

HOUSING POLICY FRAMEWORK



Strategic Housing Implementation Plan

Planning & Land Development Committee

November 9, 2020



November

- PLDC Briefing

January

- PLDC Briefing

March

- PLDC Briefing

December

- SHIP Committee

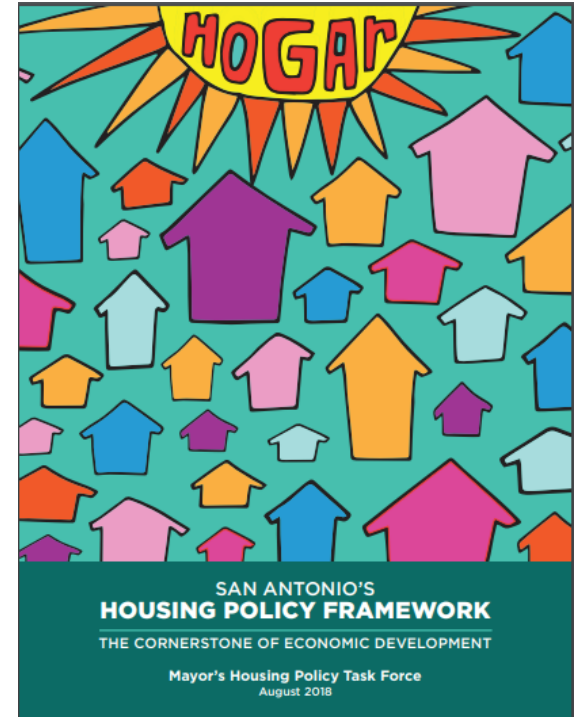
February

- Stakeholder Forums
- Housing Commission

“A comprehensive and compassionate housing policy framework that allow(s) residents to live with dignity, age in place, rehabilitate their housing, and preserve the integrity of their neighborhoods”

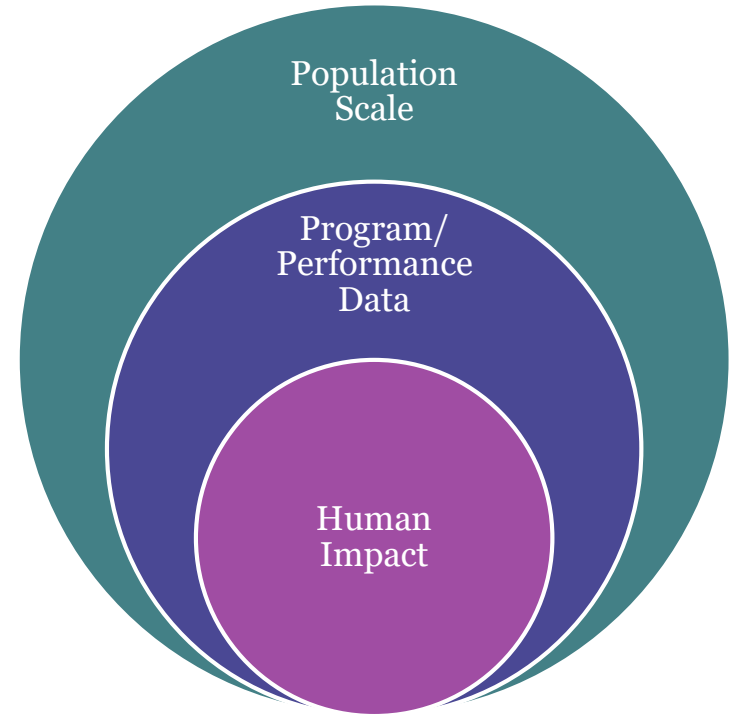
1. Develop a Coordinated Housing System
2. Increase City Investment in Housing with a Ten-Year Funding Plan
3. Increase Affordable Housing Production, Rehabilitation, and Preservation
4. Protect and Promote Neighborhoods
5. Ensure Accountability to the Public

Housing Policy Framework

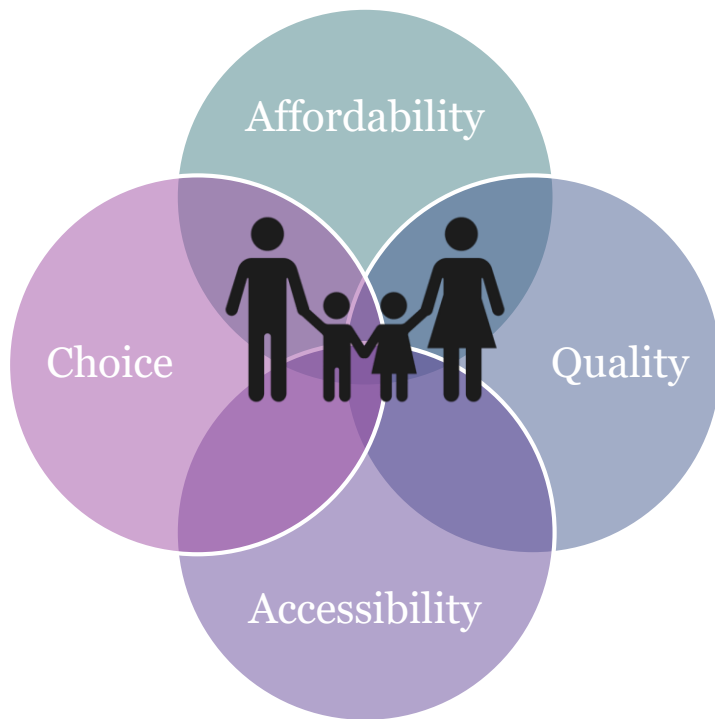


What is the Strategic Housing Implementation Plan (SHIP)?

