

Housing Commission May Regular Meeting

May 22, 2019



CITY OF SAN ANTONIO
**NEIGHBORHOOD & HOUSING
SERVICES DEPARTMENT**

Verónica R. Soto, AICP
Director

Agenda

Item 1: Approval of Minutes for April 24, 2019 Meeting

Item 2: Presentation on the City's Budget Priorities and Summary of FY 2020 Budget

Item 3: Director's Report

Item 4: Presentation of the SA Speak Up on Housing and Community Initiatives Budget
(FY 2020 Action Plan)

Item 5: Presentation on San Antonio Housing Authority's Asset Management

Item 6: Presentation on the Affordable Housing Dashboard

Item 7: Discussion and Possible Action on Future Agenda Items



Item 1: Approval of Minutes for April 24, 2019 Meeting



Item 2: Presentation on the City's Budget Priorities and Summary of FY 2020 Budget



Item 3: Director's Report

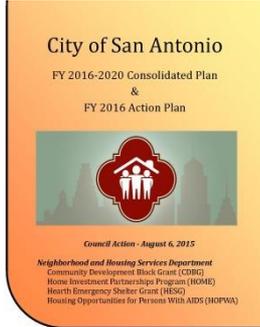


Item 4: Presentation on the SA Speak Up on Housing and Community Initiatives Budget



Background

Entitlement Grant	Federal FY 2018 City's FY 2019	Federal FY 2019 City's FY 2020	Variance
Community Development Block Grant (CDBG)	\$12,741,544	\$12,880,355	\$138,811
HOME Investment Partnerships Program (HOME)	\$5,491,627	\$5,100,964	\$(390,663)
Emergency Solutions Grant (ESG)	\$1,044,792	\$1,081,148	\$36,356
Housing Opportunities for Persons with AIDS (HOPWA)	\$1,606,272	\$1,814,626	\$208,354
Total	\$20,884,235	\$20,877,093	\$(7,142)



- Consolidated Plan Priorities**
1. Provide Safe Decent Affordable Housing
 2. Neighborhood Revitalization
 3. Provide for Special Needs Populations
 4. Address Housing Services for Homeless Populations
 5. Economic Development





Housing and Community Initiatives Budget

www.saspeakup.com



PUBLIC ENGAGEMENT CAMPAIGN

LET'S TALK ABOUT HOUSING AND COMMUNITY INITIATIVES!

Community Input Session #1	Community Input Session #2
June 5, 2019 6pm	July 10, 2019 6pm
Location	Location

SASPEAKUP
It's Your City. Let's Talk.

Complete the survey by visiting www.SAspeakup.com

For more information, visit www.sanantonio.gov/gmalnaction or call (210) 207-6600.



Community Input Session #1
June 5, 2019 at 6pm
Copernicus Community Center
5003 Lord Road

Community Input Session #2
July 10, 2019 at 6pm
Cuellar Community Center
5626 San Fernando

Public Hearing (Citizens to be Heard)
August 7, 2019 at 6pm
City Council Chambers
105 Main Plaza

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)	Con Plan Priority	HP Framework	FY 2019 Budget
Support Affordable Housing Dev – Rental Housing Development	1	✓	\$3,750,000
Support Affordable Housing Dev – Homeownership Housing Dev	1	✓	\$1,250,000
Fair Housing Activities	1		\$246,000
Green and Healthy Homes Match	1		\$350,000
Single-Family Rehabilitation and Reconstruction	1	✓	\$3,031,889
Minor Repair	1	✓	\$150,000
Code Enforcement Activities	2		\$187,749
Public Service – Housing Supportive Services	3		\$500,000
Public Service – Summer Youth Program	3		\$208,282
Public Service – Community Center Extended Hours	3		\$64,140
Financial Education Program	5		\$200,000



HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)	Con Plan Priority	HP Framework	FY 2019 Budget
Single-Family Rehabilitation and Reconstruction	1	✓	\$1,500,000
Rental Housing Development	1	✓	\$1,250,000
Homeownership Housing Development	1	✓	\$1,250,000
Homebuyer Incentive Program	1	✓	\$926,736
Community Housing Development Organization Operating Funding	1		\$75,000



HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)	Con Plan Priority	HP Framework	FY 2019 Budget
Tenant Based Rental Assistance	3	✓	\$481,882
Transportation	3		\$257,004
Transitional Housing	3	✓	\$240,941
Housing Information Assistance	3	✓	\$337,317
Food and Nutrition	3		\$144,564
Case Management	3	✓	\$96,376

EMERGENCY SOLUTIONS GRANT (ESG)	Con Plan Priority	HP Framework	FY 2019 Budget
Emergency Shelter	4	✓	\$511,948
Homeless Prevention	4	✓	\$282,094
Rapid Re-Housing	4	✓	\$198,510



SA Speak Up Survey



- Prioritization of eligible affordable housing and community development activities
- Increase baseline funding for 2-3 activities
- Decrease baseline funding for 2-3 activities
- Comments
- Incorporation of public engagement ordinance guidelines



Timeline



Item 5: Presentation on the San Antonio Housing Authority's Asset Management



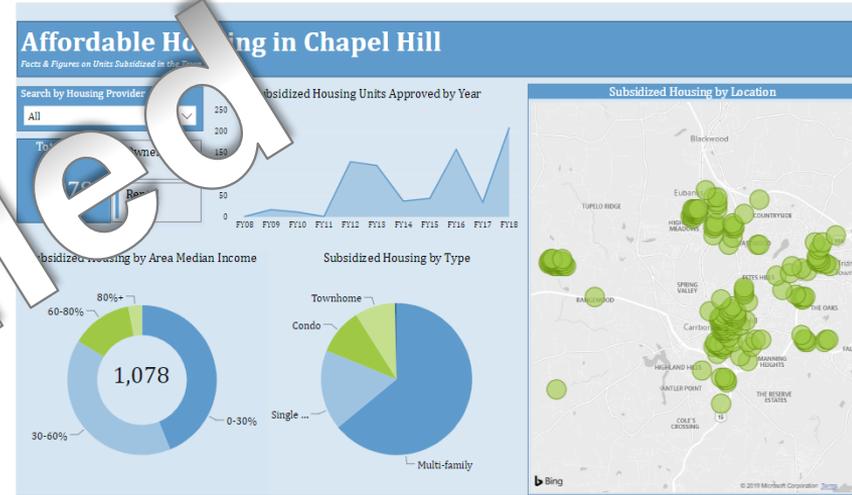
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Item 6: Presentation on the Affordable Housing Dashboard



Affordable Housing Dashboard

- Phase I: Accountability Dashboard
 - Mapped Inventory
- What's next:
 - Data Modeling
 - Continued Data Collection



Pulled



Affordable Housing Dashboard

- Phase II: Affordable Housing Portal
 - “One Stop Shop”
 - Affordable Listings
 - CivTechSA Startup Residency Program

Begins May 2019

Pulled



Item 7: Discussion and Possible Action on Future Agenda Items



Potential Agenda Items for the June Meeting

- Presentation on Board Roles, Structure and Legal Restrictions
- Discussion of the Executive Level Position
- Discussion of Opportunity Index



Housing Commission May Regular Meeting

May 22, 2019



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**NEIGHBORHOOD & HOUSING
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Director



FY 2019 Six Plus Six Financial Report & FY 2020-2024

Five Year Financial Forecast

Housing Commission
Presented by: Justina Tate, Budget Director

Presentation Overview



State Budget Update

6+6 Budget and Finance Report

Five Year Forecast



FY 2020-2024 **Five Year Forecast**

State Budget Update

State Budget



SB2 Reduces Property Tax Rollback Rate

80% → 3.5%

Roll Back Rate

Roll Back Rate

- Reduces the City's ability to deliver critical services
- Would impact City's FY 2021 Budget



