

# HOUSING COMMISSION OFFICIAL MEETING MINUTES

WEDNESDAY, JUNE 9, 2021, 10:00 AM  
VIDEO CONFERENCE

**Members Present:** Robert Abraham, Member  
Pedro Alanis, Member  
Jeff Arndt, Member  
Jessica O. Guerrero, Chair  
Taneka Nikki Johnson, Member  
Ed Hinojosa, Member  
Susan Richardson, Member

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**Members Absent:** Dr. Paul Furukawa, Member  
Sarah Sanchez, Member

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**Staff Present:** Verónica R. Soto, *Neighborhood & Housing Services Department;*  
Juan Valdez, *Mayor's Office;*  
Jameene Williams, *City Attorney's Office;*  
Ian Benavidez, *Neighborhood & Housing Services Department;*  
Edward Gonzales, *Neighborhood & Housing Services Department;*  
Sara Wamsley, *Neighborhood & Housing Services Department;*  
Edith Merla, *Neighborhood & Housing Services Department;*  
Irma Duran, *Neighborhood & Housing Services Department;*  
Allison Beaver, *Neighborhood & Housing Services Department;*  
Rachel Smith, *Neighborhood & Housing Services Department;*  
Crystal Grafft, *Neighborhood & Housing Services Department;*  
Colton Powell, *Neighborhood & Housing Services Department;*  
Sharon Chan, *Neighborhood & Housing Services Department*

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- **Call to Order** - The meeting was called to order by Pro-Tem Chair Pedro Alanis at 10:08 AM.
  - **Roll Call** – Irma Duran, Senior Housing Coordinator, called the roll. At the time when roll call was conducted, seven (7) members were present representing a quorum.
  - **Public Comments** – Duran announced there were zero (0) residents signed up to speak for public comment. *One written comment was submitted after the end of the meeting.*
    - 1) Barbara Garcia with Homebound Babies Ranch animal rescue stated, “Animal welfare is a great concern in Bexar county.”

*Staff note: The Housing Commission deadline for comment is 4 pm the day before the meeting. The reason for this is because it takes 24 hours for comments received in a language other than English to be translated. Speakers who call past the deadline are given the opportunity to submit a written comment to be included in the minutes but not read during the meeting, and to sign up in advance for the following meeting.*

➤ **Item #1: Discussion with the San Antonio area Community Housing Development Organizations (CHDOs) on the Housing Commission’s proposed definition of affordability.**

Alanis introduced Lori Hall, Program Officer from Local Initiatives Support Corporation (LISC), as moderator.

Hall requested Alanis describe the Commission’s process and thoughts regarding the definition. Alanis stated that the Commissioners considered up to 60% AMI (area median income) for rental development and preservation and up to 120% AMI for homeownership development and preservation to be defined as affordable after an extensive process that included community input, surveys, and discussions. He noted that the Commission also divided the AMI served for income targeting purposes as follows:

<b>Program Type</b>	<b>0-15% AMI</b>	<b>16-30% AMI</b>	<b>31-50% AMI</b>	<b>51-60% AMI</b>	<b>61-80% AMI</b>	<b>81-100% AMI</b>	<b>Up to 120% AMI</b>
<b>Rental Development &amp; Preservation</b>	Critically Affordable	Deeply Affordable	Very Affordable	Affordable	Moderate Rate	Median Rate	Market Rate
<b>Homeownership Development &amp; Preservation</b>	Deeply Affordable				Affordable		

Chair Guerrero noted there were extensive conversations regarding the magnitude of housing costs and the greater burden they have on the most vulnerable. She stated that discussions also included rental and homeowner’s input in the definition.

Hall requested all panelists, Commissioners and CHDO representatives introduce themselves.

Chair Jessica Guerrero, Commissioner Pedro Alanis, Commissioner Ed Hinojosa, Commissioner Jeff Arndt, Commissioner Robert Abraham; Commissioner Nikki Johnson; Commissioner Susan Richardson introduced themselves individually.

Abraham noted that the Public Engagement and Outreach Subcommittee is currently searching for people to serve as community advisory members and invited the CHDOs and others to apply and have a larger voice in the affordable housing discussions.

Chris Sanchez (Neighborhood Housing Services of San Antonio), Zeke Romo (Our Casas Resident Council, Inc.), Kristin Davila (Merced Housing Texas), Michael Taylor (Cross Timber Homes), Jennifer Gonzalez (Alamo Community Group); Natalie Griffith (Habitat for Humanity of San Antonio), and Brad McMurray (Prospera Housing Community Services) introduced themselves individually.

