
Ian Benavidez, *Neighborhood & Housing Services Department*;
Sara Wamsley, *Neighborhood & Housing Services Department*;
Irma Duran, *Neighborhood & Housing Services Department*;
Kristin Flores, *Neighborhood & Housing Services Department*;
Munirih Jester, *Neighborhood & Housing Services Department*;
Jameene Williams, *Neighborhood & Housing Services Department*;
Phil Laney, *Development Services Department*
Leslie Chasnoff, *Department of Arts & Culture*

- **Call to Order** - The meeting was called to order by Chair Jessica O. Guerrero at 4:11 PM.
- **Roll Call** - Irma Duran called the roll. At the time when roll call was conducted, eight (8) members were present representing a quorum.
- **Public Comments** – Duran announced five (5) residents signed up to speak on consent. The sign-in sheet was provided to Guerrero who announced two minutes are allotted per speaker.
 1. Dr. Alfred Montoya: Tenured Professor of Medical Anthropology at Trinity University. He collaborated and conducted study of payday loan usage on [the City's] West and South sides. People seeking loans due to inability to pay utilities. Montoya researched on how utilities and rate structures affect services. Strongly recommended a definition of affordability that accounts for these [items] and structures through an affordability lens.

2. Pancho Valdez: Speaker stated that he was concerned about the lack of security and safety in [SAHA] buildings. In the past weekend, a teenager was shot and killed at Cassiano and two were injured. Since December 2018, five different people have died at three different SAHA properties that Valdez is aware. Two years ago, SAHA cut the security budget by 43%. HUD mandates that SAHA and other housing authorities provide tenants decent, sanitary living environments. At present, a contractor is installing sprinkler pipes at Fair Avenue causing an inconvenience and safety risk to tenants. Speaker stated that people are told they cannot go into their apartments from 7:00AM to 5:00PM. Many of the tenants are ill or disabled and they are still living inside the building during the installation. Valdez stated that safety and security isn't happening at SAHA.
3. Molly [Last name withheld]: Advocate for people experiencing housing displacement and homelessness. She stated that she accepted an opportunity to work with the SARA, DHS, and Homebase, an organization based in California. Speaker asked [the Housing Commission] to urge City Council to correct and strengthen the Homebase effort study and develop a strategy that will address displacement and homelessness. Points that she wanted to address are as follows: 1) how people are living and homelessness, which is a direct report of displacement; 2) Homebase and their partner agencies, SARA, must consult and deal, not consult and console; 3) developing an overarching strategy with existing service programs in order to better serve the needs of the people; 4) possible solutions, such as starting a safe space pilot program in areas like the VIA's Central Plaza, City-owned parks, or the Central Library's parking garage.
4. Dr. Meredith Maguire: Retired Professor from Trinity University; Climate Justice Activist. Maguire stated her concern regarding fixing the utility rates as soon as possible as utilities are a part of housing costs. Utility bills have steadily gone up for the past five years. Maguire's main principal is concerning people's right to have enough water for health and hygiene. The 2013 SAWS rate change that went into effect in 2016 transferred a huge proportion of costs to residential households in the form of fixed rates. Multi-generational households couldn't qualify for the lowest fixed rate; therefore, the rates disproportionately hurt poor families. The Speaker expressed disapproval of the new fixed rates due to an extra two million dollars in reduced costs to the industrial users on the backs of residential users. She stated that the City needed to find a [better] way on how the energy, water, and storm water rates are changed. For instance, storm water rate is based on impervious cover; however, Port SA was given a reduced rate for storm water. Maguire stated that they are holding meetings now to try not to repeat a faulty rate structure for the sake of equity - that there's a need for utilities to have fair rates and to reduce fixed rates that are passed down to the residents.
5. Maureen Galindo: Housing advocate. Speaker wanted to talk about best community engagement practices and definition of affordability. Galindo stated CPS and SAWS rates have been dramatically increasing making people feel the housing crunch and insecurity; she, herself, used a payday loan in December. Galindo congratulated Jessica O. Guerrero on her appointment as Chair of the Housing Commission as Guerrero had been doing community engagement prior with Galindo on Soapworks. Speaker stated she recently received her Master's in Community Psychology, which is based on how to get people involved in system structure and policy. When the