- 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**



Housing Equity Principles



- **Affordability:** Housing is available to serve the population of San Antonio
- **Quality:** Housing is in quality condition that allows residents to live with dignity
- **Accessibility:** Housing is available to those with disabilities and located in areas with access to transit and amenities
- **Choice:** Housing options are available city-wide and prevent the displacement of existing residents

Who is the SHIP for?

Residents most vulnerable to displacement and homelessness
Housing Insecurity & Affordability

- Living paycheck to paycheck
- High housing and transportation costs
- Poor access to critical resources (education, healthy foods, jobs)
- Overcrowded or deteriorating homes

Affordable Housing Agencies and Partners

- Agencies working in housing & supportive services
- Affordable housing developers and financiers
- Non-profit agencies working to empower households
- Private sector working to provide housing options



Stakeholder Forums

Real Estate & Development

- **Pedro Alanis, SA Housing Trust**
- **Veronica Garcia, CCDO**
- Randy Mason, Mason Joseph Company
- Debra Guerrero, NRP Group
- Ryan Wilson, Franklin Development
- Mark Jensen, Weston Urban
- Victor Miramontes, Mission DG
- Jay Johnson, Cohen Esrey
- Roberto Arzola, JLL
- Dennis Cano, Cano and Associates
- Jim Plummer, Bracewell
- Martha Mangum, Real Estate Council SA
- Mike Clark, Alpha Barnes
- Brad McMurray, Prospera
- Teri Bilby, SAAA
- Natalie Griffith, Habitat for Humanity
- Dahlia Garcia, Lift Fund
- Laura Cabanilla, Wells Fargo
- Brett Finley, SABOR
- Kristi Sutterfield, GSABA
- Manish Verma, Galaxy/Versa Development
- Tom Conlee, White Conlee
- Donna Normandin, Frost Bank
- Jordana Barton, Dallas Federal Reserve
- Brandi Vitier, Bank of San Antonio
- David Robinson Jr., Blueprint Local
- Jennifer Gonzalez, Alamo Community Group

Residents & Community

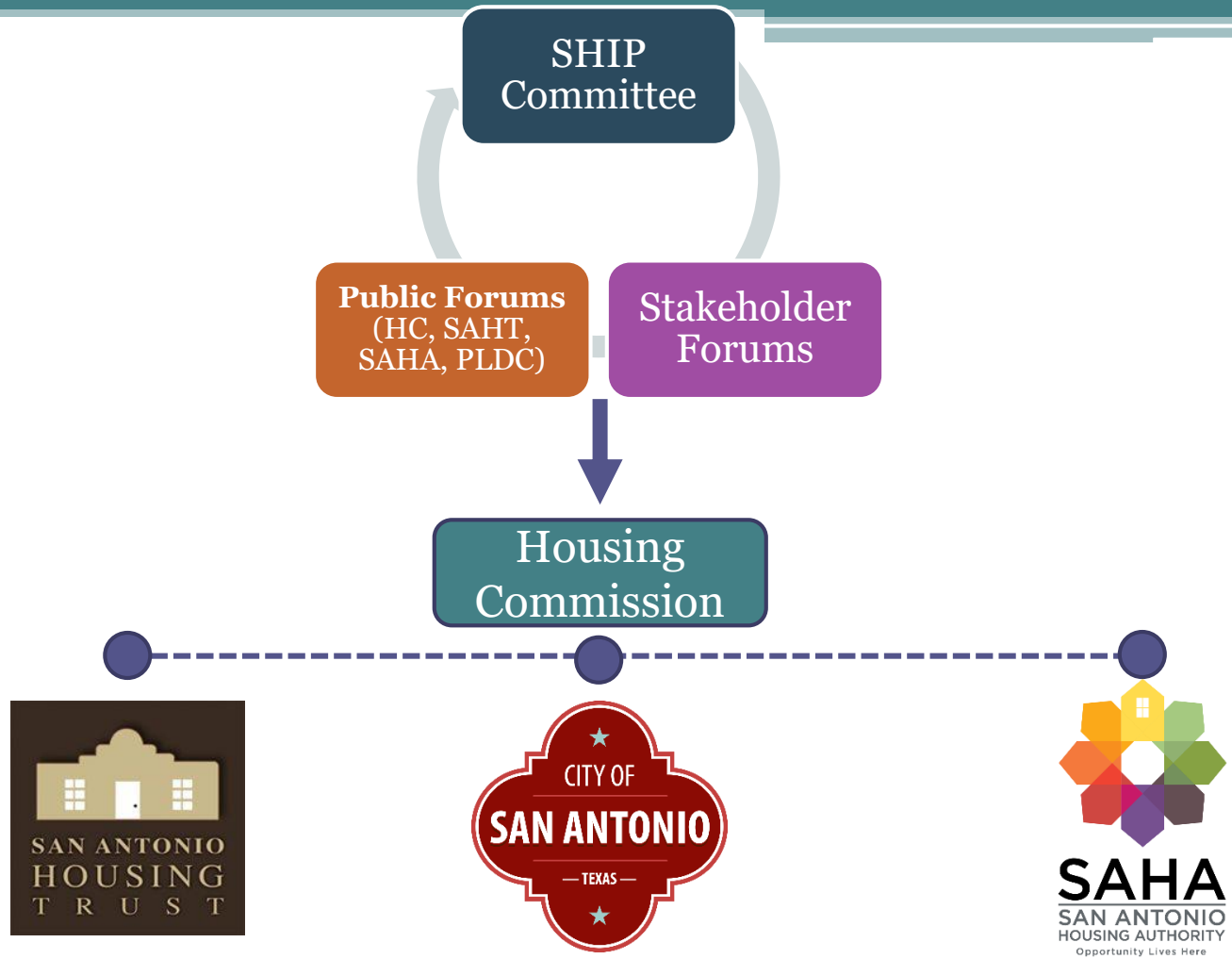
- **Michelle Lugalía-Hollon, Mayor's Office**
- **Jessica O. Guerrero, Housing Commission**
- Juan Valdez, Mayor's Office
- Ismael Herrera, AARP
- Josefa Zatarain Flournoy, AACOG
- Andrea Figueroa, Martinez Street Women's Center
- Francesca Rattray, YWCA
- Alan Neff, 36 Square
- Brady Alexander, Hot Wells Neighborhood Association
- Kayla Miranda, Historic Westside Residents Association
- Olga Martinez, Via Coronado Neighborhood Association
- Gisel Prado, Healthy Neighborhoods, Metro Health
- Raye Adkins, Roseville Housing Trust
- Ileana Rojas, TRLA
- Melanie Cawthon, disABILITYsa
- Robert Flores, American GI Forum
- Kathy Lacy, SARAH
- Dr. Richard Gambitta, VIA Board
- Dr. Roger Enriquez, UTSA
- Pastor Joe Barber, St. Luke's Baptist
- Elena Terrill, Bexar County Dispute Resolution Center
- Anayanse Garza, Food Policy Council
- Sandra Tamez, Fair Housing Council
- Erika Hizel, SA Property Owners Alliance