Hall asked Guerrero to describe the intent of the Commission’s efforts. Guerrero stated that the Commission’s efforts were to provide guidance on affordable housing and ensure usability across different landscapes in San Antonio, including developers and community members. She noted that the 0-15% AMI range was separated to convey a need for more assistance specifically for people in that income range and make the 0-30% more

manageable. She stated SAHA had a large waiting list for their voucher program, and they should not be the only organization to assist the 0-15% AMI. Guerrero expressed that the Commission also wanted to create a space to expand the vision and goal of combatting the housing crisis.

Hall requested CHDOs to share areas of agreement and divergence regarding the proposed definition. Gonzalez acknowledged the Commission's effort and consideration during the definition process but noted that, as practitioners, the verbiage (ex. deeply, fairly, very affordable) was hard to interpret. She noted that the CHDOs agreed efforts to create deeply affordable housing should be increased; however, the matrix reflected completely different terms for operations. The terms and ranges proposed would be hard to integrate with the current funding sources available and would redefine the CHDOs working scope.

Johnson asked for clarification on why the proposed definition would redefine the CHDOs scope. Gonzalez stated when financing housing programs, proposals defining what households and income ranges are targeted for the program are created. The proposed 0-15% AMI range created concern as her organization cannot find financing mechanisms to target this range. She noted if the City created mandates from the proposed definition to specifically target the 0-15% AMI, Alamo Community Group and other CHDOs would not be able to compete with the few select organizations (ex. SAHA, Haven for Hope) that currently serve those ranges and would lose opportunities to also assist families in the 0-80% AMI ranges. Johnson noted her first impression was that the CHDOs would have more paperwork with the subcategory. Gonzalez addressed that their concern was not related to paperwork but the ability to request any funding from the City and mechanisms to assist in housing creation.

Davila stated that the current environment to develop affordable rental housing requires layers of funding be sourced. In creating a smaller 0-15% range, more difficulties are created for subsidy layering. For example, a current Merced project that serves older adults in the 0-50% AMI range was able to proceed by layering a HUD capital grant, SAWS impact fee waivers, NSP (Neighborhood Stabilization Program) funds, and on-going rental subsidies from HUD. In creating narrower AMI ranges, finding resources to create projects becomes even more complicated.

Griffith stated for single family homeownership, financing must be determined up to two years before ground is even broken for development due to the complex structuring of many resources. In perspective, the difference between 0-15% and 16-30% ranges would mean a family making \$5.34/hour would meet criteria while a family making \$5.38/hour would be turned away. She noted the AMI bands also mainly account for a single person/small family's wage earnings and does not reflect the majority of households needing affordable housing.

Richardson noted the CHDOs viewpoint of the constricting AMI ranges, but stated the Commission faced an issue that the current ranges were too convoluted and inconsistent for multifamily units to access. She noted that the intent of the Commission was to address the need of 60% of San Antonio rental community and the cascading 30% unable to find affordable housing availability.

Guerrero expressed concern regarding the previous focus toward the 60-80% AMI range that particularly centered toward 80% AMI. She stated that the community and herself

attempted to articulate the need to assist more households in the 60% AMI and below with this recommendation. She acknowledged that CHDOs were critical to ensure the attainability of the goals set and asked what support would be needed to bring affordability into fruition.

Hall noted that the Commissioners and CHDOs had much in common. As the Strategic Housing Implementation Plan (SHIP) is estimated to be brought before Mayor and Council before October, a collaborative definition should be settled by June to provide enough time for the rest of the process.

Davila agreed that the Commission's and CHDOs' goal to serve more lower income households aligned. She stated that HUD's guidelines do not apply only to affordable housing but to homelessness assistance as well. Shifting parameters would require organizations assisting people affected by homelessness to completely redesign their intake strategy. Davila also noted that with current HUD guidelines, organizations can designate to serve up to a level of AMI. The two Merced properties serve households with up to 50% AMI but a large number of residents falling in the 30% AMI or below.

Taylor added that Cross Timber serves up to 120% AMI for their developments, however the median household assisted falls around 90% AMI. He noted that as a non-profit, CHDOs strive to serve the maximum amount of people as it would be in both parties' best benefit. He stated that the (affordable housing) industry follows the HUD guidelines nationally and deviating from HUD would create more work and less time helping families.

