

# REAL ESTATE DEVELOPMENT COMMITTEE MEETING JANUARY 21, 2021



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**BOARD OF COMMISSIONERS**

Dr. Ana "Cha" Guzmán Chair	Jessica Weaver Vice Chair	Charles Clack Commissioner	Jo-Anne Kaplan Commissioner	Olga Kauffman Commissioner	Ignacio Perez Commissioner	Ruth Rodriguez Commissioner
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**INTERIM PRESIDENT & CEO**

Ed Hinojosa, Jr.

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**SAN ANTONIO HOUSING AUTHORITY  
REAL ESTATE DEVELOPMENT COMMITTEE or  
\*\*SPECIAL BOARD MEETING  
TELECONFERENCE**

**Call In Phone Number: (346) 248-7799  
Meeting ID: 86946691729# Passcode: 098802#  
2:00 p.m., Thursday, January 21, 2021**

The Board of Commissioners will convene for a Committee, or Special Board meeting, by teleconference, for discussion on the following matters:

**MEETING CALLED TO ORDER**

1. The Board of Commissioners or its Committee may hold a closed meeting pursuant to Texas Government Code § 551.071-076 for consultation concerning attorney-client matters, real estate, litigation, personnel, and security matters. The Board or Committee reserves the right to enter into closed meeting at any time, during the course of the meeting.

**PUBLIC COMMENT**

2. Public Comment - Citizens are provided up to three minutes each to speak to any agenda items. Citizens wishing to speak to items posted on the agenda should access Phone Number: **(346) 248-7799** and enter Meeting ID: **86946691729#** Passcode: **098802#**, prior to **2:00 p.m.**

Now is the time for public comments. The Board asks the public to address concerns related to SAHA matters and policy and not include statements that may be considered defamatory of any individual. The Board encourages members of the public to direct specific concerns or problems to SAHA staff for more prompt resolution.

**PRESENTATION**

3. **For Everyone Home Initiative** (Sasha Hauswald, Director of State and Local Policy for Grounded Solutions)  
Note: This presentation will discuss the SA Housing Policy Framework and the status of the AntiDisplacement Policy.

**INDIVIDUAL ITEMS FOR DISCUSSION**

4. Review and update of Alazan process (Presentation)
5. Discussion regarding resident concerns

## **INDIVIDUAL ITEMS FOR CONSIDERATION**

6. Consideration and appropriate action regarding Resolution 6107, authorizing the award of a contract for new affordable home construction services for Villas de Fortuna, Sunflower and Palm Lake to Metrobuilt Homes, LLC for an amount not to exceed \$7,344,002.00 (Lorraine Robles, Director of Development Services and Neighborhood Revitalization; Steven Morando, Director of Procurement and General Services)
7. Consideration and appropriate action regarding Resolutions 6105 and 21FAC-01-22, authorizing Fiesta Trails Ltd., as developer of Fiesta Trails transaction including: (I) execution of all documentation necessary to carry out transaction; (II) authorizing the San Antonio Housing Facility Corporation to serve as prime contractor; (III) to enter into the agreement of limited partnership for Fiesta Trails; and (IV) obtaining Texas Department of Housing and Community Affairs tax credits for the project and other matters in connection herewith (Timothy E. Alcott, Chief Legal and Real Estate Officer; Lorraine Robles, Director of Development Services and Neighborhood Revitalization)
8. Consideration and appropriate action regarding Resolutions 6103 and 21FIN-01-21, (i) authorizing execution of a Ground Lease (Lease) between San Antonio Housing Finance Corporation (Corporation) as "Owner" and "Landlord" and Snowden Apartments, LP, a to-be-formed Texas limited partnership (Partnership) as "Tenant", covering Land currently owned by the Corporation at 7223 Snowden Road, San Antonio, Texas (Project Site), and all other documentation necessary to ground lease the Project Site to the Partnership for the purpose of supporting an application to the Texas Department of Housing and Community Affairs (TDHCA) for 9% housing tax credits to provide financing for the Project development; (ii) authorizing the Corporation to execute the Lease as the proposed "Landlord" with Snowden Apartments, LP, a to-be-formed limited partnership (Partnership) as the proposed Tenant, which partnership will be controlled by an affiliate of the Corporation; (iii) authorizing the Corporation to sponsor the submission of a tax credit application to the TDHCA for 9% housing tax credits to provide financing for the Project; (iv) authorizing the creation of Snowden Apartments GP, LLC, a to-be-formed Texas limited liability company, and the Partnership for the purpose of owning, developing, constructing and operating the Project; (v) authorizing the Corporation to serve as the prime contractor for the Project; and (vi) authorizing other matters in connection therewith (Timothy E. Alcott, Chief Legal and Real Estate Officer; Lorraine Robles, Director of Development Services and Neighborhood Revitalization)
9. Consideration and appropriate action regarding Resolutions 6111, 21FAC-01-23, and 21DEV-01-21, approving San Antonio Housing Facility Corporation to continue serving as the sole member of the general partner for each of the existing partnerships that own and operate The San Juan Square Apartments, The San Juan Square II Apartments, and The Alhambra Apartments and authorizing the San Antonio Housing Development Corporation and/or any other existing or to-be-formed component entity of the San Antonio Housing Authority that shall acquire the class B limited partnership interest, special limited partnership interest, for each of the respective apartments; substituting San Antonio Housing Facility Corporation as the key principal for the non-recourse carve-out provisions on the permanent mortgages, authorizing execution of all documentation necessary to carry out the transaction; and other matters in connection therewith (Thomas Roth, Director of Asset Management)
10. Closed Session:

**Real Estate/Consultation with Attorney**

Deliberate the management, purchase, exchange, lease or value of certain real properties and obtain legal advice regarding related legal issues pursuant to Texas Government Code Sec. 551.072 (real property) and Texas Government Code Sec. 551.071 (consultation with attorney).

- Consultation with attorney regarding Victoria Commons

**RESOURCES PROVIDED**

- Schedule of Units Under Development
- Real Estate Development Policy (final approved version)
- CoSA Housing Affordability Criteria
- SA Housing Policy Framework

11. Adjournment

\*Note: Whenever the Texas Open Meetings Act (Section 551.001 et seq. of the Texas Government Code) provides for a closed meeting in matters concerning legal advice, real estate, contracts, personnel matters, or security issues, the Board may find a closed meeting to be necessary. For convenience of the citizens interested in an item preceded by an asterisk, notice is given that a closed meeting is contemplated. However, the Board reserves the right to go into a closed meeting on any other item, whether it has an asterisk, when the Board determines there is a need and a closed meeting is permitted.

\*\*Note: If a quorum of the Board of Commissioners attends the Committee Meeting, this meeting becomes a Special Meeting of the Board, but no Board action will be taken other than recommendations to the full Board, unless the full Board is present.



**ForEveryone**  
**HOME**

*City Solutions for Housing Equity*

**San Antonio Housing Authority Board of Commissioners**  
**January 21, 2021**



# ForEveryoneHome Initiative



## Anti-displacement & inclusive growth initiative

### *co-led by community*

- **Meaningful engagement** with individuals and communities impacted by policy and environmental changes
- **SAHA on core FEH team**
- **Racial equity lens**
- **Four Deliverables:**
  - Needs Assessment
  - Anti-Displacement & Inclusive Growth Agenda
  - 2 Implementation Plans





## Actualization of Housing Policy Framework

- **Action Item #1: Develop A Coordinated Housing System.**
- Action Item #2: Increase City Investment in Housing.
- **Action Item #3: Increase Affordable Housing Production, Rehabilitation, and Preservation.**
- **Action Item #4: Protect and Promote Neighborhoods.**
- Action Item #5: Ensure Accountability to the Public.

# Team



- **Pete Alanis** San Antonio Housing Trust
- **Monica Cruz, PhD**, Housing Advocate & Applied Demography Scholar (UTSA)
- **Rebecca Flores** Housing Advocate
- **Jose Gonzalez** Alamo Community Group
- **Jessica O. Guerrero** Housing Commission Chair & Board President, Vecinos de Mission Trails
- **Tuesdaé Knight**, President & CEO, SAGE
- **Richard Milk**, Director of Policy & Planning, SAHA
- **Leilah Powell** LISC San Antonio
- **Graciela Sanchez**, Executive Director of Esperanza Peace & Justice Center
- **Verónica Soto**, FAICP, NHSD Director
- **Amin Tohmaz**, Development Services Department Assistant Director

Support from:



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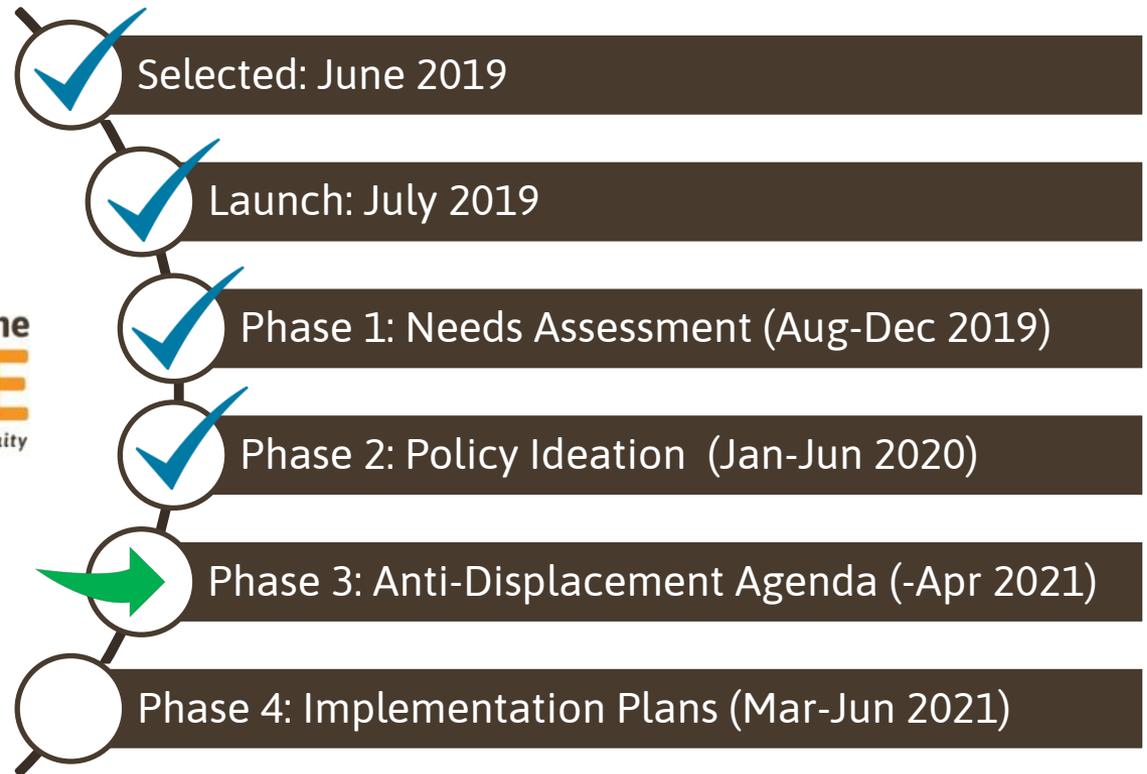
**Fabiola Torralba**  
Community Engagement  
Coordinator **4**



## Local Priorities

- Policy-making that centers experiential knowledge
- Data-driven analysis and discussions
- Cross-sector coordination and involvement
- Building upon existing plans and resources
- Recommendations to address both direct and indirect displacement
- Acknowledge that public investments and policies can contribute to displacement

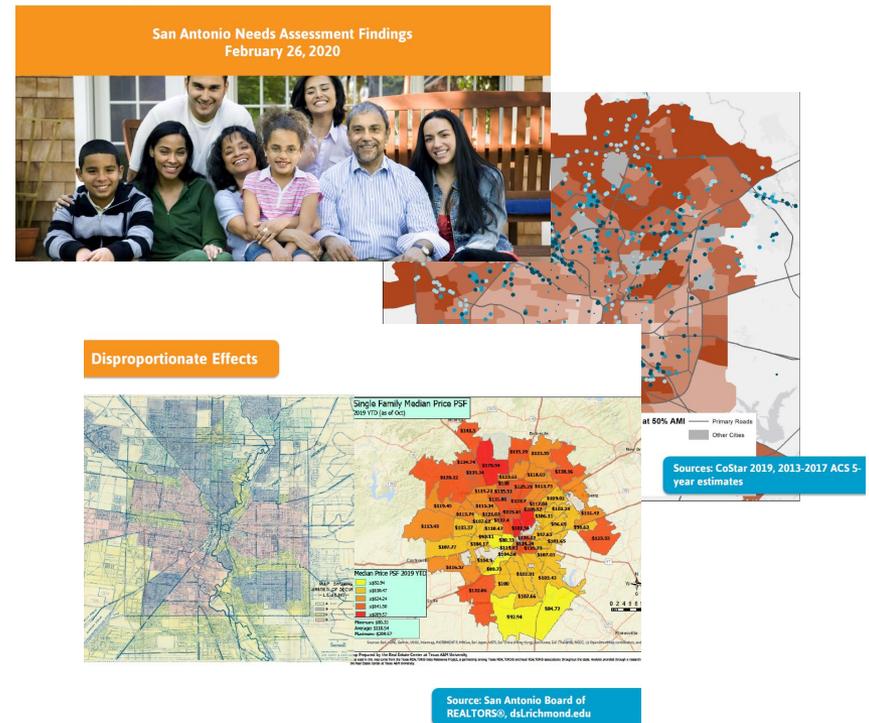
# Timeline



# Phase 1: Needs Assessment



- Presented to Housing Commission on February 26<sup>th</sup>
- Examined displacement drivers for renters, homeowners, and mobile home park residents
- Research, interviews, and focus groups with people with lived experience & technical subject matter experts
- Needs Assessment Link



# Phase 1-2 Community Engagement



## Goals

- Input and participation of individuals and populations most affected by housing displacement.
- Establish relationships with local leadership, support collaboration across sectors, and cultivate long term interest in anti-displacement policy work.
- Foster practices that uphold racial equity, civic participation, cultural competence, and social justice values.

## Activities

### Phase Specific

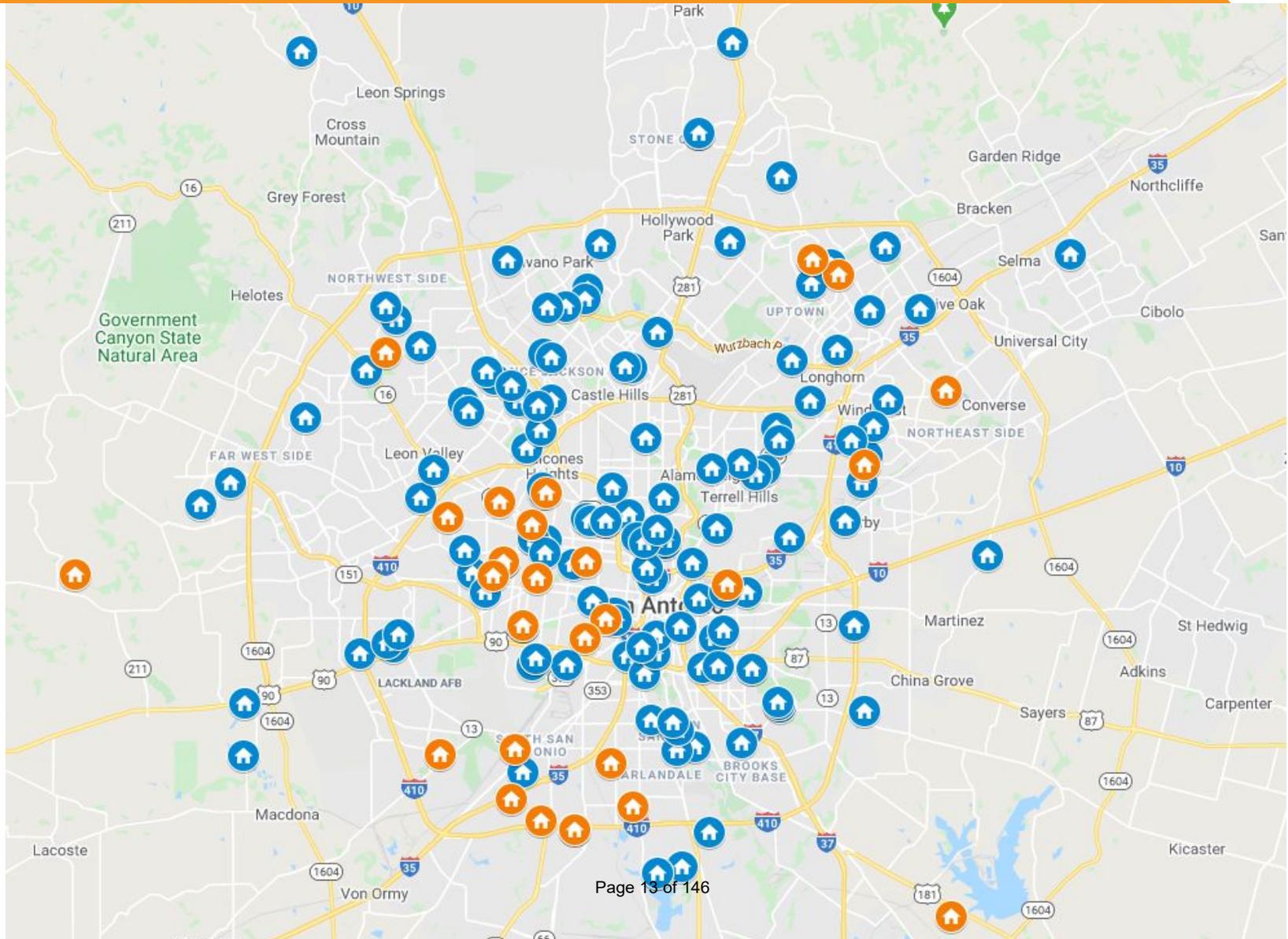
Storytelling Circles  
Interviews  
Online Surveys  
Focus Groups  
Polls  
Public Meetings

