

Strategic Housing Implementation Plan (SHIP) Update

**Planning and Land Development Committee
Agenda Item #
March 29, 2021**

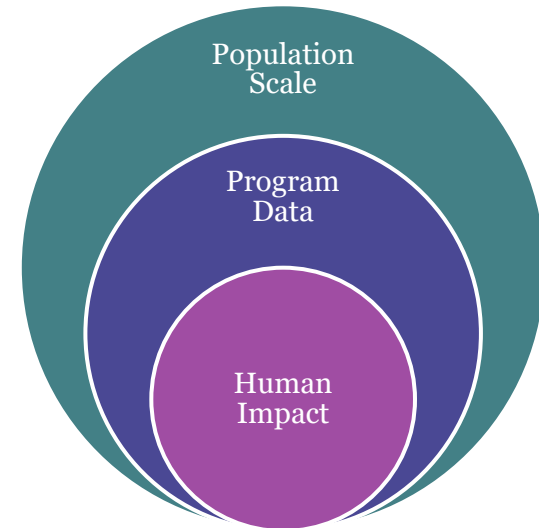


**CITY OF SAN ANTONIO
NEIGHBORHOOD & HOUSING
SERVICES DEPARTMENT**

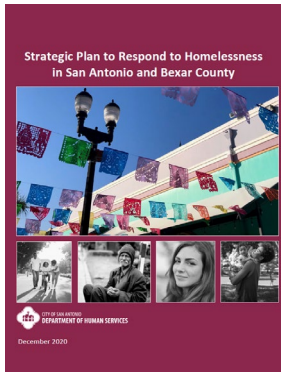
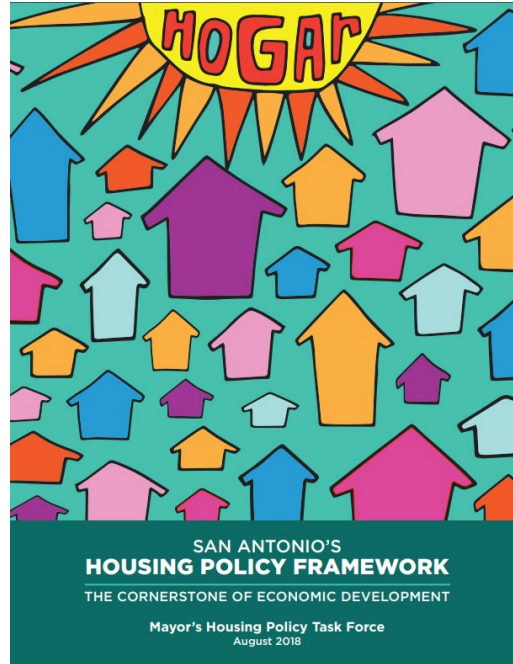
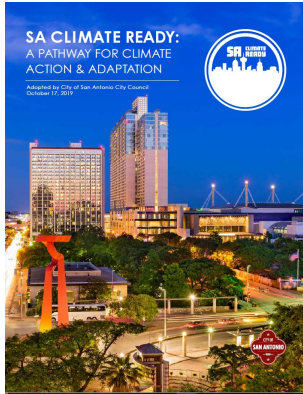
Verónica R. Soto, FAICP, Director

What is the Strategic Housing Implementation Plan (SHIP)?

- Translates Housing Policy Framework (HPF) vision into specific **goals and strategies**
- Creates action plan for cross-agency, cross-sector **commitments and accountability**
- Puts the lived experience at the center of the work and extends it to population scale **transformation**



Building on existing initiatives



Housing Policy Framework Status Update

| Legend | |
|-------------------------|--|
| Complete/Ongoing | For strategies with a definitive end point that has been reached or for programs that have been implemented but are ongoing. |
| In Progress | For strategies that have started and work is currently being done |
| Delayed | For strategies that have started and paused (eg: due to COVID) |
| Not Started | For strategies that haven't yet begun. |