Verónica Soto, Director, clarified that staff used HUD guidelines as a measuring stick. The definition displays the most need for affordable housing in San Antonio is for families that fall in the "up to 60% AMI" area for rental units. She noted that the City monitors what units are built and what households they should serve but does not keep a detailed count of each unit as it would be tedious for staff and providers to keep track. Staff attempted to ensure that local policy did not compete with federal policy while still pushing for deeper affordability.

Alanis stated that the charge was to create a definition for affordable housing not providing strategy or funding allocations. He noted that the defined categories will be utilized in the SHIP strategy creation process and simple and clear categories would assist in an efficient process.

Griffith noted that the categories and verbiage are important in how City Council will interpret and direct CHDOs and predicted the current intention will evolve and change over time. She noted that the homeownership categories benefited from many of the Commissioners visiting and learning more about Habitat for Humanity. She stated that keeping 0-30% and 30-60% AMI categories would ensure cohesiveness with financing terminology and highlighted that ensuring rental payments not over 30% of a family's income should be included in the definition. Griffith noted that 0-30% AMI mainly consist of homeless service providers and they should also be a part of the definition conversation.

Gonzalez appreciated Guerrero's clarification but noted that the definition used would have a ripple effect to set goals and pivot the City's focus. She expressed concern about the City's updated definition leading to subsequent policies that don't align with the lending industry's guidelines (ex. income averaging).

Hinojosa noted that there were two parts of the definition, production of units and people's need. He stated that currently thousands of families in the 0-15% AMI range need housing assistance and their funding issues have not been addressed. He expressed that production and need should be two separate discussions.

Guerrero noted that the focus should be on people being displaced. The current goal should not be just about balancing but evolution of the housing system. She expressed that the current system is not serving the community properly and wanted further dialog with the CHDOs to innovate the structure.

Alanis restated that the forthcoming efforts and income targeting would be identified in the SHIP process not within the definition. Having a simplified definition with a maximum threshold of 60% AMI for rental and 120% AMI for homeownership would help create compatibility across different arenas and enable practitioners to locate funding resources. He noted that the intent is to not discount the need for permanent supportive housing or options for displaced individuals but to have further in-depth discussions during the SHIP process. He stated that the main predicament for non-profits is not having the financial tools to provide deeper reaching assistance. But the topic should be discussed in the SHIP process not during definition discussions. He suggested it would be good for the CHDOs to have better representation on the Commission.

Johnson asked if the definition was intended to be crafted regarding the needs of the people or towards what would be accepted by lenders. She noted that concerns were previously raised by Commissioners regarding why and if the definition should deviate from HUD standards. Johnson expressed that the members of the current conversation should collaborate on fixing the definition where needed but not forget that the people are first in mind.

Hall noted with the SHIP process underway, there was a need to have a definition by the end of June. She asked Guerrero and the CHDOs how to move forward with a definition that allowed flexibility and while assisting in meeting the needs of the people.

Griffith noted that the CHDOs agreed with the Commission regarding the rental affordability stance of 60% and below AMI range but noted the difficulty with the additional subcategories. She stated that the verbiage can be deeply misunderstood, for example, "fairly affordable" can be taken numerous ways.

Guerrero noted that most of the dialog from the community survey results did not indicate distinction of verbiage and subcategories. She stated the main conversation was among Commissioners after the results and was also heavily discussed with several impasses. She expressed hesitation to further open the dialog as it may go into the same spiral. Guerrero noted that staff included a graphical representation with the matrix to contextualize households.

Taylor stated that the graph and household professions he currently serves in the 80-120% AMI range were misaligned. He noted that current families in the range he assists includes a legal assistant to a woman working three jobs. He stated the professional ranges on the graph would have been an area where the CHDOs could have provided input but was not requested.

Abraham noted that the job categories were provided by staff as examples. He noted that during the previous conversations, he had suggested removing the verbiage and only having AMI percentages with the matrix and would suggest it again to solve a portion of the current debate.

Ian Benavidez, Assistant Director, thanked Taylor for his input and noted the professions were pulled from the Bureau of Labor and Statistics but would benefit from input from CHDOs. He noted in previous iterations of the matrix, HUD AMI and defined categories were alongside the proposed definition for comparison and could be restored.