Soapworks [event] was happening, Galindo expressed that her neighbors and residents were ignored. At a SAHA board meeting, she witnessed a man having a panic attack because his housing was being taken away and no one went to him afterward. Speaker stated the Risk Mitigation Policy presentation last month demonstrated what community engagement and participatory policy making looked like and the City needs to have a culture shift to understand how they can value everyone's voice. In the first month from the Policy being enacted, 86% of people using the policy were making below \$23,000/year. Galindo stated a need to get these citizens' meeting participation to ask what they have experienced, what is affordable, and more efficient strategies.

Guerrero recognized that the speakers went over the two minute speaking limit. She dedicated the speaking extension to outgoing Chair, Lourdes Castro-Ramirez. By Castro-Ramirez setting a new precedent of openness to share the podium, Guerrero honored the openness from this side [dais] and share the space with everyone.

- 1. Item #1: Approval of Minutes for January 10, 2020 Special Meeting and January 22, 2020 – Regular Meeting.** Commissioner Sarah Sanchez motioned for a correction on January 10, 2020 Meeting Minutes on Page 1, under “Call to Order” from 8:30PM to 8:30AM. Commissioner Nisivoccia motioned to approve the January 22, 2020 Meeting Minutes. Motion carried unanimously.
- 2. Item #2: Briefing and Update on the ForEveryoneHome Initiative Needs Assessment and Next Steps.** Guerrero asked Sasha Hauswald, Director of State and Local Policy for Grounded Solutions Network, and Fabiola Torralba, Community Engagement Coordinator for the ForEveryoneHome Initiative, to present.

Hauswald stated that the San Antonio ForEveryoneHome team comprised of eight people and asked members to stand up and be recognized. Grounded Solutions Network is a national non-profit organization that is launching a pilot program in three cities, San Antonio, Winston-Salem, and Indianapolis, to discover what is causing housing displacement locally. The first phase of three in this process is almost finished. Three phases include: 1) needs assessment - to diagnose what are the drivers of displacement, 2) taking challenges and finding solutions – what policies should be (Anti-Displacement Strategies), 3) taking one anti-displacement strategy and creating a detailed implementation plan that is ready to be launched.

Hauswald open the floor to Torralba to present Phase 1 - community engagement for the ForEveryoneHome Needs Assessment. Ms. Torralba hosted five gatherings for community engagement held in the east, south, and western parts of central downtown and detailed the demographics of the fifty-one participants. Common issues that attendees faced were eviction, loss of housing, and rising property taxes. She highlighted the occupations of participants to breakdown the preconceived notions of homelessness and displayed their talents and occupations. Speaker stated that there was a great need of the residents for understanding of how to be more involved in the decision making processes in their community. With this project, they hope to establish relationships with residents, in particular, ones with potential for leadership roles in the community.

Hauswald and Torralba aired recordings of the gatherings' participants. Hauswald stated

that the gatherings clearly showed that the City and community had done a lot of work thinking what housing challenges are in the city. Hauswald highlighted the five recommendations in the Housing Policy Framework. Action #1 is to develop a coordinated housing system. Hauswald reiterated the need for this action after gathering data for the needs assessment took months longer than anticipated and stated increased coordination and knowledge with the persons that have data would greatly benefit the City. Action #5: Ensure transparency and accountability to the public, is a process-oriented recommendation and [ForEveryoneHome] is endeavoring to carry out these intentions. When moving into this next phase of work, Hauswald welcomes ideas and support from the Commissioners and the public.

Hauswald's following presentation concentrated on Actions #3 and #4, which included: direct displacement of renters and mobile home park residence, home owner stabilization, and rental preservation and stability of renters. There are 89 active mobile home parks in San Antonio with 95 useable sites per park. In the past five years, eight parks have been closed which were mainly concentrated in the Loop 410 area.

Commissioner Keith Hom asked how many people the 89 sites represented. Hauswald answered she did not know.