Had a 3.5 % revenue cap been in place during the past decade

**\$137
Million**

Less revenue to the City over 10 years

**\$51
Million**

Smaller General Fund in FY 2019

**\$20
Dollars**

Average Annual savings to City average Homestead (Average Monthly \$1.65)

State Legislative Session – HB 3535 & SB 1152

Current Fee

Telecommunications
Companies

Cable Franchise Fee
ROW Access Line

Proposed Fee

Telecommunications
Companies

Cable Franchise Fee
OR
ROW Access Line

\$7 Million Less Revenue the General Fund



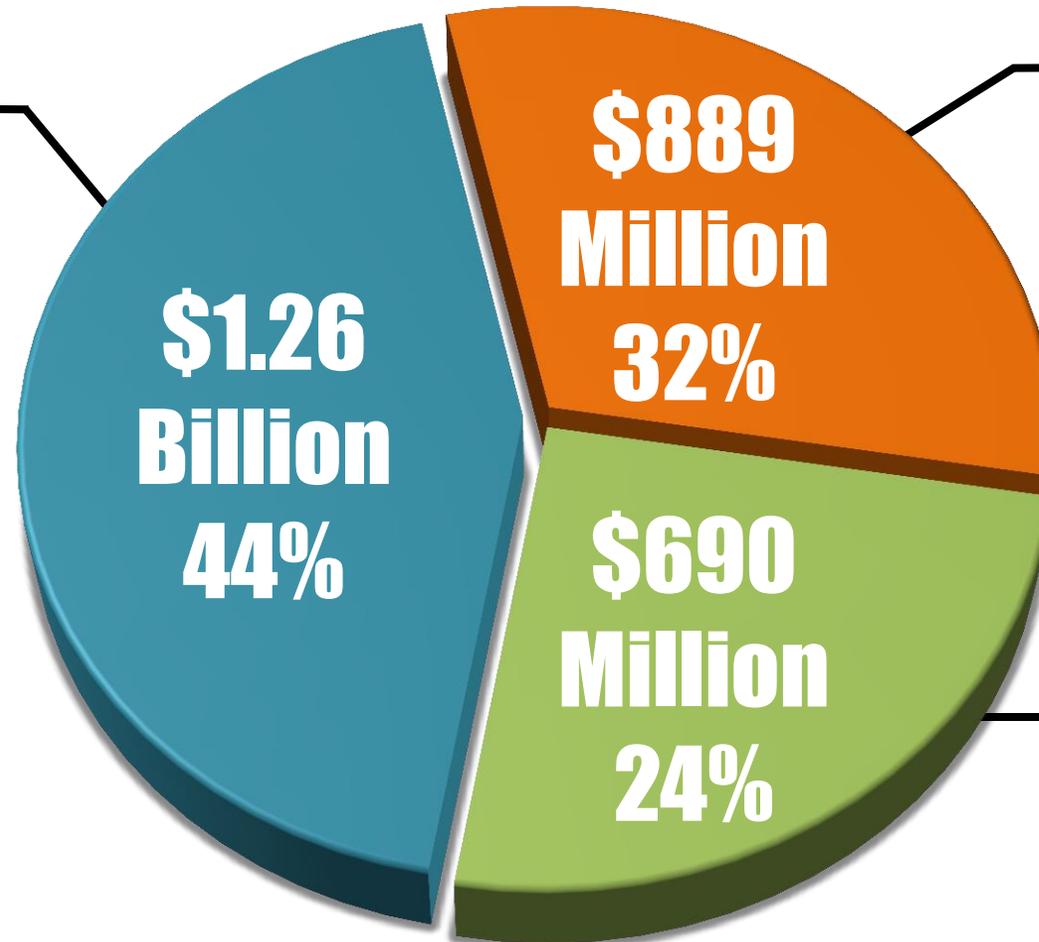
FY 2020-2024 **Five Year Forecast**

6+6 Budget and Finance Report

FY 2019 Total City Budget \$2.8 Billion

General Fund

Supports most basic City services: Police, Fire, Streets, Parks, Library



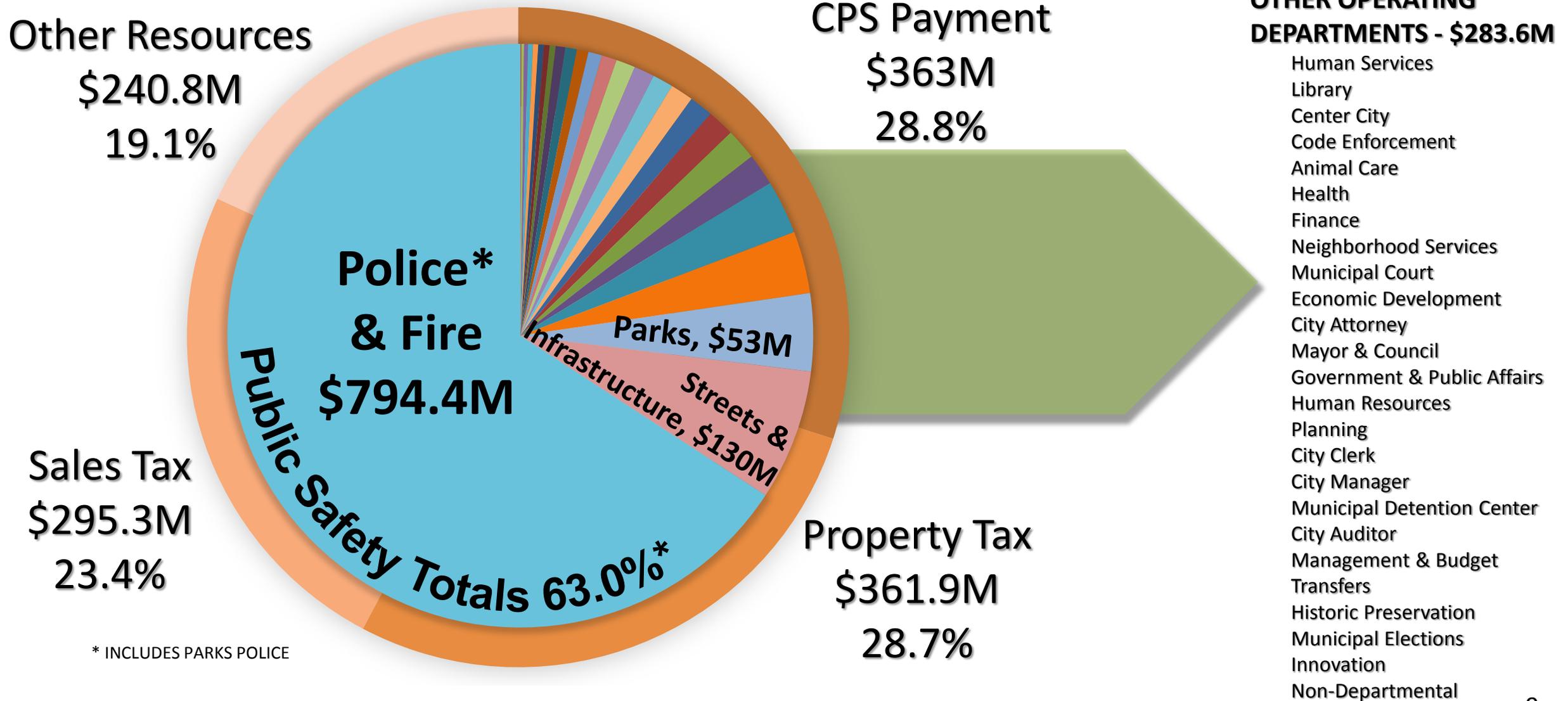
Restricted Funds

- Airport Fund
- Development Services
- Hotel Occupancy Tax
- Solid Waste
- Storm Water