### Ongoing

Field Assessment  
Participant Observation  
Mutual Aid  
Service  
Advocacy  
Knowledge Sharing



# Map of Survey Responses



# Phase 3: Anti-Displacement Agenda



Reduce the frequency of evictions



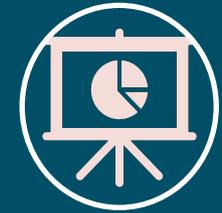
Preserve existing affordable housing stock – including mobile home communities



Stabilize Homeownership



Ensure investments & developments don't create displacement pressure



Leverage resources better for affordable housing preservation and displacement prevention

# Next Steps





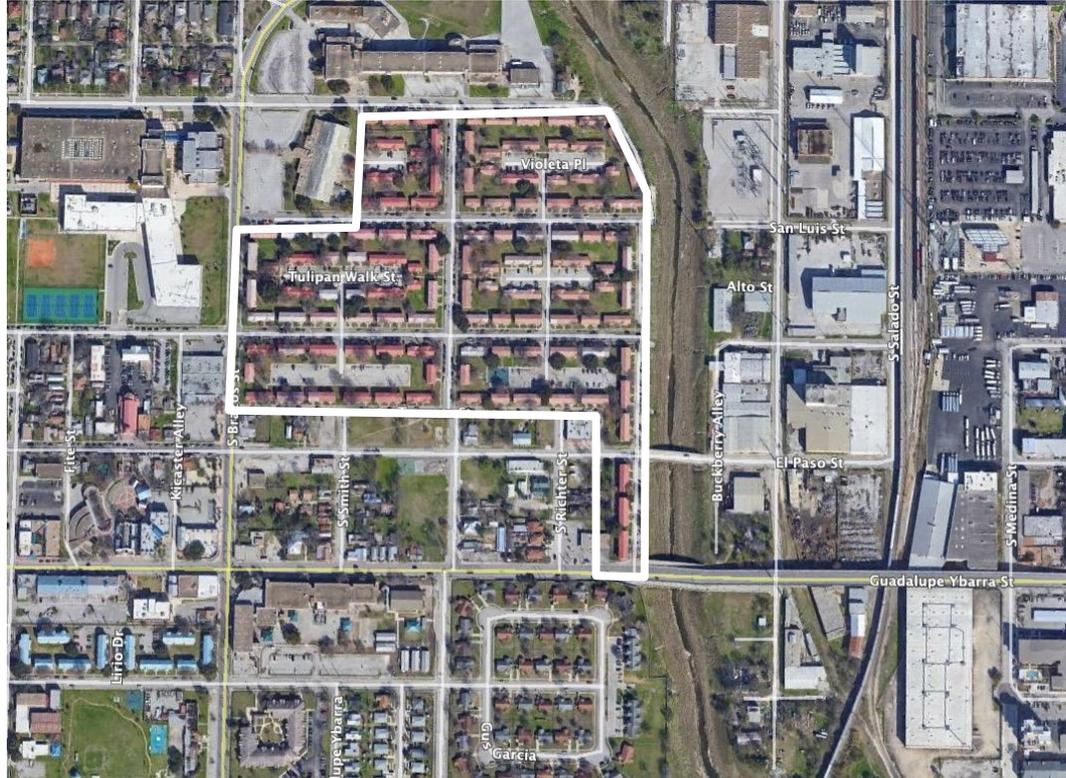
**SAHA** | SAN ANTONIO  
HOUSING AUTHORITY  
Opportunity Lives Here

# ALAZAN UPDATE

January 21, 2021

# ALAZAN - NORTH OF GUADALUPE STREET

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# SAHA HAD TWO PRIORITIES IN OUR PLANNING

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- **Ensure that there were a sufficient number of 30% units for our residents**
- **Protect our tenants in Public Housing**

# UNIT COUNT AT PROPOSED DEVELOPMENT

UNIT MIX	PHASE 1	PHASE 2	TOTAL
<b>30% AMI or PBV's</b>	194 (60%)	194 (60%)	<b>398</b>
<b>50% AMI</b>	130 (40%)	130 (40%)	<b>260</b>
<b>Total</b>	<b>324</b>	<b>324</b>	<b>658</b>
<b>Notes</b>	<i>30% units are covered by PBVs 50% units covered by PBVs; Max 50% LIHTC rents 60% are max LIHTC rent</i>	<i>30% units are covered by PBVs 50% units covered by PBVs; Max 50% LIHTC rents 60% are max LIHTC rent</i>	

# THE RESIDENTS WE SERVE AT ALAZAN

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- **37 Families** earn less than **\$60** per week
- **125 Families** earn less than **\$100** per week
- **213 families** earn less than **\$150** per week
- **445 families** are **Extremely Low Income (30% Area Median Income or below; family of 4 making less than \$26,200)**
- **295 families** are in arrears on their rent payments

# PUBLIC HOUSING POLICIES

- **Public Housing eligibility is based on the following**
  - **Income - less than 80% Area Median Income (AMI)**
  - **Criminal History**
  - **Debts Owed to Public Housing Agencies (HUD Requirement)**
  - **Previous Program Exits**
- **SAHA Criminal History look back period of seven, five and three years**
  - **HUD mandatory denial for lifetime sex offender and production or manufacture of methamphetamine in federally assisted housing**
- **During periods of lost wages, rent for Public Housing and voucher holders is adjusted; not the tax credit residents**

**Public Housing provides a safety net for a vulnerable population. SAHA Policies are different from private landlords, managers, and developers.**

# TRADITIONAL SAHA DEVELOPMENT APPROACH

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- **SAHA PFC partners with Developer and Tax Credit Buyers**
- **Partnership funding is provided by Tax Credit Buyers and Tax Exempt Bonds**
- **The partnership receives a 100% property tax and sales tax exemption**
- **Alazan would be rebuilt as a mixed income community**
- **All residents are relocated (for Alazan: 227 families in Phase 1 and 274 families in Phase 2)**
- **The traditional development model transfers property management control to the developer.**

# THIS DEVELOPMENT MODEL IS WIDELY USED

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- **It is not unique to San Antonio**
- **It is widely used across the country**
- **Some Housing Authorities use it in combination with RAD**
- **Some cities have used it to eliminate all Public Housing: Atlanta, Chicago, El Paso, New Orleans**
- **Over 250,000 units of Public Housing have been removed across the US in the last 20 years**

# IMPACT TO RESIDENTS THAT RELOCATE

- **501 families would have to relocate out of Alazan during the ongoing economic/unemployment crisis**
- **A private landlord might have more restrictive leasing policies than SAHA, impact individuals with the lowest income, poor credit, rent in arrears, or criminal background issues**
- **A large percentage of Alazan families have extremely low income, moving out of Alazan could create a hardship and even crisis for some families**
- **The available supply of housing is currently limited**

# COMMUNITY AND RESIDENT CONCERNS

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- **San Antonio needs more Public Housing, not less**
- **Public Housing is a community asset and SAHA should preserve and protect it**
- **Public Housing is a safety net for low income families**
- **The development deal structure is difficult to understand and transfers public property into private hands**
- **The lowest income residents may not be able to return to Alazan after it is rebuilt**

- **The supply of housing for low income families is insufficient, especially now during the pandemic and unemployment crisis**
- **Redevelopment of Alazan will start gentrification; property values will increase in the neighborhood**
- **Redevelopment will change the community composition, affecting the neighborhoods, schools, churches**
- **“People over Profit”**

# COMMUNITY CONCERNS

(continued)

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- **SAHA should use a different funding model instead of third party developers**
- **SAHA needs to improve communication with residents; some residents don't have internet**
- **Housing is a human right (ongoing national and local conversation)**
- **The Resident Council model needs to be reimaged**

# NEW APPROACH FOR ALAZAN

- **After considering all relevant factors, the impact on residents of relocating, and the pandemic... SAHA has canceled the Alazan RFP**
- **After discussing with NRP, SAHA has decided to self develop Alazan**
- **SAHA will evaluate all options for redeveloping Alazan with several new goals:**
  - **Keep all residents within Alazan; no relocation out of Alazan**
  - **Maintain or grow the number of Public Housing units at Alazan**
  - **Manage the property ourselves, using existing SAHA resident policies**

# NEW APPROACH FOR ALAZAN

- **Additional federal resources may be available soon through Biden administration policies and Congressional authorizations which may provide new opportunities for a creative approach to expanding public housing**
- **SAHA will continue advocating for new federal funds for capital improvements for all of its public housing properties**

# QUESTIONS?

**BOARD OF COMMISSIONERS  
Real Estate Development Committee Meeting**

**RESOLUTION 6107, AUTHORIZING THE AWARD OF A CONTRACT FOR NEW AFFORDABLE HOME CONSTRUCTION SERVICES FOR VILLAS DE FORTUNA, SUNFLOWER, AND PALM LAKE TO METROBUILT HOMES, LLC FOR AN AMOUNT NOT TO EXCEED \$7,344,002.00**

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*Ed Hinojosa Jr*  
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**Ed Hinojosa, Jr.**  
Interim President and CEO

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*Steven Morando*  
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**Steven Morando**  
Director of Procurement  
and General Services

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*Lorraine Robles*  
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**Lorraine Robles**  
Director of Development  
Services and Neighborhood  
Revitalization

**REQUESTED ACTION:**

Consideration and appropriate action regarding Resolution 6107, authorizing the award of a contract for new affordable home construction services for Villas de Fortuna, Sunflower, and Palm Lake to Metrobuilt Homes, LLC for an amount not to exceed \$7,344,002.00.

**FINANCIAL IMPACT:**

The current award recommendation for new affordable home construction is not expected to exceed an amount of \$7,344,002.00. This project will be funded by Mirasol settlement funds and sales proceeds.

**SUMMARY:**

SAHA has received U.S. Department of Housing and Urban Development (HUD) approval to rebuild four, single-family home projects known as Mirasol Homes that have been rebranded as the Westside Reinvestment Initiative (WRI). On August 13, 2020, Resolution 6063 authorized the award of a contract to HaulBrooke, Inc. for the demolition of homes in the Palm Lake and Sunflower Subdivisions. The demolition of the last 11 houses is scheduled to be completed by mid February 2021.

SAHA requires the services of a qualified and experienced general contractor to construct multiple homes simultaneously using the contractor’s own home designs and specifications that meet SAHA’s Minimum Design and Universal Design Requirements. SAHA envisions that the Villas de Fortuna, Sunflower, and Palm Lake developments will ultimately consist of quality, affordable, single-family homes supporting redevelopment of the neighborhoods.

SAHA’s intent is to fund the construction of approximately forty-eight (48) new income restricted single-family homes, including twenty-eight (28) in the Villas de Fortuna Subdivision, (nine (9) in the Sunflower Subdivision, and eleven (11) in the Palm Lake Subdivision, the remaining three of the four Mirasol single-family neighborhoods. The homes will be built on 48 lots owned by SAHA or one of its affiliated entities. These homes will be 3-bedroom, 2.5-bath, one- or two-story homes with a single-car, attached garage with at least 1,250 square feet of conditioned space; and 2-bedroom, 2-bath, one-story homes with a single-car, attached garage with at least 1,100 square feet of conditioned space.

**SAN ANTONIO HOUSING AUTHORITY****January 21, 2020**

The homes will include Energy Saving / Environmental features such as certified EPA Energy rated home, certified Build San Antonio Green home, Low-E vinyl frame with double-pane windows, and spray foam insulation with sealed, semi-conditioned attic system. Construction features engineered foundation - wall panels and truss design. Exterior walls - front elevation with masonry and three other sides fiber-cement siding on top of a 1/2 Zip system. A one-car fully enclosed garage with walls, ceiling sheetrocked, taped, textured, trimmed, and painted. Interior features include Monterrey drag texture walls and ceilings, floor tile the entire house, and progress lighting satin nickel fixtures with LED light bulbs. Living room to feature coffered or vaulted ceiling. Kitchen features include Whirlpool electric range, microwave, and vent hood, EnergyStar dishwasher and side-by-side refrigerator. Kitchen cabinets popular, flat panel Cody door style and granite countertops with stainless steel 9" deep undermount sink and 4" granite backsplash. Baths include granite countertops on vanity and tub with ceramic tile walls. On the exterior features it will include a full landscape package with water saving Bermuda sod and 2 hardwood trees and native plants - front and back. The property will be enclosed with a 4 foot chain link fencing of the backyard. A two-car-parking concrete pad in front of the garage / house is included.

SAHA anticipates the build-out of the project should take no more than three (3) years depending on market demand. SAHA's intention is to release seven (7) lots at a time, however; the decision to do so and scheduling of the additional three (3) phases with the selected Contractor will be contingent on successful performance by the Contractor and market demand for the homes. The Contractor will be expected to complete each phase within 6 months of the Notice to Proceed for that phase.

SAHA will handle all marketing and sales of the 48 homes being built as part of this project. Of these homes, it is SAHA's intention to sell all of them to buyers with incomes up to 100% of the Adjusted Median Income (AMI) per the U.S. Housing and Urban Development Adjusted Income Limits for San Antonio in effect at the time of sale. In accordance with the HUD Mirasol Homeowners Approval Letter dated 8/13/2016, at least 15% of the 88 homes built (13) in Blue Ridge, Villas de Fortuna, Sunflower, and Palm Lakes may be sold to families earning between 100% and 115% AMI.

On October 6, 2020, SAHA issued Request For Proposals (RFP) #2009-909-23-5071 for New Affordable Home Construction Services for Villas de Fortuna, Sunflower, and Palm Lake that closed on November 10, 2020. The RFP was published on our website, Electronic State Business Daily (ESBD), The Hart Beat, various other venues, and we directly solicited 135 contractors. Five proposals were received in response to this solicitation: BG Constructor Solutions, LLC (HABE), Bougambilias Construction, LLC (HABE), Metrobuilt Homes, LLC, ProMasters Remodeling, LLC (ESBE, HABE, MBE, SBE, VBE), and Stoddard Construction Management, Inc. (SBE). All proposals were evaluated on the following criteria: experience, project management plan, capacity/financial viability, cost, and strength of the contractor's Section 3 and SWMBE plans. Best and Final Offers were requested from the two highest rated proposers that were due to Procurement on December 21, 2020. Based on the above, Metrobuilt Homes is the highest rated qualified proposer and is recommended for contract award.

**SAN ANTONIO HOUSING AUTHORITY****January 21, 2020****COMPANY PROFILE:**

Metrobuilt Homes, LLC was established in 2015 and is headquartered in San Antonio, Texas, with five office locations throughout the city. They are wholly owned by locally owned Imagine Homes, Ltd. that was founded in 2006. This homebuilder specializes in single-family, affordable home construction focusing on energy efficiency and green included features. Since 1995, this contractor has built over 3,000 homes in the San Antonio area. Their neighborhoods are scattered across San Antonio, in areas such as downtown's Pearl District, Mahncke Park, the Broadway Corridor, Universal City, Vista Point, Hollywood Park, and downtown homes on Leigh Street in the Victoria Courts subdivision. Their work has been recognized more than 10 times with national awards for energy efficiency and green building. Most recently, they received a 2019 Best in Green award from the National Association of Home Builders.

**PRIOR SAHA AWARDS:**

Metrobuilt Homes LLC has received a prior award from SAHA for building 40 quality, affordable, single-family homes in the Blueridge Subdivision. Services provided under this award were very good and they met the established schedule.

**CONTRACT OVERSIGHT:**

Contract oversight will be provided by Lorraine Robles, Director of Development Services and Neighborhood Revitalization, who will monitor the vendor's adherence to contract requirements and performance. The Procurement Department will be responsible to ensure the vendor submits the Contractor's Section 3 Compliance report on a monthly basis, monitor compliance with the vendor's SWMBE subcontractor good faith utilization plan, provide annual contract performance evaluation survey to end users, and assist departments in the contract renewal or new solicitation process.

