

AGENDA

SAN ANTONIO HOUSING TRUST FINANCE CORPORATION

**A MEETING OF THE OF THE SAN ANTONIO HOUSING TRUST
FINANCE CORPORATION BOARD OF DIRECTORS WILL BE HELD VIA ZOOM:**

ZOOM LINK:

[HTTPS://US02WEB.ZOOM.US/J/87644819988?PWD=T05XDkM3BjNIWNlOCjBVRKZGWmgyZZ09](https://us02web.zoom.us/j/87644819988?pwd=T05XDkM3BjNIWNlOCjBVRKZGWmgyZZ09)

DIAL-IN NUMBER 1-346-248-7799 MEETING ID: 876 4481 9988 PASSWORD: 401553

ON TUESDAY, MARCH 30, 2021

AT 1:00 P.M., TO CONSIDER THE FOLLOWING MATTERS:

Briefing and Possible Action on:

1. Approval of minutes
2. Public Comment
3. Resolution authorizing San Antonio Housing Trust Finance Corporation Social Multifamily Mortgage-backed Tax-Exempt Bonds (Social M-TEBS) (Echo East Apartments), Series 2021 A-1 and San Antonio Housing Trust Finance Corporation Multifamily Housing Revenue Bonds (Echo East Apartments), Series 2021 A-2; and other matters in connection therewith.
4. Consideration and possible action to approve the adoption of the Tenant Protection Policy.

SAN ANTONIO HOUSING TRUST FINANCE CORPORATION BOARD MEMBERS:

Council Member Roberto C. Trevino (District 1), Council Member Rebecca J. Viagran (District 3), Council Member Dr. Adriana Rocha Garcia (District 4), Council Member Shirley Gonzales (District 5), Council Member John Courage (District 9)

San Antonio Housing Trust Finance Corporation

Agenda Memorandum

File Number _____

Agenda Item Number: 1

Agenda Date: 3-30-2021

In Control: San Antonio Housing Trust Finance Corporation

DEPARTMENT: San Antonio Housing Trust Finance Corporation

DEPARTMENT HEAD: Pedro Alanis

COUNCIL DISTRICTS IMPACTED: Citywide

SUBJECT:

Approval of minutes

SUMMARY:

This item includes the approval of minutes from the January 26, 2021 meeting.

**SAN ANTONIO HOUSING TRUST FINANCE CORPORATION
OFFICIAL MEETING MINUTES
January 26, 2021**

- The Finance Corporation met in session at 2:16 p.m., via zoom
- The meeting was called to order by Councilwoman Rebecca Viagran and the roll was called by Maria Bradley.

**PRESENT: Councilwoman Rebecca Viagran, Councilwoman Shirley Gonzales,
Councilwoman Dr. Adriana Rocha Garcia and Councilman John Courage**

ABSENT: Councilman Treviño

Staff/Visitors Present:

Pedro Alanis-Executive Director San Antonio Housing Trust Public Facility Corporation; Nicole Collazo-Assistant Director San Antonio Housing Trust Public Facility Corporation; JD Hernandez –Asset Manager San Antonio Housing Trust Public Facility Corporation; Sharon Jennings-Contract Officer San Antonio Housing Trust Public Facility Corporation; Maria Bradley - Administrative Assistant, San Antonio Housing Trust Public Facility Corporation; James Plummer- Bracewell LLP; Summer Greathouse-Bracewell LLC; Allison Shae- NHSD; Kenneth Saks- Olivia, SAKS, Garcia & Curiel, L.L.P.; Caroline McDonald-Brown & Ortiz PC; Rebecca Flores-Citizen; John Minter-Bitterblue Investment; Timothy Alcott-SAHA; Edward Mungia- D4; Philip Morgan-Morgan Group; Rich Acosta-My City is My Home; Monica Cruz- Citizen; Jason Hauck- Travis Russell- Morgan Group; Dan Wilson-Atlantic Pacific Communities; Nick Laettner-Morgan Group; Tim Barr-Citizen; Ron Valentin-Collaborate Architects; Chris Villa-D3; Ruben Lizalde-D3; Carine Yhap-Atlantic Pacific Communities; Scott Teeter-Bitterblue; Amanda Gonzalez- Methodist Healthcare Ministries; Kayla Miranda- Citizen; Teresa Menendez Myers-D5; Peggy Pena- Highland Park Neighborhood Association; Derek Roberts-D9

1. Approval of minutes November 24, 2020.

MINUTES COMMISSION ACTION:

The motion was made by Councilman Courage and second by Councilwoman Gonzales approval of the minutes of November 24,2020.

AYES: 4

NAYS: 0

ABSTAIN: 0

THE MOTION CARRIED.

2. Public Comment-

NONE.

3. **Resolution Possible action authorizing a Resolution confirming and ratifying Pedro A. Alanis as Assistant Secretary of the San Antonio Housing Trust Finance Corporation**

Board is confirming and ratifying Pedro will serve as Assistance Secretary of the SAHTFC.

AYES:4

NAYS: 0

ABSTAIN: 0

MINUTES COMMISSION ACTION:

Councilman Courage and seconded by Councilwoman Dr. Rocha Garcia for the approval of the resolution confirming and ratifying Pedro A. Alanis as Assistant Secretary of the San Antonio Housing Trust Finance Corporation.

Adjournment

The meeting was adjourned by Councilwoman Viagran at 2:22 p.m.

San Antonio Housing Trust Finance

Corporation Agenda Memorandum

File Number _____

Agenda Item Number: 2

Agenda Date: 3-30-2021

In Control: San Antonio Housing Trust Finance Corporation

DEPARTMENT: San Antonio Housing Trust Finance Corporation

DEPARTMENT HEAD: Pedro Alanis

COUNCIL DISTRICTS IMPACTED:

Citywide

SUBJECT:

Public Comment

SUMMARY:

This item will allow 3 minutes each for interested speakers to address the Board.

San Antonio Housing Trust Finance Corporation

Agenda Memorandum

File Number _____

Agenda Item Number: 3

Agenda Date: 3-30-2021

In Control: San Antonio Housing Trust Finance Corporation

DEPARTMENT: San Antonio Housing Trust Finance Corporation

DEPARTMENT HEAD: Pedro Alanis

COUNCIL DISTRICTS IMPACTED: District 2

SUBJECT:

Resolution authorizing San Antonio Housing Trust Finance Corporation Multifamily Mortgage-backed Tax-Exempt Bonds (Social M-TEBS) (Echo East Apartments), Series 2021 A-1 and San Antonio Housing Trust Finance Corporation Multifamily Revenue Bonds (Echo East Apartments), Series 2021 A-2; and other matters in connection therewith.

SUMMARY:

This item includes a briefing and possible action regarding a Resolution concerning the approval of the issuance of one or more series of tax-exempt bonds for Villas at Echo East, LP (the “Borrower”), in the original principal amount of up to \$20,000,000 to pay the costs of the acquisition, construction, and equipping of the Echo East Apartments (the “Project”); and other matters in connection therewith.

ISSUE:

The Project is a 192-unit multifamily 4% tax credit project to be located at approximately 301 Spriggsdale in District 2. The units will be rented to individuals and families whose income averages at or below 60% of median family income. The San Antonio Housing Trust Public Facility Corporation has created a single-member LLC which will act as the sole general partner of the Borrower.

The developers are the George Gervin Foundation and Atlantic | Pacific Communities, a national developer of affordable housing with several projects in the San Antonio area. The Project is expected to cost approximately \$43,854,303 with up to \$20,000,000 in tax exempt bonds being issued as a requirement for the 4% LIHTC Program. The anticipated sources of funds are as follows: \$18,268,483 Tax Credit Equity, \$20,000,000 Tax Exempt Debt, \$2,550,000 in TIRZ funds, \$750,000 Bexar County Funds, and \$2,285,820 in deferred developer fee.

One or more series of multifamily revenue bonds will be issued by the Finance Corporation in the approximate total amount of up to \$20,000,000 and will only be outstanding for a period of approximately 20 years. The bonds are being issued because the 4% tax credit rules require that at least 50% of the Project be financed with tax-exempt bonds. The bond proceeds will be used to pay the cost of development. The bonds are payable exclusively from the project funds, not PFC or Finance Corporation funds, City funds, or taxes.

ALTERNATIVES:

If the San Antonio Housing Trust Finance Corporation board does not approve this transaction, then 192 affordable units will not be constructed.

FISCAL IMPACT:

The Issuer will receive a 1% Bond Issuance Fee of the final issuance amount anticipated to be \$200,000.

RECOMMENDATION:

Staff recommends approval of the attached Resolution.

ATTACHMENT:

Resolution

CERTIFICATE FOR RESOLUTION

The undersigned officer of the San Antonio Housing Trust Finance Corporation (the “Issuer”) hereby certifies as follows:

In accordance with the bylaws of the Issuer, the Board of Directors of the Issuer (the “Board”) held a meeting on March 30, 2021 (the “Meeting”) of the duly constituted officers and members of the Board, at which a duly constituted quorum was present. Whereupon among other business transacted at the Meeting, a written

RESOLUTION AUTHORIZING SAN ANTONIO HOUSING TRUST FINANCE CORPORATION SOCIAL MULTIFAMILY MORTGAGE-BACKED TAX-EXEMPT BONDS (SOCIAL M-TEBS) (ECHO EAST APARTMENTS), SERIES 2021 A-1 AND SAN ANTONIO HOUSING TRUST FINANCE CORPORATION MULTIFAMILY HOUSING REVENUE BONDS (ECHO EAST APARTMENTS), SERIES 2021 A-2; AND OTHER MATTERS IN CONNECTION THEREWITH

(the “Resolution”) was duly introduced for the consideration of the Board and discussed. It was then duly moved and seconded that the Resolution be adopted; and, after due discussion, said motion, carrying with it the adoption of the Resolution, prevailed and carried by a majority vote of the Board.

A true, full, and correct copy of the Resolution adopted at the Meeting is attached to and follows this Certificate; the Resolution has been duly recorded in the Board’s minutes of the Meeting; each of the officers and members of the Board was duly and sufficiently notified officially and personally, in advance, of the time, place, and purpose of the Meeting; and the Meeting was held and conducted in accordance with the Articles of Incorporation and the Bylaws of the Issuer.

