

HOUSING POLICY FRAMEWORK

SHIP

Strategic Housing Implementation Plan



Draft 2022-2031 Housing Plan for the City of San Antonio and Bexar County



CITY OF SAN ANTONIO

Ron Nirenberg
Mayor

In August 2017, I established the Mayor's Housing Policy Task Force (MHPTF) because I believed that all San Antonians, regardless of income level, deserve to find quality, affordable housing that meets their needs. One year later, City Council accepted San Antonio's Housing Policy Framework (HPF), the taskforce's culminating report, as the guiding document for the City's affordable housing policies.

Amongst other recommendations, the report established a 10-year, affordable housing target, which was set to prevent the number of cost-burdened households from growing. By 2020, it became clear that the City was rapidly progressing towards that target. In just 5 years, the City has surpassed many of the HPF's affordable housing targets and this timely delivery is a testament to our ability to strategically align and deploy city resources to address our housing affordability crisis.

Since the release of the Framework, subsequent reports such as the Status of Poverty in San Antonio, ForEveryoneHome, Opportunity at Risk, Treasure in the Walls, SA Climate Ready, and the Homeless Strategic Plan have emphasized the urgent need to increase our investment in sustainable, affordable housing so we can adequately address prevailing historic and systemic inequities in San Antonio. These inequities were further exacerbated by a global pandemic, which destabilized many families and underscored the importance of having a safe, quality, affordable place to call home.

The Strategic Housing Implementation Plan (SHIP) is our effort to account for this broader range of community needs and explore additional solutions that can increase our affordable housing supply. SHIP's development included input from both residents with lived experience and housing policy experts, in a data-driven process that builds on the vision of the Housing Policy Framework and identifies new targets for equitable and affordable housing development.

We have the opportunity to leverage substantial federal, state, and local dollars to make transformative investments in affordable housing. Through SHIP, we will continue to drive bold, innovative solutions such as permanent supportive housing and transit-oriented development, that are explicitly focused on affordability, quality, choice, and accessibility.

I am exceptionally proud of the work we have done together. I look forward to working together to transform our city to ensure that everyone can have a place to call home.

A handwritten signature in blue ink, appearing to be 'RN', written over a light blue circular stamp.

Ron Nirenberg
MAYOR

ACKNOWLEDGEMENTS

The City of San Antonio would like to thank the many community leaders, industry leaders, residents, and City staff who have contributed their time and expertise to help develop this implementation plan.

Draft

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Draft





VISION AND VALUES

No matter the circumstance or phase of life, everyone deserves quality housing options that work for their lifestyle, budget, and allows them to live with dignity. San Antonio is a very diverse community with households of many sizes and living arrangements. They include renters, homeowners, and people who need a place to call home. Some households are families of one, others include multiple generations living together under one roof. Others might be students living on their own for the first time or older adults wanting to age in place.

The Strategic Housing Implementation Plan (SHIP) is a key step towards achieving the vision of quality, accessible, affordable housing choices for all San Antonio households first articulated in the Housing Policy Framework (Framework). This plan is focused on ensuring affordable housing choices for people with the lowest incomes who may also be facing compounded challenges like disability, old age, over-crowding. Today, 95,000 households in Bexar County are left without housing options affordable to them.

The SHIP is a 10-year plan to stabilize these households by preserving our existing affordable housing, creating new affordable options, and leveraging tools like Housing Choice Vouchers and workforce development programs to boost incomes. The plan calls for building or preserving **over 28,000 affordable homes over the next 10 years, an increase of nearly 10,000 homes over the previous goals.**

This plan was developed by more than 80 stakeholders including community leaders with lived experience of housing instability, Housing Commissioners, community-based non-profit organizations, housing developers, and more. These stakeholders developed the plan with the equity principles of affordability, quality, accessibility, and choice in mind.



Figure 1: SHIP Housing Equity Principles

Affordability: Housing is available to serve the population of San Antonio

Quality: Housing is in quality condition that allows residents to live with dignity.

Accessibility: Housing is available to those with disabilities and located in areas with access to transit and amenities.

Choice: Housing options are available city-wide and prevent the displacement of existing residents.

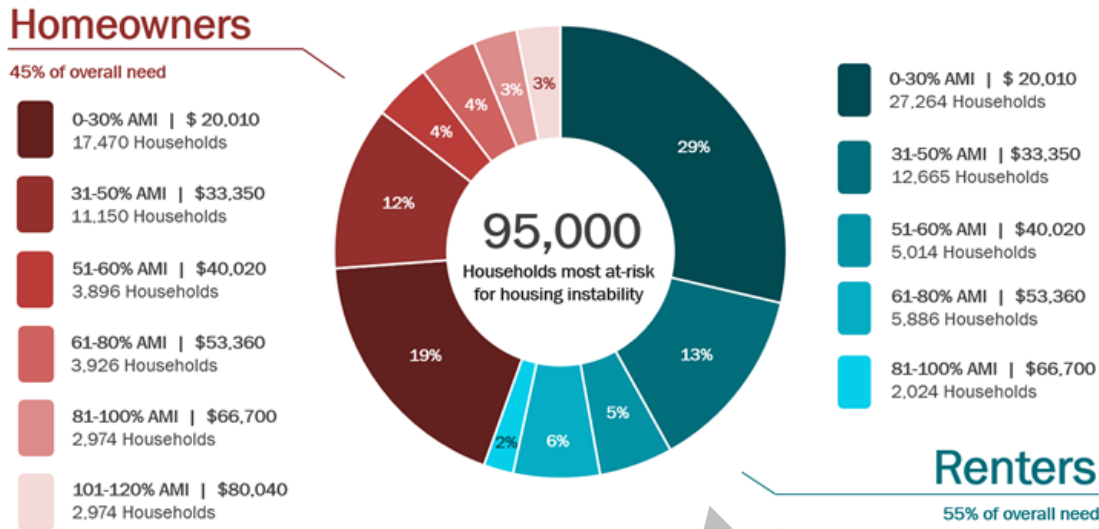
SAN ANTONIO'S AFFORDABLE HOUSING NEED

When a household spends too much of their income on housing, they must make difficult choices that compromise their health, education, transportation options, and time with friends and loved ones. The US Department of Housing & Urban Development (HUD) uses the term 'cost-burdened' to describe households paying more than 30% of their income on housing costs including rent, mortgage, and utilities.

County-wide, 95,000 households do not have housing options that meet their needs or budget. For some, this unmet need can be compounded by life circumstances like disability or old age. For others, their home may lack the features or space that allow them to live with dignity.

Renters and homeowners alike have unmet needs in our community. Community voices and Census data show these needs are greatest for households with the lowest incomes. Figure 2 shows the 95,000 households by income level and occupancy type (renter or homeowner).

Figure 2: Households most at risk by income and occupancy type



Developed using Texas Department of Housing & Community Affairs' Income & Rent Limits for 2021 (HUD)

As housing costs rise faster than incomes, households of all sizes and makeups are impacted. Figure 3 shows examples of 3-person households who qualify for affordable housing.

Figure 3: Who needs affordable housing? Everyone!



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BUILDING ON SUCCESS: PROGRESS TO DATE

The SHIP builds off the 2018 Housing Policy Framework (Framework). The Framework was developed through process a led by the Mayor’s Housing Policy Task Force that included hundreds of stakeholders. The final report identified the City’s first affordable housing targets plus 24 strategies and a funding plan to meet the targets.

Three years into the Framework’s ten-year implementation plan, many of the original targets are on track to be met or exceeded in as little as five years (Figure 4). Half of the strategies themselves have also been completed (Figure 5).

The graphic below shows the progress made August 2018 through July 2021 to meet the Housing Policy Framework’s rental and homeownership targets.

Figure 4: Progress to date on Housing Policy Framework Production and Preservation Targets

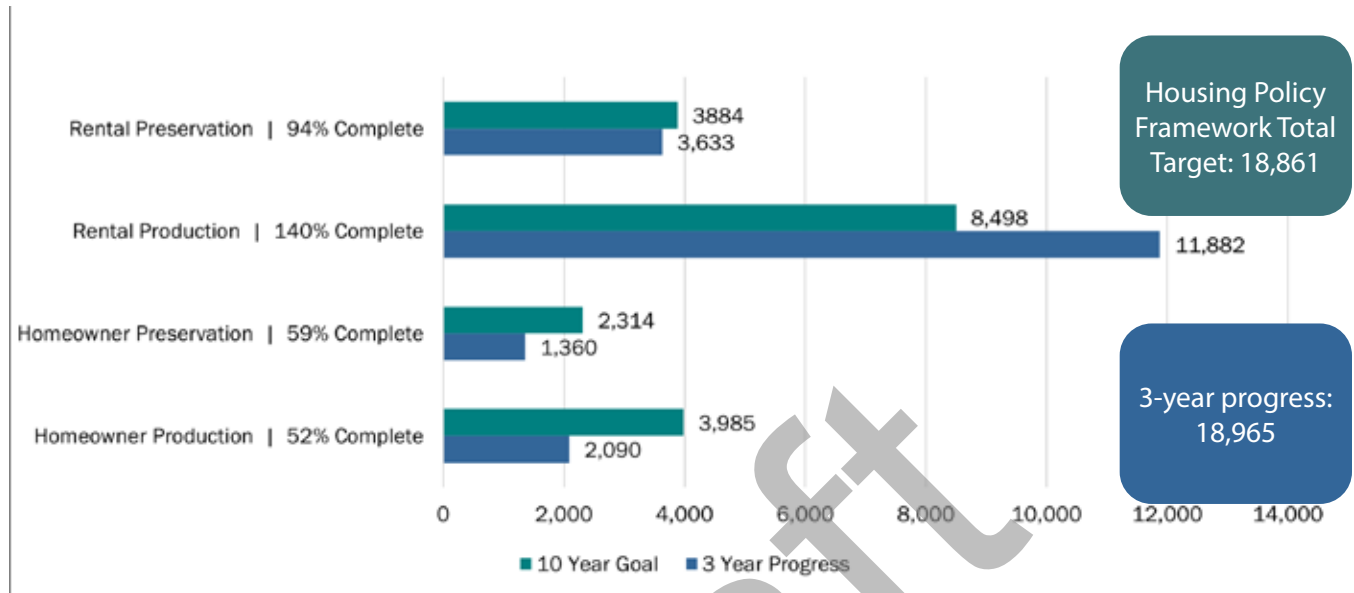
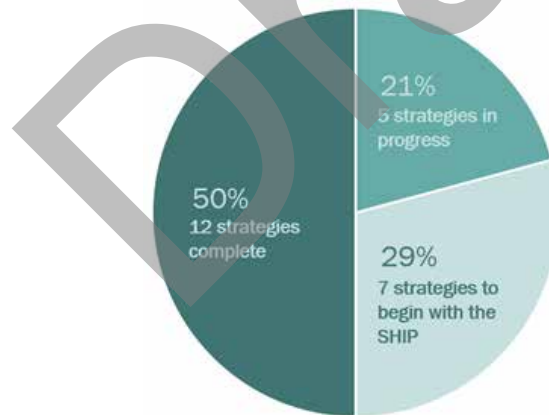


Figure 5: Progress to date addressing Policy Framework Strategies Implementation

As of October 2021, 12 of the 24 strategies are complete, 5 strategies are actively being worked on, and 7 will be included in the SHIP.



THE STRATEGIC HOUSING IMPLEMENTATION PLAN

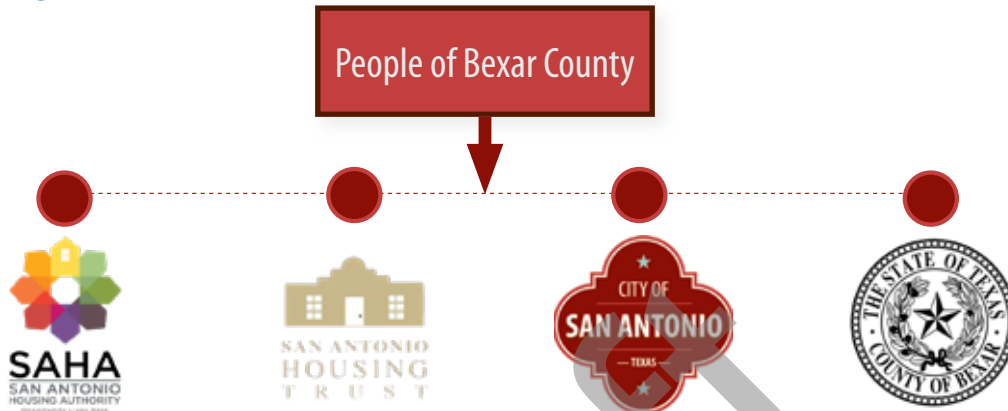
The successful first years of the Framework created an opportunity to set new targets and further develop strategies to meet them. The Strategic Housing Implementation Plan (SHIP) is the product of over a year’s work by roughly 80 stakeholders including community leaders with lived experience of housing instability, Housing Commissioners, community-based non-profit organizations, housing developers, and more. These stakeholders created the SHIP to:

- Establish a shared definition of affordable housing
- Establish new housing production & preservation targets
- Develop comprehensive new strategies to meet the new targets
- Identify funding for these strategies
- Chart the course for public engagement and accountability throughout implementation

The SHIP is a cross-organizational plan for the next 10-years of housing work in our community. Bexar County, The City of San Antonio, the San Antonio Housing Authority, and the San Antonio Housing Trust each helped draft the SHIP and share the work of implementation, public engagement, and reporting.

Bexar County, the City of San Antonio, the San Antonio Housing Authority, and San Antonio Housing Trust are each accountable to the people of Bexar County.

Figure 6: Adopting Partners



DEFINING AFFORDABILITY

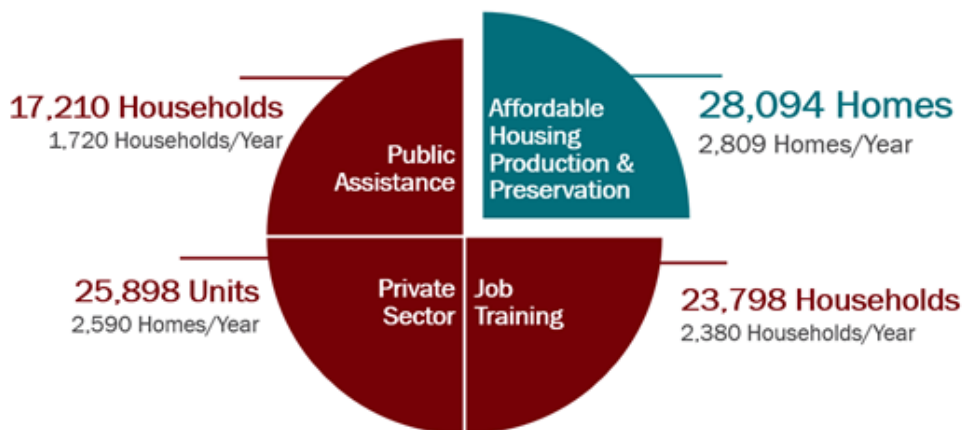
The San Antonio Housing Commission developed a shared definition of affordability through an eight-month process. Their recommendation is that ‘affordable’ describe income-restricted housing for renters with incomes of up to 60% area median income (AMI) (\$40,020 in 2021 dollars for a family of three) or homeowners with income up to 120% AMI (\$80,040 for a family of three).

PATHWAYS TO MEET THE NEED: RAISING INCOMES, PRESERVING AFFORDABLE HOMES & BUILDING NEW ONES

The SHIP focuses on assisting the 95,000 households in our community that are most at risk of housing instability. Producing and preserving affordable housing is just one way to meet that need. Not every at-risk household needs a new home. Cost burden can also be addressed by increasing or supplementing household income through programs like housing vouchers and job training. Both income-increasing tools and home production and preservation tools are needed.

A combination of tools including housing vouchers, job training programs, and unsubsidized but affordable housing options like accessory dwelling units created by the private sector are needed.

Figure 7: Meeting Needs for 95,000 Households



NEW TARGETS, NEW FOCUS

Our new housing production and preservation target is 28,094 affordable homes. This includes 1,000 site-based permanently supportive homes for people exiting homelessness and 1,200 homes dedicated to serving older adults (age 55 and above). The new overall target is 50% higher than the previous target of 18,861 set by the Housing Policy Framework. With these new targets, the SHIP is shifting focus towards preserving our existing affordable homes and serving the households in our community with the fewest resources. The below table and figures 8-9 detail the new targets. These targets represent new unit production and preservation goals for the next 10 years.

Table 1: New Housing Production and Preservation Targets

Household Income		Homeownership Targets		Rental Targets	
Area Median Income	Income for a Household of 3	Production	Preservation	Production	Preservation
Up to 30%	\$20,010	0	5,786	6,897*	909
31-50%	\$33,350	0	3,200	2,653	1,137
51-60%	\$40,020	0	1,000	1,061	455
61-80%	\$53,360	650	500	0**	2,046
81-100%	\$66,700	650	250	0	0
101-120%	\$80,040	650	250	0	0
Subtotals		1,950	10,986	10,611	4,547
		12,936		15,158	
Total Housing Production and Preservation Target				28,094	

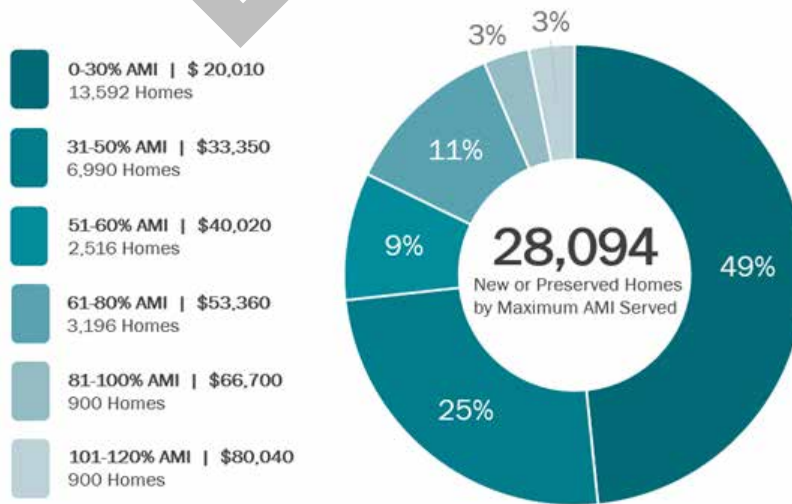
* Includes 1,000 units of Permanent Supportive Housing.