**ATTACHMENTS:**

Resolution 6107  
Scoring Matrix  
BAFO Scoring Matrix  
Advertisement List

**San Antonio Housing Authority  
Resolution 6107**

**RESOLUTION 6107, AUTHORIZING THE AWARD OF A CONTRACT FOR NEW AFFORDABLE HOME CONSTRUCTION SERVICES FOR VILLAS DE FORTUNA, SUNFLOWER, AND PALM LAKE TO METROBUILT HOMES, LLC FOR AN AMOUNT NOT TO EXCEED \$7,344,002.00**

**WHEREAS**, on October 6, 2020, SAHA issued Request For Proposals (RFP) #2009-909-23-5071 for New Affordable Home Construction Services for Villas de Fortuna, Sunflower, and Palm Lake that closed on November 10, 2020; and

**WHEREAS**, five proposals were received in response to the RFP; and

**WHEREAS**, SAHA staff are recommending a contract award to Metrobuilt Homes. They are the highest rated qualified proposer; and

**WHEREAS**, the current award recommendation for the new affordable home construction is not expected to exceed an amount of \$7,344,002.00. This project will be funded by Mirasol settlement funds and sales proceeds; and

**WHEREAS**, staff requests the Board of Commissioners authorize the Interim President and CEO, or designee, to execute all documents associated with this contract.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Commissioners of SAHA hereby:

- 1) Approves Resolution 6107, authorizing the award of a contract for new affordable home construction services for Villas de Fortuna, Sunflower, and Palm Lake to Metrobuilt Homes, LLC for an amount not to exceed \$7,344,002.00.
- 2) Authorizes the Interim President and CEO, or designee, to execute all necessary documents associated with this contract.

**Passed and approved on the 4th day of February 2021.**

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**Ana M. "Cha" Guzman  
Chair, Board of Commissioners**

**Attested and approved as to form:**

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**Ed Hinojosa, Jr.  
Interim President and CEO**

Scoring Matrix-Verified New Affordable Home Construction Services 2009-909-23-5071						
Criterion Description	Weight	BG Constructor Solutions, LLC	Bougambillas Construction LLC	MetroBuilt Homes LLC	ProMasters Remodeling LLC	Stoddard Construction Management, Inc.
<b>Experience:</b>	1-5 20%					
<b>Rater 1</b>		3.00	4.00	4.00	3.00	4.00
<b>Rater 2</b>		3.00	5.00	5.00	3.00	5.00
<b>Rater 3</b>		4.00	5.00	5.00	3.00	4.00
<b>Total Score</b>		10.00	14.00	14.00	9.00	13.00
<b>Average Score</b>		3.33	4.67	4.67	3.00	4.33
<b>Weighted Score</b>		0.67	0.93	0.93	0.60	0.87
<b>Project Management Plan:</b>	1-5 15%					
<b>Rater 1</b>		3.00	4.00	5.00	4.00	4.00
<b>Rater 2</b>		3.00	4.00	5.00	3.00	5.00
<b>Rater 3</b>		3.00	4.00	4.00	3.00	5.00
<b>Total Score</b>		9.00	12.00	14.00	10.00	14.00
<b>Average Score</b>		3.00	4.00	4.67	3.33	4.67
<b>Weighted Score</b>		0.45	0.60	0.70	0.50	0.70
<b>Capacity/Financial Viability:</b>	1-5 15%					
<b>Rater 1</b>		3.00	4.00	5.00	2.00	5.00
<b>Rater 2</b>		2.00	4.00	5.00	2.00	5.00
<b>Rater 3</b>		3.00	4.00	4.00	3.00	5.00
<b>Total Score</b>		8.00	12.00	14.00	7.00	15.00
<b>Average Score</b>		2.67	4.00	4.67	2.33	5.00
<b>Weighted Score</b>		0.40	0.60	0.70	0.35	0.75
<b>Cost proposal:</b>	1-5 40%					
<b>Total Score</b>		4.88	4.88	4.92	5.00	3.59
<b>Weighted Score</b>		1.95	1.95	1.97	2.00	1.44
<b>Strength of the Sect 3 Utilization plan:</b>	1-5 5%					
<b>Rater 1</b>		3.00	3.00	2.00	5.00	3.00
<b>Rater 2</b>		3.00	3.00	1.00	4.00	3.00
<b>Rater 3</b>		3.00	4.00	2.00	4.00	3.00
<b>Total Score</b>		9.00	10.00	5.00	13.00	9.00
<b>Average Score</b>		3.00	3.33	1.67	4.33	3.00
<b>Weighted Score</b>		0.15	0.17	0.08	0.22	0.15
<b>Strength of the S/W/MBE plans:</b>	1-5 5%					
<b>Rater 1</b>		4.00	3.00	4.00	5.00	4.00
<b>Rater 2</b>		3.00	3.00	4.00	5.00	3.00
<b>Rater 3</b>		3.00	3.00	4.00	4.00	3.00
<b>Total Score</b>		10.00	9.00	12.00	14.00	10.00
<b>Average Score</b>		3.33	3.00	4.00	4.67	3.33
<b>Weighted Score</b>		0.17	0.15	0.20	0.23	0.17
Section 3 Preference: A firm may qualify for Section 3 status and earn additional points.						
Category I: As detailed in Attachment D	5 (.25)					
Category II: As detailed in Attachment D	4 (.2)					
Category III: As detailed in Attachment D	3 (.15)					
Category IV: As detailed in Attachment D	2 (.1)				0.10	
<b>Tota Weighted Score</b>		3.79	4.40	4.58	4.00	4.07

**Scoring Matrix-BAFO**  
**New Affordable Home Construction Services**  
**2009-909-23-5071**

Criterion Description	Weight	Bougambilias Construction LLC	MetroBuilt Homes LLC
<b>Experience:</b>	1-5 20%		
<b>Rater 1</b>		4.00	4.00
<b>Rater 2</b>		5.00	5.00
<b>Rater 3</b>		5.00	5.00
<b>Total Score</b>		14.00	14.00
<b>Average Score</b>		4.67	4.67
<b>Weighted Score</b>		0.93	0.93
<b>Project Management Plan:</b>	1-5 15%		
<b>Rater 1</b>		4.00	5.00
<b>Rater 2</b>		4.00	5.00
<b>Rater 3</b>		4.00	4.00
<b>Total Score</b>		12.00	14.00
<b>Average Score</b>		4.00	4.67
<b>Weighted Score</b>		0.60	0.70
<b>Capacity/Financial Viability:</b>	1-5 15%		
<b>Rater 1</b>		4.00	5.00
<b>Rater 2</b>		4.00	5.00
<b>Rater 3</b>		4.00	4.00
<b>Total Score</b>		12.00	14.00
<b>Average Score</b>		4.00	4.67
<b>Weighted Score</b>		0.60	0.70
<b>Cost proposal:</b>	1-5 40%		
<b>Total Score</b>		5.00	4.99
<b>Weighted Score</b>		2.00	1.996
<b>Strength of the Sect 3 Utilization plan:</b>	1-5 5%		
<b>Rater 1</b>		3.00	2.00
<b>Rater 2</b>		3.00	1.00
<b>Rater 3</b>		4.00	2.00
<b>Total Score</b>		10.00	5.00
<b>Average Score</b>		3.33	1.67
<b>Weighted Score</b>		0.17	0.08
<b>Strength of the S/W/MBE plans:</b>	1-5 5%		
<b>Rater 1</b>		3.00	4.00
<b>Rater 2</b>		3.00	4.00
<b>Rater 3</b>		3.00	4.00
<b>Total Score</b>		9.00	12.00
<b>Average Score</b>		3.00	4.00
<b>Weighted Score</b>		0.15	0.20
Section 3 Preference: A firm may qualify for Section 3 status and earn additional points.			
Category 1: As detailed in Attachment D	5 (.25)		
Category II: As detailed in Attachment D	4 (.2)		
Category III: As detailed in Attachment D	3 (.15)		
Category IV: As detailed in Attachment D	2 (.1)		
<b>Tota Weighted Score</b>		4.45	4.61

**Advertisement List**  
**Solicitation # 2009-909-23-5071**  
**New Affordable Home Construction Services Villas De Fortuna Sunflower and Palm Lake**

Associations /Vendors	Contact Name	Email	Notes
<b>Associations Revised as of 8/26/2020</b>			
African American Chamber of Commerce of San Antonio	Lou Miller	blackchamber@aol.com	
Alamo Asian American Chamber of Commerce	Elva Adams	elva.adams@wellsfargo.com	
Alamo City Black Chamber Of Commerce	Bede Ramcharan	info@alamocitychamber.org	
American Council of Engineering Companies - San Antonio (ACEC-SA)	Anne Whittington	anne@acectx.org	
American Institute of Architects	Paula	paula@aiasa.org	
American Subcontractors Association	Jennifer Swinney	jennifer@asasanantonio.org	
Associated Builders and Contractors S. Texas Chapter	Steve Schultz	steve@abcsouthtexas.org	
Builders Exchange	Jeannette Olguin	jeannette@virtualbx.com	
Construct Connect		content@constructconnect.com	
CFMA		kimr@avacpa.com	
Construction Journal	Danielle Giammarino	DGiammarino@constructionjournal.com	
Fair Contracting Coalition		faircontractingcoalitioninfo@gmail.com	
Goodwill Industries	Steven Hussain Angelique de Oliveira	shussain@goodwill.sa.org adeoliveira@goodwillsa.org	
Greater San Antonio Builders Association	Kristi Sutterfield	ksutterfield@sabuilders.com	
The San Antonio Chamber of Commerce	Dave Petersen	dpetersen@sachamber.org	
Hispanic Contractors Association de San Antonio	Clarissa Perez Dave Sanchez	exdir@hcadesa.org admin@hcadesa.org dave@hcadesa.org	
Home Depot Pro Accounts	Darren Friesenhahn	Darren_Friesenhahn@homedepot.com	
IEC	Julie Howard	jhoward@iecsanantonio.com rvasquez@iecsanantonio.com	
MCA-SMACNA		mca-smacna@mca-smacna.org	
Minority Business Council	Hector Garcia	hector@hegarciacpa.com	
National Association of Women in Construction (NAWIC)	Sandee Morgan	nawicerin@gmail.com nawicsatx@gmail.com	
NAWBO San Antonio	Madeline Slay	Madeline@masarchitecture.com	
Plumbing Heating Cooling Contractors Association	Heidi Timble	Heidi@phcc-sanantonio.org	
Professional Engineers in Private Practice	Diane Hoskins	bexarpepp@sbcglobal.net	
Real Estate Council of San	Martha Mangum	martham@recsanantonio.com	

**Advertisement List**  
**Solicitation # 2009-909-23-5071**  
**New Affordable Home Construction Services Villas De Fortuna Sunflower and Palm Lake**

Antonio			
SAABE	Melodie	mg.assoc.mgmt@gmail.com	
San Antonio Board of Realtors	Suzanne	Suzanne@sabor.com	
SA Chapter of the Associated General Contractors	Dana Marsh	sanantonioagc@gmail.com	
San Antonio Hispanic Chamber of Commerce	Brianna Dimas	briannad@sahcc.org mariyaf@sahcc.org	
San Antonio Masonry Contractors Association	Debbie Mason	thesamca@gmail.com	
San Antonio Women's Chamber of Commerce	Cindy Libera	admin@sawomenschamber.org	
SmartApartmentData.com		constructionadmin@smartlocating.com	
South Central Regional Certification Agency	Charles Johnson	cjohnson@sctrca.org	
South San Antonio Chamber of Commerce	Al Arreola Jr	al@southsa.org	
Southwest Minority Supplier Diversity Council	Robert Casas	smsdc@smsdc.org gabrielle@smsdc.org	
Surety Association of South Texas, Inc.	Jim Swindle	jim@alamobonds.com	
Texas Society of Professional Engineers		jennifer@tspe.org	
TIBH Industries	Robert Olivo	robertolivo@tibh.org	
UTSA Minority Business Development Agency	Orestes Hubbard Jennifer Mort Jacqueline Jackson	orestes.hubbard@utsa.edu jennifer.mort@utsa.edu Jacqueline.Jackson@utsa.edu	
UTSA Procurement Technical Assistance Center	Terri Williams	ptac@utsa.edu	
West San Antonio Chamber of Commerce	Julie Jimenez	info@westsachamber.org julie@westsachamber.org	
Women's Business Enterprise	Avery Smith	bids@wbea-texas.org	
NAHRO	Web Site	http://nahro.economicengine.com	
Public Purchase	Web Site	www.publicpurchase.com	
Texas ESBD	Web Site	https://portal.cpa.state.tx.us/	
North San Antonio Chamber of Commerce	Web Site	https://northsachamber.chambermaster.com	
<b>Direct Solicits as of 10/5/20</b>			
<b>HUBS on CMBL</b>			
Valo Investors Llc	Christopher M Valot	cvalot33@gmail.com	
CLL Specialists Corporation	Carol Loveless	info@renovatepaint.com	
HSC Electric Company, Inc.	Henry Gonzalez	hsc_electric@yahoo.com	
J. L. Bass Enterprise, Llc	Jeff Bass	jlbass47@jlbassconstruction.com	
MLP Ventures Inc.	Liborio Perez	mlp@att.net	
<b>Section 3 Bidders</b>			
All Pro Gen Const	Jorge Zapata Raul Scott Jr	jorge@apgc.pro rauljr@apgc.pro	

**Advertisement List  
Solicitation # 2009-909-23-5071**

**New Affordable Home Construction Services Villas De Fortuna Sunflower and Palm Lake**

Geofill Construction	Jan Puente	jpunte.geofill@outlook.com	
Jerdon Enterprise L.P.	Kathryn Tennell	kathryn@jerdonlp.com	
Commercor, LLC	Robert Broniszewski	commercorconstruction@gmail.com	
EA Contractor	Enrique Rodriguez	enrique@mtsconstructor.com; adriananavarro3@hotmail.com	
JC's Construction & Remodeling, LLC	Basidalia Alvarez	jscandrsatx@gmail.com	
JGG Construction	Joseph Gonzales	integrated02@aol.com	
Mcfarland & Mcfarland Construction & Remodeling	James Mcfarland	mcfarland9598@gmail.com	
Garcia Brothers Make Ready & Repairs	Jesse Garcia	GBMR.REPAIRS@YAHOO.COM	
R&J Muniz Remodeling	Rafaela Varela	munizjuan60@yahoo.com	
TME Construction, L.L.C.	Ernesto Caro	tme1construction@gmail.com	
Safe Co. Construction	Liz Janette Martinez	savecocorp@gmail.com	
Shimerda Enterprises, LLC.	Edward Shimerda	cbch@countryboycoolinc.com	
M&M Weatherization CO.	Laura Ramirez	laura@mmwtx.com	
Vela Group, LLC.	Joe Vela	joe.vela@velagroupinc.com	
4L Construction	Maria "Lisel" Aleman	liselaleman@yahoo.com	
Ram's Weatherization and Construction, LLC.	Maria De La Fuente	md.ramswx@gmail.com	
DCA Contractor, LLC.	Dora Candia	info@dcacontractor.com	
	<b>Direct Solicits</b>		
360 Premier Construction Llc	Nelson Snavelly	360premierconstruction@gmail.com	
360txc Llc	Tony Lester	estimator@360txc.com	
ABB Realty, Llc	William Aiyeojenku	willa@abbrealty.com	
Acumen Enterprises, Inc.	Wayne Boyter	wayne@acumen-enterprises.com	
Addison Legacy Contractors,	Christian Martinez	cmartinez@legacy-contractors.net	
Aegis USA	Michael Gaines	estimating@aegisusa.co	
Aegises Solutions Llc	Gregory T Roberts	greg@gnrbuildersllc.com	
Agh2o Holdings, Llc	James R. Lesko	jlesko@austin.rr.com	
All Phase Solutions, Llc	Saleh Rabah	srabah@allphasesolutions.com	
All-Purpose Cnstrctn & Rmdlq		travis@allpurposeservices.com	Not found
Bluebonnet Dream Homes	Lloyd Vaughn	info@bluebonnetdreamhomes.com	
Allbrite Constructors Of TX	Jan Parsons	Jan@AllbriteConstruction.com	
Ally Group Inc	Brian	info@allygroupusa.com	
Archer Western Construction,	Don E. Marshall	demarshall@walshgroup.com	
Arkitektura Devolpment Inc.	Gerard P Contreras	condg1@yahoo.com	
Basecom, Inc.	Oscar Oaxaca	ooaxaca@basecominc.com	
Basic SDV, Inc	John Davis	jdavis@basicsdv.com	
Bayside Plumbing Services	Jacob Hayman	baysideservicesllc@gmail.com	
Bougambilias Construction	Miguel A. Cisneros	bugconst@gmail.com	
Brizo Construction, Llc	Cody Lee	estimating@brizoconstruction.com	
Byrdson Services, Llc	Jim Griffin	jgriffin@byrdsonservices.com	
Central Valley General	Roque Becerra	roquebecerra@icloud.com	
Charles N. White Construction	Dominic Padilla	dominicp@whiteconst.com	
CLL Specialists Corporation			