SIGNED AND SEALED March 30, 2021.

Pedro A. Alanis, Assistant Secretary



RESOLUTION AUTHORIZING SAN ANTONIO HOUSING TRUST FINANCE CORPORATION SOCIAL MULTIFAMILY MORTGAGE-BACKED TAX-EXEMPT BONDS (SOCIAL M-TEBS) (ECHO EAST APARTMENTS), SERIES 2021 A-1 AND SAN ANTONIO HOUSING TRUST FINANCE CORPORATION MULTIFAMILY HOUSING REVENUE BONDS (ECHO EAST APARTMENTS), SERIES 2021 A-2; AND OTHER MATTERS IN CONNECTION THEREWITH

WHEREAS, the San Antonio Housing Trust Finance Corporation (the “Issuer”) has developed a program of issuing bonds and loaning their proceeds to defray, in whole or in part, all reasonable or necessary costs incidental to the acquisition, renovation, construction, and improvement of land, improvements, and related property at least 90% of which is intended to be occupied by persons of low or moderate income, as determined by the Issuer, all in order to alleviate a shortage of affordable rental housing within San Antonio, Texas, for such persons of low or moderate income, and to refund such bonds;

WHEREAS, the Issuer has been requested to issue its “Social Multifamily Mortgaged-backed Tax-Exempt Bonds (SOCIAL M-TEBS) (Echo East Apartments), Series 2021 A-1” (the “Series A-1 Bonds”) and its “Multifamily Housing Revenue Bonds (Echo East Apartments), Series 2021 A-2” (the “Series A-2 Bonds”) in the aggregate principal amount not to exceed \$20,000,000 (the Series A-1 Bonds and the Series A-2 Bonds together, the “Bonds”), the proceeds of which will be used to finance the cost of acquiring, constructing, and equipping a proposed 192-unit multifamily apartment facility to be known as the Villas at Echo East, to be located at approximately 301 Spriggsdale Boulevard, San Antonio, Texas (the “Project”) for Villas at Echo East, LP, a Texas limited partnership (the “Borrower”);

WHEREAS, the Issuer desires to issue the Bonds pursuant to an Indenture of Trust (the “Indenture”) between the Issuer and Wells Fargo Bank, National Association (the “Trustee”) and to loan (or otherwise make available) the proceeds thereof to the Borrower pursuant to a Financing Agreement (the “Financing Agreement”) among the Issuer, the Trustee, and the Borrower, all subject to the terms of a Regulatory Agreement and Declaration of Restrictive Covenants (the “Regulatory Agreement”) among the Issuer, the Borrower and the Trustee;

WHEREAS, the loan will be evidenced by a Mortgage Note issued under the Financing Agreement (the “Note”), and assignments of the Note (the “Assignments”) from the Issuer in favor of the Purchaser;

WHEREAS, the Issuer will be presented with an Official Statement (the “Official Statement”) and a Bond Purchase Agreement (the “Purchase Agreement”), setting forth certain terms and conditions upon which Wells Fargo Bank, National Association (in such capacity, the “Purchaser”) will purchase the Bonds and the Issuer will sell the Bonds to the Purchaser;

WHEREAS, the Issuer is authorized to issue the Bonds pursuant to the Texas Housing Finance Corporations Act, Chapter 394, Texas Local Government Code, as amended;

WHEREAS, the Issuer has determined that issuance of the Bonds is necessary to finance the costs of acquiring, constructing, and equipping the Project;

WHEREAS, this Board of Directors has reviewed the foregoing and determined that the action herein authorized is in furtherance of the corporate purposes of the Issuer and that the terms and conditions of the Bonds and the above-described instruments, including without limitation the dates, interest rates, maturities, redemption terms, and sales price of the Bonds and the manner of disbursing the proceeds thereof are advisable;

BE IT THEREFORE RESOLVED BY THE BOARD OF DIRECTORS OF THE SAN ANTONIO HOUSING TRUST FINANCE CORPORATION THAT:

The terms of the Indenture, the Financing Agreement, the Note, the Regulatory Agreement, and the Purchase Agreement are hereby authorized and approved when such documents are approved by the officer designated as the signatory on such document(s).

The President, any Vice President, the Secretary, the Treasurer, the Executive Director, and each Assistant Secretary, or any of them, are authorized and directed to execute (to the extent required to be executed or acknowledged by the Issuer) and deliver (or to accept, as the case may be) the Indenture, the Financing Agreement, the Regulatory Agreement, the Note, the Official Statement, the Purchase Agreement, and any and all certificates (including tax certificates), applications (including volume cap and carry-over applications with the TBRB) and other instruments described therein upon the conditions therein described or necessary or desirable in connection with the issuance of the Bonds and the loan of the proceeds thereof to the Borrower, all upon the terms herein approved, and the President, the Vice President, the Secretary, the Treasurer, the Executive Director, and each Assistant Secretary, or any of them, are authorized to negotiate and approve such changes in the terms of each such instrument as such officers shall deem necessary or appropriate upon the advice of counsel to the Issuer, and approval of the terms of each such instrument by such officers shall be conclusively evidenced by the execution and delivery of such documents.

The Bonds, in the aggregate principal amount of not to exceed \$20,000,000, with an interest rate (not including applicable premium) not to exceed 6%, as set forth in the Indenture, and with a maturity date not to exceed December 31, 2043, in substantially the form and substance set forth in the Indenture, are hereby approved, and the President, the Vice President, the Secretary, the Treasurer, the Executive Director, and each Assistant Secretary, or any of them, are hereby authorized and directed, for and on behalf of the Issuer, to execute the Bonds or have their facsimile signatures placed upon them, and such officers are hereby authorized and directed to deliver the Bonds, without the necessity of the seal of the Issuer. Authentication of the Bonds upon the terms and conditions and in the manner described in the Indenture as the same may be modified is authorized by this Resolution. The final principal amounts, interest rates, maturity dates (not to exceed the amounts, the rates, and the maximum term set forth above), and final redemption dates and prices for the Bonds shall be set forth in the final form of the Indenture, and the execution and delivery of the Purchase Agreement by the President, the Vice President, the Secretary, the Treasurer, the Executive Director,

each Assistant Secretary, or any of them, shall constitute approval of the agreed final principal amounts of, interest rates on the Bonds, maturity dates of the Bonds, and the final redemption dates and prices for the Bonds. The proceeds of the Bonds are hereby authorized to be utilized as set forth herein and in the Indenture and the Financing Agreement.

The Issuer hereby approves the filing of any request with the Texas Bond Review Board to obtain necessary volume cap for the transaction in order to be able to issue the amount of bonds authorized herein.

The Issuer hereby confirms the selection of Bracewell LLP as Bond Counsel.

The Issuer hereby approves the selection of Wells Fargo Bank, National Association as the Trustee under the Indenture.

The President, the Vice President, the Secretary, the Treasurer, the Executive Director, each Assistant Secretary, or any of them, are hereby authorized to execute and deliver to the Purchaser the written request of the Issuer for the authentication and delivery of the Bonds by the Purchaser in accordance with the Indenture.

All action and resolutions, not inconsistent with provisions of this Resolution heretofore taken by this Board of Directors and the officers of the Issuer directed toward the financing of the Project and the issuance of the Bonds shall be and the same hereby is extended, ratified, approved, and confirmed. The officers of this Board, or any of them, are authorized to take any and all action necessary to carry out and consummate the transactions described in or contemplated by the instruments approved hereby or otherwise to give effect to the actions authorized hereby and the intent hereof.

The Board of Directors confirms \$100,800 as the amount currently constituting low and moderate income in the City of San Antonio, Texas (the "City"), adjusted as set forth in the Regulatory Agreement, is hereby approved.

The Board of Directors has expressly determined and hereby confirms that the issuance of the Bonds to assist in the financing of the Project will promote the public purposes set forth in Section 394.002 of the Act and will accomplish a valid public purpose of the Issuer by assisting persons of low and moderate income in the City to obtain decent, safe, and sanitary housing at affordable prices, thereby helping to relieve unemployment, to preserve and increase the tax base of the City, and to reduce public expenditures for crime prevention and control, public health, welfare, and safety and for other valid public purposes. No bonds may be issued unless the San Antonio Housing Trust Public Facility Corporation controls the general partner of the Borrower.

The Bonds and the interest thereon shall be limited obligations of the Issuer payable solely from the revenues, funds, and assets pledged under the Indenture to secure payment of the Bonds, and under no circumstances shall the Bonds be payable from any other revenues, funds, assets, or income of the Issuer.

The Bonds shall not constitute an indebtedness, liability, general, special, or moral obligation or a pledge or loan of the faith or credit or taxing power, within the meaning of any constitutional or statutory provision whatsoever, of the United States of America or any agency or instrumentality thereof, the State of Texas, the City, or any other political subdivision or governmental unit.

After the Bonds are issued, this Resolution shall be and remain irrevocable until the Bonds or interest thereon shall have been fully paid or provision for payment shall have been made pursuant to the Indenture.

If any section, paragraph, clause, or provision of this Resolution shall be held to be invalid or unenforceable, the invalidity or unenforceability of such section, paragraph, clause, or provision shall not affect any of the remaining provisions of this Resolution. In case any obligation of the Issuer authorized or established by this Resolution or the Bonds is held to be in violation of law as applied to any person or in any circumstance, such obligation shall be deemed to be the obligation of the Issuer to the fullest extent permitted by law.

The recitals of this Resolution are hereby found to be true and are incorporated herein for all purposes.

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San Antonio Housing Trust Finance Corporation

Agenda Memorandum

File Number _____

Agenda Item Number: 4

Agenda Date: 3-30-2021

In Control: San Antonio Housing Trust Finance Corporation

DEPARTMENT: San Antonio Housing Trust Finance Corporation

DEPARTMENT HEAD: Pedro Alanis

COUNCIL DISTRICTS IMPACTED: Citywide

SUBJECT:

Consideration and possible action to approve the adoption of the Tenant Protection Policy.

SUMMARY:

In January, the FC was presented with a proposed Tenant Protection Policy for use in future San Antonio Housing Trust multi-family projects, including those projects seeking a tax exemption partnership or bond issuances through SAHT entities.

