

# City of San Antonio Risk Mitigation Policy

Comprehensive Plan Committee  
Agenda Item # 3

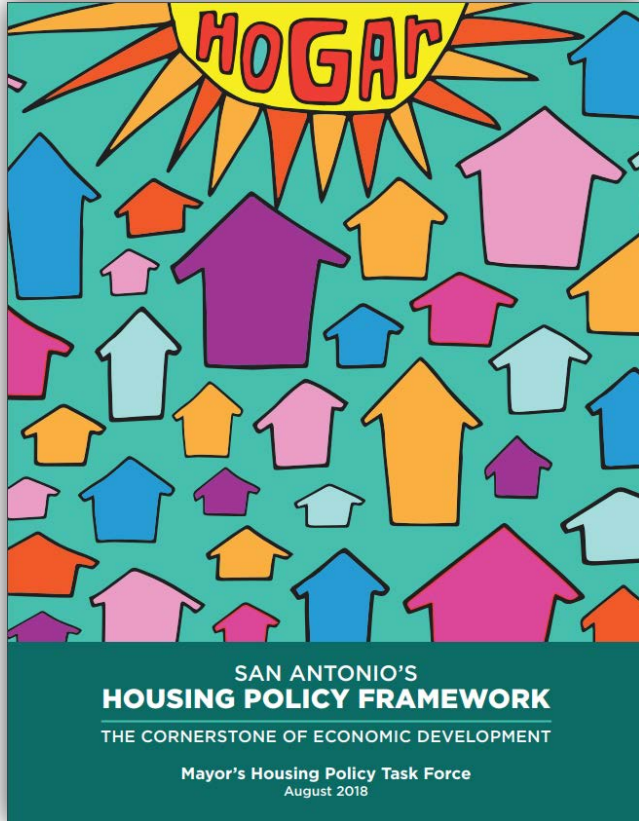
February 20, 2019



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

Verónica R. Soto, AICP, Director

# Risk Mitigation Fund Background



Recommended by MHPTF



Part of the 3 yr business plan for NHSD



FY 19 Budget allocated \$1 for Risk Mitigation



# Who is this policy for?

San Antonians with low-moderate incomes who...

Are facing displacement because of...

Redevelopment of the site

A code enforcement action against the property owner

A rent increase that is unaffordable

Are vulnerable to displacement because of...

Job or wage instability

Lost wages due to medical related issues

A major unexpected expense

# The Policy is intended to:



Assist people facing  
imminent  
displacement



Create a  
standardized and  
efficient relocation  
program



Ensure those  
displaced can be  
relocated to a safe,  
decent, and sanitary  
home



Add flexible dollars  
to current relocation  
programs



# The Policy is NOT intended to:



Stop  
displacement



Solve  
negative  
impacts of  
gentrification



Create or  
preserve  
affordable  
housing



Freeze or  
lower  
property  
taxes



House  
homeless  
population



# Timeline

Oct. –  
Dec.