Capital Program

- 2017 bond projects
- Airport projects
- Park Venues

FY 2019 General Fund Budget: \$1.26B



* INCLUDES PARKS POLICE

FY 2019 General Fund

**Overall, General Fund
ends 2nd Quarter
\$600,000 below budget**

- ✓ \$1.6 Million in Less Revenue
- ✓ \$1 Million in less Expense



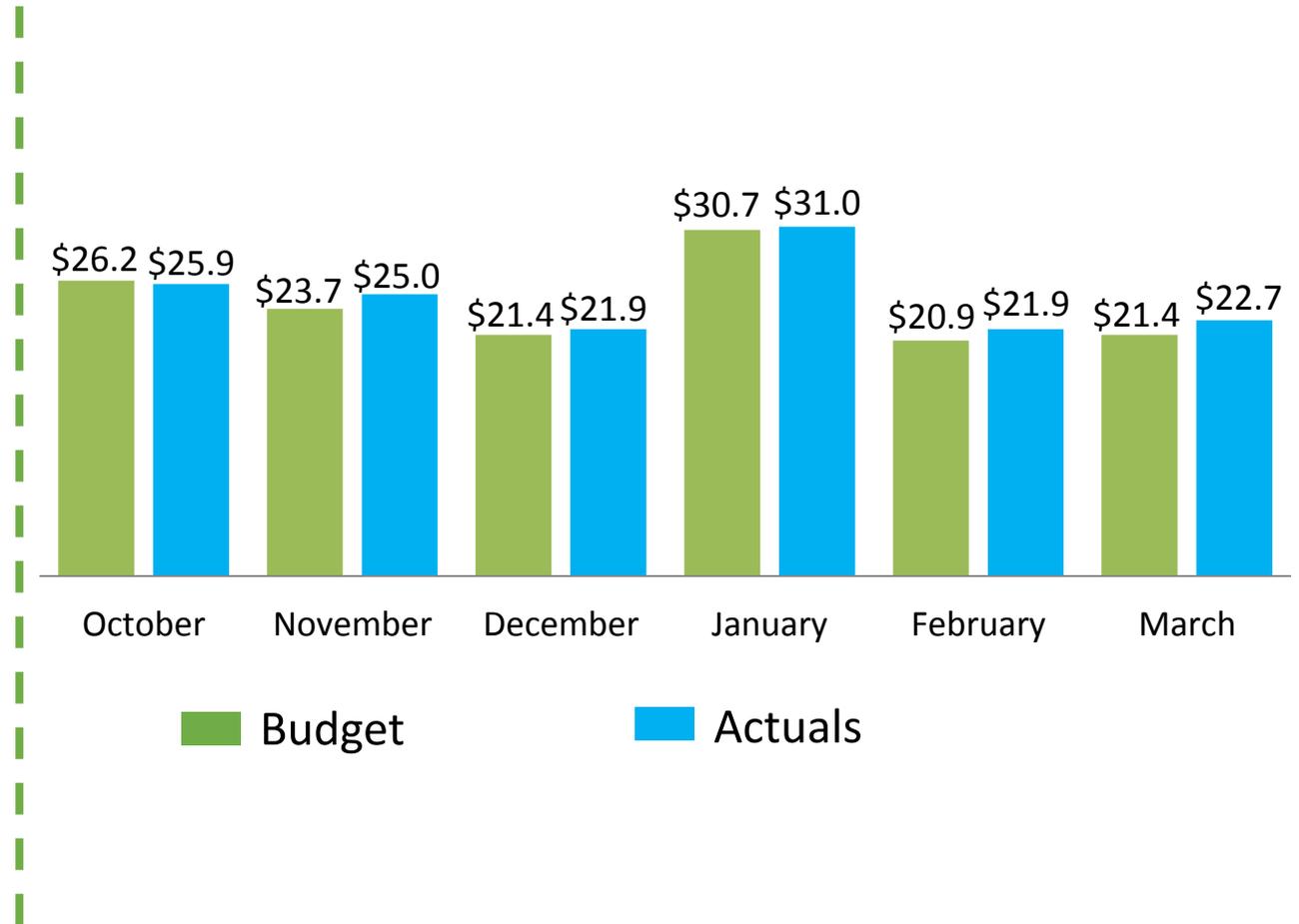
FY 2019 General Fund Revenue Projections

✓ \$600,000 Less Revenue Projected by Year End

Revenue Source (\$ in Millions)	FY 2019 Adopted Budget	FY 2019 6+6 Projection	Variance
Property Tax	\$361.9	\$361.9	\$0
Sales Tax	295.3	299.7	4.4
CPS Energy	363.0	355.3	(7.7)
Other	209.2	211.9	2.7
Total	\$1,229.4	\$1,228.8	(\$0.6)

FY 2019 Sales Tax Revenue

(\$ in Millions)



2nd Quarter

Budget	\$144.3
Actual	\$148.5
Variance	\$4.2

FY 2019 Estimate

Budget	\$295.3
Estimate	\$299.7
Variance	\$4.4

FY 2019 CPS Energy Revenue

(\$ in Millions)

2nd Quarter Results

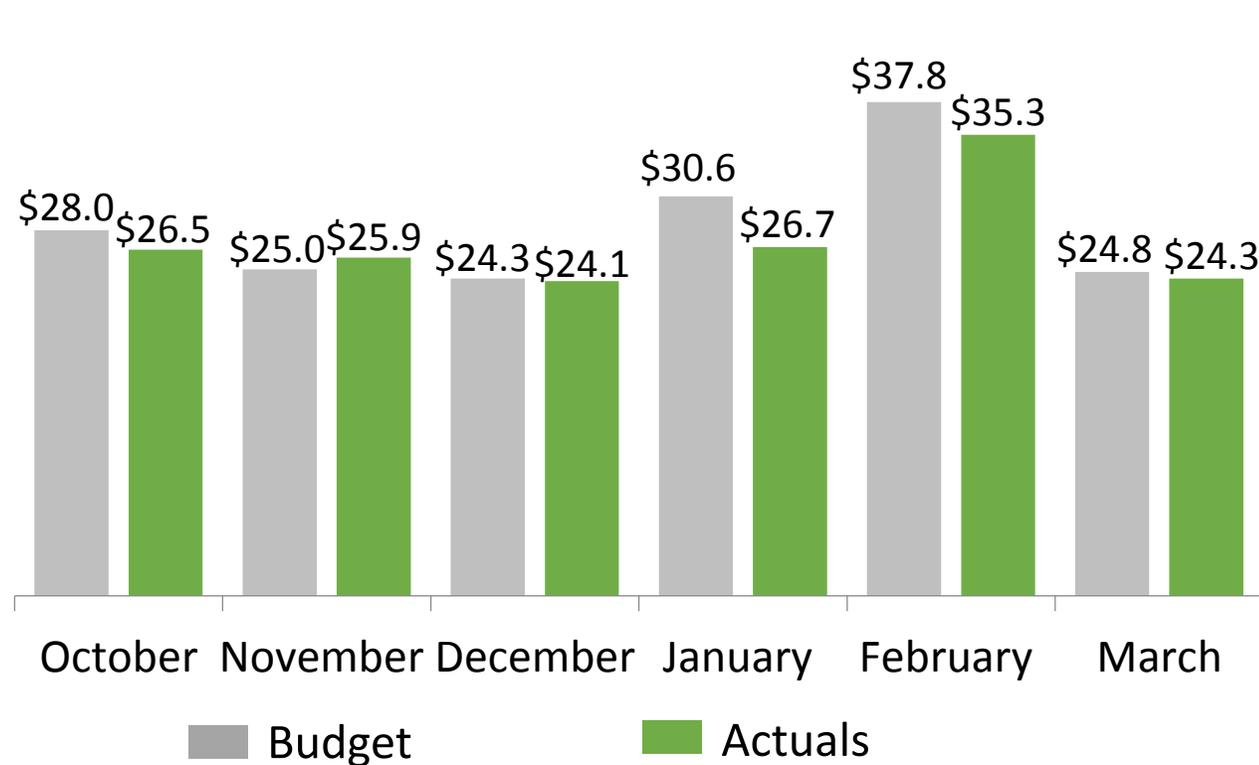


Budget	\$170.5
Actual (Oct to March)	\$162.8
Variance	\$(7.7)