Affordable Housing Providers

- **Kristin Davila, Merced Housing Texas**
- **Tim Alcott, SAHA**
- Katie Vela, SARAH
- Laura Salinas, NHSD
- Patrick Steck, DHS
- Fernando Godinez, MAUC
- Elizabeth Lutz, Health Collaborative
- Frances Gonzalez, Asset Funders Network
- Francesca Caballero, P2
- Patricia Meijia, SAAFn
- Adrian Lopez, Workforce Solutions
- Cecil King, CHCS
- Luis Santos, University Health Systems
- Leslie Schulz, Family Violence Prevention
- Gay Lynn Schwenk, SAMministries
- Mary Garr, Family Service Association
- Scott Ackerson, Prospera
- Tina Aranda, Alamo Community Group
- Joel Tabar, SAHA
- Meghan Oswald, CHR

Housing Policy

- **Jim Bailey, Alamo Architects**
- **Christine Vina, VIA**
- Jonathan Butler, Office of Equity
- Mark Wittig, Housing First Communities
- Leilah Powell, LISC
- Bridgett White, Planning
- Richard Milk, SAHA
- Jane Paccione, San Antonio Area Foundation
- Veronica R. Soto, NHSD
- Ana Acevedo, EDD
- Cynthia Spielman, Tier One
- Summer Greathouse, Bracewell
- Jose Gonzalez II, Alamo Community Group
- Catherine Hernandez, DSD
- Hector Morales, SA Apartment Association
- Zuleika Morales, HUD
- Steve Yndo, ULI
- Michael Taylor, Habitat for Humanity
- Logan Sparrow, DSD



More than Housing Production



Homeless Prevention

- Prevent households from losing their current housing



Housing Access

- Connect households to housing opportunities



Economic Mobility

- Increase income of households for new housing options



Community-wide Interventions

Intervention Type	Programs
Production/Rehab	Single Family Production
	Single Family Rehab
	Multi-family Production
	Multi-family Rehab
	Accessory Dwelling Units
Housing Access	Down Payment Assistance
	Housing Choice Vouchers
Homelessness Prevention	Emergency Assistance/ Rapid Rehousing
	Counseling
Economic Mobility	Financial Empowerment
	Job Training