Various state and local laws govern the landlord/tenant relationship and SAHT has not previously implemented its own formalized set of policies to provide the tenants that reside in its properties any additional rights or protections. Because developers receive substantial benefits through SAHT's participation in their projects, SAHT seeks improved opportunities to reduce tenant displacements, remove barriers to those seeking affordable housing, and improve tenant experiences by establishing a formal Tenant Protection Policy.

The Executive Director has engaged a public process to seek input and participation with developers, property managers, housing advocate stakeholders, City of San Antonio, San Antonio Housing Authority, City of Austin, San Antonio Housing Commission, and others to inform a Final Tenant Protection Policy. Attached is a Summary of the Public Comments and Feedback we received throughout our intensive process.

The changes made to the proposed policy initially released in January are summarized as follows:

- Clarified that bilingual grievance and tenant selection policies should be posted online.
- Prohibits an owner from denying a victim of domestic violence, dating violence, sexual assault, or stalking.
- Prohibits an owner from requiring applicants participating in federal rental assistance programs to demonstrate income of more than 2.5 times household share of rent.
- Requires owners provide a written notice stating the reason for denying an application and maintain a log.
- Ensures tenants have written explanation for an owner terminating or non-renewing a lease.
- Clarifies Fair Housing marketing requirements.
- Establishes City's definitions and criteria regarding URA.
- Ensures tenants have access to account of payments and charges.
- Ensure tenants can request & receive redacted copies of reasons for terminations or non-renewal.
- In the case of a repair, owners are excluded to providing an upfront scope of work and cost of repair in the case of an emergency.
- Owner is required to provide at least two estimates, if a repair cost being charged to the tenant exceeds \$999.
- Establishes a 5-day cap on info exchanged between tenant and owner on repairs.
- Establishes a dispute process for repair work.
- Provides an owner with Good Cause for non-renewal if reasonable payment plans obligations are not met.
- Allows an owner to recover attorney fees, court fees, in addition to repair costs.
- Allows owner to have exceptions to certain tenant rights for drug activity, violent conduct, or other serious criminal activity.
- Ensures tenant relocation assistance for involuntary moves for remainder of lease or of 12 months.
- Establishes 10 days Owner to inform & 10 days Tenant to respond for Right to Return to unit.
- States Owner shall not take, hold, or sell personal property without written notice & a court decision.
- Allows serious or repeated violations to be good cause for termination or non-renewal.
- Allows owner to bifurcate lease of victim of domestic violence, dating violence, sexual assault, or stalking (rather than just opt for termination)

ALTERNATIVES:

The Board may elect to approve, amend, or not approve the attached Final Policy.

RECOMMENDATION:

Staff recommends approval of the Tenant Protection Policy

ATTACHMENTS:

1. Tenant Protection Policy Resolution
2. Tenant Protection Policy
3. Summary of Public Comments

ATTACHMENT 1

TENANT PROTECTION POLICY RESOLUTION

CERTIFICATE FOR RESOLUTION

The undersigned officer of the San Antonio Housing Trust Finance Corporation (the "Corporation") hereby certifies as follows:

In accordance with the bylaws of the Corporation, the Board of Directors of the Corporation (the "Board") held a meeting on March 30, 2021 (the "Meeting") of the duly constituted officers and members of the Board, at which a duly constituted quorum was present. Whereupon among other business transacted at the Meeting, a written

RESOLUTION ADOPTING A TENANT PROTECTION POLICY AND OTHER MATTERS IN CONNECTION THEREWITH

(the "Resolution") was duly introduced for the consideration of the Board and discussed. It was then duly moved and seconded that the Resolution be adopted; and, after due discussion, said motion, carrying with it the adoption of the Resolution, prevailed and carried by a majority vote of the Board.

A true, full, and correct copy of the Resolution adopted at the Meeting is attached to and follows this Certificate; the Resolution has been duly recorded in the Board's minutes of the Meeting; each of the officers and members of the Board was duly and sufficiently notified officially and personally, in advance, of the time, place, and purpose of the Meeting; and the Meeting was held and conducted in accordance with the Articles of Incorporation and the Bylaws of the Corporation.

SIGNED AND SEALED March 30, 2021.

Pedro A. Alanis, Assistant Secretary



**RESOLUTION ADOPTING A TENANT PROTECTION POLICY AND
OTHER MATTERS IN CONNECTION THEREWITH**

WHEREAS, on January 26, 2021 at a duly called and noticed meeting, the Executive Director presented the board of the San Antonio Housing Trust Public Facility Corporation with a proposed set of tenant rights and protections for use in future San Antonio Housing Trust multifamily housing projects (the “Tenant Protection Policy”);

WHEREAS, the Executive Director subsequently presented the proposed Tenant Protection Policy to the San Antonio Housing Commission in addition to submitting it for public comment for a period of 45 days;

WHEREAS, the public comment period has closed and appropriate feedback has been incorporated into the Tenant Protection Policy; and

WHEREAS, the Board has reviewed and considered the final Tenant Protection Policy and desires to adopt the Tenant Protection Policy by formal written resolution.

BE IT RESOLVED BY THE BOARD OF DIRECTORS OF THE SAN ANTONIO HOUSING TRUST FINANCE CORPORATION THAT:

The adoption of the Tenant Protection Policy in the form as presented to and reviewed by the Board is hereby confirmed.

The Executive Director shall have the authority to amend the Tenant Protection Policy as needed to further affordable housing or to comply with federal, state or local law.

All resolutions, or parts thereof, which are in conflict or inconsistent with any provision of this Resolution are hereby repealed to the extent of such conflict, and the provisions of this Resolution shall be and remain controlling as to the matters resolved herein.

If any provision of this Resolution or the application thereof to any person or circumstance shall be held to be invalid, the remainder of this Resolution and the application of such provision to other persons and circumstances shall nevertheless be valid, and the Board hereby declares that this Resolution would have been enacted without such invalid provision.

This Resolution shall be construed and enforced in accordance with the laws of the State of Texas and the United States of America.

This Resolution shall be in force and effect from and after its passage.

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ATTACHMENT 2

TENANT PROTECTION POLICY

San Antonio Housing Trust Multifamily Program

Resident/Tenant Protection Policy

Effective March 30, 2021

Resident/Tenant Protections Policy Statement

For Resident Leases of San Antonio Housing Trust owned, partnered, or otherwise financially assisted developments, the property owner/manager (the “Owner”) shall follow provisions in this policy and in the **Lease Addendum (Exhibit A)**. This lease addendum shall be incorporated into all tenant/resident (“Tenant”) leases at the property and shall be executed by the property management or owner’s designee and the Tenant. A copy of the lease and lease addendum shall be provided to the Tenant in the language in which the lease was negotiated. The San Antonio Housing Trust entity shall ensure any agreements with the Owner recognize that all tenants are protected as third-party beneficiaries of our agreements. These policies have been negotiated by the San Antonio Housing Trust for the benefit of the Tenants and are expected to be enforced by the Tenants directly against the Owner. The San Antonio Housing Trust is not obligated to enforce these rights on behalf of any tenant but may enforce against the Owner all resident policy and lease addendum provisions during the partnership or affordability period.

Resident/Tenant Selection Policies

Written Procedures

For San Antonio Housing Trust owned, partnered, or otherwise financially assisted developments, the Owner must provide written Resident/Tenant selection policies and grievance procedures to San Antonio Housing Trust. Written tenant/resident selection policies and grievance procedures shall comply with applicable local, state, and federal laws. Resident/tenant selection policies and grievance procedures shall be posted both online and in the leasing office or in another easily and publicly accessible location. Resident/tenant selection policies and grievance procedures shall be available in both English and in Spanish. These Resident/Tenant policies and grievance procedures must be provided to Resident/Tenant applicants upon inquiry or request and shall be available to the public upon request. San Antonio Housing Trust does not approve Resident/Tenant policies and grievance procedures, however if SAHT staff becomes aware that a Resident/Tenant policies and grievance procedure fails to comply with the SAHT Resident/Tenant Protection policy, SAHT may require a modification by the Owner.

Source of Income Protection

Lease Applicants shall not be denied the ability to rent a residential unit based on the renter's source of income such as Section 8 Housing Choice Vouchers, Section 8 Veterans Affairs Supportive Housing, other rental vouchers, child support, spousal maintenance, social security and supplemental security income, retirement income, emergency assistance or other public or legal forms of income.

Lease Applicant Denials

Eviction history shall not be considered in reviewing lease applications if eviction proceedings resulted in a dismissal or judgment for the applicant. Further eviction history shall not be considered in reviewing lease applications if:

- an eviction was settled with no judgement more than 12 months before a submitted Tenant application; or
- judgement against an applicant was more than 36 months before application.

Non-payment of rent evictions from the date of the 1st City of San Antonio's Declaration of Public Health regarding COVID-19 on March 13, 2020 through the end of the Declaration of Public Health Emergency shall not be considered in reviewing lease applications.

Applicants shall not be denied solely based on insufficient rental history.

Applicants shall not be denied solely based on credit history.

No applicant can be denied because they are a victim of domestic violence, dating violence, sexual assault, or stalking.

Owner is prohibited from requiring applicants participating in the Section 8, HOME TBRA, or other federal rental assistance program to demonstrate a monthly income of more than 2.5 times the household's share of the monthly rent or \$2,500 annually.

Within seven days after the determination is made to deny an application, Owner must provide any

rejected or ineligible applicant that completed the application process a written notification of the grounds for rejection. The written notification must include the specific reason for the denial and reference the specific leasing criteria upon which the denial is based.

Owner must keep a log, subject to review by the San Antonio Housing Trust, of all denied applicants that completed the application process to include basic household demographic and rental assistance information, and the specific reason for which an applicant was denied.

Fair Housing Marketing

For San Antonio Housing Trust owned, partnered, or otherwise financially assisted multifamily developments, the Owner must adopt procedures that affirmatively use fair housing marketing practices in soliciting tenants in determining eligibility and concluding all transactions. Each property owner must affirmatively further fair housing consistent with requirements set forth in 24 CFR 92.351(a)(2) including:

- Informing potential resident/tenants about Federal Fair Housing Laws including the use of the Equal Housing Opportunity Logo or slogan in advertising for vacant units;
- Describing owner requirements and practices to carry out affirmative marketing procedures and requirements (e.g., use of commercial media, use of community contacts, use of the Equal Housing Opportunity logotype or slogan, and display of fair housing poster);
- Soliciting applications from persons in the housing market who are least likely to apply without special outreach (e.g., through the use of community organizations, places of worship, employment centers, fair housing groups, or housing counseling agencies);
- Providing listing of unit vacancies *eligible* for Section 8 program through GoSection8.com or other such listing service; and
- Making available a description of actions taken to affirmatively market the program and further fair housing for review by the San Antonio Housing Trust.