- Community meetings
- Surveys
- Stakeholder meetings

Jan. –  
March

- Continued outreach
- Comprehensive Planning Committee
- City Council

April –  
June

- Implementation

# Community Outreach



5 community meetings



3 technical focus groups



~10 stakeholder meetings



235 survey responses





# Community Outreach Continued



1,698 Participants

# Community Feedback

## Mayor's Housing Policy Task Force

Relocation Assistance  
Package

80% AMI

Emergency Assistance

## Community Input

Relocation Assistance  
up to 100% AMI

Housing Navigators

Emergency Assistance  
for housing stabilization  
up to 100% AMI

## Other Community Priorities

Property tax increases

Housing  
education/support

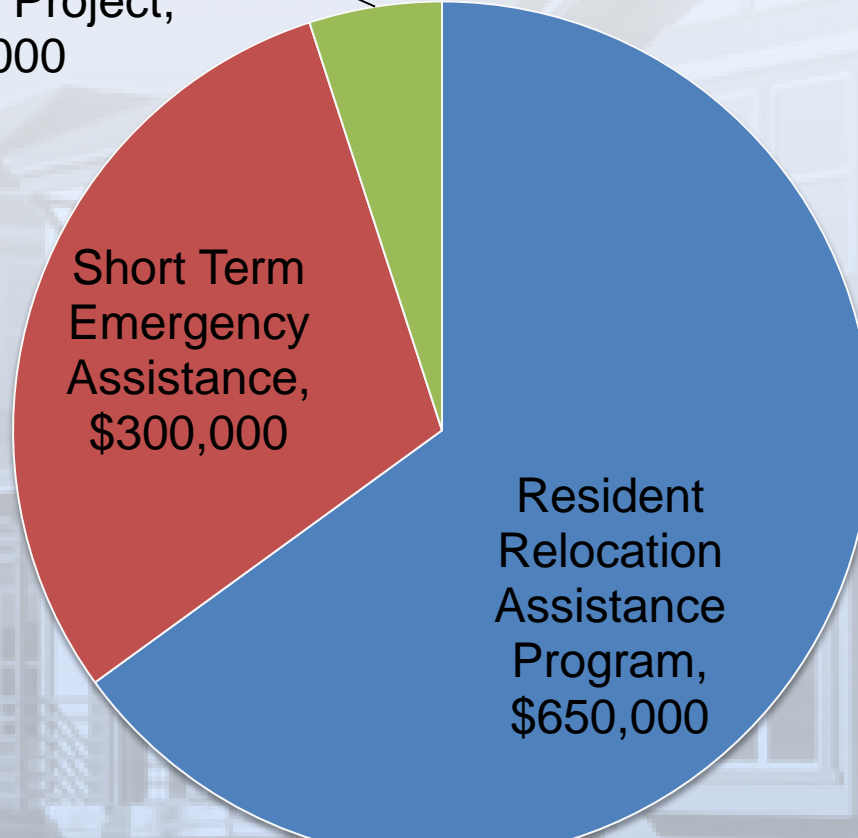
One-stop consolidated  
support

# Balance



# Fund Breakdown

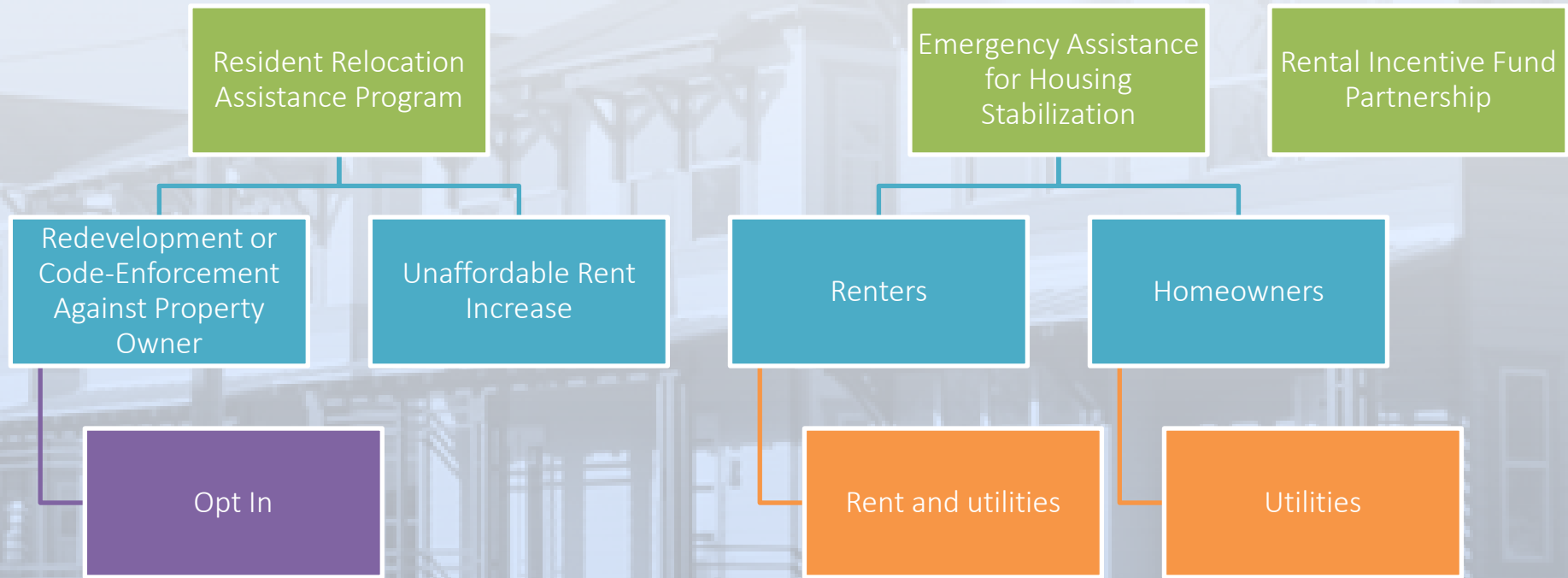
Rental Incentive  
Fund Pilot Project,  
\$50,000