Draft Recalibrated Housing Targets

Identifying Community Need

Total households in Bexar County

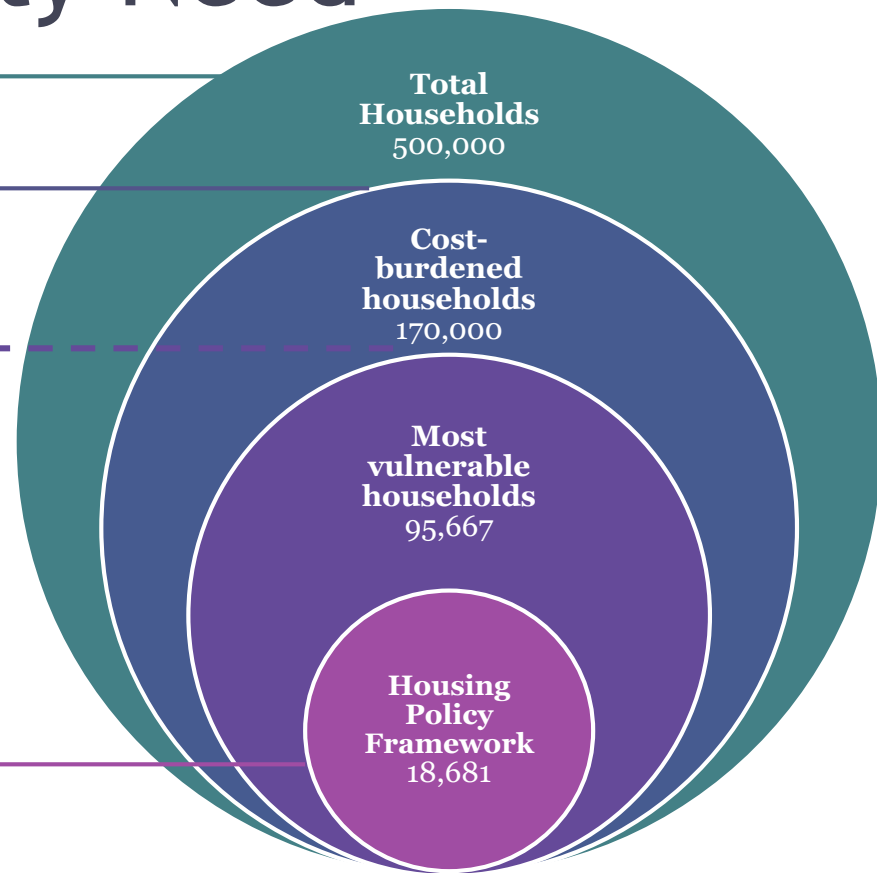
Cost burden households paying more than 30% income on housing

Identified most vulnerable:

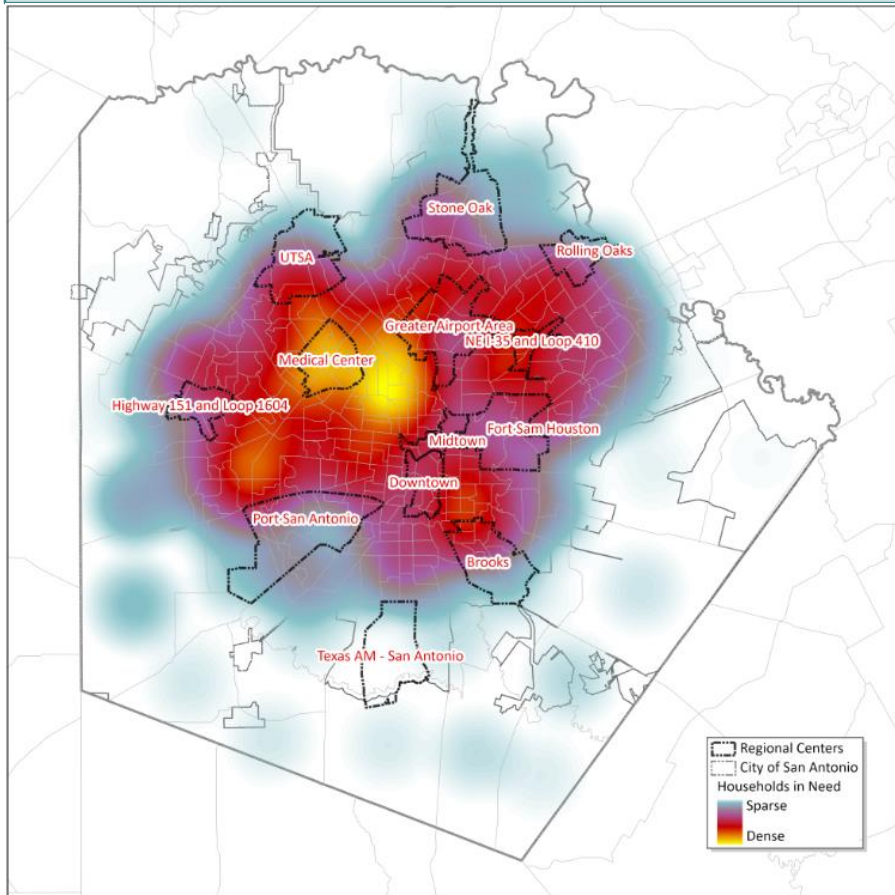
- Cost burden of affordable AMI ranges
- Supply vs demand of units
- Need by regional center