In addition, an owner shall state that they accept Section 8 vouchers on the project's website. Owner shall complete and maintain, the most recent HUD approved Affirmative Marketing Plan (***Exhibit B***) *upon financial closing of the project and* make the plan available to the San Antonio Housing Trust within 5 business days of the request. If found to be non-compliant with this section, the SAHT may issue corrective actions including requiring more extensive outreach efforts to achieve the occupancy goals or other penalties/sanctions.

Non-Discrimination Ordinance

For San Antonio Housing Trust owned, partnered, or otherwise financially assisted developments, the Owner must comply with the City of San Antonio's Non-Discrimination Ordinance (***Exhibit C***).

Relocation Policy

The San Antonio Housing Trust shall adopt the City of San Antonio's adopted definitions and criteria regarding the *Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970* and HUD Handbook 1378 (***Exhibit D***) for projects seeking San Antonio Housing Trust ownership, partnership, or otherwise financial assistance in acquiring, rehabilitating, demolishing, or developing multifamily developments. For a property that is occupied at the time of the SAHT application, a tenant relocation plan shall be submitted prior to final project approval. The tenant relocation plan has to follow the *Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970* and HUD Handbook 1378 (***Exhibit D***).

Attachment A

Lease Addendum

San Antonio Housing Trust Lease Addendum

Effective March 30, 2021

Tenant's Right to Access Tenant Files

Owner agrees that a Tenant is entitled to review and be provided a copy of any of the rental application and lease addendums, in addition to the lease, if requested within 3 business days of the request.

Owner agrees that a Tenant is entitled to review and be provided with a copy any of account of tenant payments and charges.

Owner agrees that a Tenant is entitled to a written explanation of an Owner's reasoning for terminating or non-renewing a tenancy, except where the cause for terminating or non-renewal is due to violent conduct, illegal drug activity, or other criminal activity that poses an immediate threat or imminent danger to the safety of staff or other residents.

Owner agrees, upon request, to provide copies of documents related to the Owner's reasoning for terminating or non-renewal of tenancy. Owner may redact documents if Owner reasonably believes a redaction is necessary to protect the health and safety of staff or other residents. Owner may not redact any document signed by the Tenant.

Repairs and Remedies

In instances where Owner seeks to charge Tenant for repairs made to the Tenants unit, a Tenant may request and Owner must provide, an estimate of the scope of work and related costs prior to the work being performed, with the exception of an emergency repair that poses an immediate threat or imminent danger to the safety of staff or other residents. If the estimated cost of the repair exceeds \$999, Owner shall procure at least two cost estimates.

At the Tenant's request, Owner must provide Tenant with an invoice or summary of the cost of the repairs to the Tenant's unit or otherwise charged to the Tenant within five (5) days of the request.

Tenant has a right to dispute the scope of work and/or cost of the repair in writing. Such "Notice of Dispute" shall specify the nature of the dispute and be provided to the Owner within five (5) days following receipt of the invoice or summary of cost of the repairs. Within five (5) days of the Tenant providing the Notice of Dispute, Owner shall provide Tenant with a written explanation and reasonable evidence addressing the concerns in the Notice of Dispute.

In the case in which the Tenant is unable to pay for repairs caused by the Tenant, Owner may provide a reasonable payment plan to be reimbursed for the cost of the repair through the end of the lease period. Any payments made by the Tenant shall not supersede the rental payment. Failure to comply with agreed upon reasonable payment plan for repairs shall constitute good cause non-renewal, but not termination.

If Tenant fails to pay the cost of repairs with agreed upon payment plan, Owner agrees that repair related damages shall be limited to the actual costs of the performed repair work, reasonable attorney's fees, and/or courts costs.

If the Owner files a lawsuit to recover damages prior to a tenant move-out, the Tenant may take up to 30 days from the date the judgment is entered to pay the damages awarded by the court, otherwise nonpayment is considered good cause for termination or non-renewal.

This section does not apply to a lawsuit to evict for drug activity, violent conduct, or other serious criminal activity that poses an immediate threat or imminent danger to the safety of staff or other residents.

Owner shall address and remediate any condition that materially affects the physical health or safety of an ordinary tenant within seven (7) days from the receipt of notice to the Owner. If Owner is unable to resolve the issue within the (7) day period, Owner shall provide temporary accommodations in accordance with the Relocation Assistance provisions, below until such time as the conditions materially affecting the physical health or safety of an ordinary tenant has been remediated. Any condition causing an imminent threat or danger to the occupants shall result in the Owner providing a good faith effort to provide Relocation Assistance within 24 hours from receipt of notice to the Owner, in accordance with relocation assistance provision below.

Relocation Assistance

Owner agrees to provide any relocation assistance to Tenant for the lessor of 12 months or for the remainder of the existing lease, if the Tenant must involuntarily vacate the unit, unless the Tenant must vacate due to the Tenant damaging the unit. If the Tenant intentionally damages the unit to the degree that the Tenant must involuntarily vacate the unit, no relocation assistance is required to be provided. Rental assistance shall include actual moving expenses such as movers and material costs, utility connection fees, non-refundable deposits, application fees, storage, and increases in rent at a comparable unit during the relocation period. A comparable unit shall be representative of, and equal to, or better than, the displacement dwelling including the same number of bedrooms and equivalent square footage. In the event of force majeure (fire, hurricane, flood, freeze or similar act of nature) leaves the property without an available comparable unit in the property, the Owner will utilize good faith efforts to relocate the tenant to a comparable unit in a comparable property, however, if Owner is unable to do so, Tenant shall have the right to terminate the lease.

Tenant's Right to Return

If the Tenant is temporarily and involuntarily relocated, Owner agrees to provide the Tenant a written notice providing the opportunity to return to the original leased unit within 10 days after the unit is occupiable. Once a written notice informing the Tenant the original unit is available the Tenant is allowed at least 10 days to decide to return to the unit. If the tenant was relocated off property, the Tenant must meet any applicable State or Federal qualification, re-certification, and/or requirements prior to returning to unit. If this section conflicts with State or Federal provisions, such as waiting lists, the State or Federal provisions shall take precedent.

Right to Personal Property

Owner shall not take, hold, or sell personal property of the Tenant or household members without written notice to the Tenant and a court decision on the rights of the parties except when the property remains in the unit after the Tenant has moved out of the unit and the property is disposed of in accordance with State law.

Grounds for Termination

Owner may not terminate the tenancy or refuse to renew the lease of a Tenant except for:

- Tenant willfully and voluntarily seeks to end the lease term in accordance with the lease agreement.
- Serious or repeated violations of the terms and conditions of the Lease Agreement that add up to good cause; or
- Violations of applicable Federal, State, or local laws; or
- Completion of tenancy period for transitional housing; or
- Permanent uninhabitability of the Property, except where such uninhabitability is caused by the actions or inactions of the Owner.

Domestic Violence

A tenant cannot be evicted because tenant is a victim of domestic violence, dating violence, sexual assault, or stalking. Owner may bifurcate a lease to terminate the tenancy of an individual who is a tenant or lawful occupant and engages in criminal activity directly relating to domestic violence, dating violence, sexual assault, or stalking against another lawful occupant living in the Complex.

Notice of Termination or Non-Renewal

To terminate or non-renew the lease, Owner shall serve written notice upon the Tenant specifying the grounds for the termination or nonrenewal at least 30 days before the effective date of the termination or nonrenewal, unless either is based on violent conduct, illegal drug activity, or other criminal activity that poses an immediate threat or imminent danger to the safety of staff or other residents. The owner is also exempt from issuing this notice if a Notice of Termination or Non-Renewal has been previously issued during the preceding 6-month period. The *Notice to Terminate or Non-renewal* shall be served on the Tenant by either: (1) both first class mail and either certified or registered mail; or (2) by personal delivery to the Tenant or a household member eighteen years or older; or (3) affixing the *Notice to Terminate or Non-renewal* to the inside of the Main Entry Door of the unit and sending a copy by mail.

Notice of Opportunity to Discuss

The Owner shall provide written *Notice of Opportunity to Discuss* with the Notice of Termination or Non-Renewal or seven days prior to a 3-Day Notice to Vacate to inform Tenant of their right to discuss the proposed termination or non-renewal of tenancy, unless either is based on violent conduct, illegal drug activity, or other criminal activity that poses an immediate threat or imminent danger to the safety of staff or other residents. The *Notice of Opportunity to Discuss* shall be served on the Tenant by either: (1) both first class mail and either certified or registered mail; or (2) by personal delivery to the Tenant or a household member eighteen years or older; or (3) affixing the *Notice of Opportunity to Discuss* to the inside of the Main Entry Door of the unit and sending a copy by mail.

- The *Notice of Opportunity to Discuss* must give Tenant at least ten days from the date they receive the notice to request a meeting with the Owner.
- If the Tenant makes a timely request, the Owner agrees to meet with the Tenant and to discuss the proposed termination or nonrenewal and provide Tenant with an opportunity to correct actions that triggered the 30-Day *Notice to Terminate or Non-renewal*.
- Owner shall provide Tenant with the opportunity to enter into a financial payment plan if the Notice of Termination or Non-Renewal is due to an alleged non-payment of rent. Owner shall ensure the application of monies to cure late rent apply to outstanding rent before being applied to late payments. Owner shall also accept digital payments as well as cashier's check and money order payments.

- If the Tenant corrects the actions that triggered the Notice to Terminate or Non-Renewal, including by entering into a financial payment plan, the corrected action(s) may not serve as ground(s) for termination or eviction.

Notice to Vacate

The Notice to Vacate shall be served on the Tenant by either: (1) both first class mail and either certified or registered mail; or (2) by personal delivery to the Tenant or a household member eighteen years or older; or (3) affixing the Notice to Vacate to the inside of the Main Entry Door of the unit and sending a copy by mail. Owners shall provide a City of San Antonio Notice of Tenant Rights in English and Spanish with any issued Notice to Vacate.