** Production at 61-80% AMI will be tracked for information purposes, but not counted towards the City's targets.

1,200 of all units will be for older adults, age 55 and older.

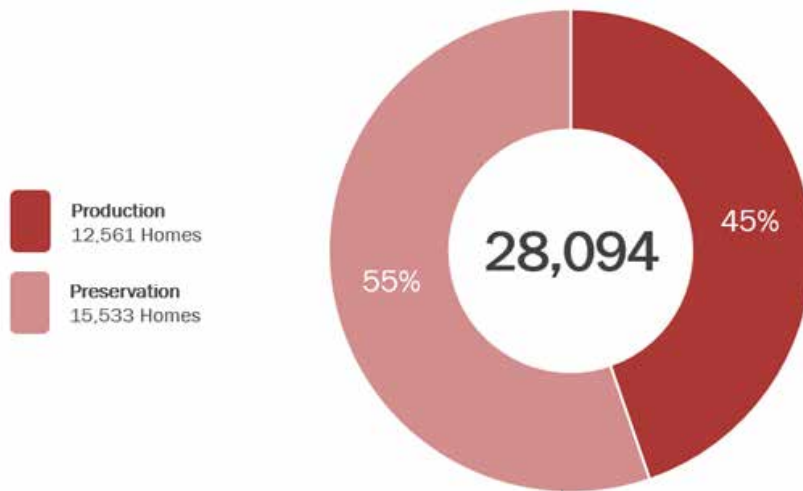
Half of the homes produced or preserved will be for households with income less than 30% AMI. Three-quarters will be for households with income less than 50% AMI.

Figure 8: New Housing Production and Preservation Targets by Maximum Income Level Served



More than half of the targets are for preserving our community's currently affordable homes. This represents a shift in focus from the Housing Policy Framework which focused primarily on production of new homes.

Figure 9: New Targets by Production or Preservation



PLANS FOR ACTION: STRATEGIES TO MEET THE NEW TARGETS

Our local understanding of housing need is shaped by the homegrown reports and initiatives that have studied everything from poverty to displacement to building with reclaimed materials. The SHIP draws on learnings from other plans and initiatives including:

- [Housing Policy Framework](#)
- [ForEveryoneHome](#)
- [Homeless Strategic Plan](#)
- [COVID-19 Recovery and Resiliency Plan](#)
- [Status of Poverty Report](#)
- [SA Digital Connects](#)
- [SA Ready to Work](#)
- [SA Tomorrow](#)
- [Opportunity at Risk](#)
- [Treasure In the Walls](#)
- [VIA: Keep SA Moving](#)
- [SA Climate Ready](#)
- [Bexar County Community Health Needs Assessment](#)



Together, a team of 80 stakeholders crafted 36 strategies informed by these reports and the wisdom of lived experience from the COVID-19 pandemic and severe winter weather of 2021. The strategies and accompanying goals are:



DEVELOP A COORDINATED HOUSING SYSTEM

- **Develop a one-stop housing shop.**
Goal: San Antonio residents have a comprehensive, accessible, and user-friendly central access point for all housing related needs.
- **Update the Unified Development Code to remove barriers to housing production and preservation.**
Goal: Increase the amount of affordable housing in San Antonio through a streamlined, holistic review process.
- **Advocate at the state and local level for ad valorem tax for small-unit multi-family and affordable housing developments.**
Goal: Preserve affordable rentals by advocating to the State for changes to appraisal methods.
- **Advocate to expand Medicaid in Texas and partner with managed care organizations to improve housing.**
Goal: Increase investment by Managed Care Organizations through legislative action to address housing as a social determinant of health.
- **Advocate at the Federal level for more Housing Choice Vouchers and more funding for vouchers.**
Goal: Increase the number of eligible residents in San Antonio able to utilize housing choice vouchers, by increasing the supply of vouchers, decreasing wait time, and increasing voucher access at more properties across San Antonio.
- **Implement community-centered principles and incentives into the infill development process.**
Goal: Develop a set of principles and incentives for infill development through a community engagement process. Principles should center impacted neighbors and prioritize anti-displacement, production, and preservation of affordable, accessible housing.
- **Establish and promote one or more house-sharing platforms to allow residents to find online matches for sharing existing single-family homes.**
Goal: Increase affordable housing options by leveraging vacant bedrooms in the existing housing stock, reduce social isolation and support aging in place for older San Antonians.
- **Explore options to reduce tax burden for single family homeowners.**
Goal: Determine methods to meaningfully decrease property tax burden for owner-occupied households with incomes up to 120% AMI.
- **Conduct a county-wide housing systems analysis.**
Develop a report that describes the local housing ecosystem and provides recommendations on aligning functions with stakeholder needs. This should include streamlining services to best serve residence and leverage resources and reduce unintended consequences on residents.



INCREASE CITY INVESTMENT IN HOUSING WITH A 10-YEAR FUNDING PLAN

- **Cease public support of market rate development that will displace residents.**
Goal: Protect neighborhoods from direct and indirect impacts of development by ceasing financial support of market rate development.
- **Expand support service provision in affordable housing projects receiving public funding.**
Goal: Prevent displacement and improve housing stability for residents living in affordable housing.
- **Preserve single-family housing through expanding funding for preservation and rehabilitation programs.**
Goal: Prevent displacement and stabilize neighborhoods by investing in single-family home preservation programs.
- **Support and Grow Non-Profit Housing Providers.**
Goal: Ensure non-profit housing providers are empowered and enabled through funding and process improvements to operate at their full potential.
- **Establish a land banking program to acquire land for future affordable housing projects.**
Goal: Preserve more land for affordable housing near community assets and the reduction of development costs to create deeper levels of affordability.
- **Update the City Fee Waiver Program policy and structure to provide more subsidy to affordable projects.**
Goal: Align City Fee Waiver Program with current SHIP objectives.
- **Establish a community land trust.**
Goal: Establish a new non-profit or empower an existing organization to launch and operate a Community Land Trust.



INCREASE AFFORDABLE HOUSING PRODUCTION, REHABILITATION, AND PRESERVATION

- **Establish Multi-Family Rental Rehab Program.**
Goal: Preserve existing older multifamily housing stock and extend the affordability period on affordable housing developments.
- **Improve the multi-family new construction program.**
Goal: Increase the number of affordable multi-family homes increasing funding for affordable development and making improvements to multi-family new construction programs.
- **Increase number of Accessory Dwelling Units through system wide approach.**
Goal: Increase the number of permitted ADUs within the city. ADUs can build wealth for households with low incomes and support aging in place for older residents.
- **Advance universal design and visitability standards to promote accessibility in new housing and update current building practices.**
Goal: Ensure new and preserved affordable housing is accessible to older adults and people with disabilities so they can access these homes, remain active in their communities, and successfully age in their homes.
- **Leverage the vacant building program for affordable housing.**
Goal: Increase affordable housing production and preservation by leveraging the vacant building program and OURSA to purchase, update, and resell homes.
- **Produce 1,000 permanent supportive housing units.**
Goal: Provide permanent housing and stability for all people in San Antonio/Bexar County experiencing long-length of stay in homelessness and/or chronic homelessness.
- **Expand funding for extremely low income homes.**

Goal: Increase production and preservation of housing affordable to households with income at or below 30% AMI by increasing City support and establishing a dedicated revenue source for gap financing.

- **Establish a Housing Preservation Network.**
Goal: Dedicate staff to convene and support a Housing Preservation Network that will unite the expertise and resources of various local governments, state organizations, federal agencies, and nonprofits working to preserve affordable rental housing stock.
- **Implement sustainable principles in affordable housing design and programs**
Goal: A set of recommendations of amendments for the UDC and Energy Code and new program recommendations that are aligned with the SA Climate Ready goals.



PROTECT AND PROMOTE NEIGHBORHOODS (PPN)

- **Establish a Demolition Prevention and Mitigation Program.**
Goal: Preserve Existing Older Housing Stock for Affordable Housing and Anti-displacement
- **Support homeownership for families of modest means by improving relationships with code compliance and increasing funds for NHSD repair programs, specifically owner-occupied repair.**
Goal: Stabilize residents and preserve homes by mitigating displacement pressures related to code enforcement through increased funds for repair programs
- **Develop a toolkit to identify targeted housing interventions for specific areas.**
Goal: Create a toolkit for neighborhoods to implement hyper-local strategies to preserve and create new affordable housing.
- **Establish stabilizing measures for mobile living communities and expand ownership opportunities through multifamily conversions**
Goal: To create sustainable resident owned co-op(s) with a focus on displacement prevention by ensuring residents can live in a safe and healthy environment and community.
- **System-wide Eviction and Foreclosure Prevention.**
Goal: Reduce number of evictions and foreclosures through increased investment in prevention services like emergency housing assistance and Right to Counsel. Increase awareness of rights through proactive education, responsive coordinated outreach and services, increased tenant protections, and accountability.
- **Expand land title remediation program.**
Expand the current title remediation program to increase the overall number of clear home titles in San Antonio.



ENSURE ACCOUNTABILITY TO THE PUBLIC (EAP)

- **Develop an appropriate plan to engage with and leverage existing stakeholder structures in a meaningful way for SHIP/ housing policies.**
Goal: SAHA Board, SAHT Board, Bexar County, and Housing Commission develop an appropriate plan to engage with and leverage existing stakeholder structures in a meaningful way. The plan will guide the implementation of the SHIP. The structure should focus on ensuring the work is done as a collective effort rather than a reporting structure.
- **Implement Public Information Campaigns on housing.**
Goal: To implement a citywide public awareness campaign on Fair Housing Laws and the importance of affordable housing including its economic and social benefits.
- **Develop and implement a displacement impact assessment.**
Goal: Prevent and mitigate displacement resulting from publicly incentivized projects and supporting persons through their relocation to equitable, long-term, stable housing if displacement does result from a project.
- **Use holistic financial counseling as a foundation and at the center of service provision.**
Goal: 1) To embed holistic financial counseling in all case management services and 2) request for proposal requirements for financial counseling in City and partner organizations.
- **Apply public engagement principles when creating and implementing new policy.**
Goal: Create a truly participatory and inclusive process that is focused on marginalized and overlooked communities.

WHO WILL BE RESPONSIBLE FOR WHAT?

Figure 10 shows which body adopting the SHIP will be the lead partner and responsible for the success of each strategy. The City of San Antonio has a role in all 36 strategies and is the lead partner on 32.

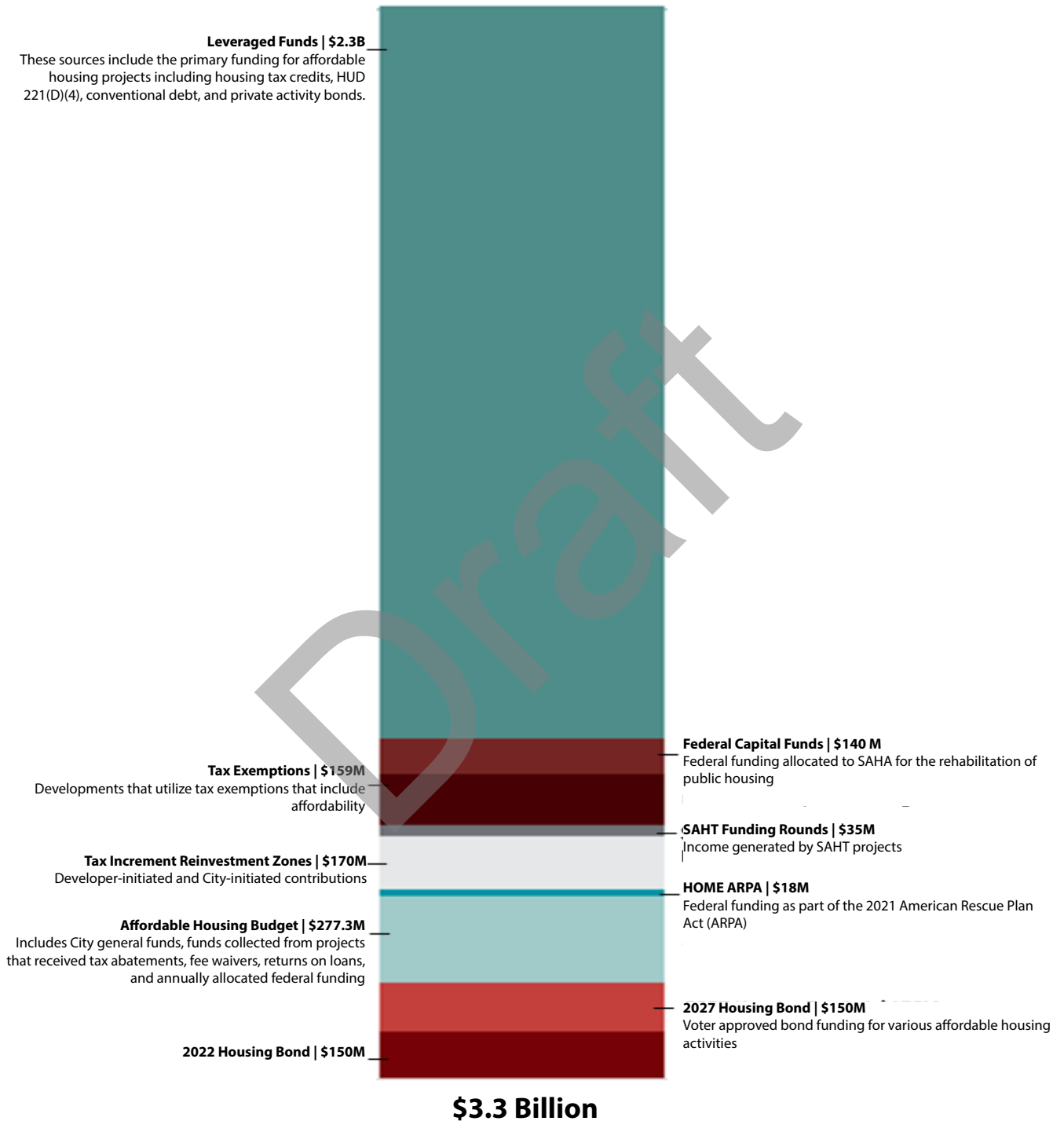
Figure 10: Adopting Partners' Responsibilities



HOW WILL WE PAY FOR THIS?

Meeting our housing needs in the next ten years will require over \$3 billion in funding, including \$1 billion of local resources. This estimate includes the different costs projected based on housing type. Figure 10 shows the mix of local, state, and federal dollars anticipated. The City, County, Housing Authority, and Housing Trust will pursue other funds as they become available.

Figure 11: Funding Summary



THE PATH AHEAD: PUBLIC ENGAGEMENT AND ACCOUNTABILITY

The seven-phase stakeholder process to develop the SHIP started in August 2020 and was completed in the fall of 2021. The 80 plus SHIP stakeholders come from across the community and represent a range of housing, community development, and neighborhood interests. The stakeholders were organized into four forums led by co-chairs that focused on specific topics and strategies. Each forum was supported by NHSD staff and reported to the full SHIP stakeholder group. These stakeholder forums contributed their knowledge and expertise to the development of the SHIP during the 12-month planning process.

The City of San Antonio's Principles of Public Engagement call for public engagement that is meaningful, responsive, transparent, and more. As the SHIP moves from plan to implementation, the public is invited to engage in two ways:

- On individual strategies & policies, which will have their own public engagement processes
- On the entire SHIP progress through regular reporting and public meetings

The Housing Commission and City staff will convene regular meetings for the public to contribute to conversations on strategy progress, barriers, and unintended consequences. These meetings will allow stakeholders to share and collaborate. Public participation will be the basis of these meetings.

City Council will receive quarterly reports on SHIP progress. Housing Commission will receive monthly updates on SHIP progress and produce annual reports to show progress. These reports will be publicly available and accessible online. Public comment is a component of these meetings and is encouraged so the Housing Commission, Council, staff, and stakeholders know what is going well and where we need to course correct.

Metrics have been outlined in the SHIP and those will be tracked by staff and reported through the Housing Commission's annual report and online dashboard.

The online dashboard will be an interactive opportunity to keep the Housing Commission and stakeholders accountable for the progress. The annual report will contain the actions, timelines, successes, obstacles, and milestones that occur within the reporting period. The annual report will be a static report that will be posted on the Housing Commission website each year, while the dashboard will provide quarterly updates.





IMPLEMENTATION PLAN

Meeting our local need for affordable housing is only possible if many agencies work together towards the same goal. Over 80 stakeholders developed these strategies to implement the vision of the Housing Policy Framework. The SHIP follows the five action items of the Framework:

1. Develop a Coordinated Housing System
2. Increase City Investment in Housing with a 10-Year Funding Plan
3. Increase Affordable Housing Production, Rehabilitation, and Preservation
4. Protect and Promote Neighborhoods
5. Ensure Accountability to the Public

READING THE STRATEGIES

In the pages that follow, each strategy appears with a brief description, funding sources, related plans, timeline, and performance indicators. The strategy will show the lead partner and name a few possible partners within the description.

Each strategy includes a key showing how it aligns with the four equity principles, an estimation of how long it will take to complete, and relative level of complexity. These items are indicated by the icons.