FY 2019 Estimate



Budget	\$363.0
Projection (Oct to Sept)	\$355.3
Variance	\$(7.7)



General Fund Year End Projection

FY 2019 Year End Variance (\$ in Millions)	3+9 Variance (February 2019)	6+6 Variance (May 2019)
Additional Ending Balance from FY 2018	\$14.0	\$14.0
Revenues	\$2.3	(\$0.6)
Less Expense	\$0.8	\$1.3
Better Ending Balance	\$17.1	\$14.7

FY 2020-2024

**FIVE YEAR
FINANCIAL FORECAST**



A CURRENT AND LONG-RANGE ASSESSMENT OF FINANCIAL
CONDITIONS AND COSTS FOR CITY SERVICES

CITY OF SAN ANTONIO

CITY OF SAN ANTONIO

A CURRENT AND LONG-RANGE ASSESSMENT OF FINANCIAL
CONDITIONS AND COSTS FOR CITY SERVICES

Five Year Financial Forecast FY 2020 - FY 2024

What is the Financial Forecast?



Early financial outlook for the City as the budget development process begins for FY 2020



Initiates Council Policy discussions for budget



Financial Forecast is not a budget

General Fund Five Year Forecast

- Reflects Proposed State Legislative Changes
- Limited capacity to add additional spending beyond current levels of service
- Structurally Balance by FY 2022
- Maintains a minimum of 15% General Fund Ending Balance

FY2020-2024

**FIVE YEAR
FINANCIAL FORECAST**



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CONDITIONS AND COSTS FOR CITY SERVICES
A CURRENT AND LONG-RANGE ASSESSMENT OF FINANCIAL

Revenue Assumptions

Five Year Financial Forecast FY 2020- FY 2024

Distribution of Property Tax Bill

50%

K-12 Public School Districts



30%

County, Community Colleges,
SA River Authority,
University Health District



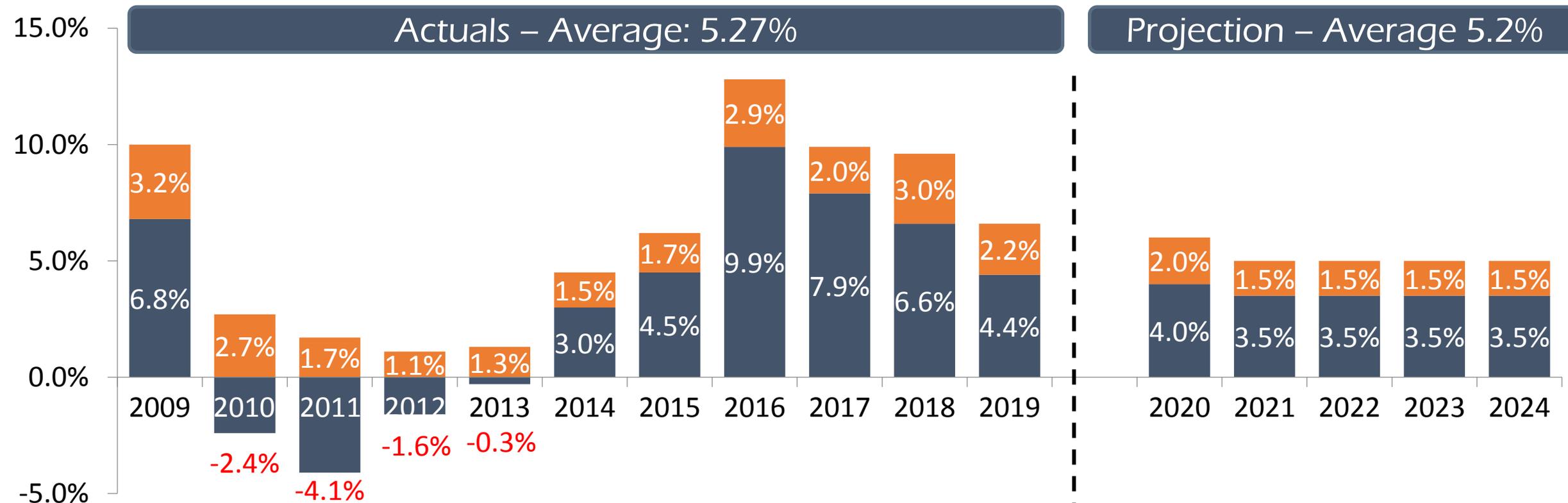
20%

City of San Antonio



The City of San Antonio receives approximately 20% of the property tax bill

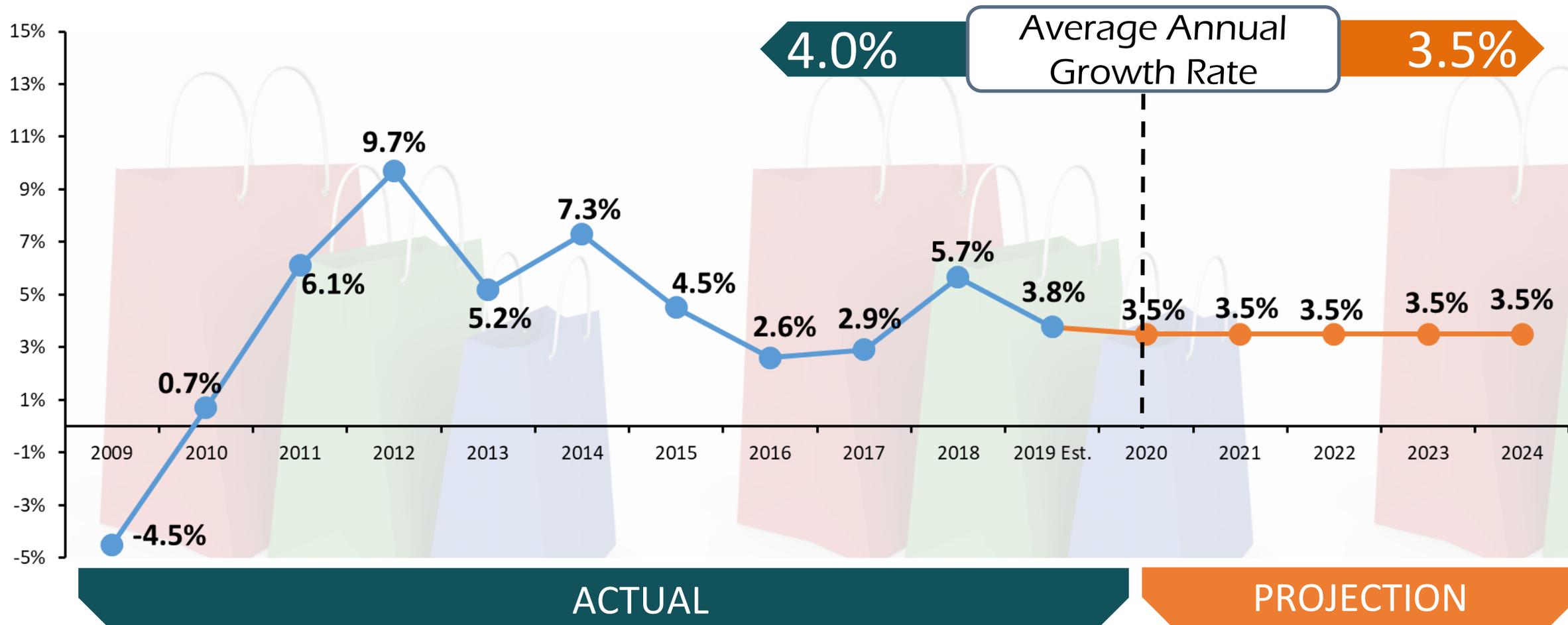
Property Tax - Taxable Valuation % Change from Prior Year