**Advertisement List  
Solicitation # 2009-909-23-5071**

**New Affordable Home Construction Services Villas De Fortuna Sunflower and Palm Lake**

	Carol Loveless	info@renovatepaint.com	
Coastal Eco Construction Llc	Patrick Plant	plantshawn@yahoo.com	
Colebrack Enterprises, Inc	Gerry Alexander	colebrack44@gmail.com	
Construction Zone Of Texas,	Sandy Bernard	sandyb@cziglobal.com	
Crescendo Advisory Group,	Cris Medina	cag14180@gmail.com	
David E. Harvey Builders, Inc.	Taylor L Starr	tstarr@harveycleary.com	
Donald Hubert Construction	Donald Hubert	dhubertco@sbcglobal.net	
Ebco General Contractor, Ltd	Michael Howdysshell	mike.howdysshell@ebcogc.com	
Fitzwater General Contracting	Russel E Fitzwater	fitzgcllc@gmail.com	
Garzoria Services, Llc	Gilbert Garzoria	ggarzoria@gmail.com	
Gliden Industries, Llc	Thomas Stewart	thomas@glidenindustries.com	
Guido Brothers Construction	Maryanne Guido	maguido@guidoco.com	
HGR General Contractors	Randy D Reynolds	info@hgrgc.com	No Bid
Hutcherson Construction, Inc.	Reid Hutcherson	rh@hci-tx.com	
Hynes Services, Inc.	Michael W. Hynes	HynesServicesInc@aol.com	
J-Jimenez Enterprises, Llc.	Julio Salazar	Jsalazar@jandjdevelopments.com	
J. L. Bass Enterprise, Llc	Jeff Bass	jlbass47@jlbassconstruction.com	
J.Cummings Construction Llc	Justin Cummings	justin@jcummingconstruction.com	Not found
James W. Turner Constructn	James W. Turner	info@jwtc.net	
Jams Contracting	Andrew Cardenas	jamscontracting18@gmail.com	
JK Bernhard Construction Co.	J Kevin Bernhard	kevinb@jkbernhard.com	
KCJ Design & Construction	Jonathan Avila	javila@kcjdesignco.com	
L2K3, Llc	Kieron Jones	KJones@L2K3.com	
Lady Liberty Group Llc	DeAynni K. Hatley	d@ladylibertygroup.com	
Lamar Contractors	Steve Louque	s.louque@lamarcontractors.com	
Marseal Group, Llc	Jacob Fuller	jfuller@marsealgroup.com	
Pegasus GC Llc	David L Paitllo	pegasusgcllc@gmail.com	
PMG Custom Homes, Inc.	Michelle Gorman	mgorman@five-oak.com	
Prestige Building Group Llc	Jason Botto	j.botto@prestigebms.com	
Prosperity Building Group, Llc	MarJuana B Williams	mwilliams@prosperitybuildinggroup.com	
RD2 Austin, Llc	Delilah O'Farrell	ofarrelldelilah@gmail.com	
Renaissance Contracting Llc	Anthony Mullens	amullens@renaissance-commercial.com	
Shockwave Construction Inc	Dorina Buriman	gabe2676@gmail.com	
Smith Improvement Llc	Joseph Smith	smith@smithimprovement.com	
South Texas Buildcon, Llc	Ricardo Rodriguez	construction@stxbuildcon.com	
Task Building Llc	Chris Pickens	chris@taskbuilding.com	
DLS Building Solutions	Samuel DeLos Santos	DLSBSOLUTIONS@gmail.com	
Total Team Construction, Llc	Alejandro Yanez	ayanez@totalteamcons.com	
Trini Construction Builder Llc	Reginald Worlds	info@triniconstructionbuilder.com	
VCI Builders, Inc.	Jose L Arredondo, Jr.	joe@vcibuilders.com	
Veliz Company, Llc	Omar Veliz	oveliz@velizconstruction.com	
Walker Services Llc	Alexander Walker	Alex@WalkerTexasServices.com	
Waterman Construction, Llc	Andrew Waterman	andrew@watermangc.com	
White Construction Company	Glinn H. White, Jr.	glinn@whiteconstructioncompany.com	
Advan-Edge Custom Builder	Pedro Vargas	petervargas@att.net robbvargas@gmail.com	

**Advertisement List**  
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**New Affordable Home Construction Services Villas De Fortuna Sunflower and Palm Lake**

KRE Group	Marco Rodriguez	marco@kregroupllc.com	
REM Construction	Anand Bhaktd Colleen Kurtz	anand@remhospitality.com colleen@remhospitality.com	Not found
Imagine Homes	John Friesenhahn	jfriesenhahn@imaginehomessa.com jbastoni@imaginehomessa.com	
Terramark	John Cooley Charles Turner Ricardo Turrubiates	jcooley@terramarktx.com cturner@terramarktx.com rturrubiates@terramarktx.com	
Disruptive Construction	Hector Mosqueda	hector@disruptiveconstruction.com	
Elite Homes	Jorge Vela	jrvela@elitehomessa.com	
Alamo Area Mutual Housing		mshackelford@alamomha.com	
Double K Homes		doublekhomes@yahoo.com	
August Contractors	August Nanutti	august.nanutti@yahoo.com	
Chris Gill Real Estate	Chris Gill	christopher@gill.net	
Greenboro Homes	Jim Leonard	jim.greenboro@mail.com	
Wood Duck Carpentry	Duane Hilburn	duanehilburn@gmail.com	
S & S Custom Homes	Eric Stensrud	eric@s-and-s.com	
David Weekly Homes	Ian Dietrich Sean Miller	idietrich@dwhomes.com smiller@dwhomes.com mtrout@dwhomes.com	Not found
Alamo Community Group	M Shackelford	mshackelford@alamocommunitygroup.org	
Texas Home & Project	Daniel Garcia	Daniel.garcia@texashp.com	Not Found
ABRB Construction	Colleen Kurtz Raj Bhakta	colleen@remhospitality.com Rbroger66@gmail.com	Not found
Greenboro Homes	Jim Leonard	Jim.greenboro@mail.com	
DRC Construction	Chris Toomey Tom Cockerill	chris@drc-construction.com tom@drc-construction.com	
Haas Group	Chip Haass	chiphaass@mac.com	
Maxweil	Michael HU	Michaelhu88@hotmail.com	
Marc3	Chester Rackley	chester@marc3llc.com	
HomeMarc Homes	Marc Elizondo	homemarchomessa@gmail.com	
Bailey Built	Heath Jones	Baileybuilt.heath@gmail.com	
Monticello Homes	Christina Meeker Beverly Bakanoski	christina@monticellohomes.com beverly@monticellohomes.com	
JRS Custom Homes	John Cortez	john@jrscustomhomes.com	
Terra Genesis	Ben Amor	aaa@tgtx.org	Not connecting
J Rodriguez Contractor	Daniel Rodriguez	jrodriguezcontractor@gmail.com	
R Christian Signature Bldrs	Rey Maldonado	rey@rchristianbuilders.com	
O'Connor & Kezar	Kathy D Wehner	okreports@oconnorkezar.com	
Freire Custom Homes Gen Contr	Robert Freire	robertfreirecan@aol.com	
Metrobuilt Homes		GFossier@imaginehomessa.com jfriesenhahn@metrobuilthomes.com	
American Builders		Americanbuilders@yahoo.com	Not Found
South Texas Const	Shelly Garza	shelly@southtxc.com	
Abia Construction		AbiaConstruction@gmail.com	
	Luis Gerlien	luisgerlein@lugerpartners.com	

**Advertisement List**  
**Solicitation # 2009-909-23-5071**  
**New Affordable Home Construction Services Villas De Fortuna Sunflower and Palm Lake**

		americanbestsa@gmail.com	
		daniel@bgconstructorsolutions.com	
Terrmark	Ricardo Turrubiates Charles Turner John Cooley	rturrubiates@terramarktx.com cturner@terramarktx.com jcooley@terramarktx.com	
Lorio Homes		lferrel@loriohomes.net gferrel@loriohomes.net	
HsuEquity, Inc	Sandy Gonzalez Mark Tonn Jorge Guterrez	hsuequity@gmail.com marktonn.hsuequity@gmail.com jorgegutierrez.hsuequity@gmail.com	
Integrated Realty Group	J.L. "Joey" Guerra, Jr.	joey@integratedrealtygroup.com	
Fred Elsner Consulting	Fred Elsner	fredelsner@att.net	
IKLO Construction	Abdul K Tai Bannesa Mota	info@ikloconstruction.com bannesa.ikloconstruction@gmail.com	
Con-Metal Contractors	Patrick Flores Manuel Perez	patrick@conmetalinc.com mperez@conmetalinc.com	

Web Site contact message:

The San Antonio Housing Authority is seeking bids for the construction of affordable homes in the Villas De Fortuna, Sunflower and Palm Lake subdivisions. The bid documents are available on the SAHA web site at [www.saha.org](http://www.saha.org), click menu, then Work With Us, then Procurement, then Current Bids, click on the bid number to open the file for reading or download. Call or email for any questions or clarifications.

**BOARD OF COMMISSIONERS  
Real Estate Development Committee**

**RESOLUTIONS 6105 AND 21FAC-01-22, AUTHORIZING FIESTA TRAILS LTD., AS DEVELOPER OF FIESTA TRAILS TRANSACTION INCLUDING: (I) EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT TRANSACTION; (II) AUTHORIZING THE SAN ANTONIO HOUSING FACILITY CORPORATION TO SERVE AS PRIME CONTRACTOR; (III) TO ENTER INTO THE AGREEMENT OF LIMITED PARTNERSHIP FOR FIESTA TRAILS; AND (IV) OBTAINING TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS TAX CREDITS FOR THE PROJECT AND OTHER MATTERS IN CONNECTION HEREWITH**

DocuSigned by:  
*Ed Hinojosa Jr*  
D7D48F73613F4FA...  
**Ed Hinojosa, Jr.**  
Interim President and CEO

DocuSigned by:  
*Timothy Alcott*  
B75AC7309C6B400...  
**Timothy E. Alcott**  
Chief Legal and Real Estate Officer

**REQUESTED ACTION:**

Consideration and appropriate action regarding Resolutions 6105 and 21FAC-01-22, authorizing Fiesta Trails Ltd., as developer of Fiesta Trails transaction including: (I) execution of all documentation necessary to carry out transaction; (II) authorizing the San Antonio Housing Facility Corporation to serve as prime contractor; (III) to enter into the agreement of limited partnership for Fiesta Trails; and (IV) obtaining Texas Department of Housing and Community Affairs tax credits for the project and other matters in connection herewith.

**FINANCIAL IMPACT:**

The final deal terms will be presented to the Board of Commissioners once negotiated.

**SUMMARY:**

NRP Lonestar Development LLC, a San Antonio-based and nationally recognized “Top 50 Builder,” specializes in the development, construction and management of high quality multi-family and senior residential properties.

Fiesta Trails will be an approximately 74-unit housing development located at 12485 W. Interstate 10, San Antonio, Texas. The development will be targeted specifically for working families and will consist of 74 tax credit units—10% of units will be reserved for those at 30 percent of the area median income and below, 40% of units reserved for those making 50 percent of area median income and below, and 50% of units reserved for those making 60 percent of area median income and below. The new development will provide a mix of one-, two- and three-bedroom units with appropriate design considerations and amenities. Fiesta Trails will represent the very best housing in terms of quality and sustainability in the marketplace today.

Fiesta Trails Ltd., a subsidiary of NRP Lonestar Development LLC, will partner with the San Antonio Housing Authority, which will benefit both entities. The partnership will receive the benefit of the San Antonio Housing Facility Corporation’s ad valorem tax exemption, as well as its

**SAN ANTONIO HOUSING AUTHORITY**

**January 21, 2021**

sales tax exemption, and the agency will add units to its affordable housing portfolio, enabling the agency to serve more residents and further its mission. NRP Lonestar Development LLC will provide ongoing guarantees and long term property management.

**STRATEGIC GOAL:**

Strategically expand the supply of affordable housing.

**ATTACHMENTS:**

Resolution 6105

Resolution 21FAC-01-22

Map and Photo of Site Location

**San Antonio Housing Authority  
Resolution 6105**

**RESOLUTION 6105, AUTHORIZING FIESTA TRAILS LTD., AS DEVELOPER OF FIESTA TRAILS TRANSACTION INCLUDING: (I) EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT TRANSACTION; (II) AUTHORIZING THE SAN ANTONIO HOUSING FACILITY CORPORATION TO SERVE AS PRIME CONTRACTOR; (III) TO ENTER INTO THE AGREEMENT OF LIMITED PARTNERSHIP FOR FIESTA TRAILS; AND (IV) OBTAINING TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS TAX CREDITS FOR THE PROJECT AND OTHER MATTERS IN CONNECTION HEREWITH**

**WHEREAS**, Fiesta Trails Ltd., has proposed a development for affordable, multifamily rental housing at 12485 W. Interstate 10 in the City of San Antonio; and

**WHEREAS**, at the request of Fiesta Trails Ltd., the San Antonio Housing Facility Corporation (SAHFC) agreed to serve as the sole member of the General Partner of the Partnership in connection with the financing; and

**WHEREAS**, Fiesta Trails Ltd. and the San Antonio Housing Authority have submitted an application to the Texas Department of Housing and Community Affairs for 2021 Competitive 9 percent Housing Tax Credits for Fiesta Trails; and

**WHEREAS**, the Board of Commissioners has determined that it is in the public's interest and to the benefit of the citizens and residents of San Antonio for the various entities to enter into the transaction described above so that the partners may construct the project; and

**WHEREAS**, this Board of Commissioners has reviewed the foregoing and determined that the action herein is in furtherance of the public purposes of San Antonio Housing Facility Corporation.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Commissioners of SAHA hereby:

- 1) Confirms that it supports the proposed Fiesta Trails located at 12485 W. Interstate 10 in the City of San Antonio, TX, and that this formal action has been taken to put on record the opinion expressed by the San Antonio Housing Authority.
- 2) Approves Resolution 6105, authorizing Fiesta Trails Ltd., as developer of Fiesta Trails transaction including: (I) execution of all documentation necessary to carry out transaction; (II) authorizing the San Antonio Housing Facility Corporation to serve as prime contractor; (III) to enter into the agreement of limited partnership for Fiesta Trails; and (IV) obtaining Texas Department of Housing and Community Affairs tax credits for the project and other matters in connection herewith.

- 3) Authorizes the following officers, or any one of them acting alone without the joinder of any other officer, to execute the Application and all necessary documents and extensions related thereto on behalf of the San Antonio Housing Authority and/or San Antonio Housing Facility Corporation.

<u>Name</u>	<u>Title</u>
Ed Hinojosa, Jr.	Interim President and CEO
Timothy E. Alcott	Chief Legal and Real Estate Officer
Muriel Rhoder	Chief Administrative Officer
Brandee Perez	Chief Operating Officer
Ana "Cha" Guzman	Chair
Jessica Weaver	Vice Chair
Charles Clack	Commissioner
Jo-Anne Kaplan	Commissioner
Ignacio Perez	Commissioner
Olga Kauffman	Commissioner
Ruth Rodriguez	Commissioner

**Passed and approved the 4th day of February 2021.**

---

**Ana M. "Cha" Guzman**  
**Chair, Board of Commissioners**

**Attested and approved as to form:**

---

**Ed Hinojosa, Jr.**  
**Interim President and CEO**

**San Antonio Housing Facility Corporation  
Resolution 21FAC-01-22**

**RESOLUTION 21FAC-01-22, AUTHORIZING FIESTA TRAILS LTD., AS DEVELOPER OF FIESTA TRAILS TRANSACTION INCLUDING: (I) EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT TRANSACTION; (II) AUTHORIZING THE SAN ANTONIO HOUSING FACILITY CORPORATION TO SERVE AS PRIME CONTRACTOR; (III) TO ENTER INTO THE AGREEMENT OF LIMITED PARTNERSHIP FOR FIESTA TRAILS; AND (IV) OBTAINING TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS TAX CREDITS FOR THE PROJECT AND OTHER MATTERS IN CONNECTION HEREWITH**

**WHEREAS**, Fiesta Trails Ltd., has proposed a development for affordable, multifamily rental housing at 12485 W. Interstate 10 in the City of San Antonio; and

**WHEREAS**, at the request of Fiesta Trails Ltd., the San Antonio Housing Facility Corporation (SAHFC) agreed to serve as the sole member of the General Partner of the Partnership in connection with the financing; and

**WHEREAS**, Fiesta Trails Ltd. and the San Antonio Housing Authority have submitted an application to the Texas Department of Housing and Community Affairs for 2021 Competitive 9 percent Housing Tax Credits for Fiesta Trails; and

**WHEREAS**, the Board of Directors has determined that it is in the public's interest and to the benefit of the citizens and residents of San Antonio for the various entities to enter into the transaction described above so that the partners may construct the project; and

**WHEREAS**, this Board of Directors has reviewed the foregoing and determined that the action herein is in furtherance of the public purposes of San Antonio Housing Facility Corporation.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Directors of the San Antonio Housing Facility Corporation hereby:

- 1) Confirms that it supports the proposed Fiesta Trails located at 12485 W. Interstate 10 in the City of San Antonio, TX, and that this formal action has been taken to put on record the opinion expressed by the San Antonio Housing Facility Corporation.
- 2) Approves Resolution 21FAC-01-22, authorizing Fiesta Trails Ltd., as developer of Fiesta Trails transaction including: (I) execution of all documentation necessary to carry out transaction; (II) authorizing the San Antonio Housing Facility Corporation to serve as prime contractor; (III) to enter into the agreement of limited partnership for Fiesta Trails; and (IV) obtaining Texas Department of Housing and Community Affairs tax credits for the project and other matters in connection herewith.