Equity Principles: As equity is a key factor in the initiation of the SHIP we have indicated which principle(s) the strategy aligns with.



Accessibility: Housing is available to those with disabilities and located in areas with access to transit and amenities.



Affordability: Housing is available to serve the population of San Antonio.



Choice: Housing options are available city-wide and prevent the displacement of existing residents.



Quality: Housing is in quality condition that allows residents to live with dignity.



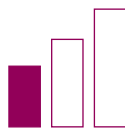
Short-term: The strategy is anticipated to be established or completed within one to three years.



Mid-term: The strategy is anticipated to be established, funding found, or completed within three to seven years.



Long-term: The strategy is anticipated to be ongoing through the duration of the SHIP between seven and ten years.



Low Complexity: This type of strategy requires a lower cost and low level of resources and low level of coordination.



Moderate Complexity: This type of strategy requires either high cost and low level of resources or low cost and high level of resources and moderate level of coordination.



High Complexity: This type of strategy requires a higher cost, capacity and coordination.

WORK PLAN

Strategies are organized by start year using the City's Fiscal Calendar (October 1 to September 30)

Strategies by Start Year		
FY 2021: 6		
Lead	Icon	Strategy
DSD, Planning, NHSD		Update the Unified Development Code to remove barriers to housing production and preservation.
CCDO		Update the City Fee Waiver Program policy and structure to provide more subsidy to affordable projects.
NHSD		Increase the number of Accessory Dwelling Units available for affordable housing.
NHSD		System-wide Eviction and Foreclosure Prevention.
Housing Commission		Develop an appropriate plan to engage with and leverage existing stakeholder structures in a meaningful way for SHIP/ housing policies.
NHSD		Conduct a county-wide housing systems analysis.
FY 2022: 17		
DSD		Implement community-centered principles and incentives into the infill development process.
GPA		Advocate at the state and local level for ad valorem tax for small-unit multi-family properties and affordable housing developments.
NHSD		Preserve single-family housing through expanding funding for preservation and rehabilitation programs.
NHSD		Expand support service provision in affordable housing projects receiving public funding.
NHSD		Cease public support of market rate development that will displace residents .
SAHT		Establish a community land trust.
NHSD		Support & Grow Non-Profit Housing Providers.
OHP		Leverage the vacant building program for affordable housing.
NHSD, Bexar County, DHS, SARAH, SAHT		Produce 1,000 permanent supportive housing units.
NHSD		Establish a Housing Preservation Network.
NHSD		Support homeownership for families of modest means by improving relationships with code compliance and increasing funds for NHSD repair programs.
Planning		Develop a toolkit to identify targeted housing interventions for specific areas.
NHSD		Develop and implement a displacement impact assessment.
GPA		Implement Public Information Campaigns for housing.

Strategies by Start Year

Lead	Icon	Strategy
GPA		Apply public engagement principles when creating and implementing new policy.
EDD		Use holistic financial counseling as a foundation and at the center of service provision.
NHSD		Expand funding for extremely low income homes.
FY 2023: 6		
NHSD		Develop a One-Stop Housing Shop.
NHSD		Establish and promote one or more house-sharing platforms to allow San Antonians to find on-line matches for sharing existing single-family homes.
GPA, SAHA, Bexar County		Advocate at the Federal level for more Housing Choice Vouchers.
GPA		Advocate to expand Medicaid in Texas and partner with managed care organizations to improve housing.
SAHA		Improve the multi-family new construction program.
OHP		Establish a Demolition Prevention and Mitigation Program.
FY 2024: 2		
NHSD		Establish MultiFamily Rental Rehab Program.
Sustainability		Implement sustainable principles in affordable housing design and programs
FY 2025: 2		
NHSD		Expand land title remediation program.
Bexar County		Explore options to reduce tax burden for single family homeowners.
FY 2026: 3		
Disability Access Office		Advance universal design and visitability standards.
SAHT		Establish a land banking program to acquire land for future affordable housing projects
DSD		Establish stabilizing measures for mobile living communities and expand ownership opportunities through multifamily conversions.



Timeline



Level of Complexity



DEVELOP A COORDINATED HOUSING SYSTEM

A coordinated housing system means that local housing providers, governments, non-profits, and developers are aligned in service to a shared vision. As a result, programs and resources are easy to navigate, and it is clear to the public how housing efforts are connected to other plans and systems. Nine SHIP strategies serve this purpose through FY 2031.

CHS 1: DEVELOP A “ONE STOP SHOP” HOUSING CENTER



Goal: San Antonio residents have a comprehensive, accessible, and user-friendly central access point for all housing related needs.

Associated Plans:

Status of Poverty Report
Housing Policy Framework

Funding Sources:

Housing Bond
CDBG/HOME
Economic Development Fund

Lead Partner:

NHSD

Target AMI: All populations

The One Stop Shop recommendation first appeared in the Housing Policy Framework. Since then, the need for a singular access point for housing related services has been heightened by COVID-19. The goal of the Center is to be a singular access point for planning and permitting, housing-related human services, historic preservation, accessibility, universal design, anti-displacement resources, legal aid, and other resources for people experiencing homelessness. The center should provide resources such as free parking, access to bus lines, multi-lingual support, including sign language, and registered accessibility specialists to review architectural and design plans for ADA compliance. The center will house the government, nonprofit and philanthropic communities working on housing instability, including the City of San Antonio Department of Human Services (DHS) and Bexar County.

The Financial and Housing Recovery Center (FHRC) is a step towards the vision of the Center. The FHRC was launched in response to COVID-19 to quickly connect people to emergency rent & mortgage assistance, legal aid, financial counseling and benefits navigation. It is currently staffed by DHS and the Neighborhood & Housing Services Department (NHSD). Other examples include LISC’s Connectors program and the Mexican American Unity Council (MAUC).

To establish the Center, NHSD staff and a consultant will work to design the scope, identify cost and potential sites. This process must heavily utilize input from people with lived experience including EHAP applicants, food program recipients, students, people with varying literacy, reading comprehension, and audio processing levels, and limited English proficiency. After launch, City staff should work with service providers and the community to conduct reviews of how the center is operating and incorporate the feedback, ensuring that it is valued.

Performance Indicators/Measures:

- Percentage of people assisted by the center vs projected need
- Number of services available through the center
- Number of referrals per customer
- Demographics of people served

CHS 2: UPDATE THE UNIFIED DEVELOPMENT CODE TO REMOVE BARRIERS TO HOUSING PRODUCTION AND PRESERVATION.

Goal: Increase the amount of affordable housing in San Antonio through a stream-lined, holistic review process.

Housing choice is a priority for residents across San Antonio. Over the past several years, residents, City staff, and community stakeholders have come together to create several plans for how housing should be addressed in San Antonio. However, there needs to be alignment between these plans and the Unified Development Code (UDC).

The City will work to develop and expand a standardized review procedure for the City to examine a proposed development's alignment with adopted plans such as SA Tomorrow, SHIP, VIA Transit Plan, SA Climate Ready, and ForEveryoneHome. The group will work with City partners under the Housing Commission to review housing related UDC amendment submissions for alignment with these plans and submit their own set of recommendations that is aligned with the visions outlined in the plans.

Performance Indicators/Measures:

- Review procedure is developed
- Number of UDC amendments approved

CHS 3: ADVOCATE AT THE STATE AND LOCAL LEVEL FOR AD VALOREM TAX FOR SMALL-UNIT MULTI-FAMILY PROPERTIES AND AFFORDABLE HOUSING DEVELOPMENTS.

Goals: Preserve affordable rentals by advocating to the State for changes to appraisal methods.

All rental properties are valued by Bexar County based on the market value of the land and the structures on it. This results in small and affordable properties being valued as if they may go up for sale at market price; removing the property income from the equation.

Affordable rentals should be appraised based on their gross rental income. Rising ad valorem valuations that are unrelated to this income creates pressure to raise rents, sell, or convert to a short-term rental. However, new appraisal methods could act as a preservation strategy for housing providers who seek to keep their rents affordable for current tenants.

The City and County will work together with other partners to determine a sufficient property valuation calculation and will advocate at the state level for ad valorem taxes for these properties. This can help stabilize neighborhoods and provide a reasonable tax rate for property owners providing affordable housing for the community.

Performance Indicators/Measures:

- Change in number of affordable units
- Number of legislative changes



Associated Plans:

SA Tomorrow Housing Policy Framework

Funding Sources:

Not applicable

Lead Partners:

DSD, Planning, NHSD

Target AMI:

All populations



Associated Plans:

ForEveryoneHome Housing Policy Framework

Funding Sources:

Not applicable

Lead Partners:

Government & Public Affairs Department

Target AMI:

All vulnerable populations



CHS 4: ADVOCATE TO EXPAND MEDICAID IN TEXAS AND PARTNER WITH MANAGED CARE ORGANIZATIONS TO IMPROVE HOUSING.



Associated Plans:

Community Health Needs Assessment

Funding Sources:

Federal Medicaid and Medicare, Managed Care Organizations, Health systems

Lead Partners:

Government & Public Affairs

Target AMI: Households earning up to 60% AMI

Goal: Increase investment by Managed Care Organizations through legislative action to address housing as a social determinant of health.

The Medicaid expansion of the Affordable Care Act was designed to address historically high uninsured rates among adults with low-incomes. It did this by providing a coverage option for people without employer coverage and limited income to purchase coverage on their own. To date, 39 states (including DC) have adopted the Medicaid expansion. Texas is among the 12 states that have not, despite having the largest number of uninsured residents in the nation. Many of these Texans are hard-working adults who can't afford private or subsidized insurance but don't qualify for Medicaid because they earn too much. Health coverage across the state has recently declined due to lost jobs through COVID-19 pandemic and there is high health coverage disparity among women and children in Bexar County.¹

The purpose of the Medicaid expansion is to keep people healthier so they can be active contributors to their community. Medicaid expansion can also draw investment from Managed Care Organizations into housing as a key social determinant of health.

MCOs are currently investing in housing as a part of a commitment to address social determinants of health for people both housed and unhoused. Housing work should be included as a key component in contracts with MCOs.

Performance Indicators/Measures:

- Medicaid expansion legislation drafted for the next session. Sponsor(s) in both chambers identified.
- Legislation passed in both chambers supporting Medicaid expansion in Texas.
- Amount of funding Managed Care Organizations invest in housing.

CHS 5: ADVOCATE AT THE FEDERAL LEVEL FOR MORE HOUSING CHOICE VOUCHERS AND MORE FUNDING FOR VOUCHERS.

Goal: Increase the number of eligible residents in San Antonio able to utilize housing choice vouchers, by increasing the supply of vouchers, decreasing wait time, and increasing voucher access at more properties across San Antonio.

Many families who are eligible for housing vouchers face significant difficulties securing affordable housing. One challenge is that Housing Choice Vouchers are not available to anyone who is eligible, unlike SNAP, Medicaid, Medicare, and Social Security Disability. Another challenge is the lack of supply of voucher-accepting, affordable homes. The San Antonio Housing Authority's (SAHA) goals are to reduce wait times for vouchers and for voucher holders to find housing within 3 months of coming off the waitlist. Complexities of the voucher program and state law are barriers to these goals. Texas law allows landlords to turn down applicants on the basis that they use a housing voucher. However, the state does allow cities to prohibit this at city-funded properties or for veterans who apply at any property within City limits.

The Housing Choice Voucher (HCV) program assists very low-income families, older adults, and disabled individuals access housing in the private market by paying a portion of the rent. HCVs are administered by local Public Housing Authorities; SAHA and the Housing Authority of Bexar County. An important component of this strategy would be to expand the funding for the program so that more voucher holders can access higher-cost parts of the city.

In 2021, San Antonio adopted a Housing Voucher Incentive Policy which requires housing developments receiving City incentives to accept housing choice vouchers from otherwise qualified applicants. The policy applied to new awards and the first units covered by the policy are expected to begin lease up in late 2022 or early 2023. Limiting factors include:

1. There are not enough vouchers in San Antonio to meet the need. Currently about 10,000 more vouchers are needed to address the voucher waitlist managed by SAHA.
2. There is not enough funding to fully cover the vouchers SAHA currently distributes.
3. The City can only pass source of income discrimination ordinances that apply to all veteran tenants and property owners receiving City funding.

An amendment to the City's Housing Voucher Incentive Policy should be explored to add incentives for landlords to accept voucher holders. The lead partners in this strategy include City of San Antonio Government & Public Affairs (GPA), SAHA, Bexar County and NHSD. Other partners could include SARA, the San Antonio Housing Trust and the San Antonio Apartment Association.

Performance Indicators/Measures:

- Increased number of vouchers available in San Antonio
- Increase average amount per voucher (controlling for factors impacting voucher amounts)
- Decreased time on waitlist
- Decrease time between voucher receipt and finding housing



Associated Plans:
ForEveryoneHome

Funding Sources:
Not applicable

Lead Partners:
GPA, SAHA, Bexar County

Target AMI: Primary focus on households up to 30% AMI secondary up to 80% AMI



CHS 6: IMPLEMENT COMMUNITY-CENTERED PRINCIPLES AND INCENTIVES INTO THE INFILL DEVELOPMENT PROCESS.



Associated Plans:

ForEveryoneHome
SA Tomorrow

Funding Sources:

Housing Bond, HUD
Consolidated Plan

Lead Partner: DSD

Target AMI: Up to 50%
AMI for rental units and
up to 120% AMI for
ownership units

Goal: Develop a set of principles & incentives for infill development through a community engagement process. Principles should center impacted neighbors and prioritize anti-displacement, production, and preservation of affordable, accessible housing.

Infill development can expand housing options, prevent deterioration of neighborhoods, and mitigate displacement. However, infill development can also impact property values of nearby homes- especially, older single-family properties.² To help address this issue, the ForEveryoneHome initiative recommended assessing current barriers to equitable infill development with a focus on anti-displacement and exploring protective zoning changes, especially for mobile living communities.

While San Antonio stands to benefit from infill development, City & community leaders should work together to create principles and incentives to guide this development. These principles should focus on anti-displacement and center community engagement. They should empower neighbors to add new homes to the neighborhood without contributing to rising property taxes for others.

The City and County should explore tax incentives for affordable infill development and rebates or other supports to offset tax increases for homeowners near the development. Further, the City should strengthen outreach to nearby homeowners.

This strategy should be implemented in coordination with the Removing Barriers Subcommittee of Housing Commission. Additional partners will include impacted community members, infill developers, neighborhood associations, and the Office of Historic Preservation.

Performance Indicators/Measures:

- Set of principles developed
- Tax savings to affordable infill development that aligns with these principles
- Tax savings to homeowners near the development
- Number of accessible, affordable infill homes

CHS 7: ESTABLISH AND PROMOTE ONE OR MORE HOUSE-SHARING PLATFORMS TO ALLOW RESIDENTS TO FIND ONLINE MATCHES FOR SHARING EXISTING SINGLE-FAMILY HOMES.

Goal: Increase affordable housing options by leveraging vacant bedrooms in the existing housing stock, reduce social isolation and support aging in place for older San Antonians.

Research in other mid-size American cities shows that tens of thousands of bedrooms are vacant and unused at any time, largely because of demographic shifts and changing homebuilding trends. Since 1975, average household size has declined from 3.01 to 2.5 yet the average square footage per person in new single-family homes has nearly doubled.³

Home sharing or roommate finding platforms are common and available via many social media apps. Typical users have been unrelated younger people looking to afford an apartment or a home in an expensive market. However, in recent years older adults have begun to see the many advantages of home sharing including increased income, companionship, and better long-term health outcomes.

Unlike short-term rentals, home-sharing creates long-term stability through a lease agreement. Different online platforms offer varying levels of security and review for prospective users and are targeted to different markets. Platforms such as Nesterly and Silvernest are for-profit ventures that require financial support for local operations but then provide services aimed at older residents, primarily women, or at promoting intergenerational households. PadSplit is shared housing model for fully-furnished homes that includes all utilities, WiFi, and telemedicine supports specifically targeted for people with low incomes.

The City should work with partners such as LISC and Successfully Aging & Living in San Antonio (SALSA) to encourage and support housing sharing.

Performance Indicators/Measures:

- Establishment of one or more platforms
- Number of units
- Number of roommates matched



Associated Plans:
ForEveryoneHome
Opportunity at Risk
Status of Poverty Report
SA Tomorrow
SA Climate Ready

Funding Sources:
LISC, San Antonio Area
Foundation

Lead Partner:
NHSD



CHS8: EXPLORE OPTIONS TO REDUCE TAX BURDEN FOR SINGLE FAMILY HOMEOWNERS



Associated Plans:

ForEveryoneHome
Opportunity at Risk
Status of Poverty Report
Housing Policy
Framework

Funding Sources: Not applicable

Lead Partners:

Bexar County, GPA, NHSD

Target AMI: Up to 120%

Goal: Determine methods to meaningfully decrease property tax burden for owner-occupied households with incomes up to 120% AMI.

For many of us, the most affordable home is the one we already have. Yet, property tax burden can be barrier to keeping people in their homes. The City, County, and other stakeholders must advocate for state-level changes that can lead to meaningful reduction in tax burden for households in need.

One tool highlighted in the Housing Policy Framework and ForEveryoneHome is Homestead Preservation Districts (HPDs). In Texas, HPDs may be used in areas of the city with high poverty rates and low household incomes to reduce tax burden.⁴ Texas law limits this tool to smaller cities, so San Antonio and other large cities must continue to work together to make this work in their communities.

Additionally, the City and our partners must continue to support proposed legislation such as Rep. Bernal's Anchor Neighbor bill. If enacted, this bill would freeze property taxes for homeowners who have maintained residency for more than 15 years and whose property tax payments have increased by more than 120% in a certain time period. Other actions in this strategy include proactive outreach to neighbors near developments about exemptions and exploring tax rebates in rapidly changing areas.