Hauswald stated that there was a 66% fail rate mobile home parks from inspections that happened in early 2019. The City worked with the parks to bring the rate down to its current 26%, which translates into 23 parks. Many issues that are being dealt with are infrastructure upgrades such as water, sewer, and electrical.

Hauswald continued to evictions. Texas Housers did analysis of Bexar's evictions and numbers are rising. In 2018, 12,535 people were displaced due to evictions. Taking into consideration informal evictions, rate may be as much as three times higher, making evictions the largest driver of displacement. Hauswald's team also compiled Texas Houser's Data with market rate apartments (unsubsidized apartments with high eviction rates). Data was shown that the same evictors are displacing tenants regularly; however, it was a small concentrated group of "bad actors" that possibly are having difficulties with managing their properties. Many buildings (247 buildings) are "naturally occurring affordable housing" (NOAH) properties that are unsubsidized low-cost apartments. Compared to NOAH properties, the high evictor buildings had twenty times higher rates of eviction.

She shifted the presentation to homeownership stability, specifically the threats to stability which included the costs of property maintenance, taxes, utilities, and insurance. Not enough data collected for taxes, utilities and insurance; however, Hauswald will have data at a later date and discuss how it incorporates. Code violations are indicators of maintenance expenses and possibly of new expenses due to citation fines. With the rapid escalation of homeownership prices toward downtown and the southern half of the city (some areas with a 400% price change) there is instability of keeping with the pace of property taxes in the community and vulnerability towards predatory home buyers. Data produced by the City in 2007-2008 in response to the foreclosure crisis showed the same geographical distribution for the pattern of causes. Mortgage foreclosure compared to tax foreclosure is the larger known driver of direct displacement; however, it may be due to the fact that tax foreclosure is seen as a last resort from the county due to process issues.

Hauswald transitioned to a discussion of home flipping and predatory home buying in San Antonio. Data from Bexar County Appraisal District (BCAD) listed that there were 2,000 properties bought and sold within a six-month period from 2015-2018. Grounded Solutions Network also matched this data against code enforcement data and found that 13% of properties had at least one code violation the year prior.

Threats to homeownership are a racial equity issue. For people of color, homeownership rate is 50% compared to white household's rate, 63% in San Antonio. Homeownership stability is still a racial equity issue; patterns established by the redlining practices of the 20th century persist today. If left unchecked, disparity will increase along racial lines. Before moving to rental housing data, Hauswald asked if there were any questions.

Commissioner Robert Abraham commented about the single family increase and property tax data. He questioned that if they [sale prices] were changing that much, the taxes would be a lot higher. Hauswald explained that the appraisal price was not the sale price. Appraisal price is regardless of whether the house is placed on sale and that the houses that go for sale are a small subset of all the single family homes. That BCAD's data doesn't reflex the MLS price and their appraisal price can be behind.

Hom asked if the data can be compared to the other cities that Grounded Solutions Network has researched. Are we typical? Is it acute because we're growing much faster? Is there the similar disparity of income? Hauswald stated that every city is different. San Antonio's housing costs are rising much faster. Market prices in some other city are more stable because investments aren't coming in and growth isn't happening, but their main concern is housing quality. Other prices are steady because they've been high for a long time. All that she can say is San Antonio is changing very quickly.

Commissioner Michelle Lugalía-Hollon requested to revisit the last slide [Percent Owner Occupied]. Lugalía-Hollon stated that the slide mentioned 40% of households are owner occupied but it seems high to her. She asked Hauswald if that was typical or if it's changed. Hauswald stated that she didn't know, but the rate has been declining nationwide and would expect the same here. Second question asked was how to track the quality and size of the homes in the report. Hauswald responded that quality of home or rental properties was top of mind.

Hauswald continued to move onto the preservation of the affordable rental stock, noting that affordable referred to price point rather than deed restricted or subsidized properties. Affordable refers to a price point of that is available to people below 80% average median income (AMI). Current rentals are serving people that are below 80-60% AMI relatively well to okay. However, with 50% AMI people, there is a smaller range of options. 0-30% AMI people have even fewer options, but Hauswald pointed out that though these potential renters may need support services, some in this range need only minimal supports and many need none at all. Comparing unsubsidized to publicly supported rental housing stock the data looks similar. One caveat of this data, targeting for the subsidized units is different to unsubsidized in that targeting is to the income cap, meaning a subsidized unit may be rented at a lower price point to a lower income individual than is listed represented on the slide.