- 3) Authorizes the following officers, or any one of them acting alone without the joinder of any other officer, to execute the Application and all necessary documents and extensions related thereto on behalf of the San Antonio Housing Authority and/or San Antonio Housing Facility Corporation.

<u>Name</u>	<u>Title</u>
Ed Hinojosa	Interim Secretary/Treasurer
Timothy E. Alcott	Assistant Secretary/Treasurer
Muriel Rhoder	Assistant Secretary/Treasurer
Brandee Perez	Assistant Secretary/Treasurer
Ana "Cha" Guzman	Chair
Jessica Weaver	Vice Chair
Charles Clack	Director
Jo-Anne Kaplan	Director
Ignacio Perez	Director
Olga Kauffman	Director
Ruth Rodriguez	Director

**Passed and approved the 4th day of February 2021.**

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**Ana M. "Cha" Guzman**  
**Chair, Board of Directors**

**Attested and approved as to form:**

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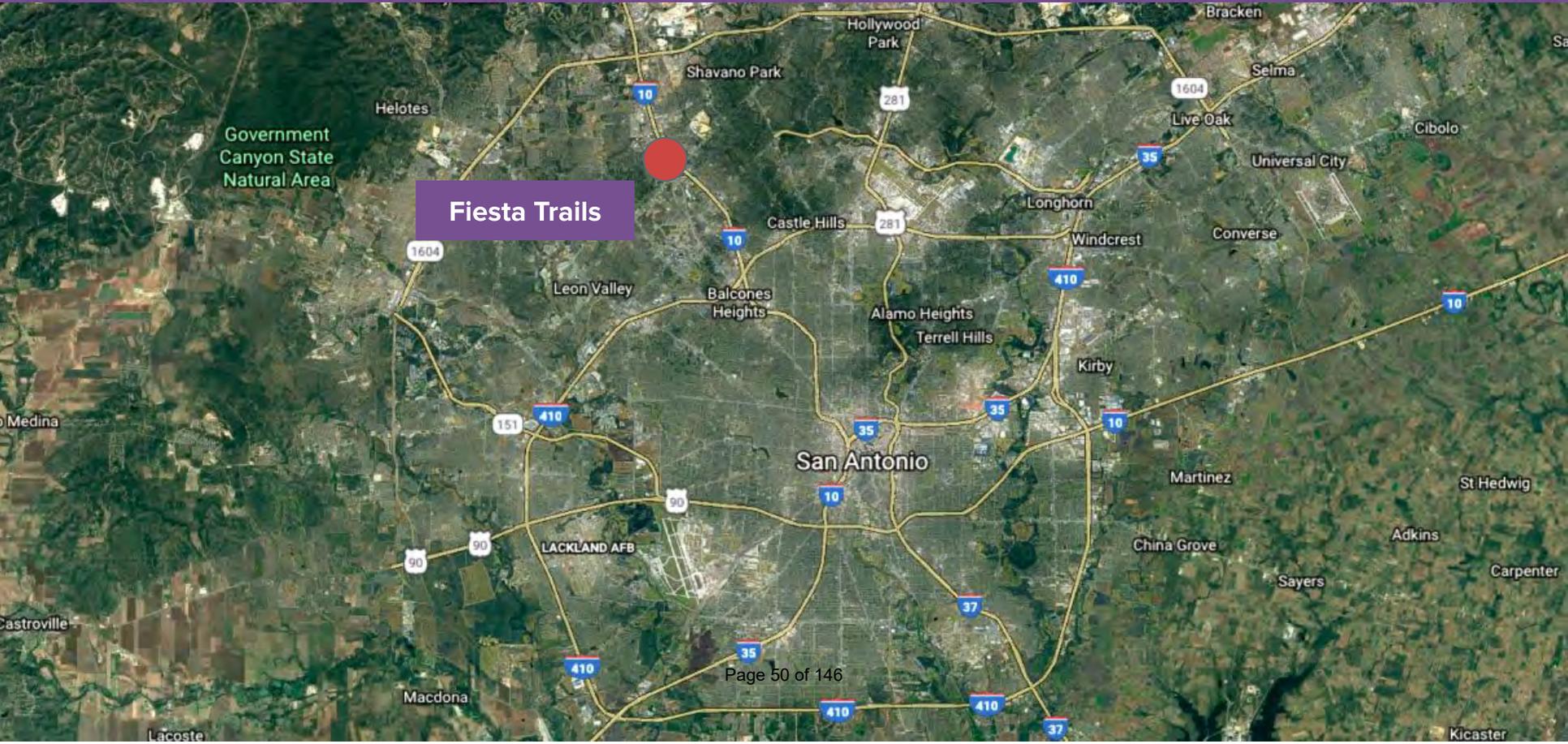
**Ed Hinojosa, Jr.**  
**Interim Secretary/Treasurer**



# Fiesta Trails

Timothy E. Alcott, Chief Legal and Real Estate Officer  
Lorraine Robles, Director of Development Services and Neighborhood  
Revitalization

# MAP



Fiesta Trails

# REGIONAL CENTERS

## PHASE 1 CENTERS

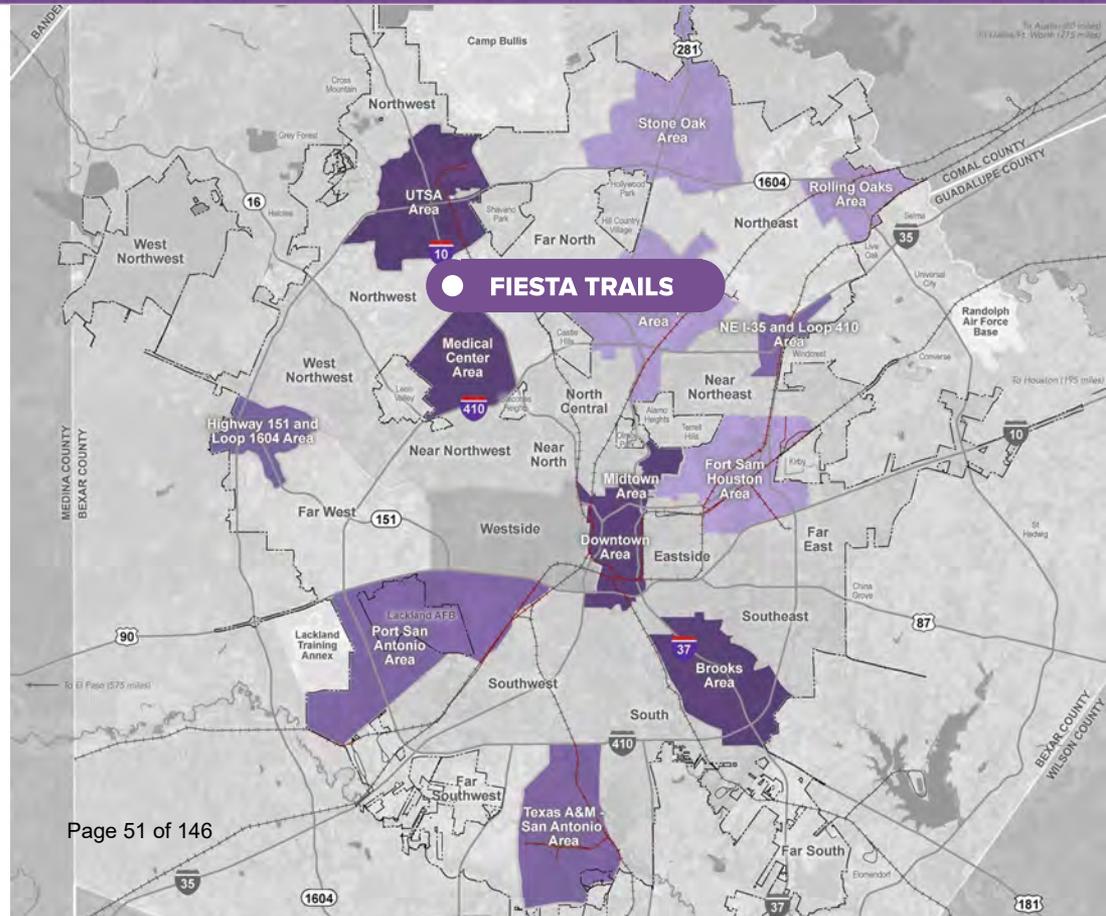
Downtown  
 Medical Center  
 UTSA  
 Midtown  
 Brooks

## PHASE 2 CENTERS

NE I-35 and Loop 410  
 Highway 151 and Loop 1604  
 Texas A&M — San Antonio  
 Port San Antonio

## PHASE 3 CENTERS

Greater Airport Area  
 Fort Sam Houston  
 Rolling Oaks  
 Stone Oak



# FIESTA TRAILS

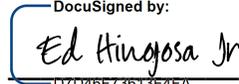


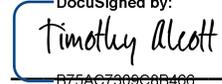
- City Council District 8
- Northside ISD
- 74 Units
  - 30% AMI -7
  - 50% AMI -30
  - 60% AMI -37
- 9% Tax Credits
- Total Development Cost: \$20,332,714

# QUESTIONS?

BOARD OF COMMISSIONERS  
Real Estate Development Committee

RESOLUTIONS 6103 AND 21FIN-01-21, AUTHORIZING THE SNOWDEN APARTMENTS TRANSACTION, INCLUDING: (i) AUTHORIZING EXECUTION OF A GROUND LEASE (LEASE) BETWEEN SAN ANTONIO HOUSING FINANCE CORPORATION (CORPORATION) AS “OWNER” AND “LANDLORD” AND SNOWDEN APARTMENTS, LP, A TO-BE-FORMED TEXAS LIMITED PARTNERSHIP (PARTNERSHIP) AS “TENANT”, COVERING LAND CURRENTLY OWNED BY THE CORPORATION AT 7223 SNOWDEN ROAD, SAN ANTONIO, TEXAS (PROJECT SITE), AND ALL OTHER DOCUMENTATION NECESSARY TO GROUND LEASE THE PROJECT SITE TO THE PARTNERSHIP FOR THE PURPOSE OF SUPPORTING AN APPLICATION TO THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS (TDHCA) FOR 9% HOUSING TAX CREDITS TO PROVIDE FINANCING FOR THE PROJECT DEVELOPMENT; (ii) AUTHORIZING THE CORPORATION TO EXECUTE THE LEASE AS THE PROPOSED “LANDLORD” WITH SNOWDEN APARTMENTS, LP, A TO-BE-FORMED LIMITED PARTNERSHIP (PARTNERSHIP) AS THE PROPOSED TENANT, WHICH PARTNERSHIP WILL BE CONTROLLED BY AN AFFILIATE OF THE CORPORATION; (iii) AUTHORIZING THE CORPORATION TO SPONSOR THE SUBMISSION OF A TAX CREDIT APPLICATION TO THE TDHCA FOR 9% HOUSING TAX CREDITS TO PROVIDE FINANCING FOR THE PROJECT; (iv) AUTHORIZING THE CREATION OF SNOWDEN APARTMENTS GP, LLC, A TO-BE-FORMED TEXAS LIMITED LIABILITY COMPANY, AND THE PARTNERSHIP FOR THE PURPOSE OF OWNING, DEVELOPING, CONSTRUCTING AND OPERATING THE PROJECT; (v) AUTHORIZING THE CORPORATION TO SERVE AS THE PRIME CONTRACTOR FOR THE PROJECT; AND (vi) AUTHORIZING OTHER MATTERS IN CONNECTION THEREWITH

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**Ed Hinojosa, Jr.**  
Interim President and CEO

DocuSigned by:  
  
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**Timothy E. Alcott**  
Chief Legal and Real Estate Officer

**REQUESTED ACTION:**

Consideration and appropriate action regarding Resolutions 6103 and 21FIN-01-21, (i) authorizing execution of a Ground Lease (Lease) between San Antonio Housing Finance Corporation (Corporation) as “Owner” and “Landlord” and Snowden Apartments, LP, a to-be-formed Texas limited partnership (Partnership) as “Tenant”, covering Land currently owned by the Corporation at 7223 Snowden Road, San Antonio, Texas (Project Site), and all other documentation necessary to ground lease the Project Site to the Partnership for the purpose of supporting an application to the Texas Department of Housing and Community Affairs (TDHCA) for 9% housing tax credits to provide financing for the Project development; (ii) authorizing the Corporation to execute the Lease as the proposed “Landlord” with Snowden Apartments, LP, a to-be-formed limited partnership (Partnership) as the proposed Tenant, which partnership will be controlled by an affiliate of the Corporation; (iii) authorizing the Corporation to sponsor the submission of a tax credit application to the TDHCA for 9% housing tax credits to provide financing for the Project; (iv) authorizing the creation of Snowden Apartments GP, LLC, a to-be-formed Texas limited liability company, and the Partnership for the purpose of owning, developing, constructing and operating the Project; (v) authorizing the Corporation to serve as the prime contractor for the Project; and (vi) authorizing other matters in connection therewith.

**FINANCIAL IMPACT:**

The final deal terms will be presented to the Board of Commissioners once negotiated.

**SUMMARY:**

Snowden Apartments is planned as an approximately 135-unit new construction apartment complex for Seniors age 62 years and older, proposed on an approximately 6.97 acres vacant tract of land located at 7223 Snowden Road, San Antonio, Bexar County, Texas. The new development will provide a mix of one- and two- bedroom units with appropriate design considerations and amenities and is anticipated to be 100% affordable at 60% area median income or less.

The Corporation initially plans to self-develop the apartment complex, although a private developer might be considered in the future to provide guarantees and long-term management capability. The Project will receive the benefit of the Corporation's ad valorem tax exemption, as well as a sales tax exemption arising out of the Corporation serving as the prime contractor. The Corporation or its assignee will receive a purchase option and a right of first refusal from the Partnership. The agency will benefit by adding units to its affordable housing portfolio, enabling the agency to serve more residents and further its mission.

**STRATEGIC GOAL:**

Strategically expand the supply of affordable housing.

**ATTACHMENTS:**

Resolution 6103  
Resolution 21FIN-01-21  
Presentation

**San Antonio Housing Authority  
Resolution 6103**

**RESOLUTION 6103, AUTHORIZING THE SNOWDEN APARTMENTS TRANSACTION, INCLUDING: (i) AUTHORIZING EXECUTION OF A GROUND LEASE (LEASE) BETWEEN SAN ANTONIO HOUSING FINANCE CORPORATION (CORPORATION) AS “OWNER” AND “LANDLORD” AND SNOWDEN APARTMENTS, LP, A TO-BE-FORMED TEXAS LIMITED PARTNERSHIP (PARTNERSHIP) AS “TENANT”, COVERING LAND CURRENTLY OWNED BY THE CORPORATION AT 7223 SNOWDEN ROAD, SAN ANTONIO, TEXAS (PROJECT SITE), AND ALL OTHER DOCUMENTATION NECESSARY TO GROUND LEASE THE PROJECT SITE TO THE PARTNERSHIP FOR THE PURPOSE OF SUPPORTING AN APPLICATION TO THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS (TDHCA) FOR 9% HOUSING TAX CREDITS TO PROVIDE FINANCING FOR THE PROJECT DEVELOPMENT; (ii) AUTHORIZING THE CORPORATION TO EXECUTE THE LEASE AS THE PROPOSED “LANDLORD” WITH SNOWDEN APARTMENTS, LP, A TO-BE-FORMED LIMITED PARTNERSHIP (PARTNERSHIP) AS THE PROPOSED TENANT, WHICH PARTNERSHIP WILL BE CONTROLLED BY AN AFFILIATE OF THE CORPORATION; (iii) AUTHORIZING THE CORPORATION TO SPONSOR THE SUBMISSION OF A TAX CREDIT APPLICATION TO THE TDHCA FOR 9% HOUSING TAX CREDITS TO PROVIDE FINANCING FOR THE PROJECT; (iv) AUTHORIZING THE CREATION OF SNOWDEN APARTMENTS GP, LLC, A TO-BE-FORMED TEXAS LIMITED LIABILITY COMPANY, AND THE PARTNERSHIP FOR THE PURPOSE OF OWNING, DEVELOPING, CONSTRUCTING AND OPERATING THE PROJECT; (v) AUTHORIZING THE CORPORATION TO SERVE AS THE PRIME CONTRACTOR FOR THE PROJECT; AND (vi) AUTHORIZING OTHER MATTERS IN CONNECTION THEREWITH**

**WHEREAS**, the Housing Authority of the City of San Antonio, Texas, a municipal housing authority, organized under the laws of the State of Texas (Housing Authority), wishes to cause the construction of an approximately 135-unit multi-family housing apartment complex for Seniors age 62 years and older to be located in San Antonio, Bexar County, Texas, constructed as housing for low-income persons and known as “Snowden Apartments” (Project) on land described on Exhibit A and owned by the San Antonio Housing Finance Corporation, a Texas public non-profit corporation (Corporation); and