Hall suggested the CHDOs to compile suggested amendments to the Commission's definition and have a follow up meeting for further discussion.

Alanis stated that because the definition is only surrounding what is affordable, categories beyond this area aren't needed and suggested removing verbiage for after 61% AMI (for rental) as the units were beyond the affordability definition.

Johnson suggested that two or three Commissioners also be involved with the CHDO's amendment workgroup as the process had an opportunity to be collaborative.

Arndt agreed with Johnson that a collaborative workgroup would be beneficial. He also agreed with Abraham regarding the removal of the verbiage and having AMI percentage only definitions.

Guerrero agreed with Johnson and noted she would also add residents into the conversation. She stated that for the workgroup to be fully collaborative, it should include the people most impacted as well. Hall inquired if the CHDOs and fellow Commissioners would be able to accurately represent constituents as both parties have placed extensive time and effort to work on the issue. Guerrero noted that the make-up of the group would not adequately represent the public and it would be best to hear directly from constituents to create equity and accurate representation in the conversation.

Griffith noted that CHDOs are private non-profits that, in serving the community, must have one-third of their Board of Directors from the low-income community to have better representation and advocacy. She also noted the difficulty for residents to come to sessions during typical work hours but suggested that letters of support could be completed by residents. She expressed that the CHDOs are mission-oriented people that are in service to their communities and residents and would be able to best represent their residents.

Hall noted that the purpose of the group is to create a definition that can be used broadly in housing efforts. A unified definition from all parties would help Council decide on accepting the definition as well.

Soto requested direction for staff regarding next steps. She suggested taking advantage of the Commission's subcommittee space to craft the amended definition with parties and bring to a full Commission discussion.

Arndt supported the workgroup with representation of Commissioners and CHDOs.

Richardson asked if CHDOs had subcommittees that Commissioners or the public could attend. She agreed with having a subcommittee with members of both parties to collaborate. Griffith noted the workgroup could be fully collaborative. Johnson agreed to having 2-3 Commissioners and representation from CHDOs forming a small workgroup to develop an amended definition.

Hall highlighted Richardson's question regarding public attendance of individual CHDO board meetings and noted CHDOs also have regular meetings with the City to discuss policy changes and potential funding opportunities. She requested Guerrero and CHDOs name representatives that staff would work with to coordinate a work session.

Guerrero stated she liked the space for collaboration but should include renters and homeowners. Soto inquired if the proposed workgroup idea would fail if public representatives could not attend. Guerrero stated that the idea would fail but noted representation would be possible with engaged communities.

Taylor noted as the definition has been a complicated process, to bring community representatives that don't have previous knowledge of the definition discussions would be disingenuous.

Gonzalez agreed and expressed that there would be adequate community representation between the Commissioners and CHDOs.

Guerrero stated that various community members have been involved in the definition process and should have opportunity to discuss like the CHDOs.

Alanis stated that community members have been engaged throughout the definition process, but CHDOs are the only portion that have not been properly represented in the discussions. Alanis stated the Commissioners would be able to effectively represent the community with knowledge taken from previous community discussions and noted that including previous elements would not be productive.

Johnson nominated Guerrero as Chair to represent a portion of the Commission on the workgroup and for the CHDOs to pick three representatives by the end of the week so staff could coordinate a work session.

Romo noted that he has previously talked with the Historic Westside members regarding affordability discussions and would nominate a selection as house owning representatives. He noted that Abraham was a part of a HOA board and maybe could ask for representatives as well.

Abraham acknowledged that he is a part of his HOA board. He noted that 60% of San Antonio are renters and could be represented by fellow Commissioners that rent and CHDOs that assist renters. He also nominated Alanis for the workgroup with his extensive knowledge with SAHT. Alanis accepted the nomination and stated his willingness to help.

Guerrero expressed disappointment with not including community representatives into the work session. She insisted that effort be made to include active community members as it would be a part of the Commission's charge.

Hall suggested that CHDOs select two representatives (one working on rental housing, one working in homeowner housing) and Guerrero could select four representatives (Commissioner and/or community member). Griffith noted that rehabilitation should also be represented with CHDOs. Hall agreed and stated three representatives could be selected. She requested that Guerrero and CHDOs provide representative names to Soto and herself to coordinate the session time.

**Closing-**

**There being no further discussion, the meeting was adjourned without contest at 12:34 PM.**

F E M A L E