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Base	6.8%	-2.4%	-4.1%	-1.6%	-0.3%	3.0%	4.5%	9.9%	7.9%	6.6%	4.4%
New	3.2%	2.7%	1.7%	1.1%	1.3%	1.5%	1.7%	2.9%	2.0%	3.0%	2.2%
TTL	10.0%	0.3%	-2.4%	-0.5%	1.0%	4.5%	6.2%	12.8%	9.9%	9.6%	6.6%

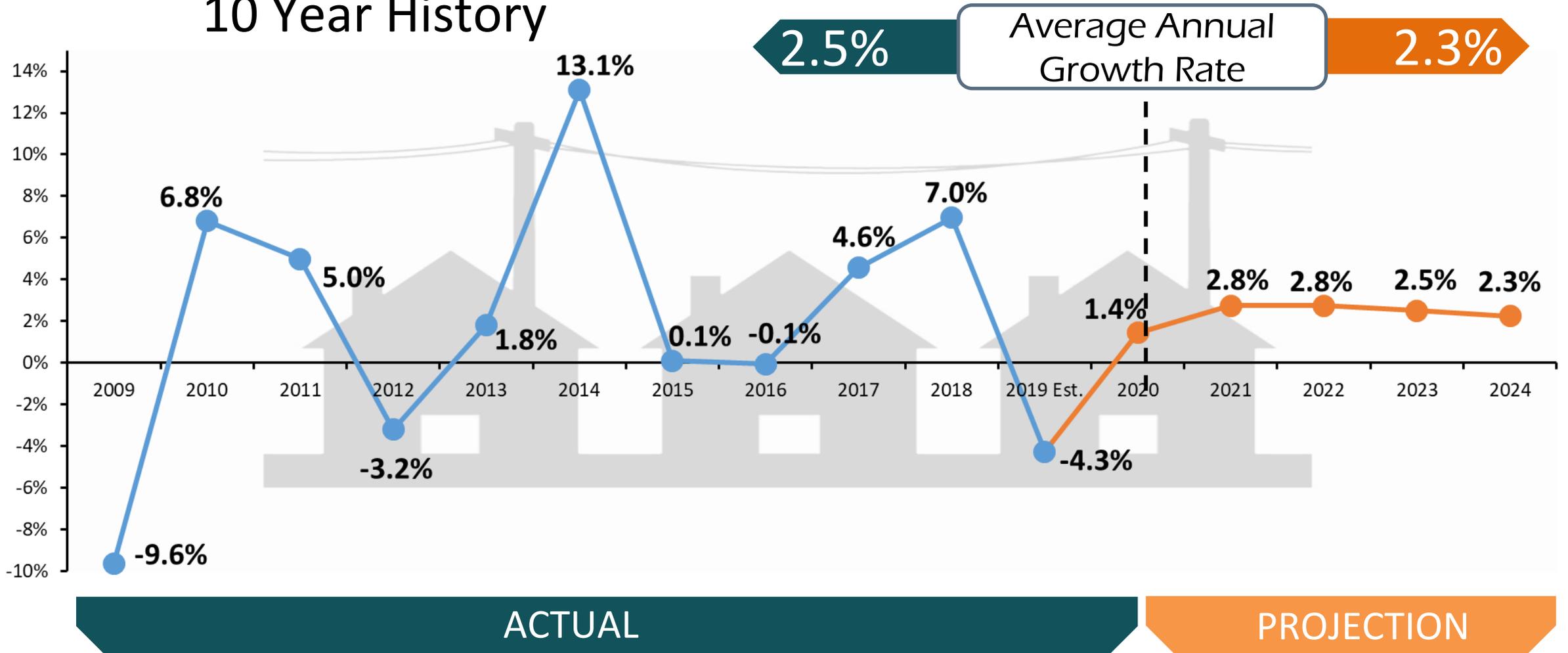
	2020	2021	2022	2023	2024
Base	4.0%	3.5%	3.5%	3.5%	3.5%
New	2.0%	1.5%	1.5%	1.5%	1.5%
TTL	6.0%	5.0%	5.0%	5.0%	5.0%

Sales Tax – % Change from Prior Year Actual Collections



CPS Payment to City – Change from Prior Year Actual Collections

10 Year History



FY 2020-2024 FIVE YEAR FINANCIAL FORECAST



A CURRENT AND LONG-RANGE ASSESSMENT OF FINANCIAL
CONDITIONS AND COSTS FOR CITY SERVICES

CITY OF SAN ANTONIO

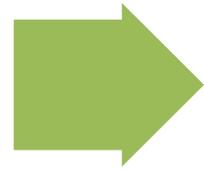
CITY OF SAN ANTONIO

CONDITIONS AND COSTS FOR CITY SERVICES
A CURRENT AND LONG-RANGE ASSESSMENT OF FINANCIAL

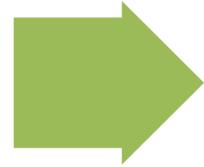
Expenditure Assumptions

Five Year Financial Forecast FY 2020- FY 2024

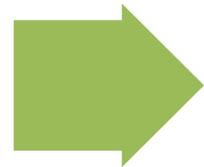
Major Program Assumptions



\$110 Million in Street Maintenance



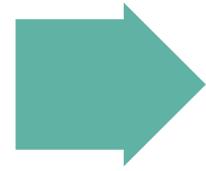
\$23 Million for Affordable Housing (\$9.5 M in General Fund; \$13.5 M in Grants)



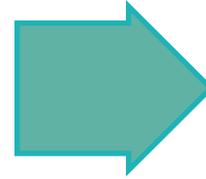
Maintains a minimum of 15% General Fund Balance

Maintains
Current Level
of Service

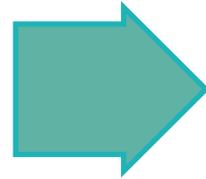
Major Program Assumptions



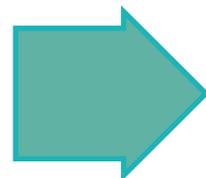
\$15/Hour Civilian Entry Wage



Collective Bargaining for
Police and Evergreen for Fire



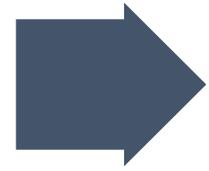
Civilian Pay Plan 2% to 4%



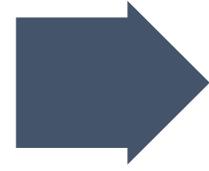
Civilian 1% Cost of Living
Adjustment & Performance
Pay Allocation (3% of Wages)