Additional partners on this strategy include the Finance and Development Services Departments and neighborhood associations.

Performance Indicators/Measures:

- Legislation adopted by the State
- Number of homeowners utilizing tax exemptions or reductions
- Amount of money saved by property owners through tax reductions

CH59: CONDUCT A COUNTY-WIDE HOUSING SYSTEMS ANALYSIS.

Goal: Develop a report that describes the local housing ecosystem and provides recommendations on aligning functions with stakeholder needs. This should include streamlining services to best serve residence and leverage resources and reduce unintended consequences on residents.

There are a variety of resources available to serve San Antonio residents but due to a lack of coordination, the system doesn't serve residents to its full potential. When functions don't align well, community organizations offer duplicated services for some needs while others go unmet and residents have a difficult time accessing resources and funding.

A system analysis of the county-wide housing ecosystem is being conducted through coordination with LISC to describe the entire ecosystem; all stakeholders, services and community needs. The goal of this analysis is to identify where duplication occurs and to provide recommendation for streamlining processes and resources to better serve the residents that need them the most. It is clear through feedback already collected that there are disproportionate impacts on residents and unintended consequences are being felt further isolating stakeholder groups.

There are existing system coordination models operating within San Antonio. This report will highlight three in particular to outline the variations in authority, subject matter, and general approach to engagement. There will be one example for each of the system coordination functions established through federal, state, and local authorization. These examples will help highlight several areas of focus:

1. Foundations and precedents for the local housing landscape.
2. Identification of various stakeholders across the housing system.
3. Models to facilitate system coordination.

Additional partners in this strategy include Bexar County, public health authorities, San Antonio Housing Trust, and San Antonio Housing Authority.



Associated Plans:

Housing Policy Framework

Funding Sources:

LISC

Lead Partners:

NHSD, Bexar County

Target AMI:

All populations



INCREASE CITY INVESTMENT IN HOUSING WITH A 10-YEAR FUNDING PLAN

Financing issues for local municipalities have compounded as federal funding has been reduced in recent decades. The Housing Policy Framework outlined three primary strategies to increase city investment to produce more stable funding sources for housing. These strategies included direct funding, and indirect funding by way of land acquisition and financial tools. In 2021, the City Charter was amended to allow bond funds to be used for affordable housing. This is one critical step to providing an increased number of stable funding sources.

CIH 1: CEASE PUBLIC SUPPORT OF MARKET RATE DEVELOPMENT THAT WILL DISPLACE RESIDENTS.

Goal: Protect neighborhoods from direct and indirect impacts of development by ceasing financial support of market rate development.

The SHIP places special priority protecting and promoting neighborhoods. A key strategy is to codify the practice of not providing public incentives to market rate housing developments that cause displacement in the surrounding neighborhood. This strategy emerged as a high priority in the ForEveryoneHome initiative and will be fully developed in partnership with Grounded Solutions Network, the initiative sponsor.

The policy will prioritize affordable housing developments and discontinue support of new market rate housing that displaces residents to be adopted and codified into City practices. City Council should not provide any financial support for market rate developments that cause displacement including:

- Land sales, tax abatements, tax reimbursements, and fee waivers
- Development projects that will displace low-income residents or discriminate against veterans or individuals with housing vouchers

This policy step will be in alignment with the Housing Voucher Incentive Policy and the prioritization of affordable housing as infrastructure as outlined in the Housing Policy Framework. The Housing Policy Framework & SHIP both call for the development and use of a Displacement Impact Assessment for projects receiving a certain amount of City financing. This assessment could be used to guide the implementation of this policy. Supporting entities for this work include Bexar County, CCDO, DSD, Economic Development, and the San Antonio Housing Trust.

Performance Indicators/Measures:

- Policy adopted by City Council
- Number of projects using the displacement impact assessment



Associated Plans:
ForEveryoneHome
Housing Policy
Framework

Funding Sources: Not
applicable

Lead Partner:
NHSD

Target AMI: All
populations

CIH 2: EXPAND SUPPORTIVE SERVICE REQUIREMENTS IN AFFORDABLE HOUSING PROJECTS RECEIVING PUBLIC FUNDING.

Goal: Prevent displacement and improve housing stability for residents living in affordable housing.

Supportive, on-site services for affordable housing residents have been shown to improve housing stability by reducing unplanned and forced moves. The Harvard Joint Center for Housing Studies, U.S. Department of Health and Human Services, HUD, Build Healthy Places Network all support the inclusion of supportive services that increase residents’ wellbeing.

While provision of supportive services is mandatory at communities funded by the Low Income Housing Tax Credit (LIHTC), it is not required in those who receive other funding such as from the City’s general fund or federal grant allocations. Operating budgets for affordable housing communities often cannot support a robust service model, and thus funding must be made available to subsidize the cost of these services.

The City could stipulate that developers must outline a strategy for helping finance supportive services as part of request for proposals. The City could incorporate support services plans into rating factors on which proposals are scored and selected. Efforts will need to be made to find funding sources for meaningful support services. For example, using a small percentage of the developer fee for supportive services.

Partners on this strategy include SAHA, the Housing Trust and Bexar County.

Performance Indicators/Measures:

- Supportive service reviews implemented in City award & compliance processes.
- Number of individuals receiving support services and referrals to community agencies.



Associated Plans:
Status of Poverty Report
ForEveryoneHome

Funding Sources:
General Fund, Grants

Lead Partner:
NHSD

Target AMI:
Rental up to 60% AMI
and homeownership up to 120% AMI



Programs like these, provided at Artisan at Willow Springs, a Merced Housing Texas Property, provide activities and services for all ages including financial camp for youth (above), and a visual theater for families (Left).

Photos courtesy of Merced Housing Texas.

Icon Legend

Timeline  Affordability  Choice  Quality  Accessibility  Level of Complexity 

CIH 3: PRESERVE SINGLE-FAMILY HOUSING THROUGH EXPANDING FUNDING FOR PRESERVATION AND REHABILITATION PROGRAMS.



Associated Plans:

Opportunity at Risk
ForEveryoneHome
HUD Consolidated Plan

Funding Sources:

Affordable Housing Fund,
Bond Program, HOME/
CDBG

Lead Partners:

NHSD, DSD

Target AMI: Up to 120%

Goal: Prevent displacement and stabilize neighborhoods by investing in single-family home preservation programs.

The Office of Historic Preservation's Opportunity At Risk report highlighted San Antonio's supply of older, single-family housing as a community asset that should be preserved. As homes age and need repairs, affording the necessary repairs can be challenging. The impact of climate change and increasingly severe weather events have only increased the need for preservation programs.

The City and our partners should establish two funds focused on preserving existing affordable single-family homes:

- Affordable Home Preservation Fund to preserve homes and allow homeowners to do necessary maintenance, repairs, and renovations on their property. This fund could be used to prevent or mitigate issues with code compliance, demolition orders, or to meet accessibility standards. The fund could receive monies from higher demolition permit fees or in lieu program, fines for non-compliance with vacant building requirements, special purpose grants from HUD, philanthropy, or fees for services.
- Home Repair Revolving Loan Fund pr City or a non-profit organization could establish a revolving fund for older, affordable housing. A vacant property could be acquired, stabilized, and resold or rented as affordable housing. Recapitalized funds and returns from low-interest rates can be used to help more households.

This program could also include other incentives to would promote the preservation of existing affordable homes. Partners in this strategy could include affordable housing developers, neighborhood associations, SAHA, SAHT, CCDO, Development Services Department, and non-profit organizations.

Performance Indicators/Measures:

- Number of homes preserved
- Dollars by source into fund(s)



Right: (Before) Single Family Home eligible for the Owner Occupied Rehab program.



Left (After) Through the Owner Occupied Rehab program, this home received a new roof, HVAC, house painting, new windows and porch repairs

CIH 4: SUPPORT AND GROW NON-PROFIT HOUSING PROVIDERS

Goal: Ensure non-profit housing providers are empowered and enabled through funding and process improvements to operate at their full potential.

Local non-profit housing providers provide much needed affordable homes and unique services to the community. They understand the local environment, needs, culture, and have a deep connection with San Antonio. The City and these non-profits share a common mission and must work collaboratively in service to their shared goals.

The City can support non-profits the following ways:

- Greater predictability of funds: Non-profits need to be made aware of funding opportunities with ample time to plan for the use of those funds. This is especially critical with the proposed influx of federal and bond funding.
- Commitment to multi-year funding: multi-year funding should be prioritized for non-profit housing providers. Some examples exist of this in and around San Antonio (Workforce Development, NeighborWorks, Austin Downtown TIRZ, and EastPointe) but none currently exist in the affordable housing space. A structure could be put in place to providing multi-year funding for non-profit housing providers that would allow them to expand operational capacity to do more.
- Streamline development processes across City Departments: This could be accomplished through creating an affordable housing team with liaisons in every department to facilitate cross-department communications.
- Improve overall customer service to non-profits as partners in the work: Find ways to empower non-profit housing providers to advocate for their needs to City leadership.

Improvement will require collaboration and partnership between City departments and other organizations like neighborhood associations, school districts, chambers of commerce, LISC, the City Council Offices, and the City Manager’s Office.

Performance Indicators/Measures:

- Change in number of units produced/rehabilitated by non-profit providers
- Change in project timeline
- Positive change in service through customer satisfaction survey

Icon Legend



Associated Plans:

Housing Policy Framework
SA Tomorrow
SA 2020

Funding Sources:

Bond Program, HOME/
CDBG

Lead Partners:

NHSD

Target AMI: Up to 120%
AMI

CIH 5: ESTABLISH A LAND BANKING PROGRAM TO ACQUIRE LAND FOR FUTURE AFFORDABLE HOUSING PROJECTS.



Goal: Preserve more land for affordable housing near community assets and the reduction of development costs to create deeper levels of affordability.

Associated Plans:

SA Tomorrow
ForEveryoneHome
Keep SA Moving

Funding Sources:

Bond Program, HUD
Financing programs

Lead Partner: SAHT

Target AMI: up to 60%
AMI rental and up to 80%
AMI ownership

Land banking was first identified as a long-term strategy for supporting affordable development in the Housing Policy Framework. Land banking is a tool that can be used as a vehicle for holding land strategically purchased for future affordable development- especially near planned transit corridors. It can also be used to repurpose tax-delinquent properties to support housing preservation goals. San Antonio's relatively low land cost compared to other major metros make land banking an attractive strategy for our area. This strategy will involve both establishing a land banking program, and exploring ways to prioritize locations and land sources. It is recommended that the programs prioritize acquiring land in difficult development areas as defined by HUD, HUD qualified census tracts, and along transit corridors. Those areas are priority areas in other community goals.

Two organizations are already established to develop a land banking program- OURSA and the San Antonio Housing Trust. Between the two organizations, land can be acquired for both single- family and multi-family homes. While OURSA and SAHT will be the primary partners, other partners will be necessary to establish successful programs. These partners include the Real Estate Council, NHSD, VIA, CCDO and non-profit and for-profit housing developers.

Once the programs are established in the two organizations, further program objectives would identify the challenges in finding single-family scattered sites, refining the portfolio and time property is held, title challenges, and focusing on acquiring land in future key investment zones. Properties would be held to be sold to affordable housing developers at a lower cost, thereby reducing the overall development cost.

Performance Indicators/Measures:

- Decreased overall development cost of affordable housing
- Increased number of homes available
- Number of new developments near transit corridors

CIH 6: UPDATE THE CITY FEE WAIVER PROGRAM POLICY AND STRUCTURE TO PROVIDE MORE SUBSIDY TO AFFORDABLE PROJECTS INCLUDING ADUS.

Goal: Align City Fee Waiver Program with current SHIP objectives.

The City of San Antonio Fee Waiver Program provides eligible projects access to waivers for City development fees and SAWS impact fees, as well as staff support navigating through the City’s regulatory processes. Under the policy, eligible projects include affordable housing, historic rehabilitation, owner-occupied rehabilitation, and business development. The program also encourages the growth and development of small businesses, legacy businesses, and targeted industry projects. The program will undergo updates to align its policies with the SHIP goals and strategies.

Through this update, the budget will reallocate funding to affordable housing, owner-occupied rehab, historic rehab, and legacy businesses. Additional policy updates include equity considerations, prioritizing projects that serve households with incomes at or below 30% AMI, restructuring the application process, support for accessory dwelling units (ADUs), and considerations of a non-profit discount. The program will also align with the definition of affordability recommended in the SHIP.

Performance Indicators/Measures:

- Increase in affordable developments awarded fee waivers
- Increase in affordable homes created
- Number of projects that receive discounted fees or impact fees



Associated Plans:

SA Tomorrow Housing Policy Framework ForEveryoneHome

Funding Sources:

General Fund and SAWS

Lead Partner: CCDO

Target AMI: up to 60% rental and up to 120% ownership

Draft

Icon Legend

Timeline Affordability Choice Quality Accessibility Level of Complexity

CIH 7: ESTABLISH A COMMUNITY LAND TRUST.



Associated Plans:

ForEveryoneHome
Housing Policy
Framework

Funding Sources:

Bond, SAHT, LISC, Private
Mortgage Lenders

Lead Partners: NHSD,
SAHT

Target AMI: Up to 120%
AMI for ownership

Goal: Establish a new non-profit or empower an existing organization to launch and operate a Community Land Trust.

Community Land Trusts (CLTs) are organizational structures which facilitate collective ownership of the land and permanently restrict its resale value- ensuring lasting affordability for the homeowners who are part of the trust. The CLT model was born out of the civil rights movement to protect black ownership of agricultural lands. Today, the model is also used to help stabilize neighborhoods and build wealth for homeowners who otherwise would not have been able to buy.

Establishing a community land trust will require either the creation of a new non-profit, or at least one existing non-profit to expand their mission. The City and our partners can support this model through operating funds, access to vacant land, advocating for appropriate appraisal methods, and connecting with down-payment assistance recipients.

This strategy will require coordination with multiple partners including the Office of Historic Preservation, non-profit housing developers, and other community stakeholders. These partners will encourage constant community engagement. The program will work to identify barriers that the City can address and will provide programming to support homeowners. Community feedback will remain key in the implementation and development stages of the strategy.

Performance Indicators/Measures:

- Number of homeowners participating in the trust
- Number of properties held in the trust
- Number of neighborhoods engaged through the process
- Number of demolitions prevented

INCREASE AFFORDABLE HOUSING PRODUCTION, REHABILITATION, AND PRESERVATION

To meet the SHIP’s new targets, our community needs to maximize current resources and tools while developing new ones. Promising approaches include encouraging accessory dwelling units, formalizing recommendations to remove barriers to affordable housing development and preservation, and establishing new programs. The seven strategies outlined in this section involve many partners and community members who will chart a course for more production and preservation.

HPRP 1: ESTABLISH A MULTI-FAMILY RENTAL REHABILITATION PROGRAM

Goal: Preserve existing older multifamily housing stock and extend the affordability period on affordable housing developments.

The ForEveryoneHome initiative identified exiting affordable housing stock as a key priority for preservation. This is to keep the affordability requirements from expiring, which could potentially result in the property converting to market rate.

By the time affordability requirements approach expiration, buildings are typically older and in need of renovations. A Multifamily Rental Rehabilitation program could provide loans for safety, structural, and energy efficiency updates to qualified property owners for qualified buildings.

The program could also provide funding and structure to help private developers acquire and rehabilitate vacant or foreclosed buildings. To receive funding for the repairs and updates, owners would need to agree to terms which would include low interest loans to repair or renovate eligible tenant-occupied rental properties. In exchange for the financing owners, will agree to underwriting terms preserving affordability up to 60% AMI and if necessary, preserving a percentage of units for those up to 50% AMI.

This program would involve multiple partners including NHSD, DSD, CCDO, Financial institutions, SAHA and SAHT PFC, and the San Antonio Apartment Association.

Performance Indicators/Measures:

- Number of homes preserved
- Number of affordability covenant terms extended and number of years extended
- Cost of preservation work
- Number of buildings served by type (small, mid-size, large development or other classification)



Associated Plans:

ForEveryoneHome Housing Policy Framework
SA Tomorrow Opportunities at Risk

Funding Sources:

CDBG/HOME, Fannie/Freddie, PACE, CRA loans

Lead Partners:

NHSD

Target AMI: up to 60%

Icon Legend	Timeline	Affordability Choice Quality Accessibility	Level of Complexity
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HPRP2: IMPROVE THE MULTI-FAMILY NEW CONSTRUCTION PROGRAM.



Associated Plans:

SA Tomorrow
Housing Policy
Framework
ForEveryoneHome

Funding Sources:

Fee Waivers, HUD CDBG/
HOME, Tax rebates,
TIRZ funds, HUD 221d4
programs, Bond,
Repayable loans

Lead Partners:

Public Financing
Corporations

Target AMI: Up to 60%
AMI for rental units and
up to 120% AMI for
ownership units

Goal: Increase the number of affordable multi-family homes increasing funding for affordable development and making improvements to multi-family new construction programs.

Building new affordable homes, especially those affordable to families with the lowest incomes, has been an increasingly difficult challenge in San Antonio and around the country. Affordable rental housing is needed for households with incomes at or below 60% AMI, especially for those with incomes at or below 30% AMI. The greatest challenge to meet the need for households with the lowest incomes is that the revenue received from rents does not cover the cost of operation the property. Even using a variety of funding tools, it is getting harder to produce multi-family housing affordable at these levels.

The City, Public Finance Corporations, and other funding agencies can make a difference by identifying gap funding sources for projects that meet community goals. Many projects are otherwise funded but could provide deeper affordability with additional resources. To qualify, developments would need to be in Qualified Census Tracts (QCT), near transit, and provide at least half of the proposed homes at affordable rents. A portion must be affordable to households at or below 30% AMI.