**WHEREAS**, the Corporation will be the sole member of Snowden Apartments GP, LLC, a to-be-formed Texas limited liability company (Company), which shall serve as the general partner of Snowden Apartments, LP, a Texas limited partnership (Partnership), that will be formed to develop, own and operate the Project; and

**WHEREAS**, for the purpose of carrying out the Project, the Housing Authority intends to cause Corporation to have the Partnership acquire a leasehold estate in that certain real property located at 7223 Snowden Road in San Antonio, Texas (Land) pursuant to a seventy-five year ground lease (Ground Lease) by and between the Corporation and the Partnership, so that the Project will qualify for a governmental ad valorem tax exemption through its public purpose; and

**WHEREAS**, is it desired that the Corporation will execute a construction contract with the Partnership (Construction Contract) so that the Corporation will serve as the general contractor for the construction of the Project, thereby qualifying for a sales tax exemption for the construction of the Project; and

**WHEREAS**, in connection with the financing and development of the Project, various project participants (Project Participants) shall require the Housing Authority or the Corporation to execute and deliver certain documents, instruments, and agreements, including, without limitation, the Ground Lease, and one or more loan agreements, promissory notes, indentures, regulatory agreements and/or restrictive covenants affecting the Property, environmental indemnity agreements, replacement and/or other reserve agreements, subordination and/or intercreditor agreements, assignments, and any other documents evidencing or reasonably required by any of the Project participants in connection with the Ground Lease and the development of the Project (collectively, the Project Documents); and

**WHEREAS**, this Board of Commissioners has reviewed the foregoing and determined that the action herein is in furtherance of the public purposes of the Corporation.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Commissioners of SAHA hereby:

- 1) Confirms that it supports the proposed Snowden Apartments to be located at 7223 Snowden Road, in the City of San Antonio, TX, and that this formal action has been taken to put on record the opinions expressed by SAHA
- 2) Approves San Antonio Housing Authority Resolution 6103
- 3) Approves San Antonio Housing Finance Corporation Resolution 21FIN-01-21
- 4) Authorizes the following officers, or any one of them acting alone without the joinder of any other officer, to execute the Ground Lease, the TDHCA Application, and all necessary documents and extensions related thereto on behalf of San Antonio Housing Finance Corporation:

<u>Name</u>	<u>Title</u>
Ana M. "Cha" Guzman	Chair
Jessica Weaver	Vice Chair
Charles Clack	Commissioner
Jo-Anne Kaplan	Commissioner
Olga Kauffman	Commissioner

Ignacio Perez  
Ruth Rodriguez  
Ed Hinojosa  
Timothy Alcott  
Muriel Rhoder  
Brandee Perez

Commissioner  
Commissioner  
Interim President and CEO  
Chief Legal and Real Estate Officer  
Chief Administrative Officer  
Chief Operating Officer

- 5) Authorizes that any and all acts heretofore taken by an authorized officer in connection with the matters authorized by the foregoing resolutions are hereby ratified, confirmed, and approved by the commissioners of SAHA.

**Passed and approved the 4th day of February 2021.**

---

**Ana M. "Cha" Guzman**  
**Chair, Board of Commissioners**

**Attested and approved as to form:**

---

**Ed Hinojosa, Jr.**  
**Interim President and CEO**

**EXHIBIT A**

**PROPERTY DESCRIPTION**

**Chapel Ridge  
San Antonio, Texas**

**Lot Thirty-Four (34), Block B, New City Block 11609, CHAPEL RIDGE SUBDIVISION, UNIT 3,  
City of San Antonio, Bexar County, Texas, according to plat thereof recorded in Volume 9513,  
Page 15, Deed and Plat Records of Bexar County, Texas.**

**San Antonio Housing Finance Corporation  
Resolution 21FIN-01-21**

**RESOLUTION 21FIN-01-21, AUTHORIZING THE SNOWDEN APARTMENTS TRANSACTION, INCLUDING: (i) AUTHORIZING EXECUTION OF A GROUND LEASE (LEASE) BETWEEN SAN ANTONIO HOUSING FINANCE CORPORATION (CORPORATION) AS “OWNER” AND “LANDLORD” AND SNOWDEN APARTMENTS, LP, A TO-BE-FORMED TEXAS LIMITED PARTNERSHIP (PARTNERSHIP) AS “TENANT”, COVERING LAND CURRENTLY OWNED BY THE CORPORATION AT 7223 SNOWDEN ROAD, SAN ANTONIO, TEXAS (PROJECT SITE), AND ALL OTHER DOCUMENTATION NECESSARY TO GROUND LEASE THE PROJECT SITE TO THE PARTNERSHIP FOR THE PURPOSE OF SUPPORTING AN APPLICATION TO THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS (TDHCA) FOR 9% HOUSING TAX CREDITS TO PROVIDE FINANCING FOR THE PROJECT DEVELOPMENT; (ii) AUTHORIZING THE CORPORATION TO EXECUTE THE LEASE AS THE PROPOSED “LANDLORD” WITH SNOWDEN APARTMENTS, LP, A TO-BE-FORMED LIMITED PARTNERSHIP (PARTNERSHIP) AS THE PROPOSED TENANT, WHICH PARTNERSHIP WILL BE CONTROLLED BY AN AFFILIATE OF THE CORPORATION; (iii) AUTHORIZING THE CORPORATION TO SPONSOR THE SUBMISSION OF A TAX CREDIT APPLICATION TO THE TDHCA FOR 9% HOUSING TAX CREDITS TO PROVIDE FINANCING FOR THE PROJECT; (iv) AUTHORIZING THE CREATION OF SNOWDEN APARTMENTS GP, LLC, A TO-BE-FORMED TEXAS LIMITED LIABILITY COMPANY, AND THE PARTNERSHIP FOR THE PURPOSE OF OWNING, DEVELOPING, CONSTRUCTING AND OPERATING THE PROJECT; (v) AUTHORIZING THE CORPORATION TO SERVE AS THE PRIME CONTRACTOR FOR THE PROJECT; AND (vi) AUTHORIZING OTHER MATTERS IN CONNECTION THEREWITH**

**WHEREAS**, Snowden Apartments, LP, a Texas limited partnership (Partnership), whose sole General Partner will be Snowden Apartments GP, LLC (General Partner), will be formed to provide for the acquisition and construction of an approximately 135-unit multi-family housing project for Seniors age 62 years and older on land owned by the San Antonio Housing Finance Corporation (Corporation) and described on Exhibit A (Land) (Project); and

**WHEREAS**, the Corporation will sponsor the Partnership’s application for 9% Housing Tax Credits from the Texas Department of Housing and Community Affairs (TDHCA) for the purpose of financing the Project in part; and

**WHEREAS**, the Partnership will seek financing for the construction of the Project, including equity raised from the sale of tax credits to an investor limited partner, and construction loan financing from a commercial lender or other financial instruction or lender; and

**WHEREAS**, the sole member of the General Partner will be the Corporation; and

**WHEREAS**, the Partnership will be the Ground Lease Tenant on the Land with the Corporation as the Landlord; and

**WHEREAS**, the members of the Board of Directors of SAHFC (Board) and their respective offices are as follows:

<u>Name</u>	<u>Title</u>
Ana M. "Cha" Guzman	Chair, Board of Directors
Jessica Weaver	Vice Chair, Board of Directors
Charles Clack	Director
Jo-Anne Kaplan	Director
Olga Kauffman	Director
Ignacio Perez	Director
Ruth Rodriguez	Director
Ed Hinojosa	Interim Secretary/Treasurer
Timothy Alcott	Assistant Secretary/Treasurer
Muriel Rhoder	Assistant Secretary/Treasurer
Brandee Perez	Assistant Secretary/Treasurer

**WHEREAS**, the Board of Directors of the Corporation has reviewed the foregoing and determined that the action herein authorized is in furtherance of the public purposes of the Corporation, the General Partner and the Partnership.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Commissioners of SAHA hereby:

Section 1. The Project, the Ground Lease, the proposed 9% Housing Tax Credit Application to the TDHCA, the formation of the General Partner and the Partnership and the Corporation's service as the Prime Contractor for the Project (collectively, the "Approved Activities") are hereby approved, and the President, Vice President, Secretary, or Treasurer of the Corporation is hereby authorized to execute any and all documentation required for the Approved Activities and any and all other documentation required to be executed by the General Partner or by the Partnership in order to effect such transactions.

Section 2. The President, Vice President, Secretary, or Treasurer, or any of them, and, if required by the form of the document, the Secretary and any Assistant Secretary, or any of them, of the Corporation are authorized and directed to modify, execute and deliver any of the documents to be signed by or consented to by the General Partner or by the Partnership, and any and all certificates and other instruments necessary to carry out the intent thereof and hereof. The President, Vice President, Secretary, or Treasurer of the Corporation is authorized to negotiate and approve such changes in, or additions to, the terms of any of the documents (prior to the execution and delivery thereof), and such amendments, renewals, and extensions, as such officers shall deem necessary or appropriate upon the advice of counsel to the Partnership, General Partner or Corporation and approval of the terms of any of the documents by such officers and this Board shall be conclusively evidenced by the execution and delivery of such documents.

Section 3. The officers of the Corporation, or any of them, are authorized to take any and all action necessary to carry out and consummate the transactions described in or contemplated by the documents approved hereby or otherwise to give effect to the actions authorized hereby and the intent hereof, and to the extent that any such action has already been taken by such officers, such action is hereby ratified and approved.

Section 4. If any section, paragraph, clause, or provision of this Resolution shall be held to be invalid or unenforceable, the invalidity or unenforceability of such section, paragraph, clause, or provision shall not affect any of the remaining provisions of this Resolution.

Section 5. The recitals contained in the preamble hereof are hereby found to be true, and such recitals are hereby made a part of this Resolution for all purposes and are adopted as a part of the judgment and findings of the Board.

Section 6. All resolutions, or parts thereof which are in conflict or inconsistent with any provision of this Resolution are hereby repealed to the extent of such conflict, and the provisions of this Resolution shall be and remain controlling as to the matters resolved herein.

Section 7. This Resolution shall be construed and enforced in accordance with the laws of the State of Texas and the United States of America.

Section 8. This Resolution shall be in force and effect from and after its passage on the date shown below.

**Passed and approved the 4th day of February 2021.**

---

**Ana M. "Cha" Guzman**  
**Chair, Board of Directors**

**Attested and approved as to form:**

---

**Ed Hinojosa Jr.**  
**Interim Secretary/Treasurer**

**EXHIBIT A**

**PROPERTY DESCRIPTION**

**Chapel Ridge  
San Antonio, Texas**

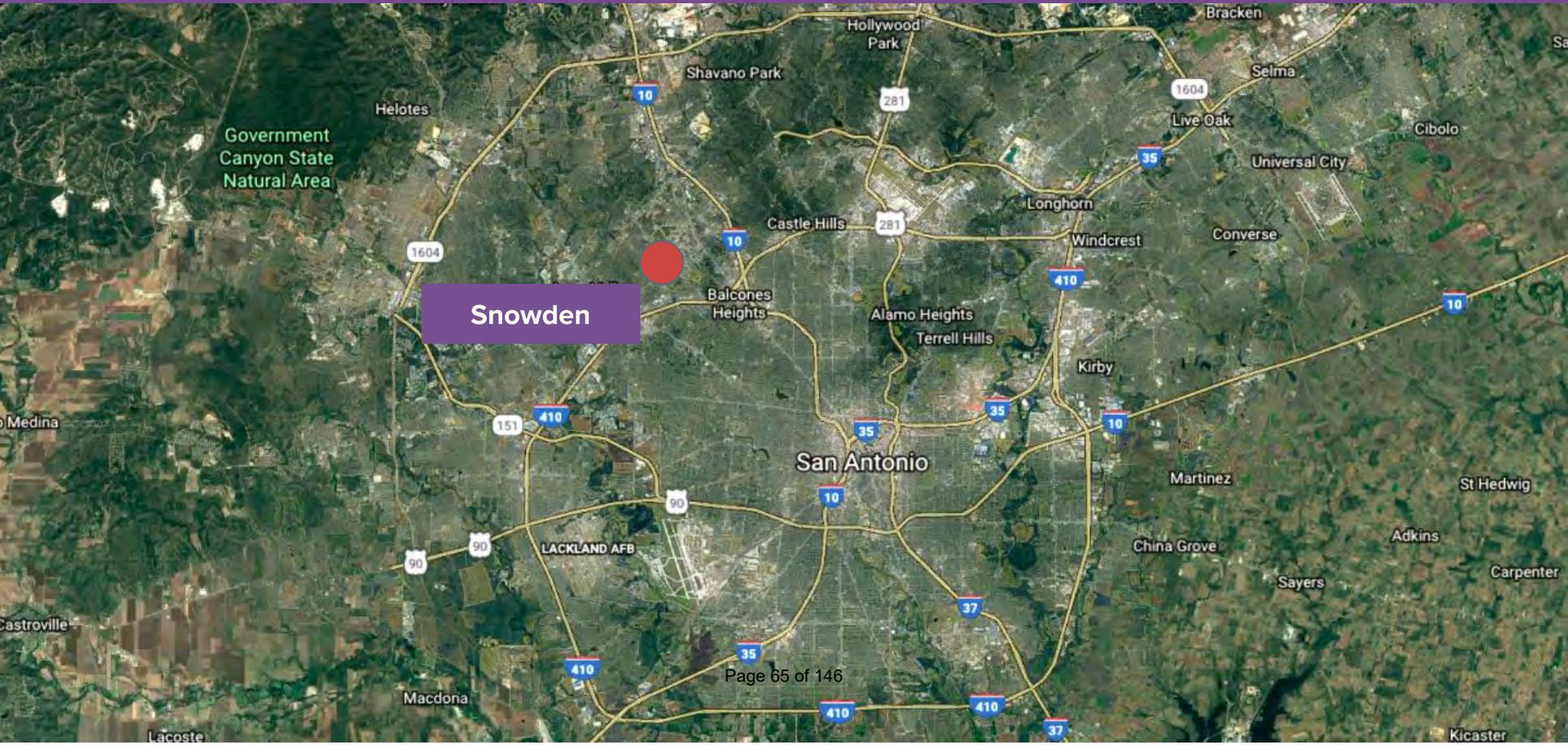
**Lot Thirty-Four (34), Block B, New City Block 11609, CHAPEL RIDGE SUBDIVISION, UNIT 3,  
City of San Antonio, Bexar County, Texas, according to plat thereof recorded in Volume 9513,  
Page 15, Deed and Plat Records of Bexar County, Texas.**



# Snowden

Timothy E. Alcott, Chief Legal and Real Estate Officer  
Lorraine Robles, Director of Development Services and Neighborhood  
Revitalization

# MAP



Snowden

# REGIONAL CENTERS

## PHASE 1 CENTERS

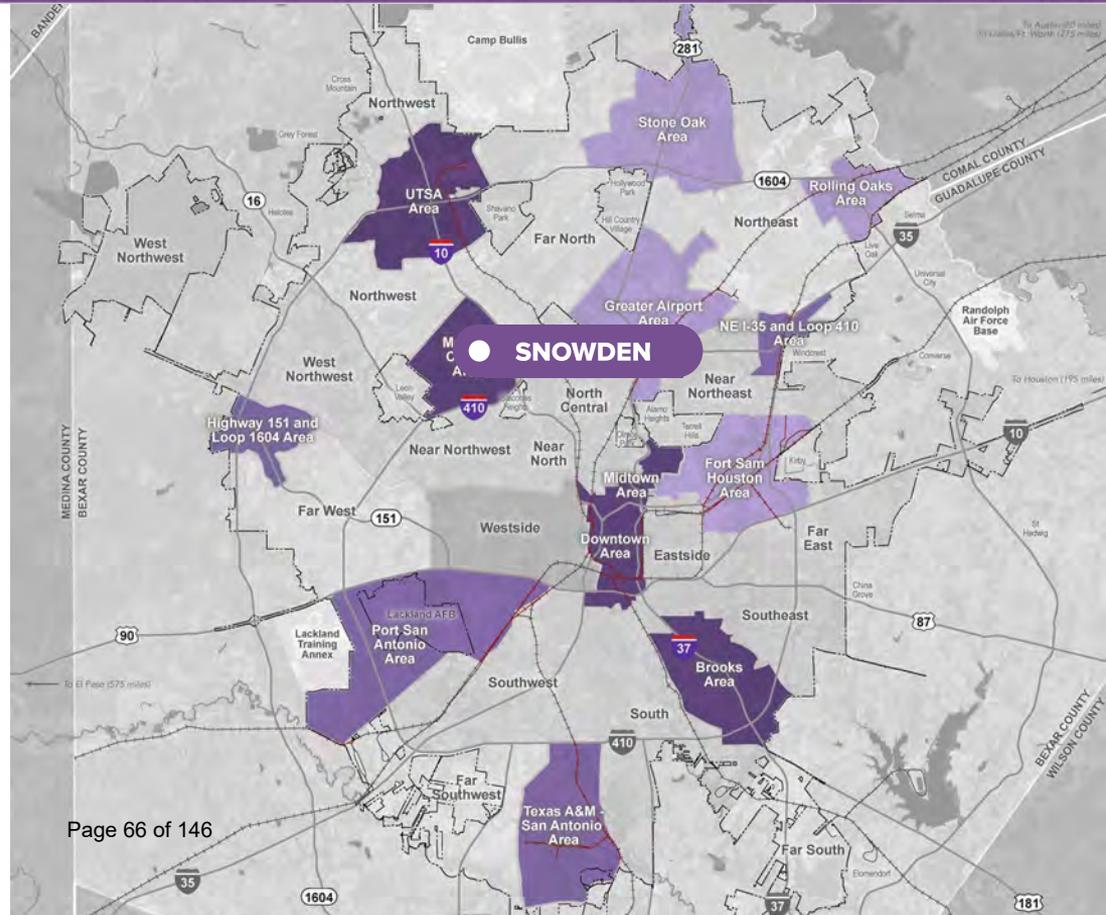
Downtown  
 Medical Center  
 UTSA  
 Midtown  
 Brooks