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

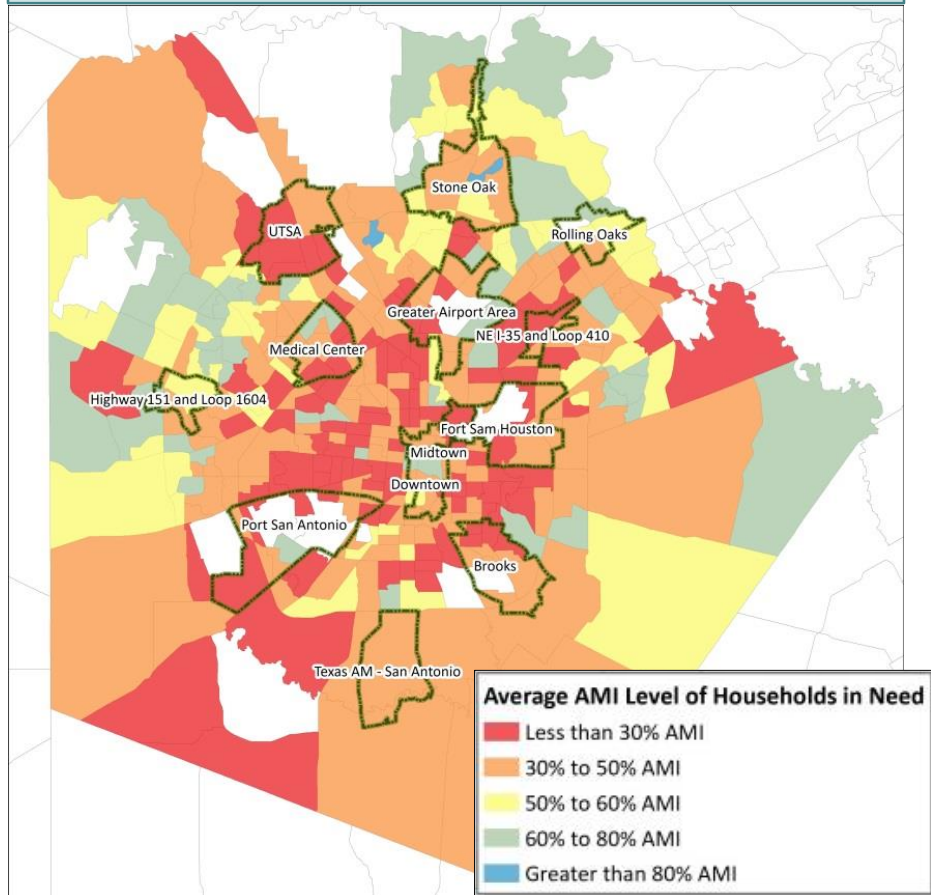
Stabilize community cost-burden



Households in Need

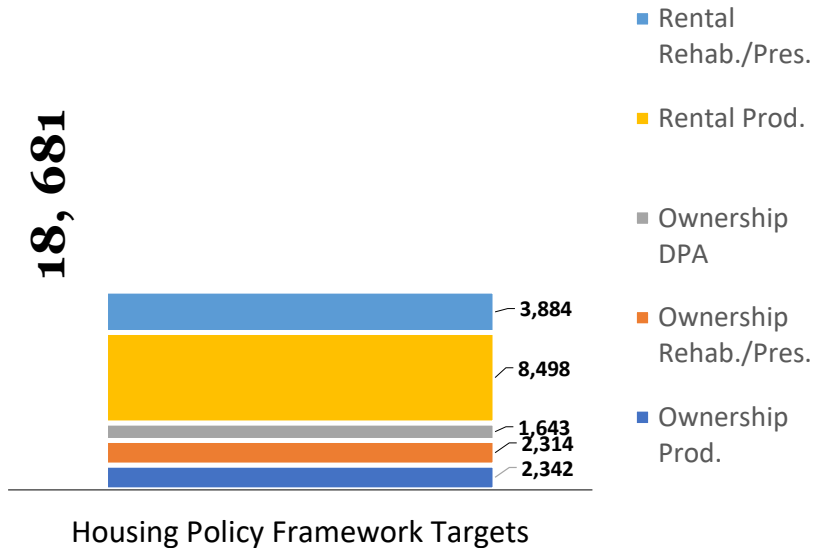


Average AMI of Households in Need



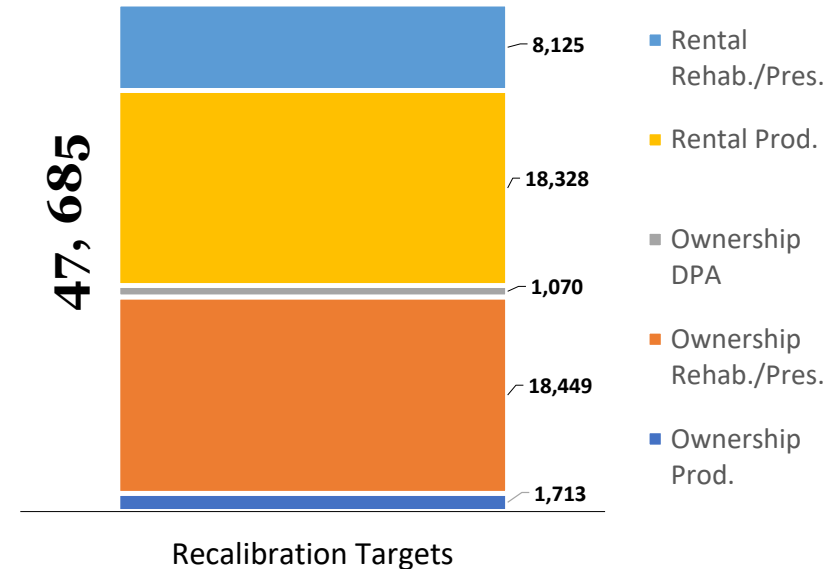
Housing Target Goals by Program

Housing Policy Framework



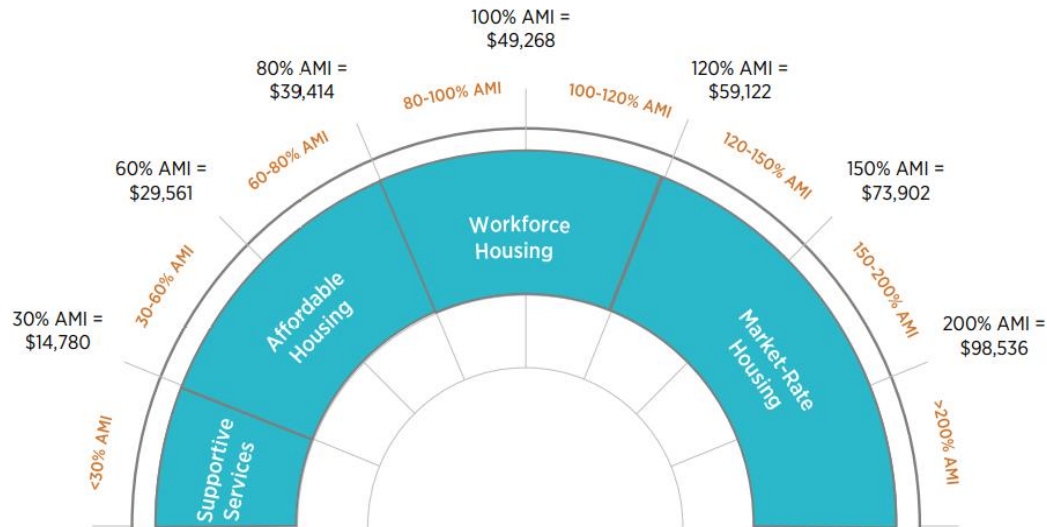
Recalibration (SHIP)

Large increase on rental/ownership rehabilitation



Defining Affordable Housing

Housing Policy Framework Criteria



Rental: up to 80% AMI*

Single Family: up to 120% AMI*