Employee Compensation

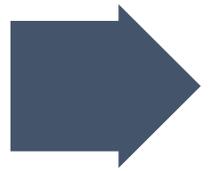
Major Program Assumptions



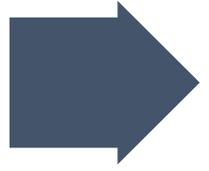
D1 Central Library



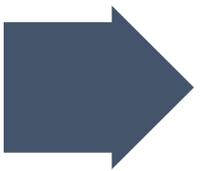
D3 McCreless Library



D4 Heritage Community Center



D5 Las Palmas & Memorial Library



D9 Senior Center

Operating Costs of 2017 Bond Projects

General Fund 5-Year Financial Forecast

(\$ in Millions)	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Projected Resources ^a	\$1,346.8	\$1,374.6	\$1,418.6	1,467.2	1,521.0
Projected Expenses ^b	1,343.7	1,383.9	1,418.3	1,461.6	1,498.1
Capacity for Policy Issues	\$3.1	\$(9.3)	\$0.3	\$5.6	\$22.9
Policy Issues					
<i>Affordable Housing (Incremental)</i>	<i>\$15</i>	<i>\$20</i>	<i>\$25</i>	<i>\$25</i>	<i>\$25</i>
<i>Police – 25 New Officers every year</i>	<i>0.9</i>	<i>3.7</i>	<i>6.8</i>	<i>10.1</i>	<i>13.6</i>
<i>Fire – 2 Ladders, 1 EMS Unit & 42 New Firefighters</i>	<i>1.8</i>	<i>4.7</i>	<i>5.8</i>	<i>7.2</i>	<i>7.5</i>
<i>Residential Homestead Exemption (\$5K)</i>	<i>3.6</i>	<i>3.8</i>	<i>3.9</i>	<i>4.0</i>	<i>4.1</i>
Adjustment required to fund policy issues ^c	(\$18.2)	(\$41.5)	(\$41.2)	(\$40.7)	(\$27.3)

a: Includes Use of Reserves from Prior Fiscal Year

b: Includes Set Aside of Reserves for following Fiscal Year

c: Options for additional funding will be studied during the summer

FY2020-2024

**FIVE YEAR
FINANCIAL FORECAST**



A CURRENT AND LONG-RANGE ASSESSMENT OF FINANCIAL
CONDITIONS AND COSTS FOR CITY SERVICES

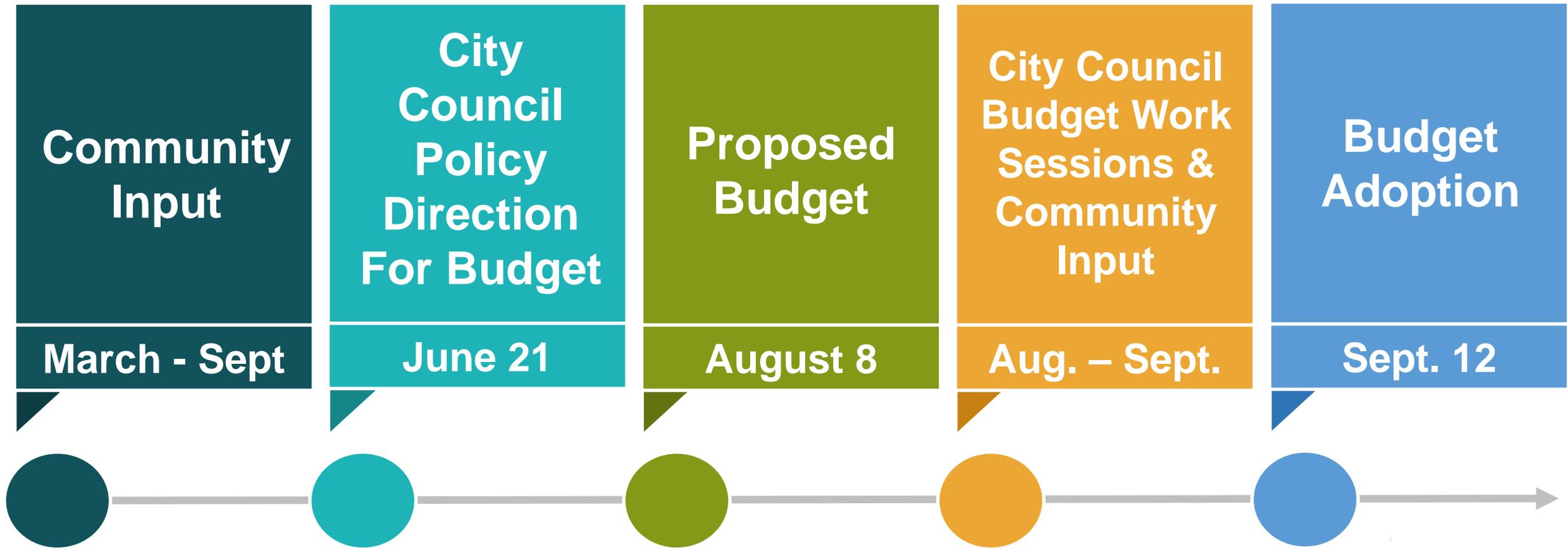
CITY OF SAN ANTONIO

CITY OF SAN ANTONIO

CONDITIONS AND COSTS FOR CITY SERVICES
A CURRENT AND LONG-RANGE ASSESSMENT OF FINANCIAL

FY 2020 Budget Process

Next Steps in FY 2020 Budget Process



FY 2020 SASpeakUp Campaign



Survey opened in Mid-March and closed May 19



Results will be compiled and presented to City Council at Goal Setting Session on June 21

30

Events Held

2

Remaining Events

6,429

Surveys Completed

8,551

Participants through May 6

Conclusion

- **FY 2019 Budget is balanced and slightly ahead of budget**
- **Financial Forecast Reflects Proposed State Legislative Changes**
- **Limited capacity to add additional spending beyond current levels of service**
- **Recommended Budget Adjustments scheduled for City Council Approval on May 16**
- **Briefing on Financial Policies on June 12**
- **Goal Setting Session on June 21 for City Council to discuss policy issues and financial policies for the FY 2020 Budget**



FY 2019 Six Plus Six Financial Report & FY 2020-2024

Five Year Financial Forecast

Housing Commission
Presented by: Justina Tate, Budget Director



INCREASING AFFORDABLE HOUSING

PRESENTATION TO THE HOUSING COMMISSION

THE NEED IN SA



25%

of San Antonio renters spend more than half of their income on housing

51,352

Households on the SAHA federal housing programs waitlist

STATE OF SA HOUSING STOCK

3



\$267,071

San Antonio's average home price

44%

Of homes sold during the second half of 2018 received offers from buyers above the listing price

\$1,300

average rent list price



WHO WE SERVE

55,460

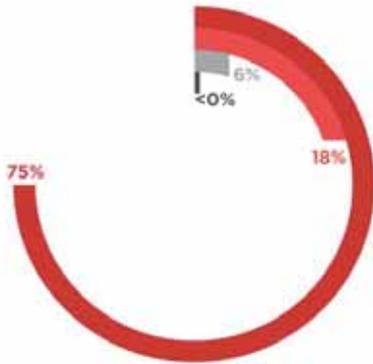
individuals housed

26,621

children

RACE/ETHNICITY

- Hispanic/Latino (75%)
- African American (18%)
- White (6%)
- Other (<0%)



97%

are very low-income
(50% of area median income and below)

10%

of San Antonio rental market

FINANCIAL BARRIERS



52% on a fixed income and are elderly and/or disabled

\$9,672

Average Median Income
(*\$46,317 in San Antonio*)