Completed/Ongoing Items

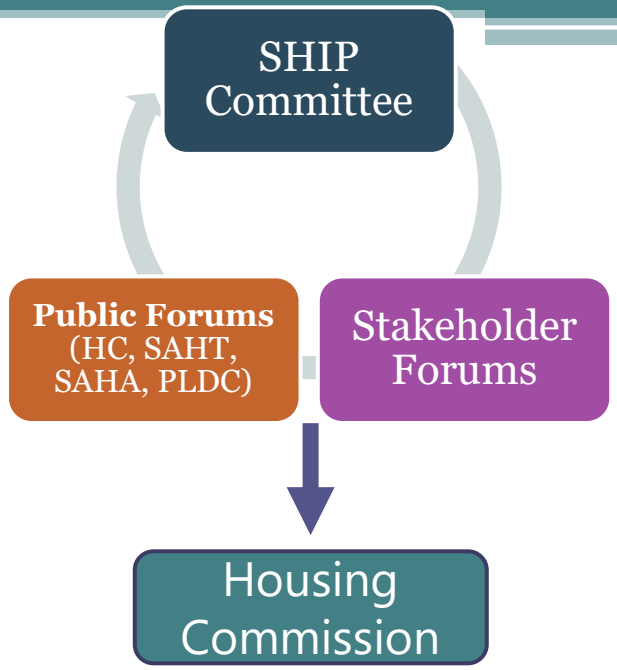
| | |
|---|--------------------|
| Fully resource and staff the Neighborhood and Housing Services Department. | Complete / Ongoing |
| Fund a One-Stop Housing Center, including an online portal. | Complete/ Ongoing |
| Substantially increase general fund revenue for affordable housing. | Complete / Ongoing |
| Conduct a comprehensive assessment of the Housing Trust and provide a dedicated revenue source. | Complete / Ongoing |
| Prioritize City funding/incentives for ownership housing affordable to households up to 120 percent of AMI. | Complete / Ongoing |
| Increase funding for down payment assistance and homebuyer counseling. | Complete/ Ongoing |
| Increase funding for housing rehab programs including, but not limited to: Owner Occupied Rehabilitation, Under One Roof and Minor Repair. | Complete/ Ongoing |
| Create a fund to mitigate the impacts of displacement including: providing relocation assistance for households up to 80 percent AMI, rapid re-housing, and housing navigators. | Complete / Ongoing |
| Redefine the Housing Commission as a public oversight board to guide the implementation of the MHPTF's recommendations and engage the public. | Complete / Ongoing |

In Progress (*Items to be included in SHIP)

| | |
|--|-------------|
| Create dedicated revenue source(s) for affordable housing* | In Progress |
| Revise the City Charter to allow bond revenue to be used for affordable housing | In Progress |
| Prioritize City funding and incentives on rent-restricted units affordable to households up to 60 percent AMI, with a graduated reduction in funding/incentives from 60 to 80 percent AMI* | In Progress |
| Prioritize funding for new rental units in communities that are linked with transportation, jobs and cultural assets* | In Progress |
| Fund proactive outreach and counseling to low- and moderate-income households experiencing housing vulnerability. | In Progress |
| Develop an annual report to track and publicly report results of the full housing system | In Progress |

Delayed or Not Started (*Items to be included in SHIP)

| | |
|--|-------------|
| Immediately create an executive position in the City Manager's Office to lead housing and neighborhood-related activities and integrate with all city functions. | Delayed |
| Undertake an inclusive public process to determine standards and criteria to allow by-right zoning for housing developments in which at least 50 percent of the units are affordable.* | Delayed |
| Revise the UDC to remove regulatory barriers to affordable housing.* | Delayed |
| Implement immediately affordable housing tax and appraisal protection measures such as tax exemptions, preservation districts, and TIRZs.* | Delayed |
| Establish financial leverage as a top priority in the utilization of public funds, including private, nonprofit, and philanthropic resources as well as sweat equity.* | Not Started |
| Increase funding for service-enriched housing.* | Not Started |
| Exempt affordable housing units from SAWS impact fees.* | Not Started |
| Require public agencies to conduct a displacement impact assessment for any public project that receives \$15 million or more in public investment and to budget for mitigation.* | Not Started |
| Implement a citywide public education and outreach campaign about the importance of housing. | Not Started |