- S 1. Strategy:** 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.
- S 1. Strategy:** Prioritize city funding/incentives for ownership housing affordable to households up to 120 percent of AMI.

HPF pg.36 & 37

*Census - American Community Survey (ACS)



Feedback received to date:

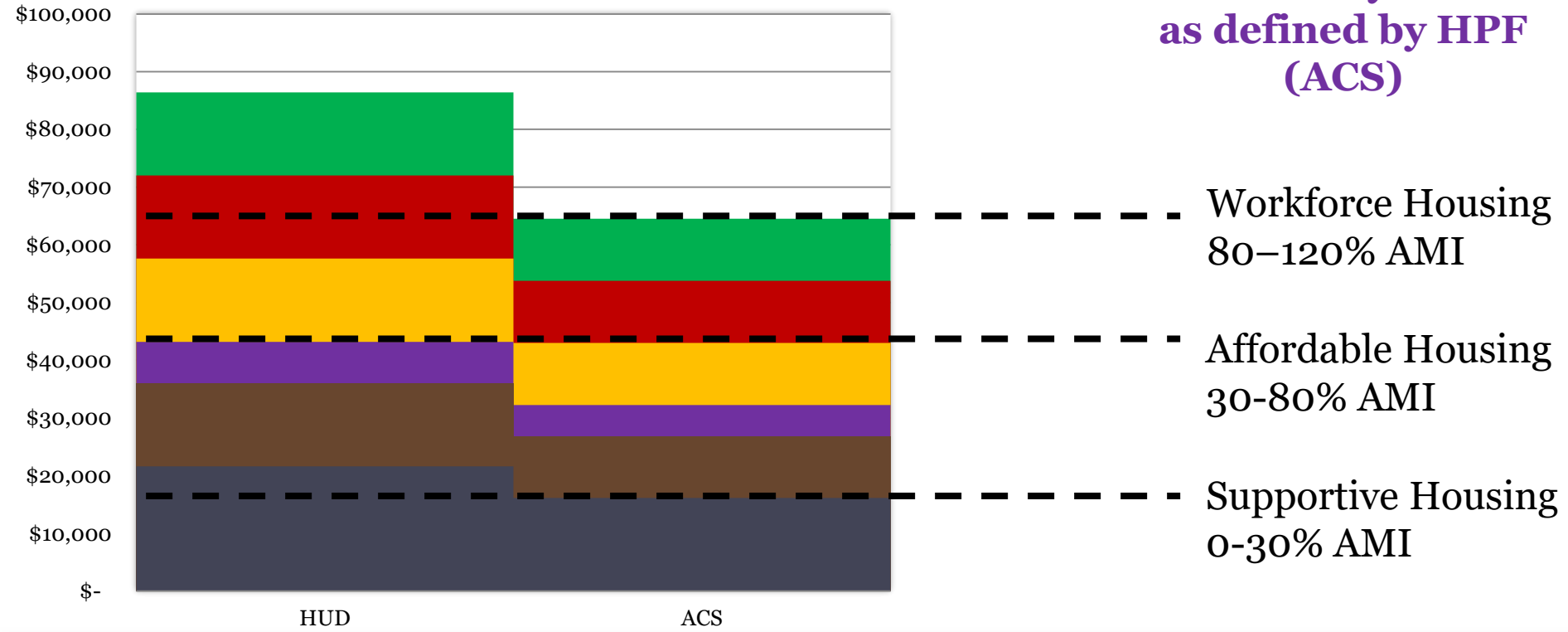
- Use HUD as the measuring stick
 - HUD is industry standard used in most programs
- Decide where on that measuring stick is ‘affordable’ for San Antonio
- Transportation costs are critical
- Labeling and definitions matter
 - “workforce” housing