Short Term  
Emergency  
Assistance,  
\$300,000

Resident  
Relocation  
Assistance  
Program,  
\$650,000


# Risk Mitigation Overview




# Resident Relocation Assistance Program (RRAP)

Relocation assistance for renters and mobile home owners who are forced to move due to redevelopment or code enforcement action against the owner or a significant increase in rent

100% AMI or  
below  
(sliding scale)



Redevelopment:  
90-180 day  
notice to vacate  
(opt-in)



City pays  
relocation costs



Housing  
Counseling



# RRAP Eligibility: Redevelopment

At or below 100%  
AMI

Reside within  
San Antonio  
city limits

Lease an apartment or  
mobile home lot that is  
closing due to  
redevelopment or a code  
enforcement action against  
the owner

Not receiving  
federal relocation  
assistance

# RRAP Eligibility: Rent Increases

At or below  
100% AMI

Reside within  
San Antonio  
City Limits

Be housing  
cost-burdened

## Qualifying Rental Housing Cost Increases

Income	Qualifying Increase in Rent (12 Month Period)
At or below 60%AMI	5%
61-80% AMI	7%
81-100% AMI	10%



# RRAP Benefits

Housing  
Counseling

Referrals

## Relocation Assistance

Income	Multifamily	Mobile Home Park
≤ 80% AMI	Up to \$3,000	Up to \$7,000
81-100% AMI	Up to \$2,250	Up to \$5,250

Households with elderly or disabled individuals are eligible to receive an additional \$500.  
Households relocating due to a code enforcement action may receive additional funding to cover hotel and storage costs until new housing is secured.

# Resident Relocation Assistance Program

Partner with City Departments to include displacement provisions as they are revised

- City Fee Waiver Program
- TIF (directed to a project)
- Economic Development Fund
- Tax Abatements

Policies/programs that include this language:

- CCHIP
- Housing Bond

# Rental Incentive Fund Pilot Project

Partnership with community organizations to:

Mitigate barriers to housing

Rehouse displaced families quickly


Reduce relocation costs

Strengthen relationships between service providers and housing providers

# Short Term Emergency Assistance

Renters and homeowners experiencing a hardship that puts housing at risk

100% AMI or below  
(sliding scale)