**Phase 1:
Synthesis & Strategy:***

October 2019- Spring 2021

**Recalibration of Housing Goals
Defining Affordable Housing**

**Phase 2:
Management & Operations*:**

Spring 2021- Summer 2021

**Funding Plan
Implementation Strategies**



* Pandemic adjustments

Progress Update

Recalibrate
Target Goals

• 90%

Goals recalibrated, pending definition of affordability

Definition of
Affordability

• 90%

Housing Commission to finalize for PLDC consideration at retreat

Funding Plan

• 50%

Interviews with homeownership and rental developers/service providers

Implementation
Plan

• 50%

Stakeholder forums drafting implementation plans

Identifying Community Need

Total households in Bexar County

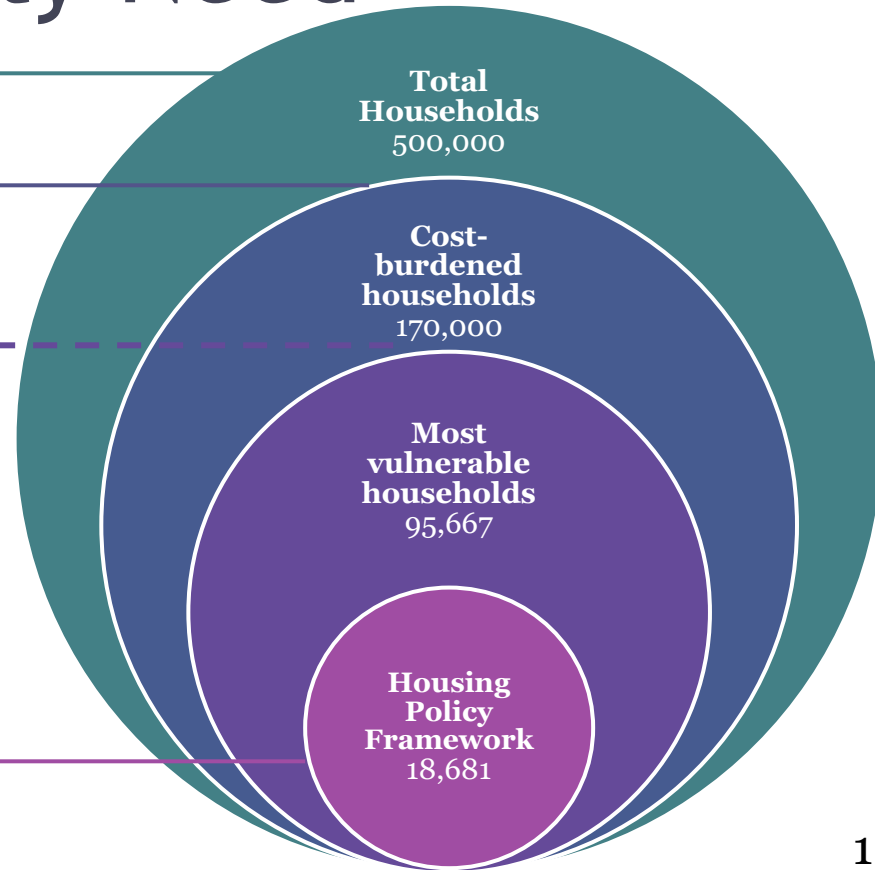
Cost burden households paying more than 30% income on housing

Identified most vulnerable:

- Cost burden of affordable AMI ranges
- Supply vs demand of units
- Need by regional center

Vulnerability factors: low education attainment, disabilities, concentration of low-income housing, unemployment, veterans, overcrowding, seniors