## PHASE 2 CENTERS

NE I-35 and Loop 410  
 Highway 151 and Loop 1604  
 Texas A&M — San Antonio  
 Port San Antonio

## PHASE 3 CENTERS

Greater Airport Area  
 Fort Sam Houston  
 Rolling Oaks  
 Stone Oak



# SNOWDEN



**7223 Snowden Road**

#### PROJECT SUMMARY

- 3 STORY STICK FRAME APARTMENT BUILDINGS
- 135 APARTMENT UNITS = 25 UNITS / ACRE



- City Council District 7
- Northside ISD
- 135 Units
  - 60% AMI - 135
- 9% Tax Credits
- Total Development Cost: \$33,750,000

# QUESTIONS?

SAN ANTONIO HOUSING AUTHORITY

January 21, 2021

**BOARD OF COMMISSIONERS**  
**Real Estate Development Committee**

**RESOLUTIONS 6111, 21FAC-01-23, and 21DEV-01-21, APPROVING SAN ANTONIO HOUSING FACILITY CORPORATION TO CONTINUE SERVING AS THE SOLE MEMBER OF THE GENERAL PARTNER FOR EACH OF THE EXISTING PARTNERSHIPS THAT OWN AND OPERATE THE SAN JUAN SQUARE APARTMENTS, THE SAN JUAN SQUARE II APARTMENTS, AND THE ALHAMBRA APARTMENTS AND AUTHORIZING THE SAN ANTONIO HOUSING DEVELOPMENT CORPORATION AND/OR ANY OTHER EXISTING OR TO-BE-FORMED COMPONENT ENTITY OF THE SAN ANTONIO HOUSING AUTHORITY THAT SHALL ACQUIRE THE CLASS B LIMITED PARTNERSHIP INTEREST, SPECIAL LIMITED PARTNERSHIP INTEREST, FOR EACH OF THE RESPECTIVE APARTMENTS; SUBSTITUTING SAN ANTONIO HOUSING FACILITY CORPORATION AS THE KEY PRINCIPAL FOR THE NON-RECOURSE CARVE-OUT PROVISIONS ON THE PERMANENT MORTGAGES, AUTHORIZING EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT THE TRANSACTION; AND OTHER MATTERS IN CONNECTION THEREWITH**

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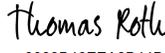


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**Ed Hinojosa, Jr.**

Interim President and CEO

DocuSigned by:



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**Thomas Roth**

Director of Asset Management

**REQUESTED ACTION:**

Consideration and appropriate action regarding Resolutions 6111, 21FAC-01-23, and 21DEV-01-21, approving San Antonio Housing Facility Corporation to continue serving as the sole member of the general partner for each of the existing partnerships that own and operate The San Juan Square Apartments, The San Juan Square II Apartments, and The Alhambra Apartments and authorizing the San Antonio Housing Development Corporation and/or any other existing existing or to-be-formed component entity of the San Antonio Housing Authority that shall acquire the class B limited partnership interest, special limited partnership interest, for each of the respective apartments; substituting San Antonio Housing Facility Corporation as the key principal for the non-recourse carve-out provisions on the permanent mortgages, authorizing execution of all documentation necessary to carry out the transaction; and other matters in connection therewith.

**FINANCIAL IMPACT:**

NRP Group has agreed to transfer their ownership interest for \$1.00. Assumption of the Class B partnership interest does not create any additional financial risk for SAHA. Since NRP will no longer have an ownership interest in these assets, they can no longer serve as the key principal for the non recourse carve-outs on the permanent mortgage. Therefore, San Antonio Housing Facility Corporation will need to be designated the new key principal. SAHA's Beacon Communities will receive the existing management fee being received by NRP, which is 5% of monthly revenue. Projected cumulative management fee for 2020 is \$171,000.00 (year to date November annualized), and \$176,500.00 based on the 2021 approved operating budget.

**SUMMARY:**

**SAN ANTONIO HOUSING AUTHORITY****January 21, 2021**

The three low-income housing (LIHTC) properties in question were developed with the NRP group. SAHA has been in discussions with representatives from NRP, the investor limited partners, and lenders concerning transferring day to day management of the properties from NRP Management, LLC to an affiliated entity of SAHA's Beacon Communities. According to the respective partnership agreements, the class B limited partnership interest does not share in annual cash flow distributions, or in any cash flow generated by a capital event (sale of asset or refinance of debt). Consequently, the only financial benefit to NRP is collection of the annual management fee. Additionally, SAHA has a purchase option on all three properties, which is effective at the end of the initial 15 year compliance period. The end of the initial compliance period is as follows:

San Juan Square Apartments                      initial compliance end date 12/31/2022  
1938 S. Zarzamora Street

San Juan Square II Apartments                      initial compliance end date 12/31/2024  
2404 S. Calaveras Street

The Alhambra Apartments                      initial compliance end date 12/31/2022  
7130 New Laredo Highway

Therefore, it makes sense for Beacon Communities to assume management responsibility now, as they will be taking over management at the end of the compliance period once the purchase option is exercised.

**STRATEGIC GOAL:**

Preserve and improve existing affordable housing resources and opportunities.

**ATTACHMENT:**

Resolution 6111  
Resolution 21FAC-01-23  
Resolution 21DEV-01-21

## CERTIFICATE FOR RESOLUTION 6111

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

1. In accordance with Chapter 551, Texas Government Code, as amended (the "Open Meetings Act"), and the bylaws of the Authority, the Board of Commissioners of the Authority (the "Board") held a meeting on February 4, 2021, (the "Meeting") of the duly constituted officers and members of the Board, at which a duly constituted quorum was present. Whereupon among other business transacted at the Meeting, a written

**RESOLUTION 6111, APPROVING SAN ANTONIO HOUSING FACILITY CORPORATION TO CONTINUE SERVING AS THE SOLE MEMBER OF THE GENERAL PARTNER FOR EACH OF THE EXISTING PARTNERSHIPS THAT OWN AND OPERATE THE SAN JUAN SQUARE APARTMENTS, THE SAN JUAN SQUARE II APARTMENTS, AND THE ALHAMBRA APARTMENTS AND AUTHORIZING THE SAN ANTONIO HOUSING DEVELOPMENT CORPORATION AND/OR ANY OTHER EXISTING OR TO-BE-FORMED COMPONENT ENTITY OF THE SAN ANTONIO HOUSING AUTHORITY THAT SHALL ACQUIRE THE CLASS B LIMITED PARTNERSHIP INTEREST, SPECIAL LIMITED PARTNERSHIP INTEREST, FOR EACH OF THE RESPECTIVE APARTMENTS; SUBSTITUTING SAN ANTONIO HOUSING FACILITY CORPORATION AS THE KEY PRINCIPAL FOR THE NON-RECOURSE CARVE-OUT PROVISIONS ON THE PERMANENT MORTGAGES, AUTHORIZING EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT THE TRANSACTION; AND OTHER MATTERS IN CONNECTION THEREWITH**

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

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

**SIGNED AND SEALED this 4th day of February 2021.**



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**Ed Hinojosa, Jr.**  
**Interim President and CEO**

**San Antonio Housing Authority  
Resolution 6111**

**RESOLUTION 6111, APPROVING SAN ANTONIO HOUSING FACILITY CORPORATION TO CONTINUE SERVING AS THE SOLE MEMBER OF THE GENERAL PARTNER FOR EACH OF THE EXISTING PARTNERSHIPS THAT OWN AND OPERATE THE SAN JUAN SQUARE APARTMENTS, THE SAN JUAN SQUARE II APARTMENTS, AND THE ALHAMBRA APARTMENTS AND AUTHORIZING THE SAN ANTONIO HOUSING DEVELOPMENT CORPORATION AND/OR ANY OTHER EXISTING OR TO-BE-FORMED COMPONENT ENTITY OF THE SAN ANTONIO HOUSING AUTHORITY THAT SHALL ACQUIRE THE CLASS B LIMITED PARTNERSHIP INTEREST AND/OR THE SPECIAL LIMITED PARTNERSHIP INTEREST FOR EACH OF THE RESPECTIVE APARTMENTS; SUBSTITUTING SAN ANTONIO HOUSING FACILITY CORPORATION AS THE KEY PRINCIPAL FOR THE NON-RECOURSE CARVE-OUT PROVISIONS ON THE PERMANENT MORTGAGES, AUTHORIZING EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT THE TRANSACTION; AND OTHER MATTERS IN CONNECTION THEREWITH**

**WHEREAS**, the Housing Authority of the City of San Antonio, Texas (“SAHA”), has approved and created the San Antonio Housing Development Corporation, a nonstock, nonprofit 501(c)(3) corporation (“SAHDC”) and the San Antonio Housing Facility Corporation, a nonstock, nonprofit public facility corporation (“SAHFC”); and

**WHEREAS**, SAHA and SAHFC agreed to enter into a partnership with The NRP Group (“NRP”) for the construction, management, operation, and ownership of the San Juan Apartments, the San Juan II Apartments, and the Alhambra Apartments (the “Projects”); and

**WHEREAS**, NRP, SAHA, SAHFC, and SAHDC desire for SAHA or a component entity of SAHA to acquire the partnership interest in the Projects owned by NRP and its various subsidiaries; and

**WHEREAS**, in exchange for the partnership interests in the Projects owned by NRP, SAHA, SAHFC, SAHDC or an existing or to-be-formed component entity of SAHA shall be obligated to pay \$1.00 and SAHFC shall replace NRP as the Key Principal for the non-recourse carve-outs on the permanent mortgages of the Projects; and

**WHEREAS**, the Board of Commissioners of SAHA (the “Board”) hereby authorizes SAHA to negotiate and enter into any partnership documentation to effectuate the acquisition of partnership interests in the Projects by SAHA, SAHFC, SAHDC or an existing or to-be-formed component entity of SAHA, including the creation of SAHA subordinate entities; and

**WHEREAS**, this Board of Commissioners has reviewed the foregoing and determined that the action herein authorized is in furtherance of the corporate purposes of SAHA and that the terms and conditions of the partnership interests acquisitions and the above-described instruments, including without limitation the sales price, monetary consideration, and the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages are advisable.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Commissioners of the San Antonio Housing Authority, that:

- 1) The terms of the partnership interests acquisitions, and if applicable, the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages

are hereby approved, and the Interim President, any Vice President, the Secretary/Treasurer, any Assistant Secretary/Treasurer of SAHA are hereby authorized and directed to execute (to the extent required to be executed or acknowledged by SAHA) and deliver (or to accept, as the case may be), all documents and other instruments described therein upon the conditions therein described or necessary or desirable in connection with the acquisition of the partnership interests, all upon the terms herein approved, and the executing officer is authorized to negotiate and approve such changes in the terms of each such instrument as such officer shall deem necessary or appropriate upon the advice of counsel to SAHA, and approval of the terms of each such instrument by such officer and this Board shall be conclusively evidenced by the execution and delivery of such documents.

- 2) All action not inconsistent with provisions of this Resolution heretofore taken by this Board of Commissioners and the officers of SAHA directed toward the acquisition of partnership interests in the Projects and the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages shall be and the same hereby is ratified, approved and confirmed. The officers of this Board are authorized to take any and all action necessary to carry out and consummate the transactions described in or contemplated by the instruments approved hereby or otherwise to give effect to the actions authorized hereby and the intent hereof.
- 3) If any section, paragraph, clause, or provisions of this Resolution shall be held to be invalid or unenforceable, the invalidity or unenforceability of such section, paragraph, clause, or provision shall not affect any of the remaining provisions of this Resolution.
- 4) The recitals contained in the preamble hereof are hereby found to be true, and such recitals are hereby made a part of this Resolution for all purposes and are adopted as a part of the judgment and findings of the Board.
- 5) All resolutions, or parts thereof, which are in conflict or inconsistent with any provision of this Resolution are hereby repealed to the extent of such conflict, and the provisions of this Resolution shall be and remain controlling as to the matters resolved herein.
- 6) This Resolution shall be construed and enforced in accordance with the laws of the State of Texas and the United States of America.
- 7) This Resolution shall be in force and effect from and after its passage.

**Passed and approved this 4th day of February 2021.**

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**Ana M. "Cha" Guzman**  
**Chair, Board of Commissioners**

**Attested and approved as to form:**

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**Ed Hinojosa, Jr.**  
**Interim President and CEO**

## CERTIFICATE FOR RESOLUTION 21FAC-01-23

The undersigned officer of the San Antonio Housing Facility Corporation (the "Corporation"), a Texas public facility corporation created pursuant to the laws of the State of Texas, hereby certifies as follows:

1. In accordance with Chapter 551, Texas Government Code, as amended (the "Open Meetings Act"), and the bylaws of the Corporation, the Board of Directors of the Corporation (the "Board") held a meeting on February 4, 2021, (the "Meeting") of the duly constituted officers and members of the Board, at which a duly constituted quorum was present. Whereupon among other business transacted at the Meeting, a written

**RESOLUTION 21FAC-01-23, APPROVING SAN ANTONIO HOUSING FACILITY CORPORATION TO CONTINUE SERVING AS THE SOLE MEMBER OF THE GENERAL PARTNER FOR EACH OF THE EXISTING PARTNERSHIPS THAT OWN AND OPERATE THE SAN JUAN SQUARE APARTMENTS, THE SAN JUAN SQUARE II APARTMENTS, AND THE ALHAMBRA APARTMENTS AND TO PARTNER WITH THE SAN ANTONIO HOUSING DEVELOPMENT CORPORATION AND/OR ANY OTHER EXISTING OR TO-BE-FORMED COMPONENT ENTITY OF THE SAN ANTONIO HOUSING AUTHORITY THAT SHALL ACQUIRE THE CLASS B LIMITED PARTNERSHIP INTEREST AND/OR THE SPECIAL LIMITED PARTNERSHIP INTEREST FOR EACH OF THE RESPECTIVE APARTMENTS; SUBSTITUTING SAN ANTONIO HOUSING FACILITY CORPORATION AS THE KEY PRINCIPAL FOR THE NON-RECOURSE CARVE-OUTS ON THE PERMANENT MORTGAGES, AUTHORIZING EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT THE TRANSACTION; AND OTHER MATTERS IN CONNECTION THEREWITH**

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

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

**SIGNED AND SEALED this 4th day of February 2021.**



\_\_\_\_\_  
**Ed Hinojosa, Jr.**  
**Interim Secretary/Treasurer**

**San Antonio Housing Facility Corporation  
Resolution 21FAC-01-23**

**RESOLUTION 21FAC-01-23, APPROVING SAN ANTONIO HOUSING FACILITY CORPORATION TO CONTINUE SERVING AS THE SOLE MEMBER OF THE GENERAL PARTNER FOR EACH OF THE EXISTING PARTNERSHIPS THAT OWN AND OPERATE THE SAN JUAN SQUARE APARTMENTS, THE SAN JUAN SQUARE II APARTMENTS, AND THE ALHAMBRA APARTMENTS AND TO PARTNER WITH THE SAN ANTONIO HOUSING DEVELOPMENT CORPORATION AND/OR ANY OTHER EXISTING OR TO-BE-FORMED COMPONENT ENTITY OF THE SAN ANTONIO HOUSING AUTHORITY THAT SHALL ACQUIRE THE CLASS B LIMITED PARTNERSHIP INTEREST AND/OR THE SPECIAL LIMITED PARTNERSHIP INTEREST FOR EACH OF THE RESPECTIVE APARTMENTS; SUBSTITUTING SAN ANTONIO HOUSING FACILITY CORPORATION AS THE KEY PRINCIPAL FOR THE NON-RECOURSE CARVE-OUTS ON THE PERMANENT MORTGAGES, AUTHORIZING EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT THE TRANSACTION; AND OTHER MATTERS IN CONNECTION THEREWITH**