New developments should create affordable options in all areas of the county, and not overly concentrating them in certain areas. Given that funding is limited, social equity factors need to be used in determining awards. Awards need to be predictable and quick so that developments are not delayed which adds time and cost; a lose-lose situation for residents who need the housing.

Additional partners in this strategy would include NHSD and CCDO.

Performance Indicators/Measures:

- Number of developments funded through this program, including number of homes
- Percent of affordable homes in each development by AMI level
- Date project funded and date construction completed



Left: Mix market housing, Rio
Lofts Apartments

HPRP 3: INCREASE NUMBER OF ACCESSORY DWELLING UNITS AVAILABLE AS AFFORDABLE HOUSING THROUGH SYSTEM WIDE APPROACH.

Goal: Increase the number of permitted ADUs within the city. ADUs can build wealth for households with low incomes and support aging in place for older residents.

Accessory Dwelling Units (ADUs) are a secondary, smaller residence (dwelling unit) on the same lot as a larger single-family home. ADUs come in many different shapes and sizes and go by many names like casita. As an independent living space, an ADU is self-contained, with its own kitchen or kitchenette, bathroom and sleeping area. An ADU can be located within, attached to or detached from the main residence. They can be converted from an existing structure (such as a garage) or built anew.

An ADU can provide rental income to homeowners, are affordable options for renters, and for families seeking a multi-generational living situation. An accessible ADU can help older residents “age in place” in the community they know and love. As a smaller scale solution to the creation of new housing, ADUs are less likely to trigger negative reaction in neighborhoods.

This strategy aims to expand the use of Accessory Dwelling Units (ADUs) by streamlining regulations, increasing outreach, creating accessible models, resolving taxation issues and developing an incentive policy and toolkit. This strategy aligns with another SHIP item which ensures that City Fee Waivers are available for ADU development.

Additional partners on this strategy include DSD, CCDO, LISC, and the Housing Commission Removing Barriers Subcommittee. Partners will work together to share information about the benefits of ADUs, expand code options to allow by-right development of ADUs, and expand incentives to those interested in developing ADUs. They will also research taxation issues that are barriers to ADU production and devise policies to address those issues across the City and County.

Performance Indicators/Measures:

- Number of units produced
- Amount of funding invested



Associated Plans:
Opportunity at Risk
Removing Barriers
subcommittee
recommendations
SA Tomorrow

Funding Sources:
City Fee Waivers

Lead Partners: NHSD

Target AMI: All
vulnerable populations



HPRP 4: ADVANCE UNIVERSAL DESIGN AND VISITABILITY STANDARDS TO PROMOTE ACCESSIBILITY IN NEW HOUSING AND UPDATE CURRENT BUILDING PRACTICES



Associated Plan:

Bexar County
Community Health
Needs Assessment

Funding Sources:

Not applicable

Lead Partners:

Office of Equity, DSD

Target AMI: up to 60%
AMI

Goal: Ensure new and preserved affordable housing is accessible to older adults and people with disabilities so they can access these homes, remain active in their communities, and successfully age in their homes.

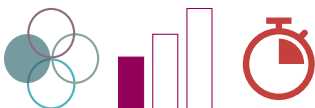
Universal design, also called barrier-free design, makes a house safe and accessible for everyone, regardless of age, physical ability, or stature. The principles of Universal Design extend beyond the building requirements for new multi-family construction set by the Americans with Disabilities Act (ADA). For single-family or owner-occupied housing that is not covered by ADA requirements, local Visitability policies ensure smaller developments are designed to be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers.

This strategy leverages research done by Successfully Aging & Living in San Antonio (SALSA) on accessibility and visitability. Using this work, SALSA, the City, County, SARAH, and other partners can identify needed changes to the UDC and visitability ordinance, and advocate for changes to other building codes.

Performance Indicators/Measures:

- Percentage of new housing units with zero-step entry: measured at the metro area scale.
- Age group diversity of local population is similar to the age group diversity at the national population.

HPRP 5: LEVERAGE THE VACANT BUILDING PROGRAM FOR AFFORDABLE HOUSING.



Associated Plans:

ForEveryoneHome
Opportunities at Risk
SA Poverty Report
SA Tomorrow
SA Climate Ready

Funding Sources:

Not applicable

Lead Partners: OHP

Target AMI: Up to 80%
AMI for rental units and
up to 120% AMI for
ownership units

Goal: Increase affordable housing production and preservation by leveraging the vacant building program and OURSA to purchase, update, and resell homes.

The Vacant Building Program (VBP) was established in 2015 to service the inner-35 square miles of the City. The goal of the vacant building program is to address the root causes of vacancy, increase public safety, and encourage economic development by encouraging owners of vacant buildings to bring their dilapidated properties back into productive use.

The program has since grown to cover 113 square miles focused around historic districts and a buffer of currently subsidized land such as TIRZ, Central Business Districts, military bases, etc. The program tracks vacant properties including homes and businesses. There are hundreds of properties on the list that could be used for affordable housing.

This strategy proposes to expand the vacant building program across the City and to partner with agencies, community stakeholders, and other programs that can purchase, redevelop, and sell homes at an affordable rate or help current owners rehab their property to provide affordable housing. Additional partners will include NHSD, DSD, neighborhood associations, and housing developers.

Performance Indicators/Measures:

- Number of affordable units produced
- Additional square miles serviced by the program
- Amount of funding invested



Left: Towne Twin Village, a permanent supportive housing development currently under construction.

HPRP 6: ADD 1,000 UNITS OF SITE-BASED PERMANENT SUPPORTIVE HOUSING TO THE SAN ANTONIO/BEXAR COUNTY MARKET OVER THE NEXT TEN YEARS.

Goal: Provide permanent housing and stability for all people in San Antonio/Bexar County experiencing long-length of stay in homelessness and/or chronic homelessness.

Permanent Supportive Housing (Supportive Housing or PSH) combines affordable housing assistance with voluntary support services, including case management, to address the needs of people experiencing chronic or long-term homelessness.

There are numerous advantages of site-based supportive housing that include a greater sense of autonomy, sense of integration in the community, and appreciation of security measures. Additionally, site-based supportive housing has also proven to have better outcomes for the well being of residents as well as cost savings to the health, justice, and emergency services systems that people often cycle through as they navigate homelessness. Site-based supportive housing is typically located in an apartment-style building or a cluster of tiny homes with supportive services on site.

The South Alamo Regional Alliance for the Homeless (SARAH), the City, County, and our partners must identify new capital and operational funding sources to create site-based PSH and identify operational partnerships.

Performance Indicators/Measures:

- Add 1,000 permanent supportive homes
- Decrease the percentage of unsheltered homelessness by 20% (utilize PIT count and year-over-year data from HMIS)
- Meet community solutions and Federal benchmarks to effectively end Chronic Homelessness which represents a reduction in Chronic Homelessness to no more than three people at a given time.



Associated Plans:
SA Tomorrow
Homeless Strategic Plan

Funding Sources:
Bond program, General Fund, Affordable Housing Fund, LIHTC, CDBG/
HOME

Lead Partner:
NHSD, Bexar County, DHS, SARAH

Target AMI: up to 30%

Icon Legend

Timeline (stopwatch icon)

Affordability (Venn diagram icon)

Choice (Venn diagram icon)

Quality (Venn diagram icon)

Accessibility (Venn diagram icon)

Level of Complexity (bar chart icon)

HPRP7: EXPAND FUNDING FOR EXTREMELY LOW INCOME HOMES.



Associated Plans:

ForEveryoneHome
Housing Policy
Framework

Funding Sources:

Undetermined

Lead Partner: NHSD

Target AMI: Up to 30%
AMI

Goal: Increase production and preservation of housing affordable to households with income at or below 30% AMI by increasing City support and establishing a dedicated revenue source for gap financing.

Half of the SHIP rental production & preservation targets are aimed at households with incomes up to 30% AMI, also referred to as extremely low income (ELI) housing. It has been difficult to fund these units as existing funding sources for individuals (vouchers and earned income for individuals and gap funding for developers) do not fully cover the operating cost of these units. Projects also need to factor in the cost of transportation for these households. Units located near transit can greatly reduce household expenses by reducing transportation costs. This issue is not merely important for these households but has a County-wide impact. The entire health of the community is dependent on a stable housing ecosystem and this has been the most neglected part of the housing ecosystem. By providing additional resources for these units we can help pull up the most vulnerable in the community and help households with limited incomes (single-parent homes, disabled, veteran, fixed income households) access affordable housing.

San Antonio has seen more development of market rate housing which serves a smaller population. Population projections show the percentage of persons who can afford market rate housing will not increase. This strategy will explore ensuring existing SHIP strategies meet the needs of ELI households and also exploring new funding sources including the Tax Credit Improvement Act of 2021. It will include prioritizing existing funding toward ELI units, address barriers to production, and expand training for City board and commission members on affordable housing. Additional partners on this strategy include SAHA, the Housing Trust, Bexar County, CCDO, OHP, and UTSA.

Performance Indicators/Measures:

- Amount of funding dedicated to ELI units
- Number of ELI units produced annually
- City policy changes related to prioritizing ELI units
- Number of households earning up to 30% who have secured affordable housing

HPRP 8: ESTABLISH A HOUSING PRESERVATION NETWORK.

Goal: Dedicate staff to convene and support a Housing Preservation Network that will unite the expertise and resources of various local governments, state organizations, federal agencies, and nonprofits working to preserve affordable rental housing stock.

A Preservation Network unites the expertise and resources of local governments, state organizations, federal agencies and the nonprofit sector to preserve affordable rental housing stock. A specific organization or entity receives funding to staff meetings, projects, and data-sharing efforts of the Network. This designated host brings together investors, owners, developers and tenants for building-specific as well as policy-level interventions. San Antonio should explore the process and potential advantages of establishing a Housing Preservation Network. This work may make sense as a subcommittee of the Housing Commission.

The initial tasks of the Preservation Network might be to create a complete database of subsidized properties in San Antonio with accurate expiration dates. Currently over 13,000 affordable housing units in San Antonio have unknown affordability expiration dates. Second, the Preservation Network might focus on intervening in properties at high risk for exiting affordability or falling into severe disrepair. Typically, this type of targeted problem-solving and to rescue urgently at-risk subsidized buildings is the initial and most central role of a Preservation Network. As the network becomes fully established, it can turn its focus toward other preservation issues, including unregulated affordable housing (NOAH preservation).

Performance Indicators/Measures:

- Establish database of affordable (subsidized and unsubsidized) properties that tracks affordability periods and terms.
- Establish sustainable preservation loan fund.
- Development and delivery of technical assistance program and action plan for intervention of affordable housing preservation.



Associated Plans:
Opportunity at Risk
ForEveryoneHome
SA Tomorrow

Funding Sources:
TIRZ, Demolition Permit
Fees

Lead Partners: NHSD

Target AMI: up to 50%
AMI



HPRP 9: IMPLEMENT SUSTAINABLE PRINCIPLES IN AFFORDABLE HOUSING DESIGN AND PROGRAMS



Associated Plans:

SA Climate Ready
SA Tomorrow
SA2020

Funding Sources:

American Cities Climate
Challenge
Partners for Places Grant
PACE

Lead Partner: Office of
Sustainability

Target AMI: All
populations

Goal: A set of recommendations of amendments for the UDC and Energy Code and new program recommendations that are aligned with the SA Climate Ready goals.

San Antonio is taking great strides to reduce and mitigate greenhouse gas emissions associated with the life-cycle of a building by considering changes to building design. The Climate Ready Climate Action and Adaptation Plan contains multiple strategies around updating housing design to meet these objectives. Some of the strategies in the CAAP that could be applied to affordable housing include:

- Provide education and training related to energy efficient retrofits for aging and historic homes.
- Develop a "Healthy by Design" program for all new affordable housing projects.
- Reduce parking spaces by revisiting parking regulations and un-bundling parking costs from rent.

This strategy calls for convening multiple City and community partners, including NHSD, Office of Sustainability, Development Services, and Build San Antonio Green. These partners will work together to develop recommendations for updates to the Unified Development Code and Energy Code. Key to these recommendations will be requirements that don't place new barriers on developing affordable housing or burden low-income home owners while also increasing the resilience of homes and their occupants to climate impacts such as extreme heat and cold, severe weather, flooding and other disruptions.

Additionally, the strategy will involve a significant community education component on the benefits of reducing energy use and greenhouse gases and will involve recommendations on new programs to implement county-wide.

Performance Indicators/Measures:

- Number of affordable homes built or renovated to meet Climate Ready specifications



PROTECT AND PROMOTE NEIGHBORHOODS

Neighborhood stabilization is key to a thriving San Antonio and to stabilize homeownership rates. Neighborhood stabilization includes preventing displacement, evictions, promoting neighborhood collaboration and involvement, and supporting the fabric that makes each neighborhood unique. The City is committed to developing stable and complete neighborhoods, where evictions and displacement are mitigated through strong policies.

PPN 1: ESTABLISH A DEMOLITION PREVENTION AND MITIGATION PROGRAM.

Goal: Preserve Existing Older Housing Stock for Affordable Housing and Anti-displacement

Forced demolition through code enforcement can result in the displacement of homeowners with low incomes, older adults, and others. Code enforcement has a primary goal to address conditions that impact the health and safety of San Antonians. Code enforcement is also unequally present in low-income neighborhoods. Residents of these neighborhoods often do not have the resources to make the necessary repairs on substantial issues such as foundation and roofs, which lead to deterioration.

Through a demolition prevention and mitigation program, the City would establish criteria that would trigger a review of certain properties at risk for demolition. The Housing Preservation Network developed under another SHIP strategy can develop other interventions here including acquisition, forgivable and low interest loans or grants, and transfers to a Community Land Trust. For rental properties that are demolished, The ForEveryoneHome initiative recommends a one for one replacement of demolished affordable rentals at the same rent level and approximate size.

The primary goal of the program is to mitigate displacement and the demolition of affordable housing. Foundational to the success of this program would be public-private partnerships including the Office of Historic Preservation, NHSD, DSD, San Antonio Housing Trust, and non-profits. Partners will determine target properties, equity criteria, and program principles.

Performance Indicators/Measures:

- Number of demolition permits applications and demolitions avoided
- Number of demolitions for pre-1960's units
- Number of affordable units preserved
- Number of citations for home repair projects that could lead to demolition



Associated Plans:
SA Tomorrow
Opportunity at Risk
ForEveryoneHome

Funding Sources:
TIRZ, SAHT, Demolition
Permit Fees

Lead Partners: OHP

Target AMI: Up to 50%
AMI

Icon Legend



Right: Some residential properties such as the one pictured are demolished in emergency demolitions after sitting vacant and not maintained for years.



PPN 2: SUPPORT HOMEOWNERSHIP FOR FAMILIES OF MODEST MEANS BY IMPROVING RELATIONSHIPS WITH CODE COMPLIANCE AND INCREASING FUNDS FOR NHSD REPAIR PROGRAMS, SPECIFICALLY OWNER-OCCUPIED REPAIR.



Goal: Stabilize residents and preserve homes by mitigating displacement pressures related to code enforcement through increased funds for repair programs.

Associated Plans:

ForEveryoneHome
 Opportunity at Risk
 SA Poverty Report
 SA Tomorrow
 SA Climate Ready

Funding Sources:

ARP, HOME, CDBG, GO Bond, Philanthropy

Lead Partners: NHSD

Target AMI: All populations

Single-Family homeownership in America has long been promoted for the purposes of building wealth, and numerous federal policies and practices have supported homeownership among white, middle- and upper-class families. While this vision of homeownership is changing with the growing population, there is a need to preserve the affordable housing that exists and is available to households with low-incomes. Lower-income neighborhoods have become targets for “flippers” and investors, whose primary aim is wealth building. In turn, code compliance complaints are more often reported on low income areas.⁵

To respond to these needs, The City and our partners must identify more funding for home repair programs that can be responsive to urgent, code-related needs. DSD and NHSD must also work together to more closely link code enforcement with home repair programs. This will begin with a review of best practices in foreclosure and displacement prevention policies and programs among states, counties, and cities.

Performance Indicators/Measures:

- Number of Code Enforcement referrals to NHSD programs
- Reduction in vacate orders related to Code
- Number of owner-occupied units brought up to code

PPN 3: DEVELOP A TOOLKIT TO IDENTIFY TARGETED HOUSING INTERVENTIONS FOR SPECIFIC AREAS

Goal: Create a toolkit for neighborhoods to implement hyper-local strategies to preserve and create new affordable housing.



San Antonio is a city of neighborhoods- each with their own features and needs as distinct as the next. A strategy toolkit can help neighborhoods take an active role in meeting their hyper-local need. This strategy will coordinate existing sub-area and community plans and will engage partners and stakeholders to identify housing concerns at the neighborhood level. The Planning Department has already begun implementing the SA Tomorrow Comprehensive Plan with more detailed sub-area plans which include information about each sub-area's existing conditions (housing stock, the transportation network, jobs, etc). The plans utilized community engagement to identify neighborhood level needs for future land use, mobility, housing, economic development, and community amenities and infrastructure.

This strategy will build off that engagement by conducting further research into possible interventions that could be included in a toolkit and applied at the neighborhood level. Residents, stakeholders, and community partners will work together to identify specific community needs, assets, and possible interventions. The engagement process will also factor in equity considerations, displacement concerns, connectivity, and accessibility needs. These individual neighborhood interventions will be compiled into a city-wide toolkit that identifies these areas and interventions. Some of these investment tools could include Tax Increment Reinvestment Zones, Neighborhood Empowerment Zones, fee waivers, and/or other incentives.