Up to \$3,500 for  
rent and \$1,500  
utilities



Assistance for up  
to 3 months



# Emergency Assistance Eligibility

At or below  
100% AMI

Reside within  
San Antonio  
City Limits

Experiencing a  
temporary  
hardship

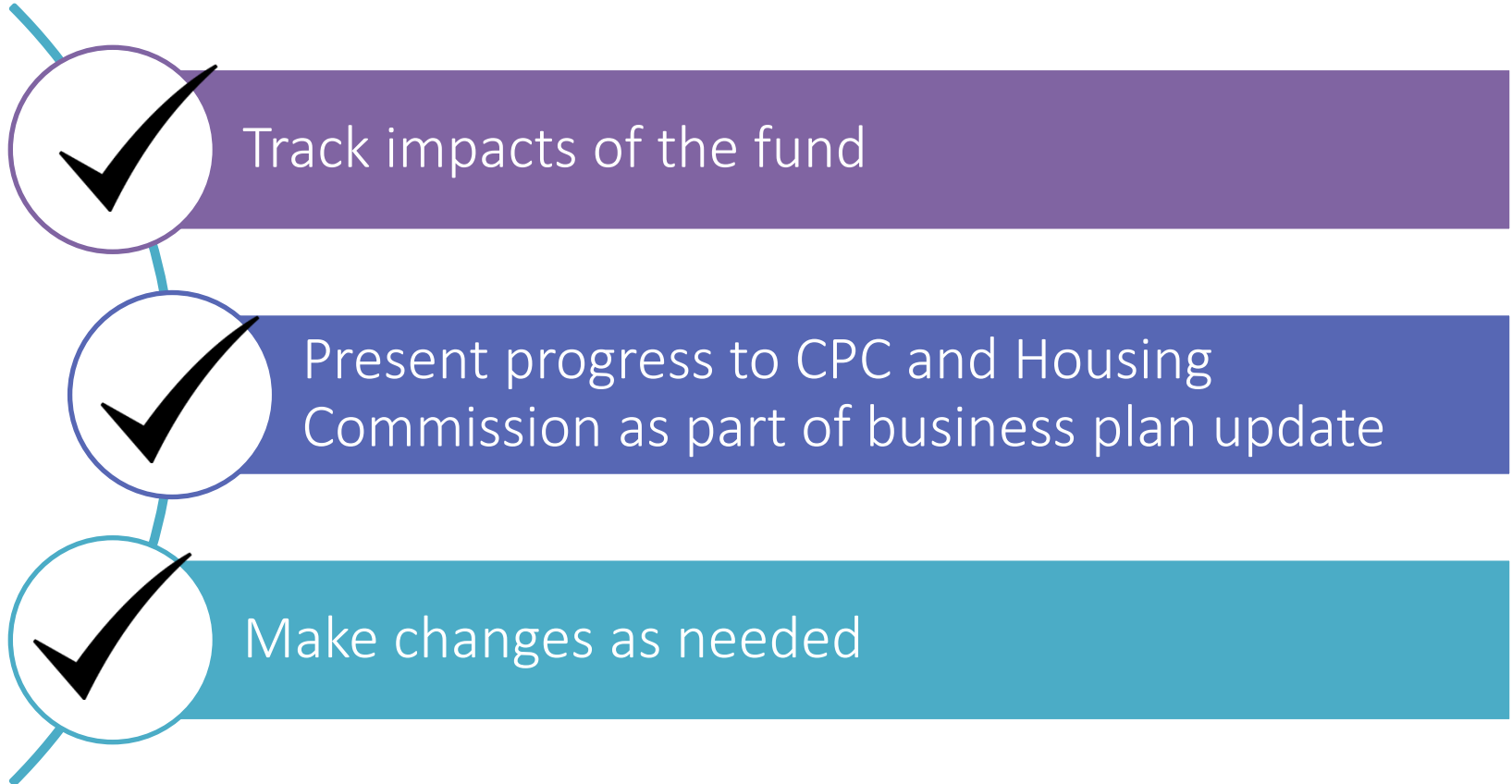
# Emergency Assistance Benefits

Housing  
Counseling

Referrals

Emergency Assistance		
Income	Renters	Homeowners
≤ 80% AMI	Up to \$3,500 for rent and up to \$1,500 for utilities	Up to \$1,500 for utilities
81-100% AMI	Up to \$2,625 for rent and up to \$1,125 for utilities	Up to \$1,125 for utilities

# After Implementation



# Next Steps





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# Other Strategies

## Displacement Prevention

- Leverage rehabilitation and preservation dollars to target rental properties in need of repair, rehabilitation, and preservation.
- New zoning and land use tools such as:
  - Neighborhood Empowerment Zones
  - Housing Preservation Districts
  - Community Land Trusts
- Outreach and awareness campaign