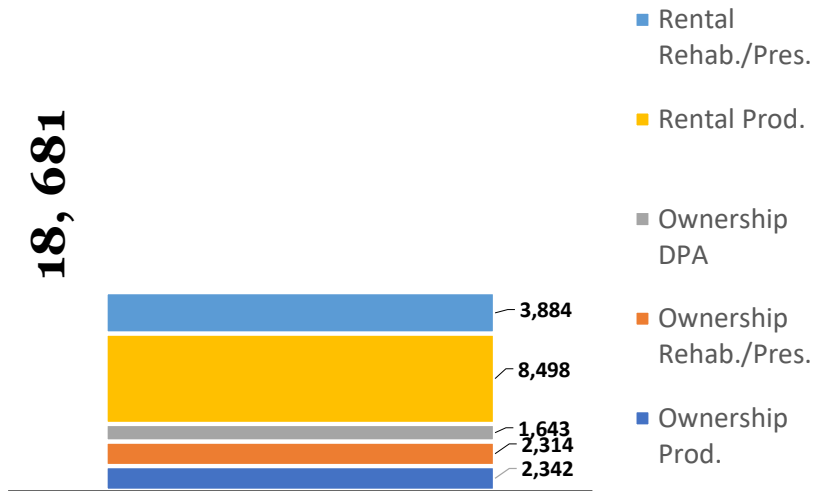
Stabilize community cost-burden



Housing Target Goals by Program

Housing Policy Framework

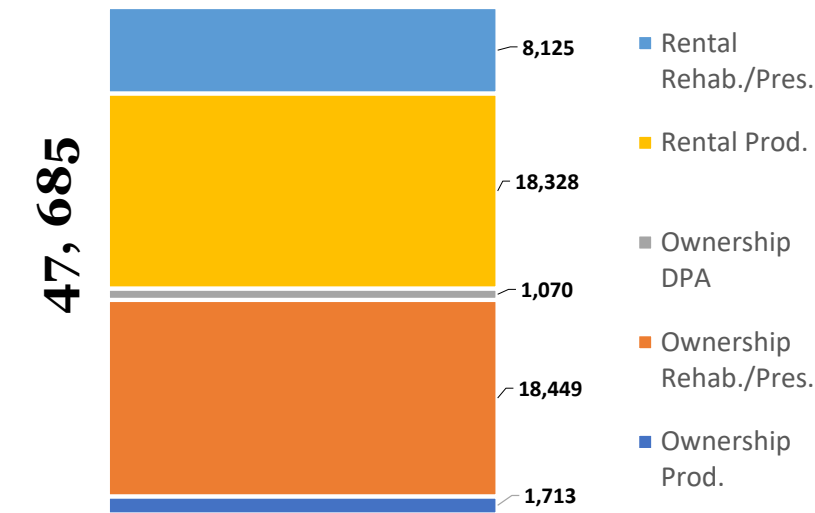
Program Level Use of Funds and Unit Production



Housing Policy Framework Targets

Recalibration (SHIP)

Program Level Use of Funds and Unit Production



Recalibration Targets

*Affordable housing means **a place to live that is “affordable” so that when the rent or mortgage is made, money is left over for basic necessities** like food, transportation, healthcare, and all that contributes to one’s socioeconomic mobility and quality of life.*