Performance Indicators/Measures:

- Creation of toolkit of possible interventions
- Number of interventions by neighborhood
- Amount of involuntary displacement
- Neighborhood change is driven by neighbors, residents, and small businesses who have a tie to the neighborhood

Associated Plans:

SA Tomorrow
Keep SA Moving
ForEveryoneHome

Funding Sources:

Not applicable

Lead Partners: Planning Department

Target AMI: Up to 80% AMI for rental units and up to 120% AMI for ownership units



PPN 4: ESTABLISH STABILIZING MEASURES FOR MOBILE LIVING COMMUNITIES AND EXPAND OWNERSHIP OPPORTUNITIES THROUGH MULTIFAMILY CONVERSIONS



Associated Plans:
ForEveryoneHome

Funding Sources:
Mobile Home Lenders,
LISC, CDBG, TSAHC

Lead Partners: DSD,
NHSD

Target AMI: Up to 60%
AMI for rental units
and up to 80% AMI for
ownership units

Goal: To create sustainable resident owned co-op(s) with a focus on displacement prevention by ensuring residents can live in a safe and healthy environment and community.

Mobile living communities, or mobile home parks are a housing option appealing to many community members who value the flexibility and generally low monthly cost. However, San Antonio has experienced several painful park closures over the last decade due to poorly maintained park grounds or development pressure.

A promising practice for preserving these communities and building wealth for residents is resident-owned communities- co-ops that can provide equitable and empowering environments for mobile home residents. In a resident-owned community (ROC), homeowners form a non-profit called a cooperative. Each household is a member of the cooperative, which owns the land and manages the community. Members continue to own their own homes and an equal share of the land beneath the entire community.

Forming a ROC is an intensive but worthwhile process. Shorter term interventions the City and its partners can implement are:

- UDC updates: reviewing safety requirements for mobile home parks in the UDC and consideration of rezoning freeze for a period of time to allow time to get the co-op in place.
- Education around developing and maintaining ROC's; how to build the capacity in the community to create a stable co-op over multiple years.
- Creation of a legislative agenda around state and local zoning updates related to ROCs.

The project will leverage experience from Austin's ROC and other co-ops who offer a similar structure to gather information on successful programs. It will identify contractors/programs who will work with and support mobile living residents and their specific need.

The co-op model can also be used in multi-family settings. The City and its partners should explore tenant opportunities to purchase and develop programs, such as through the Housing Preservation Network, to actualize tenant ownership as a preservation and wealth-building strategy.

Performance Indicators/Measures:

- Formal partnership and agreement with a non-profit entity to do work.
- UDC amendments related to mobile living community preservation
- Policies developed to support multi-family conversions to tenant ownership.

PPN 5: SYSTEM WIDE EVICTION AND FORECLOSURE PREVENTION.

Goal: Reduce number of evictions and foreclosures through increased investment in prevention services like emergency housing assistance and Right to Counsel. Increase awareness of rights through proactive education, responsive coordinated outreach & services, increased tenant protections, and accountability.

The ForEveryoneHome initiative identified eviction as the top driver of displacement in San Antonio and recommended five strategies to prevent and mitigate them:

- Commit to long-term financial support of the Emergency Housing Assistance Program (EHAP) and risk mitigation programs.
- Scale up Right to Counsel and complementary eviction prevention services
- Hold residential building owners who receive significant public benefits — including fee waivers, tax benefits and city-owned land — to higher standards for tenants' rights.
- Locally implement state-enabled tenant protections.
- Expand collaboration with Justice of the Peace (JP) courts to reduce evictions and repercussions of eviction.



Associated Plans:
ForEveryoneHome
Housing Policy
Framework

Funding Sources:
EHAP, City of San Antonio
General Fund, Right
to Counsel, Fund for
continuous Eviction
Services (New)

Lead Partners: NHSD,
Bexar County

Target AMI: All
vulnerable populations

Left: Residents at Alazan Apache Courts attending an EHAP and Eviction Intervention event hosted by NHSD.

This work will also include proactive outreach and engagement with tenants and landlords about their rights and responsibilities. This outreach will ensure our community members are aware of their rights and able to successfully navigate their leases and conversations with their landlords. This will be done with a public outreach campaign that focuses on easy to access resources and incorporates community feedback that is valued.

Icon Legend

Timeline

Affordability
Choice
Quality
Accessibility

Level of Complexity

Concurrently, we know foreclosure prevention resources like mortgage assistance are needed. The City will work to ensure mortgage assistance and rental assistance remain readily available including ensuring tenants are able to access documents such as receipts and leases from their landlords. In 2021 the San Antonio Housing Trust adopted new protections for projects it funds, and this can be explored for other funding mechanisms.

Finally, the City will seek to continue and expand collaboration with the Bexar County Justice of the Peace courts, which oversee evictions in Bexar County. Since June 2020, the Justices have graciously hosted City staff in their court rooms to provide rental assistance to tenants and landlords as an alternative to eviction. Improvements to data sharing and collection will increase our awareness about who is being impacted by eviction in our community and improve our ability to conduct outreach.

The collaboration with Bexar County Justice of the Peace Courts will be expanded and formalized to ensure that housing navigation services are reaching the public. The strategy will aim to bring more teams on board for the collaboration. Partners in this strategy include TRLA, SALSA, Council Offices, The Bexar County Dispute Resolution team, and the Department of Human Services.

Performance Indicators/Measures:

- Number of Evictions Filed & Foreclosures
- Number of Evictions Resulting in Judgments against Defendants
- Number of Evictions Prevented
- Number of Individuals Served



Right: An event organized to educate the public on resources available for tenant rights.

PPN 6: EXPAND LAND TITLE REMEDIATION PROGRAM

Goal: Expand the current title remediation program to increase the overall number of clear home titles in San Antonio.

This strategy aims to increase the number of clear titles for homeowners in San Antonio by expanding the title remediation services. Specific areas of the City and County were identified for the pilot program in 2018. The successes and weaknesses of that program will be analyzed into the development of a new program with an expanded scope. Through a partnership with University of Texas at San Antonio and the Real Estate Council, NHSD currently offers title remediation to residents receiving assistance from department programs. The expansion of this program will include all residents throughout San Antonio with an AMI 80% or lower who need assistance gaining a clean property title.

Performance Indicators/Measures:

- Number of residents assisted
- Number of residents who accessed additional services after title clearance



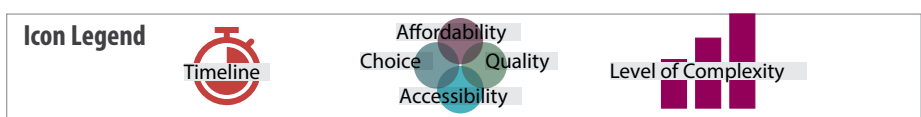
Associated Plans:
Housing Policy Framework ForEveryoneHome

Funding Sources: TBD

Lead Partners:
NHSD

Target AMI: Up to 80% AMI

Draft





ENSURE ACCOUNTABILITY TO THE PUBLIC

Transparency, collaboration, and accountability to the public are at the core of this section. The following strategies outline how the SHIP, City of San Antonio will remain accountable to the public for the work, as well as educate the public about the important work of delivering housing and related services to the public. The recommendations include a high level of collaboration spanning the entire 10-year duration of this plan.

EAP 1: DEVELOP AN APPROPRIATE PLAN TO ENGAGE WITH AND LEVERAGE EXISTING STAKEHOLDER STRUCTURES IN A MEANINGFUL WAY TO GUIDE THE IMPLEMENTATION OF THE SHIP.

Goal: SAHA Board, SAHT Board, Bexar County, and Housing Commission develop an appropriate plan to engage with and leverage existing stakeholder structures in a meaningful way. The plan will guide the implementation of the SHIP. The structure should focus on ensuring the work is done as a collective effort rather than a reporting structure.

The Housing Commission is charged with overseeing and guiding the implementation of the Housing Policy Framework and engaging the public. The SHIP is an extension of the HPF. The Housing Commission will have a similar role of overseeing and guiding the implementation of the SHIP.

The boards over the work of other lead partners including the SAHA Board, SAHT Board, and Bexar County Commissioners will work with the Housing Commission to oversee and guide the work of the SHIP. They will also work together to ensure appropriate public engagement continues throughout the implementation of the SHIP by establishing a plan for ongoing oversight and equal participation.

The plan should include:

- Regular meeting space for stakeholders working on strategies to discuss progress.
- Conversations will focus on what is going well and what is not going well.
- Conversations will provide attendees with an opportunity to brainstorm and strategize.
- Twice annual public meetings to discuss progress, barriers, priorities, and next steps.
- Meetings should align with budget cycles for the City and provide recommendations for the budget.

Responsibility for hosting meetings will be shared by SHIP implementation leads (SAHA, SAHT, HC). Meetings are conversation based, not simply report based. Meetings are not so frequent that they hinder the ability to perform work. Have diverse stakeholder representation from both old and new stakeholder groups.

Performance Indicators/Measures:



Associated Plans:

Housing Policy Framework

Funding Sources:

Not applicable

Lead Partner: Housing Commission

- Formal plan developed, agreed upon, and accepted by SAHA, SAHT, Housing Commission, and Bexar County
- Annual Report-formal updates on SHIP progress
- Stakeholder participation retention
- Annually, four small stakeholder strategy meetings
- Annually, two large meetings focused on public accountability and public feedback

EAP 2: IMPLEMENT PUBLIC INFORMATION CAMPAIGNS ON HOUSING

Goal: To implement a citywide public awareness campaign on Fair Housing Laws and the importance of affordable housing including its economic and social benefits.

Create transparent and well-organized planning processes that acknowledge community concerns and points of conflict allow residents to work through them in an equitable way. To spread the knowledge that resources are available to help people access affordable housing and reduce the stigma about affordable housing. This includes outreach to people with disabilities, single parents, factory workers, and temporary employees. The strategy will include multi-channel outreach so that content is easy to access for all by using easy to access documents, plain language, color contrast, and infographs.

Through this campaign the City will spread the awareness that there are support tools to create more affordable housing, educate the public on the benefits of connecting housing to transit and the impact of housing on health and financial wellbeing, and make connections from the tools to the individuals that have the need. The City should use terms that are easily understood and be transparent about accessing services and programs. This will require continued engagement with the community while taking in community feedback and adapting the campaign to that feedback. This will use two-way communication: from the community, and to the community. The plan should work to create focus groups that include many diverse and representative members of the community.

This strategy has a goal to implement a wide campaign of knowledge and awareness that continuously incorporates community feedback. There is a need to focus and improve the ways that information is reaching the community. Taking the feedback received from the community and using it to adjust the strategy will help to increase the amount of people that are informed and assisted with affordable housing tools.

Performance Indicators/Measures:

- Level of Awareness and Support for Campaign
- Participation by members of impacted communities
- Improved Shared Analysis of Impacts, needs for programs, policies
- Use census data baseline for demographics and impacted communities
- Continuous improvement timelines



Associated Plans:
ForEveryoneHome
Housing Policy
Framework

Funding Sources:
General Fund

Lead Partner: GPA

Target AMI: All
populations

Left: Neighborhood Engagement teams conducting an neighborhood leadership training.

Icon Legend



EAP 3: DEVELOP AND IMPLEMENT A DISPLACEMENT IMPACT ASSESSMENT

**Associated Plans:**

ForEveryoneHome
Housing Policy
Framework

Funding Sources:

General Fund, Bond
Funding

Lead Partners: NHSD

Target AMI: Up to 60%
AMI for rental units and
up to 120% AMI for
ownership units

Goal: Prevent and mitigate displacement resulting from publicly incentivized projects and supporting persons through their relocation to equitable, long-term, stable housing if displacement does result from a project.

Develop a policy for a displacement impact assessment to be conducted for projects that receive public funds and support such as bond projects, gap funding, and tax rebates. The assessment will evaluate the project based on type and level of investment and potential of causing displacement on site or in the surrounding project location. The assessment will focus on a project's potential benefits and negative impacts to the neighborhood such as housing affordability, housing supply, housing costs including tax burden, and access to community amenities.

Based on the findings of this assessment, projects must demonstrate how they will prevent displacement and mitigate other negative impacts to low-income households and people experiencing homelessness. Mitigation could include providing funds for rapid re-housing and re-stabilization support services, ensuring proper access to these services, funding the preservation or creation of affordable and accessible housing options in the surrounding area.

The policy will reference the work done in the ForEveryoneHome initiative including the one for one replacement of lost active homes.

The key to the success of this assessment must be an emphasis on preventing displacement and supporting people through their relocation to long-term stable housing. A component of this policy will require the developer and City to communicate with impacted persons that could include remaining residents, business owners, employees, unsheltered people, and property owners.

Performance Indicators/Measures:

- Number of projects that have undergone the assessment
- Amount of funding required for mitigation
- Estimated number of displaced persons after assessment is completed
- Community outreach during assessment implementation
- Evaluation of displacement impact assessment by Housing Commission

EAP 4: USE HOLISTIC HOUSING AND FINANCIAL COUNSELING AS A FOUNDATION AND AT THE CENTER OF SERVICE PROVISION.

Goals: 1) To embed holistic financial counseling in all case management services and 2) request for proposal requirements for financial counseling in City and partner organizations.

San Antonio has been a leader in supporting innovative financial products and services for low-income families. Participants are already clients of local nonprofits and are accessing programs and services, therefore, adjusting future programming to embed financial counseling and coaching will ensure maximum success. This allows for streamlined service delivery and a comprehensive strategy for clients.

These financial stabilization strategies assist with unemployment, underemployment, housing instability, emergency supports as well as working with the individuals and household financial goals for example increasing savings and credit scores alongside reduced debts and the use of alternative financial services.

Holistic approaches should combine income stabilization/access to benefits, financial counseling, and workforce development to include access to GED, job training and/or College and support services led by peers when possible. With respect to homeownership programs, the best models include an inventory of safe, healthy and affordable units, fair mortgage products and support for financial counseling. The approach will listen to and meet people where they are at and will be participant driven. The process must be informed by people most affected by the issue and respect their relevant lived experience to properly assess the need for financial counseling and to determine how to shape solutions to economic instability in the household. In other words, the work will be accomplished in partnership between the service provider and the participant.

Any future supportive service models must include holistic financial counseling so that families and individuals are given opportunities to understand all their financial options, products and opportunities to erase/fix mistakes and fix financial burdens. Holistic financial counseling must be made available to families and individuals either through the direct service provider or through a collaborative model or partnership with other organizations

Performance Indicators/Measures:

- On-time rent and utility payments
- Reduction of evictions
- Reduced debt
- Improved and stable employment (full-time with benefits)



Associated Plans:
ForEveryoneHome
Housing Policy
Framework

Funding Sources:
General Fund

Lead Partner: GPA

Target AMI: Up to 50%
AMI for rental units and
up to 120% AMI for
ownership units

Icon Legend





Associated Plans:

Status of Poverty Report

Funding Sources:

SA Ready to Work, City Consolidated Funding, Financial Empowerment, Financial Housing and Recovery Center

Lead Partners: EDD

Target AMI: Rental households earning 0-60% AMI and homeowners up to 120% AMI.

Goal: Create a truly participatory and inclusive process that is focused on marginalized and overlooked communities.

This strategy is to create public engagement process that focuses on active community input and participation in policy development. It would focus on equity related to specific vulnerable populations and creating stable housing for these community members.

The strategy would need to build trust and support participation in substantive issues. The focus will be on the processes that are impactful. Intentional paths will be created that make it easy for people to engage so that partners can come together in the city. This is needed to counteract how information has not been as well received. There needs to be dialogue at the table of participants. Community concerns sometimes do not make it to the agenda, and this can place a checkpoint on that. The data gathered can be reported back to ensure that people are engaging, and decisions are made together. This will need to occur in multiple settings to include the digital space. This will help to ensure that the community feedback is incorporated, transparent, and that members feel empowered.

This will require cross-department collaboration and engagement from people with lived experience and various community partners including the department of Human Services, LISC, CHDOs, Housing Commission, and NHSD. The adopted Public Participation Principles are found in Appendix A.