Failure to Provide Notice

Except for a termination or non-renewal for which a *Notice to Terminate or Non-renewal* or *Notice of Opportunity to Discuss* is not required, the Owner agrees that providing the Notice of Termination or Non-Renewal, Notice of Opportunity to Discuss, and a Notice to Vacate are conditions precedent to filing a forcible entry and detainer lawsuit. The Owner agrees that it is the burden of the Owner to show, as an element of its eviction case, that all applicable notice procedures were followed, and that termination of tenancy is not effective unless notice procedures are followed correctly as described above.

Entry into Unit

Owner, Owner's representative, or maintenance staff may enter the unit during reasonable times for any reasonable business purposes including but not limited annual inspections, preventative care, etc. after providing at least twenty-four- (24) hours' notice and a reasonable window of time for entry, except:

- If Tenant agrees in a separate written addendum to the lease agreement, which states in large bold type that the Tenant is not required to sign or agree, the Owner may enter the unit without 24-hours' notice if Owner is entering for purposes of making a repair request by Tenant; or
- If the Owner believes, in good faith, that an emergency condition exists that creates serious property damage or an imminent danger to the Tenant, a member of the Tenant's household, or another unit on the property.

If a Tenant or a member of the Tenant's household who is 18 years of age or older is not present in the unit at the time of entry, the Owner must provide written documentation in the unit that states the purpose of entry, the time of entry, and who entered. The Owner also agrees to avoid entering the unit so frequently as to seriously disturb the Tenant's peaceful enjoyment of the unit.

This section does not require the Owner to provide specific notice before entering the Tenant's unit to post any notice including a Notice to Vacate, as authorized by the Texas Property Code or notice to cure a default.

Right to Organize

Owner agrees each tenant may conduct activities on the Property related to establishing or operating a tenant organization, including hosting a tenant organizer at the property.

- If requested, the Owner agrees to meet with Tenant and a member of a tenant organization during regular business hours to discuss matters related to the Tenant's unit or the Property as a whole.

- The Owner may not retaliate against a Tenant or Tenant's guests because the Tenant or the Tenant's guest established, attempted to establish, or participated in a tenant organization. Such retaliatory behavior may include but is not limited to utility shutoff, towing, lockouts, and unlawful entry into unit.

Tenant and other residents of such property shall be entitled to access common areas of the property for tenant organization activities; and the Owner may not impose fees or rules that are not otherwise applicable to non-organizational activities.

This lease addendum is not to and shall not be interpreted to prohibit a Tenant or tenant organization from requesting, advocating for, or negotiating additional tenant protections and policies; or from Owner adopting additional tenant protections and policies.

Other Tenant and Owner Policies

The Tenant understands that the unit leased under the Lease Agreement has received subsidies or financial consideration from the San Antonio Housing Trust and that, as a condition of these subsidies or financial consideration, the Tenant is required and hereby agrees to provide Owner with any information and sign such releases which are necessary to allow Owner to verify the Tenant's income and otherwise comply with San Antonio Housing Trust policies.

The Tenant agrees to provide Owner accurate and complete information regarding the Tenant's income and to do so by the date specified in Owner's request. The Tenant understands that the intentional failure to supply accurate and complete information regarding Tenant's income shall constitute a serious lease violation and good cause. All Tenant files shall be available for inspection by all applicable federal, state, and local agencies, including the San Antonio Housing Trust. The Tenant hereby consents to release of all such information by Owner to governmental agencies, including the San Antonio Housing Trust.

Owner agrees to provide Tenant a copy of the Lease Agreement and Addendums in the language in which the lease was negotiated. Owner also agrees to provide Tenant a copy of any other rules or policies issued by Owner that govern the Tenant's conduct at the Property.

Owner agrees to attach a copy of the Lease Agreement and all Lease Addendums to any petition filed in an eviction proceeding against the Tenant. Owner agrees that Owner's failure to provide a copy of the leases or any addendum to the Court shall be cause for dismissal without prejudice of any eviction lawsuit filed by the Owner.

This Addendum is deemed to have been made in compliance with all applicable State and local laws, and if any section or part is not lawful, only that section or part shall be void, and the balance of the Addendum shall remain in full force and effect.

The San Antonio Housing Trust does not determine if an Owner has good cause or if a resident has violated their lease terms. Tenants may contact the Texas Rio Grande Legal Aide at www.trla.org or access other legal help through www.texaslawhelp.org.

Tenant Signature

Date

Owner's Representative Signature

Date

THIS TENANT PROTECTION LEASE ADDENDUM MUST BE ATTACHED TO EACH LEASE AND RETAINED WITH TENANT LEASE RECORDS. A COPY OF THIS TENANT PROTECTION LEASE ADDENDUM MUST BE PROVIDED TO TENANT AFTER SIGNING

Attachment B

HUD Affirmative Fair Housing
Marketing Plan

Attachment C

City of San Antonio
Non-Discrimination Ordinance

Attachment D

City of San Antonio Relocation Policy
&
U.S. Department of Housing and Urban Development
Handbook 1378

ATTACHMENT 3

SUMMARY OF PUBLIC COMMENTS

Tenant Policy Feedback Summary

Initial Policy Provisions

Source of Income Protection Policy

1. Need more clarity on the qualifying of voucher holders.
2. Seems to contradict PFC Rent/Income requirements
3. Seems to conflict with TDHCA AMI compliance numbers.
4. Set a maximum of 5 Section 8 units.
5. Nothing in this paragraph shall require Owner to keep any unit vacant for Section 8 residents or prohibit an Owner from having income-to-rent requirements as long as the income-to-rent requirements apply to the Tenant's portion of rent to be paid.
6. Language too broad. What happens if someone brings a voucher at a lower rent?
7. Tenant min income to rent requirements not as critical of an issue as credit requirements.
8. Advocates can help educate property managers about using Section 8 program. Not very cumbersome for landlords.
9. "Tenant must also not place minimum income-to-rent requirements serve as an applicant underwriting barrier for Section 8 voucher holders". Should it be: " Owners must also not place minimum income-to-rent requirements serve as an applicant underwriting barrier for Section 8 voucher holders" right?
10. To apply to any government funded apartment with alternative source of income like section 8 - San Antonio, and any government entity for that matter, should not be doing business with those that want our tax funds but not accept our tax-funded programs. This denial of housing can be seen as a direct violation of Fair Housing Act, though it does not state source of income as being protected specifically it states that those that are protected under it like Race, Age and Disability is protected against the Refusal to rent or sell, and minorities, seniors and disabled person make up the majority of those that use government housing support resources should then be protected under the Fair Housing Act.
11. Consider including emergency assistance.
12. Do not want property managers evict or not offer lease renewal based on income, we should be explicit about that.
13. Doesn't read correctly to me. "Tenant must also not place minimum income-to-rent requirements serve as an applicant underwriting barrier for vouchers."?
14. Allow Section 8 vouchers does not result in actually people served w/ Section 8 vouchers. SAHA's Section 8 subsidy is too low to use the voucher despite the fact they are qualified.

Affirmative Marketing Policy

1. More restrictive than Section 8/LIHTC deals. Can we comply with standard LIHTC marketing guidelines via an Affirmative Fair Housing Marketing Plan? Tracking and compliance concerns.

2. Add sentence: "Nothing in this paragraph shall require the Owner to fill more than 5 units at the Property with tenants participating in the Section 8 program or keep any units vacant for Section 8 residents."
3. Could this include participation in PLACE?

Tenant's Right to Access Files

1. Consider striking "and to review.... signed by tenant."
- 2.. Need the right to see Landlord Ledger, to see payments. This helps in conflicts when landlord and tenant disagree on when payment or if payment was given.

Tenant's Right to a Healthy Home

1. Can 7 days become 30 days due to work schedules and limitations on site visit time.
2. Consider the severity/nature of condition and availability of materials/labors/utilities.
3. Seven days from notification seems quick. If there is a disagreement on the problem in the unit, it would not allow enough time to remediate. For example, if contractors are booked for a week then we could face punishment. Our main concern is that items is that many of these issues take time. We would recommend a minimum of 14 days.
4. "Remediation of Hazardous Health Concerns", 7 days seems long? I understand if there are some legal reasons for these 7 days, but what if the sink is leaking and it is starting to flood the house? Or the hot water goes out? If the A/C goes out during 100 plus weather or heater when freezing? Is there an emergency contingency that override the 7 days and cause for immediate 24-hour response?
5. What is process for Owner to rebut 7-day presumption? Maybe in writing before the 7-day window has elapsed?

Tenant Relocation Assistance

1. On 42 months, the provision is not in place on LITHC. Damaging in rare instance it occurs.
2. If the AMI is low it is impossible to carry someone for 42-months that's 3 1/2 years which is too long.
3. Consider removing entire clause.
4. Language overly broad. If the property were to go through some sort of disaster, then we would have to pay for everyone in the building relocating and if we were unable to rebuild the property, we would have to pay each resident 42 months of rent. We feel that this is excessive. Obviously, we would do everything in our power to help residents find new housing but paying for rent that extended time could be detrimental to our investors and our company. Recommend limiting the scope of the payment assistance.
5. Consider food budget for people temporarily displaced during the day. Lunches available in the leasing office so if people could not access their units, they could have food.

Tenant's Right to Return to Unit

1. Right to return add with conditions.
2. Last sentence strike "another"

3. This is typical language; however, will we have to wait for past residents to re-lease the unit or have to wait for their current lease to expire?
4. "Right to Return" - feels like there should be something in there about paying a comparable amount in rent for the comparable unit. If LLs give tenants option to return but the rent is way high, of course they won't really be getting a choice.

Eviction Notices and Rights

5. This is going above and beyond our NOTR ordinance by requiring the NOTR to be delivered with any NTV. Give 311 and Code a heads up.

Owner's Grounds for Lease Termination

1. What if damages are incurred by the Tenant.
2. In the past on different properties, there have been tenants that have had bad housekeeping, pests etc. that have hindered other residents. We would usually evict this resident as it is harming other residents. However, the language in this does not allow and goes beyond the law. We would like to see this removed.