Nisivoccia commented that that he was glad Hauswald clarified the data because the vast

majority of people currently in the SAHA units would fit the 0-30% AMI range.

Hauswald commented that SAHA is in a unique situation that they are able to offer 30% of resident's income even though it is lower than target. However, she highlighted the preservation of NOAH properties: the city lost 9,000 units from 2015 to 2019. Hauswald referred to this process as reverse filtering; increasing rent due to market readjustment, small property improvements, or major redevelopment. NOAH and subsidized rental properties are both at risk of reverse filtering. The aging rentals and affordable housing stocks need reinvestment for preservation otherwise it will be a lost asset for the city.

There are racial equity issues across AMI. For every \$1.00 a white person makes, a Latino person makes \$0.68. This rate is quite lower than the regional AMI which is the point that the previous slides referenced which developers are using to build their affordable housing.

Questions were raised by the audience if there was a gender or age breakdown for AMI, but Hauswald stated it is available but she didn't have the data on hand.

Hauswald stated that San Antonio is now on the curve of displacement but that the City is continuing to make investments in being an amazing place to live. She then asked Fabiola to update on community engagement.

Torralba stated they would like to involve organizations and agencies to connect with constituents that are harder to reach and attempting engagement in a different format. There will be a multi-sector public meeting March 23rd from 6:00 to 8:00pm. They also will be facilitating house and office meetings, inviting people to hold their own community gatherings, and also launching online surveys.

Commissioner Pedro Alanis asked what actions happened after community engagement that will turn into recommended actions and policies. Hauswald stated there will be a multi-action plan that will be release mid-year. One of the actions will be made implementation ready.

Commissioner Paul Furukawa thanked presenters. He spoke previously with Dr. Montoya and asked if he would share his findings (at public comment).

Commissioner Susan Richardson restated the welcome from Hauswald to the audience to meet with her and have their story shared. Hauswald gave a reminder of the March 23rd meeting at the Central Library and Torralba passed around a sign-up sheet to stay up to date on their events.

Guerrero thanked Hauswald and Torralba for their presentation, availability during the process, and the effort to understand the local landscape. Guerrero reiterated that they needed to keep the conversation going and welcomed suggestions on how to make the information more available.

Furukawa commented to Dr. Maguire, climate justice activist, that many of them are huge fans of Greta Thunberg. Many local social workers would like to name award after her to provide to a young person in San Antonio who exhibits the same qualities.

Guerrero called Dorothy Lopez who signed to speak for public comment.

6. Dorothy Lopez: Single mom of four children – two who are disabled. Battling for a year with an apartment complex that is a low income housing tax credit property - LIHTC. Entered property back in 2016 under SAHA with on time payment 2+ years. She was sued three times but two cases were dismissed due to accounting errors, manipulation of ledgers, and no notices. Lopez reached out to Texas Department of Housing and Community Affairs (TDHCA) and Housing and Urban Development (HUD). Informed that people [apartment] were trying to push out people from SAHA program. Her neighbor that was SAHA tenant also was pushed out. She reached out to SAHA and Fair Housing and is currently fighting case that went to county court. Not enough advocacy for people like her; Lopez had to do homework for what the processes and regulations were for fair housing. Lopez had come from Haven for Hope and was already displaced once and made every effort to maintain stability. She went to organizations but couldn't get feedback that she needed. She wants to be more informed and get more involved. These companies that have land usage agreements with the city. But when she goes to SAHA, they don't crack down on communities that are trying to silently pushing people out. Lopez explains that she has conditions of her own along with her children and doesn't have enough resources. Public isn't informed on where to go, and no answers are given to ensure stability. Lopez states that she has a 23 year-old daughter with autism that she feels her daughter is being placed on the back burner because she has to resolve their living situation. Lopez asks where she is able to find help. She questions if there are answers or if she is at a dead end.