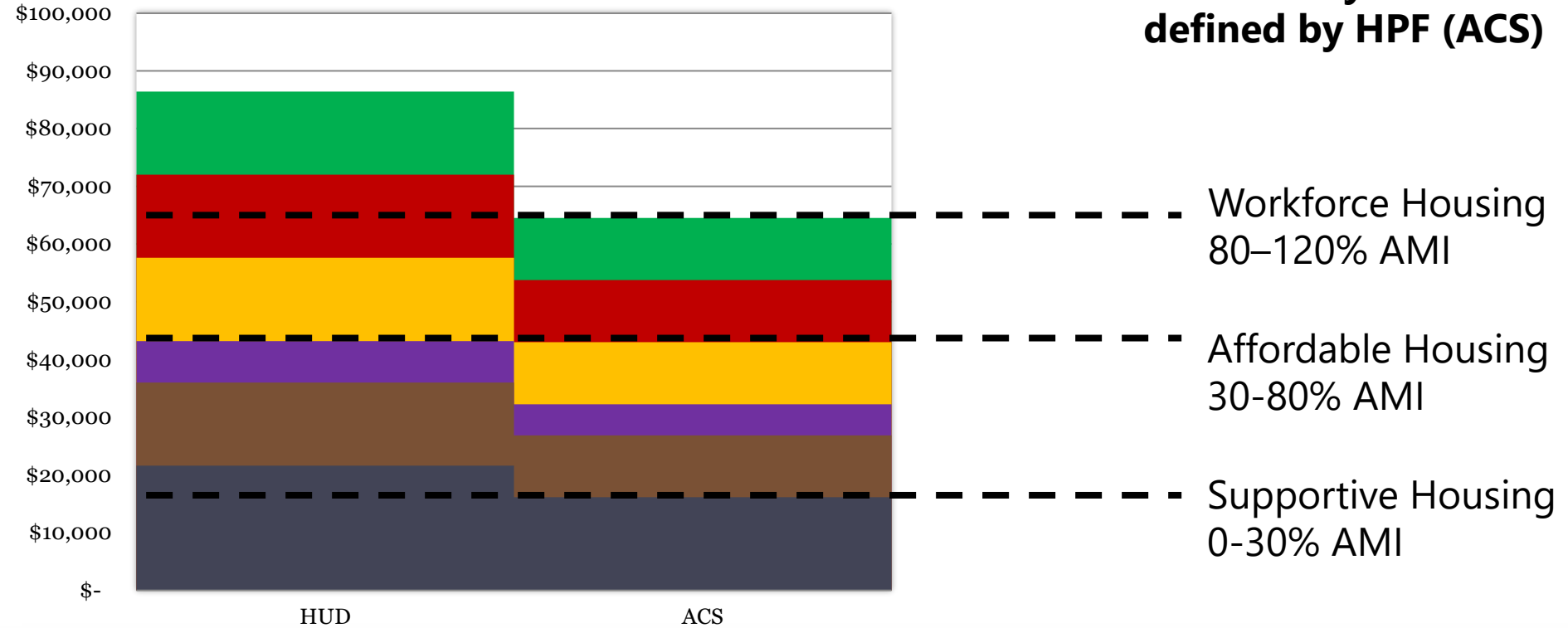


Definition of Affordability Discussion - SHIP Feedback

- Use HUD as the measuring stick
 - HUD is industry standard
- Decide where on that measuring stick is ‘affordable’
- Transportation costs are critical
- Labeling and definitions matter
 - “workforce” housing

Affordability Levels

Affordability Criteria as defined by HPF (ACS)