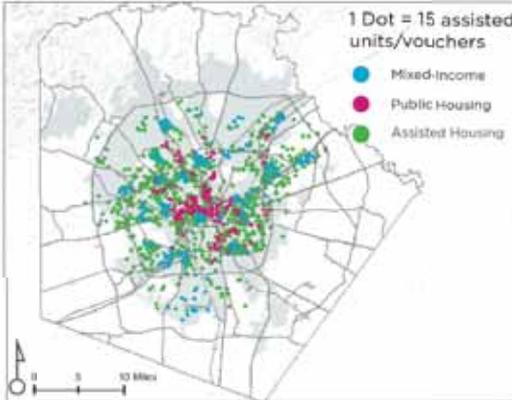
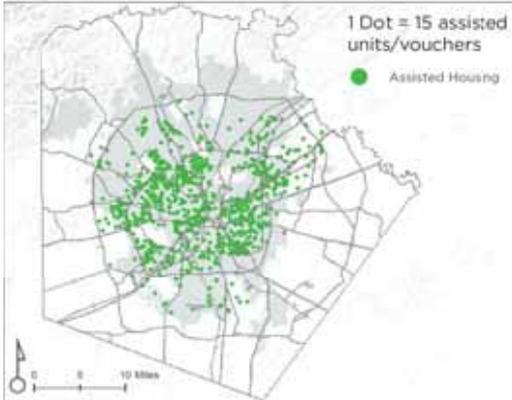
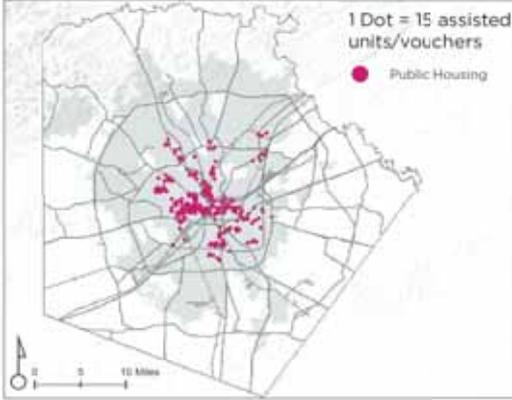
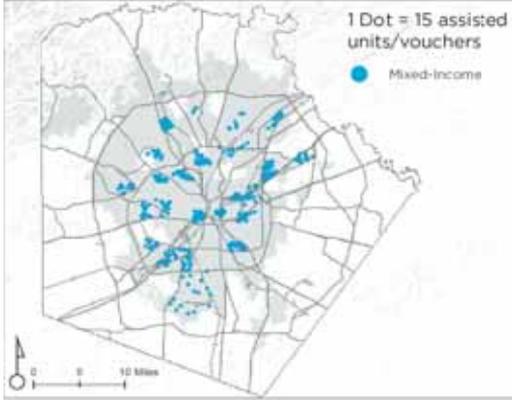
32%

are earning wages

\$233

average household rent

SAHA'S PORTFOLIO



SAHA'S PORTFOLIO



7

PUBLIC HOUSING

SAHA owns and manages **6,137** public housing units at **70** properties

HOUSING CHOICE VOUCHER

In partnership with private landlords, SAHA administers **13,997** rental vouchers

MIXED-INCOME HOUSING

SAHA provides **7,975** mixed-income units at **46** properties through nonprofit entities and partnerships



DEVELOPING AFFORDABLE HOUSING

8

A SUSTAINABLE BUSINESS MODEL

- Economically viable
- Revenue generators for housing authority
- Diverse financing mechanisms to broaden reach
- Public-Private Partnerships
- Low Income Housing Tax Credits
- Disposition revenue to preserve existing properties
- Self Development (allows for reinvestment)
- Issuance of Bonds



OPPORTUNITY **LIVES HERE**
@HousingSAT



DEVELOPMENTS ON THE HORIZON

OPPORTUNITY **LIVES HERE**
@HousingSAT



ALAZAN LOFTS

10

SAHA began meeting with the community to discuss plans for the development of Alazan Lofts. The project is led by the SAHA and the NRP Group to increase affordable housing options on the Westside.

The Lofts have _____

- 88 Mixed-Income, Multi-family Units
- 1, 2 and 3 Bedroom Units
- 80 Affordable Units
16 = 30% AMI | 32 = 50% AMI | 32 = 60% AMI
- 8 Market Units



OPPORTUNITY **LIVES HERE**
@HousingSAT



ALAZAN LOFTS

EXTERIOR DESIGN OPTIONS



OPPORTUNITY LIVES *HERE*
@HousingSAT

OUR LADY OF CHARITY

SAHA is planning to transform the Convent at Springview on Grimes Street into a 72-unit apartment complex called Our Lady of Charity. The plans will include renovations to B and C Buildings and the former Miller Child Development Center building.

72 Affordable Multi-family Units

- 8 = 30% AMI
- 29 = 50% AMI
- 35 = 60% AMI

Family Size	AMI	Annual Income
4	30%	\$25,100
4	50%	\$33,400
4	60%	\$40,080

OPPORTUNITY LIVES HERE
@HousingSAT



TRANSFORMATION ON TAMPICO

Planning History

- The Tampico warehouse originally housed SAHA maintenance vehicles.
- In 2011, SAHA decided to sell the property.
- In 2017, SAHA decided to redevelop the site and transform it into affordable housing.
- In 2018, SAHA submitted a disposition and demolition application for the redevelopment of the Tampico Lofts.

TAMPICO

FUTURE TAMPICO AERIAL



OAKS OF WESTLAKES APARTMENTS

16

About the Project

- The Board of Commissioners approved the authorization of the San Antonio Housing Facility Corporation (SAHFC) to approve the transaction with the **Oaks of Westlakes Apartments**.
- Millbrook Realty Group (Millbrook) has proposed a public-private partnership with the San Antonio Housing Facility Corporation (SAHFC) to acquire the Oaks of Westlakes Apartments located at 534 Hunt Lane.
- SAHFC is participating in the project to **convert 50 percent of the market rate units to affordable units** and to lease them to individuals and families earning below 80 percent of the San Antonio median family income.