Performance Indicators/Measures:

- Increase in public participation rate
- Continuously engaged participants
- Number of people that participate from vulnerable populations
- Funding invested in community driven engagement

FUNDING STRATEGY

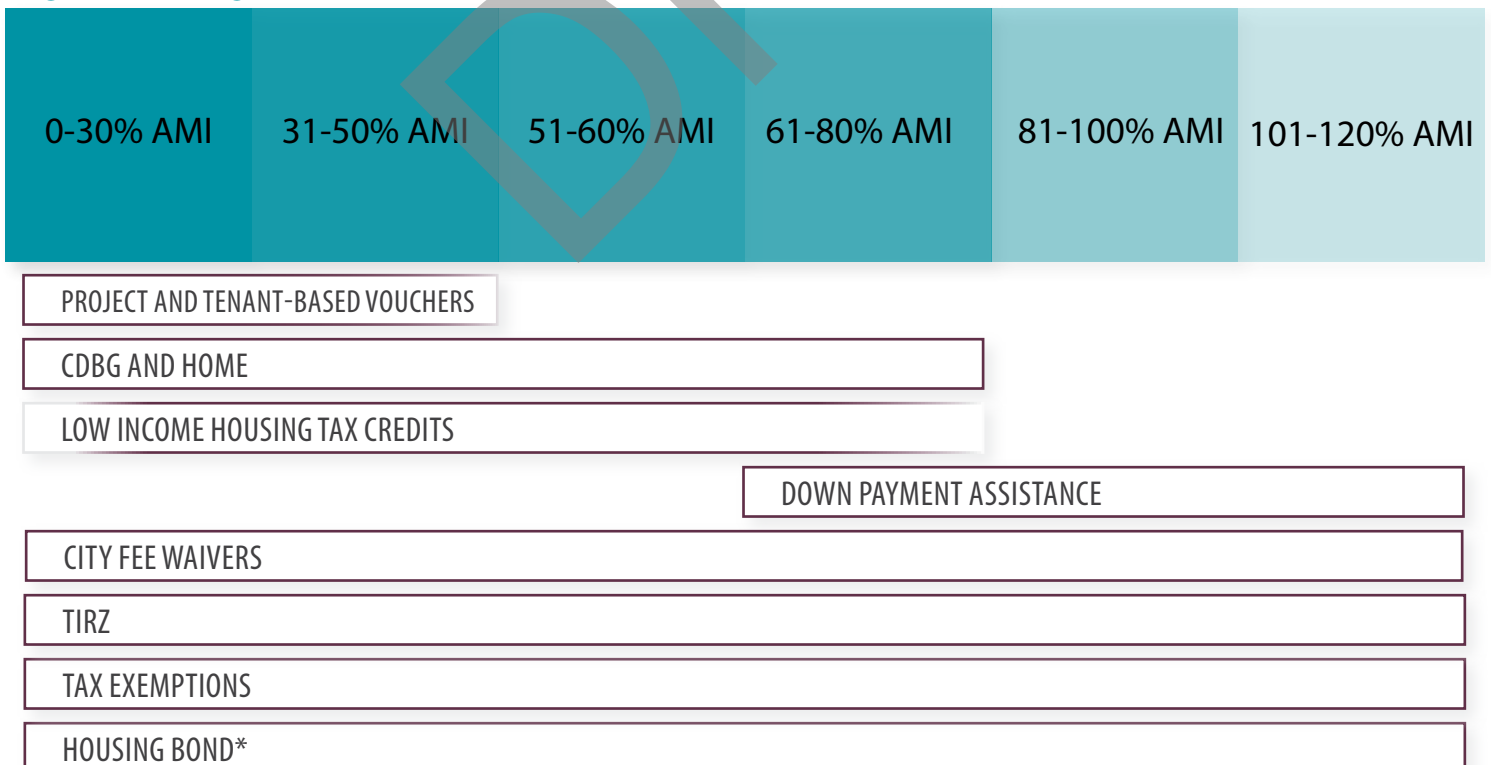
One of the major strategies outlined in the Housing Policy Framework was to develop a funding strategy so future funding can be aligned with our housing targets and strategies. While there are various sources of funding that can be used to subsidize affordable housing development, there are also constraints and regulations that need to be considered when developing a funding strategy. Leveraging existing sources of funding and strategically identifying new sources can help us meet the needs in the community, especially the need for deeply affordable units.

There are various funding mechanisms available for both rental and ownership housing that will need to be leveraged strategically in order to achieve the target goals. Project and tenant-based vouchers can be used toward households earning up to 50% AMI but HUD requires that 75% of the units be rented to households earning up to 30% AMI. Housing tax credits (LIHTC) can be used toward units for households earning between 30-80% AMI if the development uses income averaging, allowing for the creating of many more 30% units through 4% housing tax credits. TIRZ, federal funding, and city fee waivers play an important role in ensure other funding sources can be leveraged by providing funding to fill funding gaps and ensure projects happen on time. While the housing bond has not been established for the public vote, it can play an important role in providing funding for rental and homeownership housing options are all AMI levels.

ALLOCATIONS

Using the newly recalibrated production and preservation goal of 28,094 units an estimate of the required funding need was made based on historical project investments of similar projects. Assumptions for the price per unit subsidy are below and adjusted for inflation over time. The subsidy amounts reflect the historical investment required by the City and its partners to leverage conventional funding sources such as LIHTC, conventional debt, and private activity bonds.

Figure 10: Funding Mechanisms and Tools



*Policy direction is required for the administration and implementation of new tools.

Table 2: Rental Production and Preservation Cost per Unit

Renter Households	Production			Preservation		
	Area Median Income	Units	Cost/Unit ^{b,c}	Total Cost (Millions) ^c	Units	Cost/Unit ^{b,c}
0-30% AMI	6,897	\$90,000 ^a	\$630.7	909	\$60,000	\$54.5
31-50% AMI	2,653	\$90,000	\$238.7	1,137	\$50,000	\$56.8
51-60% AMI	1,061	\$60,000	\$63.6	455	\$20,000	\$9.1
61-80% AMI	b	b	b	2,045	\$15,000	\$30.6
Totals	10,611	-	\$933.1	4,550	-	\$151.1

^a Includes 1,000 units of permanent supportive housing at \$100,000/unit

^b Capital stack for typical rehab (Conventional 50%, Equity 25%, City contribution (as soft loan 25% about \$12,600/unit)

^c adjusted for inflation

Table 3: Homeownership Production and Preservation Cost per Unit

Homeowner Households	Production			Preservation			
	Area Median Income	Units	Cost/Unit**	Total Cost (Millions)*	Units	Cost/Unit**	Total Cost (Millions)*
0-30% AMI	-	-	-	-	5,786	\$27,000	\$156.2
31-50% AMI	-	-	-	-	3,200		\$86.4
51-60% AMI	-	-	-	-	1,000		\$27
61-80% AMI	650	\$59,000	\$38.4	500	500		\$13.5
81-100% AMI	650	\$30,000	\$19.5	250	250		\$6.8
101-120% AMI	650	\$24,000	\$15.6	250	250		\$6.8
Totals	1,950	-	\$73.4	10,986	-	\$296.7	

*Includes Inflation

** Weighted average subsidy per unit is \$27,000, based on the following assumptions

- 55% of all units rehabbed are "Under One Roof" at \$9,300 / unit
- 30% of all units rehabbed are "Minor Repair" at \$22,000 / unit
- 15% of all units rehabbed are "OOR" at \$103,000 / unit

Base on the projected cost per unit subsidy and the new target goals, approximately \$1.4 Billion in subsidy will be needed to achieve these targets. In addition, constraints that are identified on page 60 may require additional funding to reach lower AMI targets to account for changing market conditions. The sources below will provide funding, leveraging primary funding sources at a rate of approximately 2.5 times their investment for a combined community investment of \$3.3 Billion.

Housing Bond: Voter approved bond funding to be used for various affordable housing activities.

Affordable Housing Budget:

- General funds: City general fund revenue used to provide city affordable housing programs
- Affordable Housing Fund: Funds collected and administered by the City from projects that have received tax abatements
- City Fee Waivers: Funding used to offset utility costs for affordable housing development
- Recapitalized Funds: Return on funding used for affordable housing loan programs with low interest rates
- CDBG/HOME: Annually allocated federal funding that can be used for affordable housing programs

HOME/ARPA: Voter approved bond funding to be used for various affordable housing activities.

Tax Exemptions: Developments that utilize tax exemptions that include affordable housing units, utilized by the San Antonio and Bexar County Housing Trusts.

SAHT Funding Rounds: Funding available through income generated by SAHT projects.

Federal Capital Funds (San Antonio Housing Authority): Federal funding allocated for the rehabilitation of public housing.

Tax Increment Reinvestment Zones: Developer initiated TIRZ as well as city-initiated contribution.

Leveraged funding sources*: These sources include the primary funding for affordable housing projects including housing tax credits, HUD 221(D)(4), conventional debt, and private activity bonds.

***Additional Resources:** City owned assets, Historic Tax Credits, and PACE energy funding can also be utilized when available and for eligible projects.

Leveraged funding sources include housing tax credits, conventional debt, private activity bonds, and tax exemptions. If leveraged effectively the City and its partners can use the funding it awards to ensure more developments with deeper affordability.

Figure 11: Funding Sources and Target AMI



Note: Funding source amounts are rounded. An annual review of funding sources will be performed to align funding with target goals.

CONSTRAINTS

Additional funding is the primary factor needed to increase production and rehabilitation of affordable housing. However, to meet the needs in the community, constraints exist on our ability to be able to rapidly see an increase. These constraints include primary funding source limitations, labor, and increasing costs of construction. While these factors do not restrict us from achieving our goals, they make predicting cost more challenging and may require us to be strategic with how we target our funding.

FUNDING

While increased funding will allow the City to provide more opportunities to fill the development gap and make more affordable housing projects possible, affordable housing relies heavily on layered funding. For multifamily projects the main source of funding is the low income housing tax credit (LIHTC). This source of funding is limited around the number of projects allowed for a region either through limited funding or bonding capacity. More funding is required to produce units beyond what the initial project plans projected.

LABOR

In order to meet increased targets it means increasing production. This increase in production will require additional labor in the construction field which will be competing locally and nationally for workers. More technical areas like homeowner rehabilitation also require a skilled labor force that will take time to build up with training.

COST OF CONSTRUCTION

We have seen that through the pandemic volatile costs of materials, rising and falling resulting in project delays or cancellations. While we cant predict cost of materials into the future, we do expect volatility and cost of construction to increase overall in the next ten years. In addition the cost of land has been on a steady increase and that increase results in increasing development costs and bigger gaps that need to be closed using local, state, or federal funding.

NEW HOME PRODUCTION AFFORDABLE TO HOUSEHOLDS EARNING 61-80% AMI:

Anyone who has ever considered buying a home knows that the process itself is often challenging. First, one must qualify for a mortgage and then find a home to suit their budget. Financing and supply are harder to come by for lower income households. Programs like the Homeownership Incentive Program can provide down payment assistance for households with income as low as 80% AMI, but even with this support homeowners struggle to qualify for a mortgage or find a home within their price range on the private market. Included within this document are other tools to create new types of homeownership opportunities such as land banking, tenant opportunities to purchase, and community land trusts.

Endnotes

- 1 One-fifth of women between 2013-2017 are without health insurance. Status of Women in San Antonio, Saenz, R. and Casura, L. University of Texas at San Antonio.
- 2 City of San Antonio SA Tomorrow, Chapter 4: Building Blocks, Page 67
- 3 Analysis from Opportunity At Risk: San Antonio's Older Affordable Housing Stock
- 4 Perry, M. New US Homes today are 1,000 square feet larger than in 1973 and living space per person has nearly doubled, AEI (2016, June 5). Web article accessed: <https://www.aei.org/carpe-diem/new-us-homes-today-are-1000-square-feet-larger-than-in-1973-and-living-space-per-person-has-nearly-doubled/>
- 5 State of Texas Local Government Code Title 12 Subtitle A.373A.A Homestead Preservation Districts and Reinvestment Zones
- 6 The ForEveryoneHome Anti-displacement Agenda

Draft

GLOSSARY OF TERMS

Accessory Dwelling Unit (ADU): A smaller, independent (i.e., detached) residential dwelling unit located on the same lot as a main stand-alone, single family home.

Affordable Housing: Housing is affordable when no more than 30% of gross household income goes to housing costs.

ARPA: American Rescue Plan Act of 2021 is a federal program that provides funding for the relief of COVID-19 related economic concerns.

Area Median Income (AMI): Each year the Department of Housing and Urban Development (HUD) calculates the median income for every metropolitan region in the country. The current AMI for the San Antonio region (San Antonio New Braunfels Metropolitan Statistical Area) is the standard for COSA.

Bexar County Appraisal District (BCAD): Bexar County Appraisal District is the entity that appraises all real and business property in Bexar County. The district appraises property according to the Texas Property Tax Code and the Uniform Standards of Professional Appraisal Practices (USPAP). BCAD is often utilized by the City of San Antonio and San Antonio residents to obtain data relating to property tax information. Information can be found online at bcad.org.

Center City Housing Incentive Policy (CCHIP): Financial incentives issued through the Center City Development Office to high density rental and for-sale housing projects within the Greater Downtown Area, Regional Centers, and Transportation Corridors. CCHIP expired at the end of 2020 due to non-renewal by City Council.

Chronic Homelessness: People who have experienced homelessness for at least a year – or repeatedly – while struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability.

Community Development Block Grants (CDBG): A grant distributed by the Department of Housing and Urban Development that funds various community development activities that assist low- and moderate-income residents and addresses deteriorated conditions throughout the City. CDBG is distributed by the Neighborhood and Housing Services Department (NHSD).

Community Housing Development Organization (CHDO): A private, nonprofit, community-based organization with qualified staff that is receiving HOME funds as the owner, developer, or sponsor of affordable housing for the community it serves. A CHDO is a specific type of private nonprofit entity. To qualify as a CHDO, an organization must meet certain federal requirements.

Community Land Trust (CLT): Community Land Trusts (CLT) are nonprofit, community-based organizations that acquire land and develop it with for-sale affordable housing. The CLT maintains long-term ownership of the land through a lease, which ensures the home remains affordable long-term. When a homeowner sells, the family earns a portion of the increased property value.

Continuum of Care: A HUD-mandated planning organization that coordinates housing and service funding for those experiencing homelessness.

Cost Burden: A household that spends more than 30% of their income on housing costs, as defined by HUD.

Fair Housing: The right to choose housing free from unlawful discrimination. Federal, state and local fair

housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, and insurance.

Form Based Code (FBC): A land development regulation that focuses on building form/dimensions first and building use second with the purpose of achieving a particular type of “place” or built environment based on a community vision.

Housing Choice Vouchers: This is a federal program for assisting very low-income families, the elderly, and the disabled afford decent, safe and sanitary housing in the private market.

Housing First: An approach to serving people experiencing homelessness that recognizes a person must first have access to a decent, safe place to live before stabilizing, improving health, or reducing harmful behaviors. The focus is on removing barriers for people to access permanent housing. This approach typically includes PSH and Rapid Rehousing (RRH) programs.

Housing Stability: The extent to which an individual’s customary access to housing of reasonable quality is secure.

Housing Tax Credit (HTC): Housing Tax Credits are allocated by the Internal Revenue Service (IRS) to state housing credit agencies based on each state’s population. These federal tax subsidies are distributed for the construction, rehabilitation, reconstruction, and adaptive reuse of rental properties for vulnerable populations including low-income families, elderly residents, and other special populations.

HOME Investment Partnership Program (HOME): HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. Funds are often used in partnership with local non-profits for a variety of activities to assist low-income residents secure housing. Funds are used to build, buy, or rehab affordable housing. The funds can be used build, buy, and rehab affordable housing as well as providing direct rental assistance.

Infill Housing: Infill housing is newly constructed housing, usually in older or well-established neighborhoods, which are built on smaller tracts of land.

Land Bank: Land banks are public or non-profit organizations created to acquire, hold, manage, and sometimes redevelop property to increasing affordable housing. Land banks are commonly established in localities with relatively low housing costs and a sizeable inventory of tax-delinquent properties that the community wants to repurpose to support community goals.

Low Income Housing Tax Credit (LIHTC): See Housing Tax Credit.

Managed Care Organization (MCO): A health care delivery system organized to manage cost, utilization, and quality.

Medicaid expansion: The Affordable Care Act Medicaid Expansion was designed to address historically high uninsured rates among low-income individuals, providing a coverage option for people with limited access to employer coverage and limited income to purchase coverage on their own.

Missing Middle Housing: Missing middle housing is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. These types provide diverse housing options along a spectrum of affordability, including duplexes, quadplexes, and bungalow courts, to support walkable communities, locally serving retail, and public transportation options. Missing Middle Housing provides a solution to the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for walkability.

Multi-Family Housing (MF): Multi-Family housing is a development of more than four housing units, attached or detached, on a single lot.

Neighborhood Empowerment Zone (NEZ): A designated area within a municipality that is created to promote one or multiple of the following: affordable housing, increase in economic development, increase in quality of social services, education or public safety, or rehabilitation of affordable housing in the zone. Properties within these zones can benefit from tax abatements, reduced fees, or other city incentives.

Opportunity Zone (OZ): A federal tax incentive to foster economic inclusive growth by encourage long-term investment of unrealized capital gains in designated opportunity zones in exchange for deferment and reduction of capital gains taxes.

Office of Urban Redevelopment San Antonio (OURSA): This office was established by voter referendum in 1957. It exists to develop and implement strategies to eliminate community slums and blighted areas and to meet the revitalization, redevelopment, rehabilitation, and conservation directives as identified by City management and approved by City Council.

Public Facility Corporation (PFC): The San Antonio Housing Trust Public Facility Corporation was established on July 1, 2009 to provide another tool to develop affordable housing. The PFC enables housing resources to be better coordinated and directed to accomplish the City's revitalization goals and the board consists of five City Council members.

Rehabilitation: Rehabilitation includes the labor, materials, tools, soft costs, and other costs of improving buildings. Rehabilitation programs, such as City of San Antonio's Owner-Occupied Rehabilitation program, can assist low to moderate income homeowners to rehabilitate their substandard and non-code compliant residential properties by providing funds to cover the cost of the needed repairs.

Risk Mitigation Policy: The Risk Mitigation Policy aims to assist those families and individuals facing displacement from their rental unit due to redevelopment or an increase in rent by providing effective and supportive relocation assistance. The policy also looks to assist renters and homeowners going through emergency life situations in order to keep them housed and prevent those situations from worsening and leading to future displacement.

San Antonio Housing Trust Housing Finance Corporation (SAHTFC): The San Antonio Housing Trust Housing Finance Corporation (SAHTFC) was established in 1997 under the Texas Housing Financing Corporation Act. The primary activity of the SAHTFC is to issue multi-family housing revenue bonds to finance affordable housing. The initial board of the Finance Corporation is the San Antonio City Council. The Finance Corporation is administered by the staff of the San Antonio Housing Trust Foundation.

Service-Enriched Housing (SEH): Service-Enriched Housing is permanent, rental housing in which social services are available onsite or by referral through a supportive services program or service coordinator.

Senior Housing: Senior housing is housing units whose occupancy is restricted by age; typically, one household member must be at least 55 or 62 years old depending on program requirements.

Single-Family Housing (SF): Single-Family Housing is development of four or less units, attached or detached, on a single lot.

Site-Based Permanent Supportive Housing: This type of permanent supportive housing is typically located in an apartment-style building or a cluster of tiny homes with supportive services onsite.

Social Determinants of Health: The conditions in the environment where people are born, live, learn,

work, play, worship and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.