Tenant's Right to Cure and Payment Options

1. Consider limiting cure to "nonpayment of rent".
2. Consider no more than 2 times in six-month period.
3. We typically give notice to vacate and cure in the same notice. The extra ten days only complicates the sensitive issue.
4. "Right to Cure" should be longer. I do not see how 10 days can help out, to me it feels like the minimum right to cure would be 30. Maybe 20? Also, on Right to Cure, very important that they keep the provision about applying late money to late rent before it goes to late fees.
5. Should there be limit on number of times Owner expected to take late payments/make accommodations within a lease period?

Owner's Entry into Unit

1. Consider including and emergency that creates "property damage" as well as imminent danger.
2. Add "below" to location of emergency.
3. "This section does not require the Owner to provide specific notice before entering the Tenant's unit to post any notice including a Notice to Vacate, as authorized by the Texas Property Code or a notice to cure a default."
4. "Entry into Unit" notice should be extended from 24-hours to 72 hours. If this is a proposed lease provision, it should be clear that if the landlord violates the provision, the landlord is in default under the lease, and the tenant may terminate the lease or sue for trespass.
5. Redundant at the start of the paragraph
6. Add below to "unit located on either side or above the Tenant's unit"

Tenant's Right to Organize

1. Too Vague. Tenants already have ability to gather with Facebook groups/social media.
2. While typically harmless, we are afraid that demands of residents may not be in the best interest of the property. Want to remove language.
3. Apartment Manager will keep external organizational entities from meeting onsite. Organization is not an affirmative right. People still experience retaliation even though law sets a low bar.
4. "Right to Organize" the time variable of 6 months to an indefinite period should be mentioned and added. It is worth providing a couple examples of retaliatory behavior such as utility shutoff, towing, and unlawful entry into unit. Also, what should be mentioned are the consequences that could be issued if an owner does violate a tenant right to organize.
5. Consider defining retaliation to make it clear what will not be tolerated.

Cost of Repairs

1. Tenants have right to challenge today. What does process look like? Are there criteria to follow to prove cost? Too vague.
2. Add sentence "Notwithstanding the foregoing, the Owner shall have no obligation to provide the Tenant notice of estimated costs to make a repair prior to making the repair if the repair is: (i) an emergency repair; (ii) outside the unit; or (iii) needed to prevent harm to person or property."
3. The "Cost of Repairs" and "Remedy for Damages for Repair Costs" items deprive tenants of their rights. The default is that the landlord is responsible for repairing conditions which materially affect the health and safety of a tenant. Further, this conflicts with Property Code § 92.006, which provides detailed requirements for waiving the landlord's duty to repair.

Remedy for Damages for Cost of Repairs

1. Confusing, need to better understand the intent.
2. Tenant needs to pay for the damages.
3. Consider using security deposit in accordance w/ lease and applicable law.
4. Make not applicable to "Non-Payment of Rent."
5. Add sentence "or other violations of the Lease Agreement. Nothing in this paragraph shall prohibit an Owner from seeking recovery of all amounts due by the Tenant pursuant to the Lease Agreement including, but not limited to, reporting outstanding amounts to the appropriate credit agencies, and seeking collection of amounts due."
6. Goal is to ensure Tenants are not evicted due to a repair cost that is prioritized at time of payment over rent.

Other Comments

1. Consider an Eviction Lookback Period
2. Keep in Addendum Form but needs to be readable to average tenant.

3. State in Lease Agreement that tenants are 3rd party beneficiaries.
4. What is the penalty for the property management company if certain rules are broken?
5. The right for the tenant to be informed about rent increase at least 60 day prior, though their lease is ending, and the landlord has the right to increase the rent, know 60 days prior that rent will increase.
6. Application Fee Protection - Tenant will not be charged risk fees or extra non-refundable admin on top of the application fee. What we found is that if the tenant has low credit, they will get charged a non-refundable risk fee and we found apartments charging \$150 admin fee to process their application which they also have to pay the normal application fee normally \$60 or less.
7. Did a maximum allowable annual rent increase (for example, rents cannot increase more than 5% from one year to the next) come up as something to include in this policy? To me that seems like an important missing piece.
8. We are in complete support to pass the proposed tenant protection policy. Furthermore, upon passing this, we would like SAHT to formally propose/recommend that San Antonio should apply these protections to all tax-incentive multi-family developments San Antonio approves to include SAHA. This is not a landlord vs tenant issue, but a civil rights issue.

Proposed Policy Feedback

General Comments

1. The addendum in its current form were to be adopted and only applied to new construction projects, those projects would most likely be adversely impacted with loss of loan proceeds due to higher expenses as well as additional compliance restrictions.
2. Can we send in a standard set for PFC deals to get pre-approved as a boiler plate moving forward? Want to make sure we are all on the same page.
3. Incorporating a lease addendum into all leases impedes the attraction and production of affordable housing.
4. No Tangible Data demonstrates a problem exists to require a new policy.
5. Many measures contradict existing law.
6. SAAA can aid the SAHT in structuring policy.
7. SAHT omitted expertise of housing providers from onset of this policy.
8. New requirements place additional costs/liability/instability to developer & lender.
9. Risk of confusion for renters and operators and expensive to both.
10. The policy should include a Maximum Allowable Annual Rent Increase requirement for all units receiving public support from the PFC/FC (bonds or tax exemptions or other), whether the units are rented at market rate or are "affordable". The maximum allowable annual rent increase should cap the annual percent increase in rent for a tenant in an occupied unit renewing their lease. One model to follow is the LA County rent stabilization ordinance, which caps rent increases to changes in the Consumer Price Index, which currently means rents cannot increase more than 3% from one year to the next. More on this ordinance can be found at the following link: <https://dcba.lacounty.gov/rentstabilization-ordinance/>. A policy of this kind would ensure that tenants of buildings owned or supported by the PFC/FC are not burdened by large increases in their rent from one year to the next, which could impact their ability to stay securely and affordably housed.
11. First, we want to thank the staff for allowing us the opportunity to comment on this policy and for taking the time to meet with us and discuss it. ... These comments come from our position as the property manager for these developments, as the party responsible for answering to our lenders and equity providers, and as the organization taking on the financial risk in the development. We care deeply for the residents that live in our...units; we also face the sometimes-harsh reality that not everyone is qualified to live in our communities. This reality keeps those qualified residents safe; it keeps the property in good condition; and it ensures the financial viability of the project so that we as a company can continue to provide affordable housing in communities ... in San Antonio. We understand that this proposed policy is intended to help the City of San Antonio address a larger anti-displacement effort, and we have great respect for that cause. We are also aware that, unfortunately, there are some property managers who have not lived up to their responsibilities to their tenants or their partners. We believe that those owners and operators should be held accountable. However, we believe that our residents also have a responsibility to their landlords, to pay their rent and follow rules that protect both their neighbors and our assets. When these rules are broken and there is little to no recourse, operators are put in a position where they cannot successfully serve those residents that are following the rules, including those potential residents who might still be searching for a decent, safe, affordable place to live. Finally, we know that you are aware of the difficulties we face when trying to garner community support for these developments. We need to be able to tell our potential neighbors that we can maintain our property, that we have the ability to select quality tenants. We are confident that the tenant selection criteria and house rules that we currently have in place are fair, follow the law, and are in compliance with regulating agencies such as TDHCA and HUD. More importantly, we believe that they protect

both our residents and us...We hope you will reconsider some of the proposed policies that, while intended to serve low-income households, could actually harm them by impacting our ability to effectively manage the communities where they live.

12. For the Departments written policies and procedure requirements, among this is the Tenant Selection Criteria (TSC) is found... For specific requirements related to the 811 program Tenant Selection Criteria requirements, please see the HUD 4350.3. Please see Chapter 4, Waiting List and Tenant Selection and Chapter 6, Lease Requirements and Leasing Activities. Among the leasing requirements chapter, the house rules requirements are outlined in this chapter as well. We have an approved 811 program TSC that any owner can use in conjunction with their regular (TSC) and use it as an attachment. The link to the TSC for the 811 programs down the page to the heading Section 811 PRA.

Written Procedures

1. Requested the lease addendum be an "example" with similar content.
2. Request to add "This policy is subject to change in response to updated laws, regulations, and market conditions, etc..."
3. Ensure this policy was not "flexible".
4. Ensure a grievance process is identified.
5. Need to understand how this would be complied with.

Source of Income Protection

1. The definition uses the term "solely" so we want to clarify we can consider amount of income, eviction history, rent history, and credit. We have scoring system that considers all these factors although there are thresholds in each that will result in denial.
2. Removed "Based" and Solely.

Applicant Denials

1. Concerned this is too short of a window. Most groups default to 5-7 years here with an eviction or Landlord Tenant Debt with decisions overturned with proof of payment/etc. Management can accommodate/set up screening parameters by asset as needed.
2. "demonstrate a history of successful rent payment" - How is this supposed to work? This seems a little sticky and we may need some more parameters here.
3. State Eviction History "Can" instead of "Shall Not", "Even" if eviction proceedings resulted in a dismissal or judgement for applicant.
4. Important to consider eviction history, particularly if it was for conduct; judgement for an applicant might still reveal multiple lease violations which should be considered; current policy looks back 2 years; poor rental history will result in a higher deposit or bond.
5. Should be able to deny on one and not the other if the applicant scores in a manner we cannot approve. (referring to deleting "Applicants shall not be denied solely based on insufficient rental or credit history.
6. Our current policy does not calculate based on 3x tenants share of rent but on rent burden. We allow a larger rent burden to benefit applicants.

7. Disagree with the contention that previous rental history cannot be used as a determining factor in approving a lease. Even if the proceedings resulted in dismissal or judgement for the applicant, rental history is a proven tool in helping to approve qualified applicants.
8. Strongly disagree that an applicant cannot be denied based on credit history.
9. Strongly disagree that an applicant cannot be denied based on 3X income – this standard is attempting to show whether or not applicant can pay rent. Burdening a resident with rent that is more than 33% of income puts the family in jeopardy of not having the ability to pay for other household needs such as food, fuel, clothing, medical, etc. However, this comment does give landlord ability to consider past history in achieving such rents, so we are OK with this so long as ultimate decision rests with the Owner and Guarantor.
10. Remove “solely” for insufficient rental history and credit history.
11. Lease application denials due to evictions are not permitted. This is not an acceptable requirement, does not specify non-payment evictions only, contradicts that we can evict for compliance and criminal reasons, but we would have to accept people for the same offenses.
12. Cannot deny due to income. The way this is worded it will open up fair housing issues at every approval.