Guerrero reminded Lopez that they [dais] are unable to engage in conversation during public comment. Verónica Soto would speak to Ms. Lopez regarding some of the concerns that were brought up in the next item.

Nisivoccia stated that he would step down to speak with Lopez regarding her situation.

3. **Item #3: Discussion and Possible Action on the Definition of Affordability as Requested by the Removing Barriers Committee.** Guerrero requested Ian Benavidez, Affordable Housing Administrator, to present.

Benavidez states that one recommendation from the Housing Policy Framework was the creation of the Removing Barriers Committee. One issue brought up was that there were several definitions of “affordable housing” in the Unified Development Code (UDC) and other policies that the City administers. City is looking to Housing Commission to find a singular definition for “affordable housing”. Currently, NHSD is working on a Strategic Housing Implementation Plan (SHIP) that is a two-phase system. First phase is to take housing goals from original Housing Policy Framework and recalibrate/realign with local need and regional centers. The second phase is management and operations with City departments and partner agencies for implementation. Staff requests that the Commissioners make a recommendation for Commission representatives in the merging process for a unified City-wide definition of “affordable housing”.

Guerrero commented that she regretted that Nisivoccia stepped out of the meeting with Lopez because they needed to hear the information and exchange of solutions. She is excited for the next phase of guiding housing policy in San Antonio and sees the

enthusiasm of other Commissioners' want to work to fulfill engaging the community. Even though the physical space was not the most conducive, with listening sessions and community members (the human element) the sooner we can figure out the best way to exchange information. Guerrero asked if there were any Commissioners that would be interested in creating a workgroup.

Pedro Alanis volunteered.

Guerrero asked Benavidez how many they can have in their workgroup. Benavidez responded that they could have as many volunteers they would like and could also request supplemental expertise. Guerrero asked they could open up volunteer request for the workgroup to the audience. Benavidez suggested that they could get more direction on creation of the work group and then help in the search for individuals to join.

Guerrero asked for any other volunteers. Lori Houston, Assistant City Manager, volunteered herself and her staff.

Benavidez recapped that there would be a Housing Commission Special Session on March 16th.

4. Item #5: Recognitions of Services for Housing Commission Chair Lourdes Castro-Ramirez and Commissioner Marianne Kestenbaum.

Verónica R. Soto, Director of Neighborhood & Housing Services, asked the work group and Mayor's Housing Policy Task Force (MHPTF) members to step up. Soto stated that all the members recognized the leadership that Castro-Ramirez provided. Soto presented a picture frame that many people that had worked with Castro-Ramirez put together for her to remind her of not only the people she had worked with but the people she had touched.

Noah Garcia, member of Mayor's Housing Policy Task Force, spoke on when he interviewed Castro-Ramirez as a top finalist and that she had really made a mark in San Antonio. Garcia thanked Castro-Ramirez for all she had done and that San Antonio would always be her home.

Josefa Zatarain-Flournoy, Housing Navigator at AACOG, thanked Castro-Ramirez. She recounted many years ago reading in the news that SAHA was getting a new CEO and seeing the name, "Lourdes Castro-Ramirez", Zatarain-Flournoy knew SAHA would be changed. Zatarain-Flournoy stated that though she no longer works at SAHA, she looks for any opportunity to help.

Lynn Knapik stated that she didn't expect the opportunity to say anything but she was thankful to work in a technical working group with Castro-Ramirez and hopes that she will be back again.

Nisivoccia, thanked Castro-Ramirez for hiring him as her Chief Operations Officer. Nisivoccia recalled that in their weekly meetings she would ask him, "How are you doing?" and that the question referred to him as a human not business-wise. The moral he learned was to foster a relationship with people as humans and that at the end of the

day it is about the person. Nisivoccia stated that SAHA still attempts to live up to this standard and knows that Castro-Ramirez will have a huge impact in California.

Abraham thanked Castro-Ramirez for doing a difficult job and making it look easy. Abraham thanked her for taking him under her wing and mentoring him with her leadership.