Tax Increment Financing (TIF): Tax increment financing is a tool that local governments can use to publicly finance needed improvements to infrastructure and buildings within a designated area known as a reinvestment zone. The cost of improvements to the reinvestment zone is repaid by the future tax revenues of each taxing unit that levies taxes against the property. Each taxing unit can choose to dedicate all, a portion of, or none of the tax revenue gained as a result of improvements within the reinvestment zone.

Tax Increment Reinvestment Zones (TIRZ): A tax increment reinvestment zone (TIRZ) is a contiguous or noncontiguous geographic area that is within the corporate limits of a municipality, in the extraterritorial jurisdiction of the municipality, or in both that is designated as a reinvestment zone to promote development or redevelopment in an area designated as such in accordance with Chapter 311 of the Texas Property Tax Code.

Texas Department of Housing and Community Affairs (TDHCA): TDHCA is a Texas state agency responsible for affordable housing, community and energy assistance programs, and regulation of the state's manufactured housing industry. The department acts as a conduit for federal grant funds for housing and community services as well as a housing finance agency.

Transit-Oriented Development: Compact, walkable, pedestrian-oriented, mixed-used communities centered around high quality transit systems.

Unified Development Code (UDC): The UDC is the City's regulations for the preparation of land in anticipation of development, such as subdivision platting, zoning, and street and drainage design, as well as historic preservation. The UDC implements the City's Comprehensive Plan and Master Plan Policies.

U.S. Department of Housing and Urban Development (HUD): The U.S. Department of Housing and Urban Development is a department within the Federal Government with a goal to create strong, sustainable, inclusive communities and quality affordable homes for all residents.

APPENDIX A: CITY ADOPTED PRINCIPLES OF PUBLIC PARTICIPATION

1. **Meaningful** - Ensure that public input is appropriately considered in the decision-making process; use public participation to improve City programs, policies and ordinances.
2. **Transparent** - Be open and clear by communicating the decision-making process to the public, including the role of public in the process, what type of input is sought and how the input will be used; provide a public record of the input received and the range of views and ideas expressed.
3. **Respectful** - Consider all input received, including differing viewpoints, while balancing the interests of all stakeholders
4. **Inclusive** - Engage a broad range of stakeholders, with particular emphasis on those who do not normally take part in City public participation processes; make every effort to ensure that stakeholder groups do not feel left out of the process. Be deliberate identifying those who will be impacted.
5. **Accessible** - Ensure that anyone who wants to participate in the process can provide input; overcome barriers to participation, whether they are geographical, physical, socioeconomic or language barriers.
6. **Informative** - Educate through public participation; use the opportunity to help people understand how the City organization works and to enhance both the public's and the City's understanding of issues, policies and challenges; strive to ensure that opinions are informed with facts. Present balanced and necessary information so the individual can provide informed input.
7. **Responsive** - Communicate outcomes to all who participated and provided input. Acknowledge input received and communicate how that input is being used in a timely manner.
8. **Timely** - Seek public input well ahead of key decisions; engage the public proactively and with ample notice.
9. **Convenient** - Make it easy to engage with the City; provide multiple opportunities for the public to provide input; when possible, meet people where they are and provide alternatives in addition to a public meeting; utilize the power of digital communications while being mindful of technology gaps.
10. **Continuous** - Treat every input provided by the public as another step toward a more engaged community by developing the infrastructure to foster sustained participation; residents who make the effort to participate should be continually engaged in future efforts; residents who want to share an opinion with their City organization should be able to do so at any given time.

APPENDIX B: DEFINING AFFORDABILITY

The proposed definition was then taken to Housing Commission where it was revised and received public input. Staff published a public intake form that was available for two weeks and comments were presented at small focus groups with Commissioners. A final recommendation was reached during the June 23, 2021 Housing Commission meeting. The definition is adopted by the City of San Antonio, SAHA, and SAHT with the adoption of this plan. At the heart of the proposed definition is the affordable housing vision statement in the Housing Policy Framework, “Affordable housing means a place to live that is ‘affordable’ so that when the rent or mortgage is made, money is left over for basic necessities like insurance, utilities including water, energy, and internet, transportation, healthcare, education, food and other household costs that contribute to one’s socioeconomic mobility and quality of life.”

Affordable housing means a place to live that is “affordable” so that when the rent or mortgage is made, money is left over for basic necessities like food, transportation, healthcare, and all that contributes to one’s socioeconomic mobility and quality of life.—
Housing Policy Framework, p45

DEFINITION

Affordable Housing: Housing that is income restricted with a housing ratio requirements that ensures the occupant pays an affordable percentage of gross income on housing costs, as determined by HUD. Affordable housing units that are rented are limited to households with incomes at or below sixty percent (60%) of the area median income and affordable housing units that are purchased are limited to households with incomes at or below one hundred and twenty percent (120%) of the area median income. Income limits are for the San Antonio – New Braunfels HUD Metro Area and adjusted for household size. Affordable housing units must include an affordability period based on public investment level and specific assistance program requirements.

Table 4: City of San Antonio Adopted Definition of Affordability

Program type	Area Median Income Served						
	0-15%	16-30%	31-50%	51-60%	61-80%	81-100%	Up to 120%
Rental Development & Preservation Programs such as loans, grants, or tax credits	Critically Affordable	Deeply Affordable	Very Affordable	Affordable	Moderate Rate	Median Rate	Market Rate
Homeownership Development and preservation programs such as loans grants, Community Land Trust, and Mobile Home Park support	Deeply Affordable				Affordable		

APPENDIX C: SETTING THE NEW TEN-YEAR GOALS

One of the primary goals of the Strategic Housing Implementation Plan is to recalibrate the 10-year affordable housing production and preservation goals based on recent census information, need, and contractor and developer capacity. Based on an analysis of 2019 census data, there are approximately 95,000 households in Bexar County that are the most vulnerable in terms of cost burden (spending more than 30% of their income on housing costs) and the availability of units at affordable income levels (up to 80% AMI for renters and 120% AMI for homeowners).

For a household to no longer be considered cost burdened: (1) their income must increase or be subsidized; or (2) the cost of their housing must decrease. These two factors can be influenced through:

1. Public Assistance
2. Housing Tax Credits and Subsidies
3. Job Training
4. Market and Private Sector Interventions

These four categories, if managed and resourced appropriately, can decrease the number of cost burdened households in Bexar County. These interventions are described in detail below and are defined in the glossary of terms at the on page 62.

PUBLIC ASSISTANCE

Vouchers: The primary public assistance tool that helps cost burdened households is housing vouchers. The San Antonio Housing Authority administers approximately 14,000 housing vouchers (includes Veterans Affairs Supportive Housing Vouchers). Based on attrition, 1200 – 1400 become available annually for a total of 13,000 new clients helped over a 10-year period. The City will track these annually with assistance from SAHA to help track this category.

SNAP, SSI, Childcare Subsidy, Headstart: The benefits navigators help connect individuals and families to additional local, state, and federal benefits that help subsidize household expenses. Approximately 3,000 unique families will be assisted over a 10 year period. The benefits navigators will track these interventions annually.

Rapid Rehousing (RRH): SARAH facilitates rapid rehousing of 500-700 families/individuals annually with the assistance of our housing partners. Typically, this helps provide housing for two months to two years. SARAH will rapid rehouse at least 5,000 families or individuals over a 10 year period.

HOPWA: AIDS Foundation helps with up to 30 months of assistance which is longer than most rapid rehousing assistance.

Permanent Supportive Housing: The city is in need of 1,000 Permanent Supportive Housing Units over 10 years. The City, County, and our housing and homeless providers will develop these units over the next 10 years.

Transitional Housing: The city is in need of transitional housing for families and individuals. The City, County, and other housing and homeless providers will develop these units over the next 10 years.

JOB TRAINING

Ready to Work: The City and our partners will train over 37,000 individuals by 2027. The City will report these numbers annually.

PRODUCTION AND PRESERVATION

LIHTC, Fee Waivers, TIRZ, Bond, Federal funds, PFC, general fund, and others: The City and our partners have access to numerous tools to assist in the construction and preservation of affordable housing. These tools will be tracked along with the housing units they will facilitate.

LIHTC: Federal tax subsidies for the construction, rehabilitation, reconstruction, and adaptive reuse of rental properties for vulnerable populations including low-income families, elderly residents, and other special populations.

CDBG: A HUD grant that funds various community development activities that assist low- and moderate-income residents and addresses deteriorated conditions throughout the city.

HOME: The largest federal block grant designed exclusively to create affordable housing for low-income households. Funds are often used in partnership with local non-profits to build, buy, or rehab affordable housing as well as providing direct rental assistance.

Public Facility Corporation (PFC): The PFC enables housing resources to be better coordinated and directed to accomplish the City's revitalization goals and the board consists of several City Council members.

PRIVATE SECTOR

Private sector developers and entities also play a role in meeting San Antonio's affordable housing needs. Some of the ways they can meet this need even without public subsidy include room sharing, ADUs and micro units, and naturally occurring affordable housing. While they do not need public subsidies these categories may require Unified Development Code amendments to occur.

ROOM SHARING

Room sharing is a model that pairs homeowners who have extra bedrooms with renters who need a space to live. In some cases, multiple renters can be in the same property. One model that is entering Texas is Pad-Split. This model uses an Airbnb-style web-based platform for renters to find rooms in their budget. In Atlanta, this model has worked with the Continuum of Care and healthcare providers to house people exiting homelessness.

ADU AND MICRO UNIT DEVELOPMENT

Accessory dwelling units (ADUs) and micro units are small, self-contained dwellings that can be attached or detached from a single-family unit. The City is working with our partners to support ADU development through amendments to the Unified Development Code (UDC) and by developing pre-approved plans homeowners can choose from to reduce up-front costs of development.

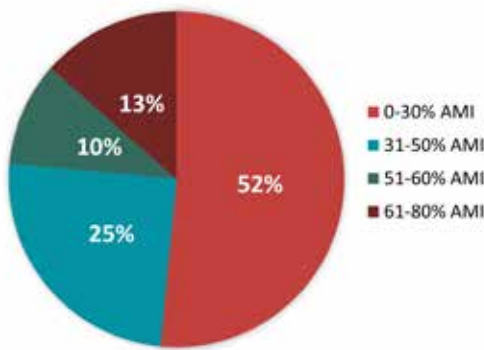
NATURALLY OCCURRING AFFORDABLE HOUSING

Housing that is developed without public subsidy and is still affordable to households with income below the area median is often referred to as 'naturally occurring.' UDC amendments to decrease construction costs for these developments are being explored.

The categories influence each AMI classification separately and the different product types: rental unit production, rental unit preservation, homeownership preservation, and homeownership production. Another factor that must be considered is the availability of developers and contractors to construct and preserve the housing units.

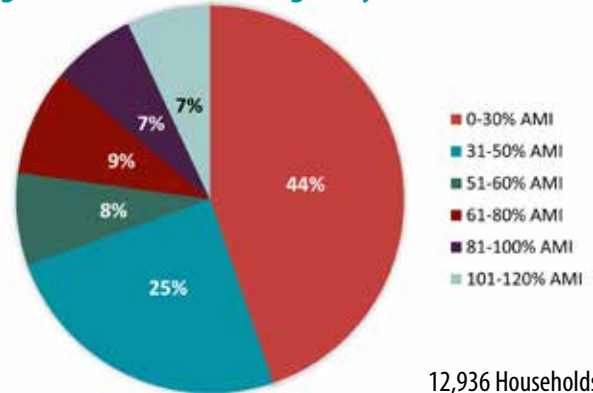
Based on the current and projected capacity within the housing development system the targets below reflect how the need in the community could be addressed by systematically leveraging these resources. When developing housing targets for each AMI category, interventions were aligned to the appropriate target population and product type based on historic trends, existing program goals and funding assumptions included in the funding strategy.

Figure 12: Rental Targets by AMI



15,158 Households

Figure 13: Homeowner Targets by AMI



12,936 Households

Working with our housing and city partners we have identified the pipeline of assistance that will be provided by these four interventions over the next ten years to assist 95,000 households. Based on those projected interventions, there will be a total of 28,094 units produced and preserved through the targets. This will include 1,000 units of permanent supportive housing and an internal goal of 1,200 multifamily units dedicated to serving older adults (age 55 and above).

Table 5: Rental Housing Targets by Intervention

Rental Targets						
Rental Households	Households most at risk	Public Assistance	Job Training	Production	Preservation	Private Sector
0-30% AMI	27,560	6,890	6,890	6,897 ¹	909	6,890
31-50% AMI	12,720	3,180	3,180	2,653	1,137	3,180
51-60% AMI	4,770	-	1,431	1,061	455	1,431
61-80% AMI	7,950	-	2,385	²	2,045	2,385
Total	53,000	10,070	13,886	10,611	4,547	13,886
					15,158	

¹Includes 1,000 units of permanent supportive housing
² Production at 61-80% AMI will be tracked for informational purposes, but not counted toward the City's targets.

Table 6: Ownership Housing Targets by Intervention

Ownership Targets						
Homeowner Households	Households most at risk	Public Assistance	Job Training	Production	Preservation	Private Sector
0-30% AMI	17,220	4,305	4,305	-	5,786	4,305
31-50% AMI	11,340	2,835	2,835	-	3,200	2,835
51-60% AMI	3,780	-	1,134	-	1,000	1,134
61-80% AMI	5,460	-	1,638	650	500	1,638
81-100% AMI	2,100	-	-	650	250	1,050
101-120% AMI	2,100	-	-	650	250	1,050
Total	42,000	7,140	9,912	1,950	10,986	12,012
					12,936	

ANNUAL HOUSEHOLD GOALS

Every year progress will be made toward the ten year targets. An example of what may be accomplished in a year of the SHIP is shown in Table 7.

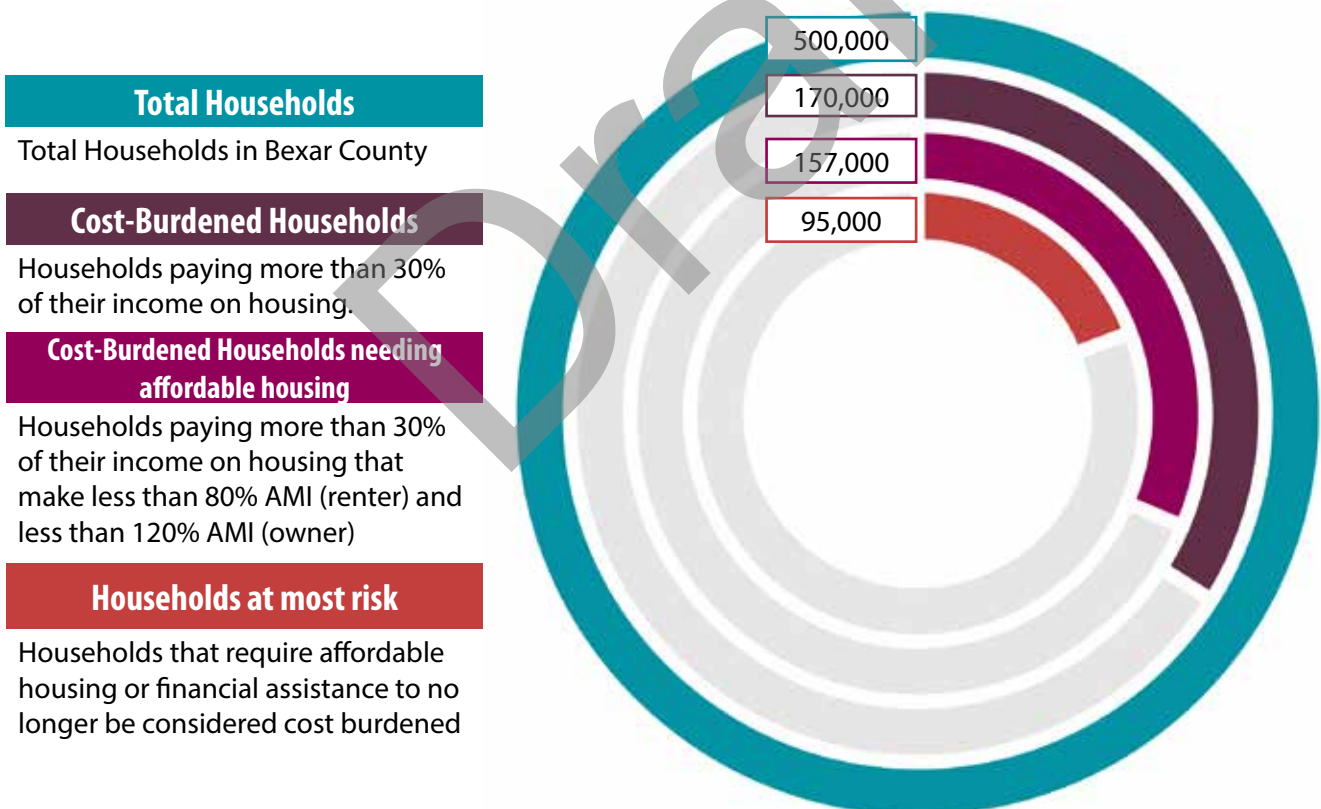
Table 7: Sample annual targets by category

Category	Target	Annual
Rental Production [^]	10,611	1,061
Permanent Supportive Housing	1,000	100
Rental Rehab	4,547	454
Ownership Production	1,950	195
Ownership Rehab	10,986	1,099
Public Assistance (including Vouchers)	17,210	1,721
Job Training	23,798	2,380

HOUSING TARGET RECALIBRATION PROCESS

The process to determine the most vulnerable 95,000 households used census data to narrow down the households that were in most need of new housing.

Figure 14: Households at risk across the County



There are 95,000 households at risk remaining after supply/demand analysis of the 157,000 households who are cost burdened needing affordable housing. The number of units available at cost burdened income ranges versus the number of households cost burdened at that AMI. The difference was used to identify the gap in supply meaning these families are most urgently in need of international (new affordable housing or ways to supplement income)