Fair Housing Marketing

1. More restrictive than LIHTC. Why treat these units any different or more restrictive? Listing specific vacancies is also problematic and not advised by Landlord Tenant Attorney from a deceptive Trade practice standpoint due to timing and inaccuracies resulting in claims. Recommend we market our communities on ILS providers catering to Low-income tenants like Go Section 8 & utilize standard AFHMP. From an owner and management perspective I would find it hard to rationalize more restrictive measures for PFC than LIHTC.
2. May need to see some more details? What does this look like? For example, on LIHTC we know what the penalties are, what would they be here?
3. Add bullet “submitting a description of actions taken to affirmatively market the program and further fair housing for review by SAHT staff.

Non-Discrimination Ordinance

No Comments

Right to Access Files

1. Can providing copies be sufficient? We don’t want to hand over originals.
2. Introduces potential risks to personal safety of residents as well as property staff. For example, permitting the tenant to have a copy of the documents related to the owner’s reasoning for terminating or non-renewal of tenancy creates new rules for non-renewal. Further, such disclosures pose safety concerns for other residents or staff who provide written statements, videos, and/or text messages documenting a resident participated in a lease violation and is therefore subject to nonrenewal or lease termination.
3. "Rental Application, the Lease Agreement, and/or addendums" is an existing right by Texas Property Code, 92.024.

4. "Account of Tenant payments and charges", This is an existing right by Texas Property Code, 92.104; This is an existing requirement by TAA Lease Agreement, paragraph 41.4.
5. A Redaction is all that's needed to protect health and safety of others cited in documents.
6. Consider requiring a written explanation of an owners reasoning for termination or non-renewal.

Repairs, Remedies, and Right to Live in a Healthy Unit

1. This seems a little far reaching and way more than LIHTC requires to my knowledge. See LT note above as well. For repairs under \$1,000 (which would be most tenant repairs) we do not require 3 bids nor do most. So if they have a \$300 damage I have to call 2 vendors and go with the cheapest one? Ownership groups are not going to be OK with the lowest bidder rule either. None of this address working completed in house and actually drives us to use vendors and increase the cost to the tenant as a result.
2. On "Owner Files Lawsuit" on day 31 if not paid do we have the ability to proceed with eviction?
3. "does not apply to a lawsuit to evict for drug activity, serious (OR, not AND) violent criminal activity...."
4. "remediation of hazardous" - Texas' Habitability Statute in Subchapter B of Chapter 92 of the Texas Property Code should be the standard regardless of the issue (mold and beyond), which is the baseline for our policy and the TAA lease. And again, what is "hazardous?" What if the "mold" is de minimis or caused by the tenant? Seems too far reaching for items that are out of our hands in many cases.
5. We provide estimates for very large expenses that we would bid anyway. We recommend removing "and prior to making the repair, the Owner gives the Tenant written notice that includes the estimated costs." from first sentence.
6. Getting bids could slow down repairs and lowest isn't always the best bid. We are agreed that tenant can dispute. Does this suggest we are required to get bids before getting repairs done or just if there is a dispute, we should get bids to determine reasonableness? (Delete "this may be evidenced by...")
7. Add prior to "if payment plan"...." in the case in which tenant is unable to pay for repairs caused by the tenant, owner may offer a payment plan".
8. Delete paragraph "Failure to comply...."
9. Delete "And Tenant may take up to 30 days from the date the judgement is entered to pay the damages awarded by the court. - We need clarification since owner would not be suing an existing tenant. Only way owner would file suit is if tenant didn't pay for repairs and they have vacated unit (since lease wouldn't be renewed). If tenant is still in unit and owner sued them (if that's possible), then what happens after 30 more days of non-payment?"
10. Replace "provide temporary accommodations in accordance with temporary relocation...." with: "work with Tenant to find suitable remedies, including possible relocation to another unit. If a suitable remedy cannot be agreed upon, Tenant may be entitled to exercise remedies under §92.056 and §92.0561 of the Texas Property Code.
11. Consider adding "except no such estimate need be given in the case of an emergency repair" regarding written notice that includes estimate of cost.
12. Consider adding more context "by written notice" (Notice of Dispute) from tenant specifying the nature of the dispute and owner provides written explanation and reasonable evidence of repairs.

13. Establish a \$1000 threshold for requiring procurement of two cost estimates.
14. if tenant fails to pay in payment plan, owner can apply security deposit with the lease agreement.
15. in the case of mold, it must be demonstrated that the tenant has properly notified landlord before the 7 days begins.
16. Concerned with loss of AC and Heat due to a repair need in extreme heat or cold as triggering part of temporary relocation.
17. Concerned about use of security deposits for items owner should be responsible for... "wear and tear".
18. "If Tenant fails to pay the cost of repairs with agreed upon payment plan, the Owner may either withhold a portion of or all of the Tenant's security deposit upon move-out or ... etc." - There are current existing protections and procedures regarding the Security Deposit and what it may be used for in paragraph 40 of the TAA Lease Agreement. Security Deposits will not cover major damages and stipulations are in place to only charge for actual damage.
19. "Owner shall address and remediate hazardous health conditions, including but not limited to mold in indoor areas, within seven (7) days from the confirmation of the condition by the Owner... etc." - This is an existing protection required by Texas Property Code, 92.052
20. To get their health and safety repairs done in a timely manner, without the protections that this document is asking to establish, tenants can ask for repairs all they want, but the landlord can easily dismiss the request, leaving the only recourse to attempt to break the lease for failure of the landlord to meet the obligation of the lease, but that only works if 1, the tenants can even find another home or 2 the landlord allows the tenant to break the lease and more without recourse. The tenant would more than likely have to go to court in order to break the lease with the legal barriers to do this is weighted in favor of the landlord. This protection again creates an equal process.
21. This section dictates how we choose bids and sharing information with the Tenant.

Relocation Assistance

1. State code requires us to let them out of their contract for these situations- not sure how we as an owner could be responsible for relocation costs here when we are not earning rent and incurring costs, etc. due to the loss. For example, if we have a fire that effects an entire building (ex-24 units) ownership is liable for \$7,200 of costs per unit that insurance will not cover? That is nearly \$175K of cost. We are evaluating additional insurance coverages here, but a standard policy will not cover this expense. With that being said, this would simply be an additional expense for the property to bare.
2. Add "For the Remainder of the existing lease" regarding returning to unit as same property if temp relocated.
3. Delete entire section. - Relocation applies to occupied developments undergoing substantial rehab and using federal funds. costs are substantial and not appropriate to a repair scenario. Property code referenced 92056/92.0561 gives significant remedy if owner does not act in good faith.
4. Replace Permanent Relocation with: "Owner agrees In the event that a Low Income Tenant, is displaced for a period of 12 consecutive months or longer, due to causes other than damages to the unit as a result of the intentional or negligent acts of the Tenant, to the extent required by the URA, the Owner shall provide rental assistance to the Tenant, including payment in the amount necessary to enable the Tenant to lease or rent a comparable dwelling, (as defined by the URA) in the same or similar apartment community. In addition, pursuant to the URA, Tenants may be eligible for a rental assistance payment to supplement the costs of leasing a comparable replacement dwelling in the same apartment community based on the difference, if any, between the cost of the monthly rent and utilities of the displacement dwelling and a comparable decent, safe, and sanitary replacement dwelling in the

same apartment community, as well as reasonable out-of-pocket expenses as described above. But in no event shall Owner, as part of providing rental assistance to displaced residents, be required to expend more than \$15,000 for up to 42 months in any 12-month period.

5. We disagree with landlord having to come out of pocket to cover a residents' rents elsewhere. What would be the source of such funds? Has lender and equity provider underwritten such expenses? If SAHT forces such an operating expense, it would impact initial loan proceeds as well as property's ability to meet lender required debt service requirements. Entire section on Tenant's relocation and right to return seems to mirror HUD requirements for relocation -which ONLY apply to properties being rehabilitated. In these cases, HUD issues tenant protection vouchers for such expenses and/or there are capitalized as an underwritten cost.

6. Are lost wages included as part of temporary relocation costs?

7. The relocation provisions and right to relocation assistance should not be included in this proposed policy. Relocation assistance should be limited to the cost of moving.

8. There are zero acceptable parts of this requirement. This turns the landlord into an insurance company and opens up numerous issues with the entire process of repairs, reasonable requests, comparable dwelling, and so on.

Right to Return to Unit

1. Spell out more here. Ex: If we provide them notice that the unit is ready or will be ready, they have 14 days to confirm their interest/etc. Looking for more parameters- similar to those present in 811 contracts/etc.

2. Need clarification as to what would cause this scenario. would right continue up to 1 year if offered but they initially wanted to stay in unit?

3. In first sentence consider adding "due to causes other than damages to the unit as a result of the intentional or negligent acts of the Tenant".

4. Consider adding: "In the event of force majeure (fire, hurricane, flood, freeze or similar act of nature) leaves the property without an available comparable unit in the property, the Owner will utilize good faith efforts to relocate the tenant to a comparable unit in a comparable property, however, if Owner is able to do so, Tenant shall have the right to terminate the lease."

5. Consider adding at the end: "or the end of Tenant's Lease Agreement at the Property, whichever is earlier. Tenant shall not have the right to return if Tenant is in default or otherwise not in good standing under the terms of the lease. In the event that the Tenant is temporarily relocated for renovations or repairs at the Property due to damages to the unit resulting from the intentional or negligent acts of the Tenant, Owner shall have no duty to pay for relocation and no obligation to allow Tenant to return."

6. A resident may not be able to return to their original unit if their income changes, new criminal records emerge, other fair housing disqualification occurs, or there is conflict with the HUD waitlist procedures. Additionally, affordable units must be treated as a new move-in because of the certification process required by HUD, which this flawed proposal fails to recognize.

Right to Personal Property

1. Add "or the parties' lease contract." after "state law"

2. Add "the Lease Agreement or applicable"

3. "Owner shall not take, hold, or sell personal property of the Tenant or household members without written notice to the Tenant and a court decision etc.." - This proposal contradicts current law concerning personal property. The current lawful requirements can be found in the Texas Property Code, 54.041-54.042. The resident is fully informed of the requirements in paragraph 14 and subsections of the TAA Lease Agreement. The TAA Lease Agreement paragraph 41 also goes into detail about personal property in cases of surrender and abandonment.