ACS vs. HUD

Affordability Levels

Affordability Criteria as defined by HPF (ACS)

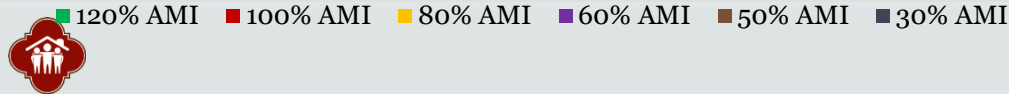
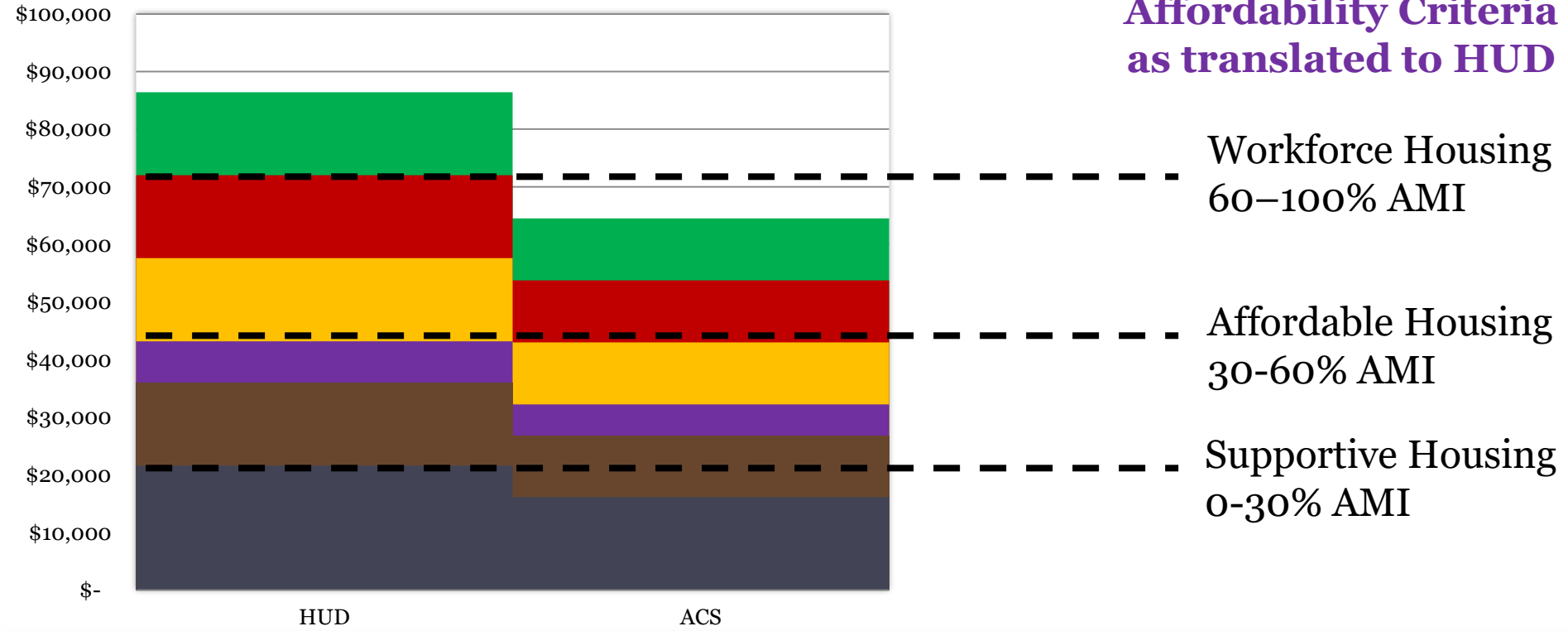