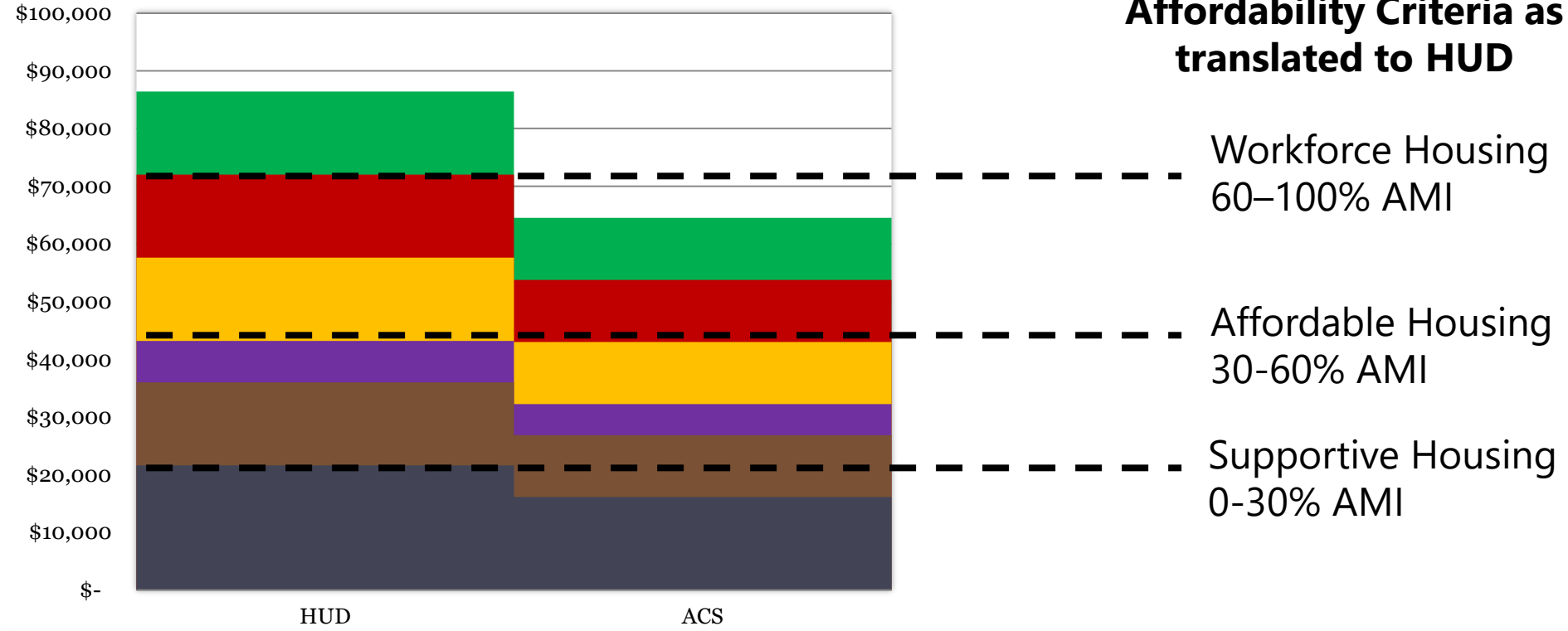


■ 120% AMI
 ■ 100% AMI
 ■ 80% AMI
 ■ 60% AMI
 ■ 50% AMI
 ■ 30% AMI



Affordability Levels

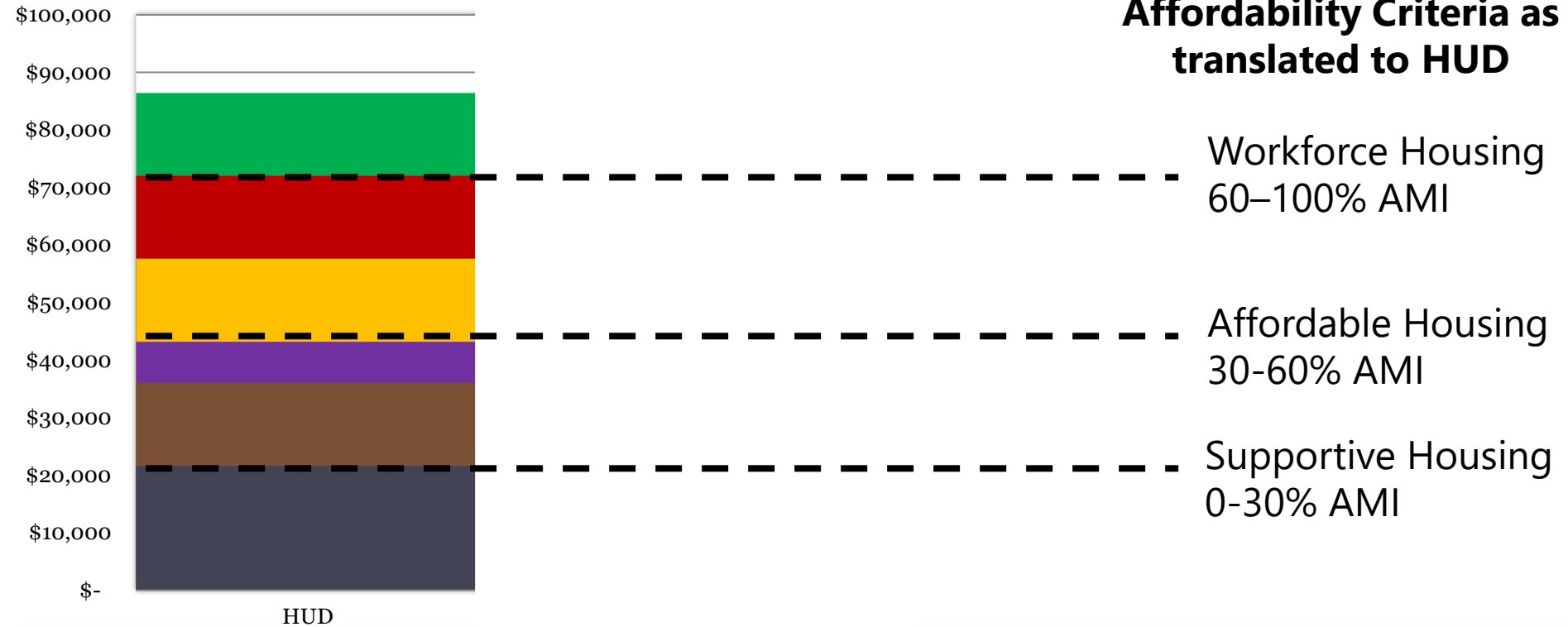
Affordability Criteria as translated to HUD