Furukawa stated that he spoke to Castro-Ramirez's husband, Jorge, at a recent gathering. Jorge stated that he was grateful in being her husband and Furukawa can see why.

Houston stated back in 2014, she spoke to Castro-Ramirez and Jorge at Adam Greenup's going away party and walked away admiring her and their conversation about motherhood and Castro-Ramirez's passion. Both Castro-Ramirez and Guerrero make Houston stop and think about the human element of her work. Houston thanked Castro-Ramirez for all she had done.

Hom stated his admiration to his fellow public servant's heart and mind and organization of Castro-Ramirez's thoughts and articulation of issues. She showed compassionate leadership and their loss is California's gain. Hom resonated with the other commissioners that he hopes that she will come back one day.

Kestenbaum stated her journey beginning from the task force to put into practice the vision set forth by the City. With Castro-Ramirez's leadership, consistent growth started to materialize. Kestenbaum stated the being on the Commission was one of the most important things in her life in large part because Castro-Ramirez enabled everyone to do their best with grace and insistence.

Soto shared two stories. Soto met with Victoria Gonzalez-Gerlach and Castro-Ramirez the day before the budget's adoption. After their discussion, Soto knew it would be a challenge to work on Castro-Ramirez's vision and meet expectations. But she was thankful for that challenge. Soto also spoke of Castro-Ramirez's graciousness. Through working with Castro-Ramirez, Soto had met many people that are now her friends. Even during last Friday's social gathering, Castro-Ramirez was still a gracious leader in connecting people.

Richardson stated that she is learning in her graduate classes that, in leadership, the ability to inspire is the greatest quality of all. Richardson expressed that Castro-Ramirez does this very well and hopes that the Commission will continue her legacy.

Alanis congratulated Castro-Ramirez on her wonderful opportunity. He noted that there was great leadership behind her that will continue the work that she has inspired. He again thanked her.

Guerrero stated that how Castro-Ramirez made and brought people into this space impresses and boggles her mind. As Guerrero tries to understand its full potential, she is excited, hopeful, and sees how Castro-Ramirez brought humanity to these types of spaces. Guerrero stated that she was jealous of California and sad to see her go, but thanked her for paving the way.

Castro-Ramirez stated that everyone that spoke touched her heart. After eleven years of calling San Antonio home, she has roots here now. Castro-Ramirez's daughter was six when her family moved from Los Angeles, living the majority of her life in here. Her oldest son, Jorge, will stay here as he's created a life here as well, demonstrating how welcoming San Antonio has been to her family. Castro-Ramirez mentioned that Noah was on the Board of Commissioners when she was appointed lead in a time when there was a disconnect between the agency and community. She stated that she fell in love with the community and learned so much. Castro-Ramirez stated she appreciated Kestenbaum for sharing and reminding her of who she is and what she's doing, breaking down walls and connecting people. To connect a diverse amount of people and sharing their perspective to identify solutions that will benefit individuals that have been left behind. Mayor Nirenberg's empowerment to chart a course with the Mayor's Housing Policy Task Force (MHPTF) left Castro-Ramirez with a new perspective. Castro-Ramirez is grateful to the City of San Antonio, SAHA, the Mayor, and particularly former Mayor Julian Castro. Castro-Ramirez also thanked Guerrero, Soto, Houston, the entire team at the City, fellow Commissioners, and the community (audience).

Victoria Gonzalez-Gerlach, Director of Policy for the Mayor, presented Castro-Ramirez with certificates of appreciation for her outstanding work and service in the community.

Gonzalez-Gerlach also presented a certificate of appreciation to Kestenbaum for her work, noting her presence on the first iteration of the recalibrated Housing Commission and working through the struggles with a detailed perspective.

5. **Item #4: Director's Report** Director Soto asked Guerrero if she wanted the Director's Report item or to skip it. Guerrero asked if they were okay with time and Soto stated that Benavidez had previously talked about the special meeting and the other information was in the packet. Soto asked if anyone had questions regarding any item. With no questions asked, Item #4 was skipped.

Closing-

There being no further discussion, the meeting was adjourned without contest at 6:35 PM.