■ 120% AMI ■ 100% AMI ■ 80% AMI ■ 60% AMI ■ 50% AMI ■ 30% AMI



ACS vs. HUD

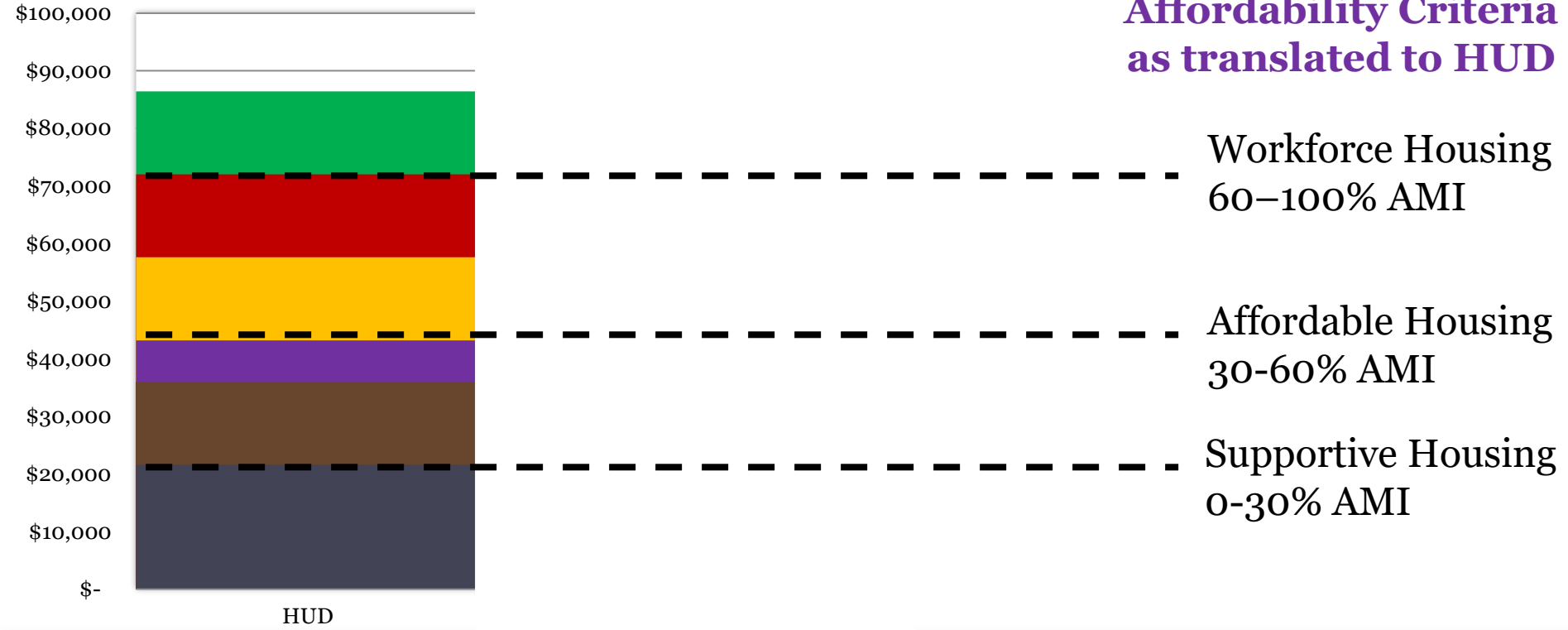
Affordability Levels



ACS vs. HUD

Affordability Levels

Affordability Criteria as translated to HUD

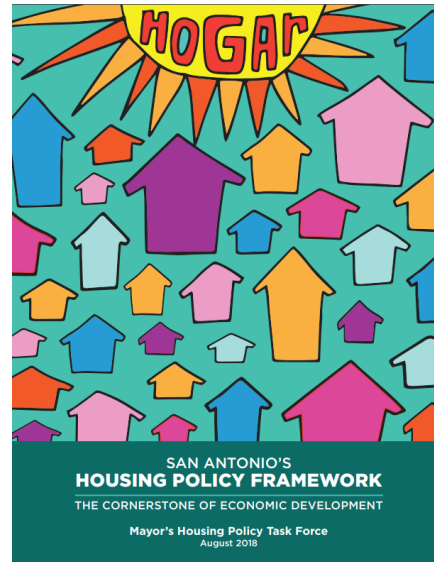


120% AMI 100% AMI 80% AMI 60% AMI 50% AMI 30% AMI



Draft Implementation Strategies

Building on existing initiatives



Source of Income Discrimination Protections

What is source of income discrimination (SOID) ?

Refusing to rent or sell a housing unit to an applicant- or ending a tenancy- based on the applicant's lawful form of income such as:

- Housing Choice Voucher (Section 8)
- HOPWA (Housing Opportunities for Persons with HIV/AIDS)
- VASH Voucher (Veterans Affairs Supportive Housing)
- Can also include other types of government or non-profit administered income, such as SSI.

Legal Framework

Local

The City has required these protections for some city incentives including HOME, CDBG, and Affordable Housing Fund.

Federal

- Source of Income is not a protected status/class under the Fair Housing Act
- Some federal programs require properties to accept some forms of income
 - EG: LIHTC and HOME

State

- Cities cannot issue blanket SOID ordinances related to federal housing assistance *except as they apply to veterans*
- Can be City's policy of prohibiting source of income discrimination in all City-incentivized housing programs.

Example Ordinance

City	Year	Properties Covered	Types of Income Included	Enforcement & Compliance length
Dallas	2016	<p>For housing benefiting from a subsidy or financial award.</p> <p>Subsidy: accept housing vouchers indirectly or directly funded by federal government</p> <p>Financial award for Multi-family: 10% of units for lease to holders of vouchers for 15 years from certificate of occupancy</p>	Vouchers, other subsidies by government or non-governmental entities, child support, or spousal maintenance (except as prohibited by Tx Local Gov't Cod Section 250.007).	<ul style="list-style-type: none"> -Injunction relief -Damages - Civil penalties and attorney's fees

Possible Action

Based on direction from PLDC, staff can bring back an item to PLDC to consider:

- An Ordinance to prevent SOID for City-incentivized housing projects
- Add SOID to City's legislative agenda
- Education Campaign:
 - Ensure landlords/management companies are aware of requirements and enforcement.
 - Help landlords understand voucher expectations i.e. property inspection and quality standards, marketing information etc..
 - Ensure renters know their rights & how to report violations.

Next Steps



Return with SHIP updates in
January



Bring back SOID item for
consideration

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