OAKS OF WESTLAKES APARTMENTS

AERIAL



WURZBACH MANOR APARTMENTS

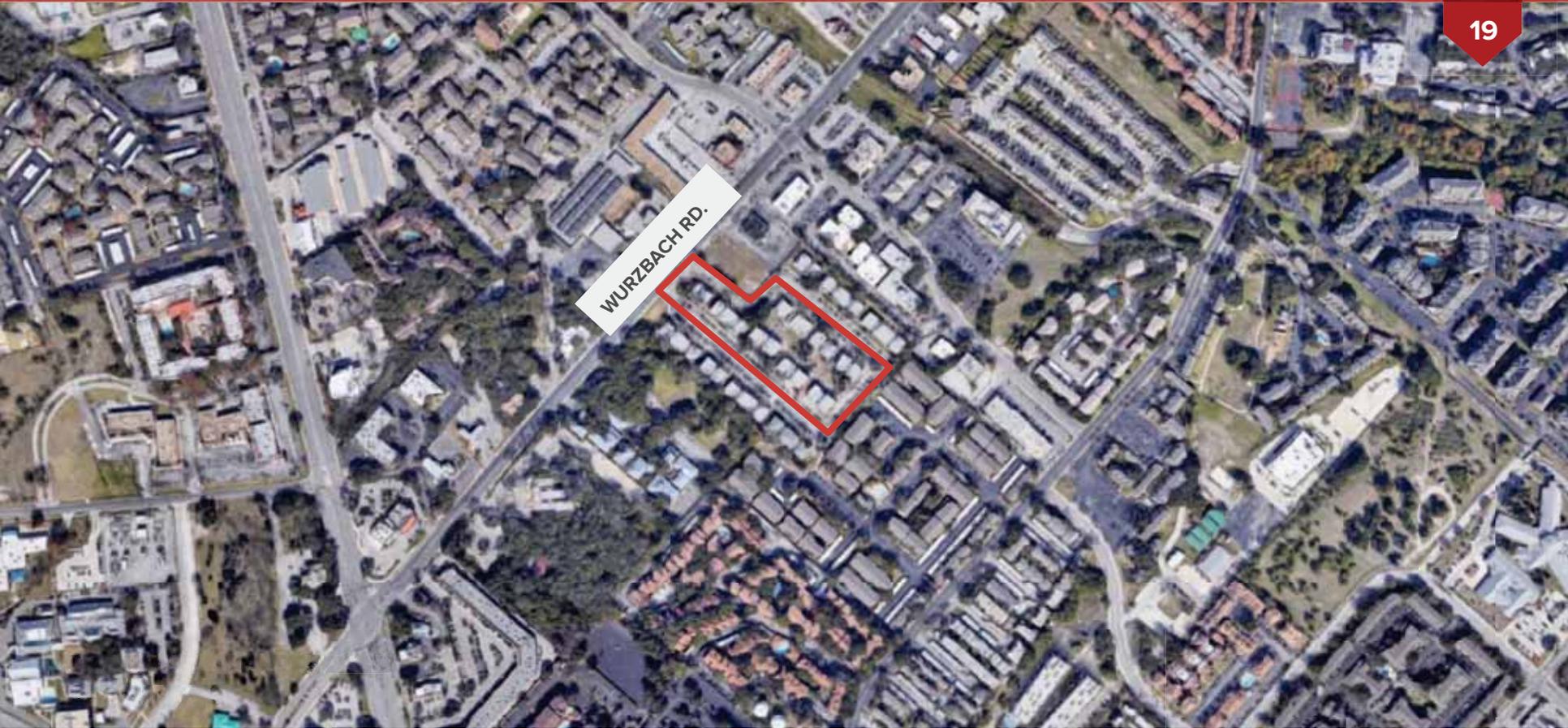
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About the Project

- The Board of Commissioners approved the authorization of a resolution by the Las Varas Public Facility Corporation (LVPFC) for the issuance, sale and delivery of multi-family housing revenue bonds for Wurzbach Manor Apartments.
- The bonds will finance the acquisition and rehabilitation of the multi-family housing residential rental development, bringing in approximately **\$225,000 in revenue** to SAHA.
- 90 percent of the units are rented to families making 80 percent below AMI.

WURZBACH MANOR APARTMENTS

AERIAL



MAJESTIC RANCH APARTMENTS

About the Project

- SAHA and Homespring Residential Services (HRS) partnered to implement a comprehensive development project on 12.566 acres of land, owned by SAHA and located at the northwest corner of Culebra Road and Mira Vista Road.
- Michael Hogan with HRS offered to develop 14.79 acres of land he owns at 4847 Callaghan Road, known as Majestic Ranch and two miles down from the site, and combine his acreage with SAHA to build a development that will include multi-family rentals, live-work units, retail, and non-residential opportunities.

MAJESTIC RANCH APARTMENTS

About the Development

- The developer is proposing the construction of a 288-unit, multi-family property on the land, using private activity bonds and 4 percent tax credits.
- The rental units will comprise of 15 residential buildings, to include 92 one-bedroom units, 167 two-bedroom units and 32 three-bedroom units.
- The development will also include a clubhouse with management/leasing and maintenance offices and a pool designed for seniors and the disabled.

MAJESTIC RANCH APARTMENTS

RENDERING



SOLUTIONS: MTW INITIATIVES

23

SAHA is one of 39 public housing authorities throughout the nation with the Moving-to-Work (MTW) designation, which provides agencies with the flexibility to design and test innovative approaches to enhance the agency's programs.

The program's flexibility is designed to achieve MTW's three statutory goals:

- Increase self-sufficiency opportunities for families through job training, educational and employment programs
- Reduce expenses and achieve cost effectiveness by improving overall agency efficiency
- Increase housing choices for low-income families



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PROPOSED NEW MTW ACTIVITIES

24

FY2020-4: Time-Limited Workforce Housing Pilot Program

- Creates a new New Workforce Pilot Program for up to 50 households
- 5-year limit on housing assistance at new development
- Participants are required to be employed by a participating employer
- Participants will be support by an On-site Resident Services Coordinator
- Participants will set goals related to:
 - a. Financial/Asset Building
 - b. Employment/Retention/Advancement
 - c. Income
 - d. Education/Training

PROPOSED NEW MTW ACTIVITIES

25

Palo Alto College Homeless Program (PAC-HP)

- New program for homeless college students in partnership with Palo Alto College
- Three-year limit on housing assistance (tenant-based)
- Students must meet PAC program requirements and will receive on-campus supportive services

St. Philip's College Homeless Program (SPC-HP)

- New program for homeless college students in partnership with St. Philip's College
- Three-year limit on housing assistance
- Tiered rent structure based on GPA
- Students must meet SPC program requirements and will receive on-campus supportive services



AMENDMENT TO MTW ACTIVITIES

26

Allocate tenant-based voucher set-asides for households referred by nonprofit sponsors who provide supportive services

- Expand 200 to 240 and add new partner (SARAH)
- New waiver request: remove ability to port vouchers to another jurisdiction to ensure families can continue receiving partner services while utilizing the voucher

Modified Project-Based Vouchers (MPBVs)

- 75 vouchers currently allocated at select SAHA properties
- Expand from 75 to 185 vouchers
 - + 30 MPBVs at Beacon Properties (to support THRU Project & Family Homeless Partner)
 - + 50 MPBVs at new SAHA development (to support Workforce Initiative)
 - + 30 MPBVs at new SAHA development (to support St. Philip's College Local Homeless Program)
- New waiver request: reserve the new MPBVs (110) for direct referrals from the partners

AMENDMENT TO MTW ACTIVITIES

27

Local Small Area Fair Market Rent (SAFMR) Implementation

- Phase I implemented in FY2018 - used 2 Tiers for voucher payment standards
- New waiver request: no new waiver request, however, Phase II is substantially different than Phase I
- Phase II
 1. Expands the number of small areas from 2 to 10
 2. Eliminates the subsidy cap from Phase I
 3. Sets the payment standard schedule between 81% and 90% of HUD's SAFMRs
 4. Updates the exception overlay mechanism to include covered geography and a hardship policy.

BREAKING THE CYCLE

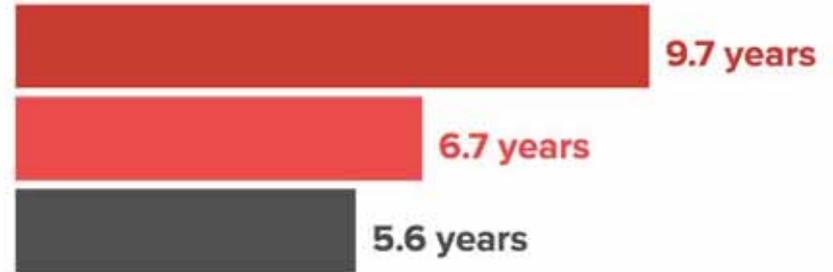
1,649

served through veteran and homeless programs with supportive services

1,500

receiving Community Development Initiatives services

MEDIAN TENURE



- Older householder
- Householder with disability
- Work-able householder

THANK YOU

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