Right to an Eviction Process

1. This is currently only required by ordinance for non-payment of rent evictions and the failure to deliver solely results in a fine and does not affect an eviction or create a defense.
2. This is an existing right that is being carried out by rental housing providers. All evictions are filed in a court.

Grounds for Termination

1. Insert the word "minor" after the word "repeated" so that multiple minor violations may add up to "good cause."
2. "TENANCY" - This also needs to be clarified as to whether "termination of the tenancy" includes the effect of the provisions of a Notice to Vacate; if this is solely for termination at the end of a lease term or non-renewal, that should be more clearly articulated.
3. OK with this in general but need to understand relocation policy in general.
4. Any violation of the lease should be grounds for termination, hence the terms of the lease. What is the intent of redefining what from the lease constitutes termination?
5. Owner may not terminate the tenancy or refuse to renew the lease of a Tenant except for ... etc.", - This proposal is currently protected in the TAA Lease Contract Addendum for Units Participating in Government Regulated Affordable Housing
6. Remove "temporary uninhabitability of property" from exemption grounds to terminate.

30 Day Notice

1. NTVs in Texas may be three day, subject to the three different interpretations of the CARES Act NTV requirements. Need to retain three-day rights of notice for imminent danger or other serious violation.
2. No issues with this.
3. "For" Termination (First sentence)
4. Remove "serious" and change term to "violent conduct."
5. Change name to 30-Day Notice of Termination or Non-Renewal
6. Change to issued once in preceding 6-month period.
7. Change 18 to 16; Add "or (3) affixing the Notice to Vacate to the inside of the Main Entry Door.
8. The proposed age of the household member contradicts current Texas Property Code. All lawful procedures for serving a notice of termination or non-renewal are required by the Texas Property Code 24.005. In paragraph 30 of the TAA Lease Agreement, the owner must give the same amount of notice as the tenant must give to the owner. If a number of days is not filled, 30-days is the default.

9. Add inside Main Entry Door of Unit

10. Consider sending a copy by regular mail in addition to posting inside the door. Maintain 18 years of age for in person notices.

11. Nothing will get accomplished with the notice requirements and we would be stuck for tenants we do not want for months.

10 Day Notice of Opportunity

1. An "opportunity to cure" a non-monetary default is extremely problematic and should not be allowed.

2. No issues with this.

3. Change to "10-Day Notice of Opportunity to Cure" "right to cure any alleged violation of the lease".

4. Change 18 to 16; Add "or (3) affixing the Notice to Vacate to the inside of the Main Entry Door.

5. Remove "The Notice of Opportunity to Discuss must give Tenant at least ten days from the date of the notice to request a meeting with the Owner." and remove "Tenant fails to make a timely request for a meeting, the ten-day opportunity to cure period begins on the date the notice to terminate or nonrenewal was received by the Tenant."

6. replace with this statement "if alleged violation is due to a non-payment of rent, Owner shall provide tenant with opportunity to enter into a reasonable financial plan acceptable to owner."

7. add: "Notwithstanding the foregoing Notice of Opportunity to Cure, Owner shall have no obligation to provide such notice and opportunity more than two times in any six-month period."

8. do not understand this concept – if the lease has been violated, then the landlord follows the term of the existing lease.

9. If the Tenant corrects the actions that triggered the 30-Day Notice to Terminate or Non-renewal, including by entering into a financial payment plan, the corrected action(s) may not serve as ground(s) for termination or eviction.

3 Day Notice to Vacate

1. This changes the existing rights under our Texas NTV statute and in my opinion is statutorily pre-empted or a taking under the Constitution as it is changing the legislative requirements.

2. No issues with this.

3. Grammatical changes: replace "Dispute" with Violation; state correct name of 30-day notice; and Change 18 to 16; Add "or (3) affixing the Notice to Vacate to the inside of the Main Entry Door."

4. The proposed age of the household member contradicts current Texas Property Code. All lawful procedures for serving a notice a notice to vacate are required by Texas Property Code 24.005.

Failure to Provide Notice

1. Very onerous to require all three notices merely to obtain possession.

2. Referring to "termination of tenancy is not effective unless notice procedure is followed correctly", this should not be part of the burden of proof of the landlord.
3. Why would we waive any right to appeal?
4. Add "or non-renewal"; add based on "violent conduct or serious criminal activity."
5. Grammatical changes and state correct name of 30-day notice.
6. Delete "The Owner agrees that it is the burden of the Owner to show, as an element of its eviction case, that all applicable notice procedures were followed, and that termination of tenancy is not effective unless notice procedure is followed correctly. The Owner waives the right to appeal to a dismissal of the forcible entry and detainer lawsuit for a failure to comply with the notice procedures."
7. Failure to provide notice, the lease already has provisions to notify tenant.
8. The Owner agrees that it is the burden of the Owner to show, as an element of its eviction case, that all applicable notice procedures were followed, and that termination of tenancy is not effective unless notice procedure is followed correctly. The Court system currently requires owners or representatives of the owner to show that notices were served correctly for the eviction case to proceed.

Entry into Unit

1. clarify by adding "reasonable business purposes including but not limited annual inspections, preventative care, etc. after providing to the Tenant..."
2. Add "Creates Property Damage or an imminent danger."
3. Change 18 to 16.
4. Remove: "If the Owner violates the provision, owner is in default of the lease and may terminate lease."
5. Add that in case of imminent damage to any units, Owner may enter unit.
6. "Owner, Owner's representative, or maintenance staff may enter the unit during reasonable times for any reasonable business purposes after providing to the Tenant at least twenty-four- (24) hours' notice, a reasonable window of time for entry...etc." - This protection exists in paragraph 28 of the TAA Lease Agreement.
7. Add a tenant may agree in a separate written addendum to the lease agreement, which states in large bold type that the Tenant is not required to sign or agree that owner may enter unit without 24 hours' notice.
8. Remove property damage as consideration for entry into unit.

Right to Organize

1. Delete "or tenants' guest" with respect to retaliating. Our clubhouse policy states that use is for private events, not public events.
2. Delete "or tenants' guest" with respect to retaliating.

3. Replace 3rd bullet to say, "Tenant and other residents of such property shall be entitled to access common areas of the property for tenant organization activities, however the Owner may not impose fees or rules that are not otherwise applicable to non-organizational activities."
4. The Right to Organize is currently required by the Texas Property Code 92.331. Tenants can meet in common areas if common area is still accessible and usable by other residents.
5. This is an American right, something that should already be protected under the first amendment of the Constitution, freedom of speech. If tenants do not have the right to organize where they reside that is a hindrance to free speech, in addition to this, if organizing and then can face unprotected retaliation, again this is in violation of the tenants right under the first amendment of the constitution.
6. it seems likely that Owners would argue they cannot negotiate additional protections since it would "conflict" with this lease addendum. State language that the San Antonio Housing Trust Multifamily Program Tenant Resident/Tenant Protections Policy and this Lease Addendum are not intended to and shall not be interpreted to prohibit a Tenant or a tenant organization from requesting, advocating for, or negotiating additional tenant protections and policies; or owner from adopting additional tenant protections and policies.

Other Tenant and Owner Policies

1. Referring to "Tenant understands that the intentional failure to supply..." - "Intentional" should be deleted and the provision of false information should be "good cause" for termination.
2. This is onerous and unacceptable and is not required under current state law.
3. Delete - "Owner agrees to provide Tenant a copy of the Lease Agreement and Addendums in the language in which the lease was negotiated. Owner also agrees to provide Tenant a copy of any other rules or policies issued by Owner that govern the Tenant's conduct at the Property. Owner agrees to attach a copy of the Lease Agreement and all Lease Addendums to any petition filed in an eviction proceeding against the Tenant. Owner agrees that Owner's failure to provide a copy of the leases or any addendum to the Tenant or to the Court shall be cause for dismissal without prejudice of any eviction lawsuit filed by the Owner."
4. Proposals are covered by the Supplemental Rental Application for Units Under Government Regulated Affordable Housing Programs and the Lease Contract Addendum for Units Participating in Government-Regulated Affordable Housing Programs
5. Include intentional failure to supply....



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Dear Mr. Pete Alanis, Executive Director; members of the San Antonio Housing Trust; and San Antonio Housing Trust Public Facility Corporation,

The San Antonio Apartment Association maintains its opposition to the San Antonio Housing Trust's (SAHT) Multifamily Program Tenant Protections Policy proposal, including its Final Draft version which was made public on March 19th, that would require San Antonio Housing Trust-owned, -partnered, or otherwise -financially assisted developments to follow and incorporate a lease addendum into all resident leases at the property, as well as oppose other policies that impede the attraction and production of affordable housing projects.

We in the rental housing industry continue to believe affordable housing is a priority issue for our community and industry. Based on the realities experienced by our members, we strongly caution that this proposal will *not* have its intended outcome of helping the city attain more affordable housing and will in fact hinder, not help, local housing providers develop much-needed new housing.

The March 19th Final Draft includes changes, deletions, and new language, for which given less than a week is simply not enough time to thoroughly review and respond with constructive feedback for the SAHT. Further, because the public was told that comments to the Final Draft may be submitted before March 26th, SAAA will have to wait to see what changes and new language may appear on the revised Final Draft that will be made public on March 26th, before sharing concerns and feedback with the SAHT. As developers and operators of rental housing, San Antonio Apartment Association members can provide experience and expertise to aid the SAHT in structuring policy that can achieve the goal we all want: attainable housing for all.

If policy renders a project economically infeasible and new housing fails to materialize, San Antonio not only loses out on much-needed affordable units, it also loses out on housing in general. We do not want to see less rental housing being built in San Antonio, which is why our association opposes the March 19th Final Draft of the San Antonio Housing Trust's Multifamily Program Tenant Protections Policy proposal.

The affordable housing industry is complex and difficult to maneuver which is why there is no single cure-all answer to providing affordable housing. We offer our concern to this body and our members continue to offer their expertise and knowledge on the subject matter and as a resource for the SAHT.

Respectfully,

The San Antonio Apartment Association