■ 120% AMI
 ■ 100% AMI
 ■ 80% AMI
 ■ 60% AMI
 ■ 50% AMI
 ■ 30% AMI



Affordability Levels



Maximum monthly rent for a family of 4

| AMI | ACS rent per month | HUD rent per Month |
|------|-----------------------|-----------------------|
| 120% | \$1,613 | \$2,160 |
| 100% | \$1,344 | \$1,800 |
| 80% | \$1,075 | \$1,440 |
| 60% | \$806 | \$1,080 |
| 50% | \$672 | \$900 |
| 30% | \$403 | \$540 |

Current Market Average Rent (2 bedroom): \$1,576

Approximate Affordable Home Prices by Income & Household Size

| Family size | 50% AMI | 60% AMI | 80% AMI | 100% AMI | 120% AMI |
|-------------|------------|------------|-----------|------------|-----------|
| 1 | <\$100,000 | <\$100,000 | \$115,000 | \$140,000 | \$170,000 |
| 2 | <\$100,000 | \$100,000 | \$125,000 | \$155,000 | \$185,000 |
| 3 | <\$100,000 | \$100,000 | \$140,000 | \$185,000 | \$215,000 |
| 4 | \$100,000 | \$115,000 | \$155,000 | \$200,000 | \$243,000 |
| 5 | \$100,000 | \$125,000 | \$170,000 | \$215,000 | \$258,000 |
| 6 | \$115,000 | \$140,000 | \$185,000 | \$230,000 | \$284,000 |
| 7 | \$125,000 | \$140,000 | \$200,000 | \$243,000 | \$295,000 |
| 8 | \$125,000 | \$155,000 | \$215,000 | <\$243,000 | \$310,000 |

Current Market Average Sale Price: \$311,604



Cross Timber Homes

- 3 Bed/ 2 Bath
- Open Floorplan with Vaulted Ceilings
- 1,460 sq. ft.

\$169,500

- Down Payment Assistance Available



146 Eureka Drive, District 3

homes for native san antonians
quality housing for limited income definition must be locally tailored
no more than fifty percent of income **housing for all** saving for better housing
finding a place immediately
property tax reform Indirect costs must be considered
not government housing
opportunity to buy your own home reasonable tax and utilities
buy your own home
limits on utilities amenities for special needs
still afford necessities **high crime** Houses for immigrants
Eighty percent AMI or lower financing with incentives rent freeze help love people
better planning shelter paid for by taxes control HOAS
budget for emergencies consider income transportation and living expenses
inexpensive utilities Houses for poor
reducing slumlords desegregation community owned housing live comfortable
right to shelter no more than ten percent of income more 'in-between' housing
living close to work and activities
sustainable design Nine-hundred registering rental units with city
being able to live on minimum wage
no more than twenty-five percent of income
Five-hundred to six-hundred dollars a month no more than forty percent of income

| Definition | Housing Policy Framework | Staff Recommendation |
|----------------------|--------------------------|----------------------|
| Homeownership | | |
| Affordable Housing | 120% and below | 120% and below |
| Rental | | |
| Workforce Housing | 80–120% AMI | 60-100% AMI |
| Affordable Housing | 30-80% AMI | 30-60% AMI |
| Supportive | 0-30% AMI | 0-30% AMI |



- Housing Commission to finalize recommendation at April 7 Retreat for PLDC consideration
- Potential for greater nuance in 0-30% AMI category
 - Possibility of a 0-15% AMI category for public housing residents
- Consider renaming category labels
 - What do we mean when we say affordable? Workforce?
- Include various agencies for input including utilities and transit
- Create a matrix to reflect the needs of various programs (rehab vs new construction, homeownership vs rental)



Strategic Housing Implementation Plan (SHIP) Update

**Planning and Land Development Committee
Agenda Item #
March 29, 2021**



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

Verónica R. Soto, FAICP, Director