**WHEREAS**, the Housing Authority of the City of San Antonio, Texas (“SAHA”), has, pursuant to the Texas Public Facility Corporation Act, Chapter 303, Texas Local Government Code, as amended (the “Act”), approved and created the San Antonio Housing Facility Corporation, a nonstock, nonprofit public facility corporation (“SAHFC”); and

**WHEREAS**, SAHA and SAHFC agreed to enter into a partnership with The NRP Group (“NRP”) for the construction, management, and ownership of the San Juan Apartments, the San Juan II Apartments, and the Alhambra Apartments (the “Projects”); and

**WHEREAS**, NRP, SAHA, and SAHFC desire for SAHA or a component entity of SAHA to acquire the partnership interest in the Projects owned by NRP and its various subsidiaries; and

**WHEREAS**, in exchange for the partnership interests in the Projects owned by the NRP Group, SAHA, SAHFC, The San Antonio Housing Development Corporation (“SAHDC”) or an existing or to-be-formed component entity of SAHA shall be obligated to pay \$1.00 and SAHFC shall replace NRP as the Key Principal for the non-recourse carve-outs on the permanent mortgages of the Projects; and

**WHEREAS**, the Board of Directors of SAHFC (the “Board”) hereby authorizes SAHFC to negotiate and enter into any partnership documentation to effectuate the acquisition of partnership interests in the Projects by SAHA, SAHFC, SAHDC or an existing or to-be-formed component entity of SAHA, including the creation of SAHFC subordinate entities; and

**WHEREAS**, this Board of Directors has reviewed the foregoing and determined that the action herein authorized is in furtherance of the corporate purposes of SAHFC and that the terms and conditions of the partnership interests acquisitions and the above-described instruments, including without limitation the sales price, monetary consideration, and the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages are advisable.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Directors of San Antonio Housing Facility Corporation hereby:

- 1) The terms of the partnership acquisition, and if applicable, the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages are hereby approved, and the President, any Vice President, the Secretary/Treasurer, any Assistant Secretary/Treasurer of the SAHFC are hereby authorized and directed to execute (to the extent required to be executed or acknowledged by SAHFC) and deliver (or to accept, as the case may be), all documents and other instruments described therein upon the conditions therein described or necessary or desirable in connection with the acquisition of the partnership interests, all upon the terms herein approved, and the executing officer is authorized to negotiate and approve such changes in the terms of each such instrument as such officer shall deem necessary or appropriate upon the advice of counsel to SAHFC, and approval of the terms of each such instrument by such officer and this Board shall be conclusively evidenced by the execution and delivery of such documents.
- 2) All action not inconsistent with provisions of this Resolution heretofore taken by this Board of Directors and the officers of SAHFC directed toward the acquisition of partnership interests in the Projects and the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages shall be and the same hereby is ratified, approved and confirmed. The officers of this Board are authorized to take any and all action necessary to carry out and consummate the transactions described in or contemplated by the instruments approved hereby or otherwise to give effect to the actions authorized hereby and the intent hereof.
- 3) If any section, paragraph, clause, or provisions of this Resolution shall be held to be invalid or unenforceable, the invalidity or unenforceability of such section, paragraph, clause, or provision shall not affect any of the remaining provisions of this Resolution.
- 4) The recitals contained in the preamble hereof are hereby found to be true, and such recitals are hereby made a part of this Resolution for all purposes and are adopted as a part of the judgment and findings of the Board.
- 5) All resolutions, or parts thereof, which are in conflict or inconsistent with any provision of this Resolution are hereby repealed to the extent of such conflict, and the provisions of this Resolution shall be and remain controlling as to the matters resolved herein.
- 6) This Resolution shall be construed and enforced in accordance with the laws of the State of Texas and the United States of America.
- 7) This Resolution shall be in force and effect from and after its passage.

**Passed and approved the 4th day of February 2021.**

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**Ana M. "Cha" Guzman**  
**Chair, Board of Directors**

**Attested and approved as to form:**

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**Ed Hinojosa, Jr.**  
**Interim Secretary/Treasurer**

## CERTIFICATE FOR RESOLUTION 21DEV-01-21

The undersigned officer of the San Antonio Housing Development Corporation (the "Corporation"), a Texas 501(c)(3) corporation created pursuant to the laws of the State of Texas, hereby certifies as follows:

1. In accordance with Chapter 551, Texas Government Code, as amended (the "Open Meetings Act"), and the bylaws of the Corporation, the Board of Directors of the Corporation (the "Board") held a meeting on February 4, 2021, (the "Meeting") of the duly constituted officers and members of the Board, at which a duly constituted quorum was present. Whereupon among other business transacted at the Meeting, a written

**RESOLUTION 21DEV-01-21, APPROVING SAN ANTONIO HOUSING DEVELOPMENT CORPORATION OR ANY EXISTING OR TO-BE-FORMED ENTITY OF THE SAN ANTONIO HOUSING AUTHORITY TO ACQUIRE THE CLASS B LIMITED PARTNERSHIP INTEREST AND/OR SPECIAL LIMITED PARTNERSHIP INTEREST FOR THE SAN JUAN SQUARE APARTMENTS, THE SAN JUAN SQUARE II APARTMENTS, AND THE ALHAMBRA APARTMENTS; AUTHORIZING EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT THE TRANSACTION; AND OTHER MATTERS IN CONNECTION THEREWITH**

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

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

**SIGNED this 4th day of February 2021.**

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**Ed Hinojosa, Jr.**  
**Interim Secretary/Treasurer**

**San Antonio Housing Development Corporation  
Resolution 21DEV-01-21**

**RESOLUTION 21DEV-01-21, APPROVING SAN ANTONIO HOUSING DEVELOPMENT CORPORATION OR ANY EXISTING OR TO-BE-FORMED ENTITY OF THE SAN ANTONIO HOUSING AUTHORITY TO ACQUIRE THE CLASS B LIMITED PARTNERSHIP INTEREST AND/OR SPECIAL LIMITED PARTNERSHIP INTEREST FOR THE SAN JUAN SQUARE APARTMENTS, THE SAN JUAN SQUARE II APARTMENTS, AND THE ALHAMBRA APARTMENTS; AUTHORIZING EXECUTION OF ALL DOCUMENTATION NECESSARY TO CARRY OUT THE TRANSACTION; AND OTHER MATTERS IN CONNECTION THEREWITH**

**WHEREAS**, the Housing Authority of the City of San Antonio, Texas (“SAHA”), has approved and created the San Antonio Housing Development Corporation, a nonstock, nonprofit 501(c)(3) corporation (“SAHDC”); and

**WHEREAS**, SAHA and the San Antonio Housing Facility Corporation (“SAHFC”) agreed to enter into a partnership with The NRP Group (“NRP”) for the construction, management, and ownership of the San Juan Apartments, the San Juan II Apartments, and the Alhambra Apartments (the “Projects”); and

**WHEREAS**, NRP, SAHA, SAHFC, and SAHDC desire for SAHA or a component entity of SAHA to acquire the partnership interest in the Projects owned by NRP and its various subsidiaries; and

**WHEREAS**, in exchange for the partnership interests in the Projects owned by NRP, SAHA, SAHFC, SAHDC or an existing or to-be-formed component entity of SAHA shall be obligated to pay \$1.00 and SAHFC shall replace NRP as the Key Principal for the non-recourse carve-outs on the permanent mortgages of the Projects; and

**WHEREAS**, the Board of Directors of SAHDC (the “Board”) hereby authorizes SAHDC to negotiate and enter into any partnership documentation to effectuate the acquisition of partnership interests in the Projects by SAHA, SAHFC, SAHDC or an existing or to-be-formed component entity of SAHA, including the creation of SAHDC subordinate entities; and

**WHEREAS**, this Board of Directors has reviewed the foregoing and determined that the action herein authorized is in furtherance of the corporate purposes of SAHDC and that the terms and conditions of the partnership interests acquisitions and the above-described instruments, including without limitation the sales price, monetary consideration, and the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages are advisable.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Directors of the San Antonio Housing Development Corporation, that:

- 1) The terms of the partnership interests acquisitions, and if applicable, the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages are hereby approved, and the President, any Vice President, the Secretary/Treasurer, any Assistant Secretary/Treasurer of the SAHDC are hereby authorized and directed to execute (to the extent required to be executed or acknowledged by SAHDC) and deliver (or to accept, as the case may be), all documents and other instruments described therein upon the conditions therein described or necessary or desirable in connection with the acquisition of the partnership interests, all upon the terms herein approved, and the

executing officer is authorized to negotiate and approve such changes in the terms of each such instrument as such officer shall deem necessary or appropriate upon the advice of counsel to SAHDC, and approval of the terms of each such instrument by such officer and this Board shall be conclusively evidenced by the execution and delivery of such documents.

- 2) All action not inconsistent with provisions of this Resolution heretofore taken by this Board of Directors and the officers of SAHDC directed toward the acquisition of partnership interests in the Projects and the substitution of SAHFC as the Key Principal for the non-recourse carve-outs on the permanent mortgages shall be and the same hereby is ratified, approved and confirmed. The officers of this Board are authorized to take any and all action necessary to carry out and consummate the transactions described in or contemplated by the instruments approved hereby or otherwise to give effect to the actions authorized hereby and the intent hereof.
- 3) If any section, paragraph, clause, or provisions of this Resolution shall be held to be invalid or unenforceable, the invalidity or unenforceability of such section, paragraph, clause, or provision shall not affect any of the remaining provisions of this Resolution.
- 4) The recitals contained in the preamble hereof are hereby found to be true, and such recitals are hereby made a part of this Resolution for all purposes and are adopted as a part of the judgment and findings of the Board.
- 5) All resolutions, or parts thereof, which are in conflict or inconsistent with any provision of this Resolution are hereby repealed to the extent of such conflict, and the provisions of this Resolution shall be and remain controlling as to the matters resolved herein.
- 6) This Resolution shall be construed and enforced in accordance with the laws of the State of Texas and the United States of America.
- 7) This Resolution shall be in force and effect from and after its passage.

**Passed and approved this 4th day of February 2021.**

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**Ana M. "Cha" Guzman**  
**Chair, Board of Directors**

**Attested and approved as to form:**

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**Ed Hinojosa, Jr.**  
**Interim Secretary/Treasurer**

Project Name	District	Developer	Financing	Est Closing			Income Mix						
				Date	TotalDevCost	# Units	30%	40%	50%	60%	70%	80%	Market
<b>Closing or Closed</b>													
1604 Lofts	D2	NRP	4% Tax Credits & Bonds	Closed	\$56,663,651	324	33		0	224		67	0
Tampico	D5	Mission DG	4% Tax Credits & Bonds	Closed	\$33,392,549	200	9	10	18	70	20	9	64
Trader Flats	D4	NRP	4% Tax Credits & Bonds	Closed	\$56,012,579	324	33		0	224		67	0
Artisan at Ruiz	D1	Franklin	9% Tax Credits	Closed	\$21,165,791	102	11		41	50		0	0
Majestic Ranch	D7	Hogan	4% Tax Credits & Bonds	Closed	\$46,084,260	288	0		0	288		0	0
Culebra Crossing	D6	Lynd	HUD 221(d)(4)	Closed	\$50,123,889	327	0		0	0		164	163
Mira Vista	D7	Hogan	4% Tax Credits & Bonds	Closed	\$45,296,164	312	0		0	312		0	0
Kitty Hawk Flats	Converse	NRP	4% Tax Credits & Bonds	Closed	\$40,503,098	212	22		0	135	55		0
Legacy at Alazan	D5	NRP	9% Tax Credits	Closed	\$19,155,261	88	8		32	40		0	8
100 Labor	D1	Franklin	HUD 221(d)(4)	Closed	\$52,302,614	213	27		17	0		0	169
Josephine	D1	Lynd	Conventional Loan	Closed	\$61,339,167	259	0		0	26		104	129
<b>Total</b>					<b>\$482,039,023</b>	<b>2649</b>	<b>143</b>	<b>10</b>	<b>108</b>	<b>1369</b>	<b>75</b>	<b>411</b>	<b>533</b>
<b>Board Has Approved</b>													
<b>Board Provided Final Approval</b>													
St. John's Square	D1	Weal	4% Tax Credits & Bonds	Pending New Bond Reservation	\$71,547,459	252	0		54	0		0	198
<b>Total</b>					<b>\$71,547,459</b>	<b>252</b>	<b>0</b>	<b>0</b>	<b>54</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>198</b>
<b>Board Approved Bond Inducement</b>													
Watson Road	D4	NRP	4% Tax Credits & Bonds	4/2021	\$59,925,939	348		18	18	294	18	0	0
Copernicus	D2	NRP	4% Tax Credits & Bonds	4/2021	\$56,064,279	318		17	17	267	17	0	0
Old Pearsall Flats	D4	Streamline	4% Tax Credits & Bonds	Pending-has 3 yr carryforward	\$52,501,266	348	34	26	20	200	68	0	0
Buckhorn	D7	NRP	4% Tax Credits & Bonds	Pending Bond Allocation	\$56,695,627	324		32		260	32	0	0
Somerset Ranch	D4	Poppoon	4% Tax Credit & Bonds	Pending Board Consideration	\$56,048,000	336	0	0	0	336	0	0	0
The Granada	D1	Mission DG	4% Tax Credit & Bonds	Pending Board Consideration	\$51,000,000	249	137	45	14	TBD		TBD	TBD
Artisan at Springview	D2	Franklin	4% Tax Credits & Bonds	Pending	\$57,000,000	305	31		0	274		0	0
Potranco	D4	Lynd	HUD 221(d)(4)	Pending Board Consideration	\$50,945,546	360	0		0	36		144	180
<b>Total</b>					<b>\$440,180,657</b>	<b>2588</b>	<b>202</b>	<b>138</b>	<b>69</b>	<b>1667</b>	<b>135</b>	<b>144</b>	<b>180</b>
<b>Board Approved the Developer</b>													
Alazan Courts Phase I	D5	NRP	4% Tax Credits & Bonds	Pending	\$57,962,215	324	33		0	225		66	0
Alazan Courts Phase II	D5	NRP	4% Tax Credits & Bonds	Pending	\$57,260,161	324	33		0	225		66	0
Victoria Courts Midrise	D1	Catellus	TBD	Pending		TBD	TBD		TBD	TBD		TBD	TBD
Victoria Courts Townhomes	D1	Catellus	TBD	Pending		TBD	TBD		TBD	TBD		TBD	TBD
Horizon Pointe	D2	Integrated Realty Group	4% Tax Credits & Bonds	Pending	\$55,303,666	312	20	35	106	0	151	0	0
<b>Total</b>					<b>\$170,526,042</b>	<b>960</b>	<b>86</b>	<b>35</b>	<b>106</b>	<b>450</b>	<b>151</b>	<b>132</b>	<b>0</b>
<b>Pending Board Consideration</b>													
Snowden Road	D7	SAHA	9% Tax Credits	Pending Board Consideration	\$33,750,000	135				135			
Fiesta Trails	D8	NRP	9% Tax Credits	Pending Board Consideration	\$20,332,714	74	7		39	28			
Flores	D1	Victor Miramontes	TBD	Pending Board Consideration		403	46		61	0	75	61	160
Wurzbach Parkway	D9	Lynd	HUD 221(d)(4)	Pending Board Consideration	\$53,543,660	350	0		0	35		140	175
Landmark	D8	Lynd	HUD 221(d)(4)	Pending Board Consideration	\$67,944,034	360	0		0	36		144	180
<b>Total</b>					<b>\$175,570,408</b>	<b>1322</b>	<b>53</b>		<b>100</b>	<b>234</b>	<b>75</b>	<b>345</b>	<b>515</b>
<b>Grand Total</b>					<b>\$1,339,863,589</b>	<b>7,771</b>	<b>484</b>	<b>183</b>	<b>437</b>	<b>3,720</b>	<b>436</b>	<b>1,032</b>	<b>1,426</b>

**Policy Title: Affordable Housing Preservation and Expansion**

Effective Date: December 3, 2020

***I. Statement of Purpose***

**Intent**

The intent of this Affordable Housing Preservation and Expansion Policy is to further SAHA’s mission to provide quality affordable housing that is well integrated into the fabric of neighborhoods and serves as a foundation to improve lives and advance resident independence. This policy guides agency decisions regarding the preservation of existing affordable housing stock and the expansion of affordable housing supply in the San Antonio area. Such decisions include but are not limited to location, quantity, distribution, quality, timing, financing, and design. This policy impacts all SAHA programs and portfolios.

**Assumptions and Rationale**

In addition to serving as a foundation for improved resident life outcomes, affordable housing preservation and expansion is also a catalyst for economic development and community vibrancy.

SAHA recognizes the significant unmet need for quality housing affordable to lower income individuals and families in San Antonio. SAHA is primarily focused on addressing this unmet need that is not being adequately addressed by the private market and where therefore a government subsidy is needed.

**Relationship of this Policy to Agency Strategic Plan and Theory of Change**

This Affordable Housing Preservation and Expansion Policy provides general guidance regarding agency priorities related to housing preservation and expansion. The agency’s strategic plan sets out specific desired outcomes related to housing preservation and expansion at five-year and one-year time scales. The agency’s theory of change is a reference document that captures the agency’s perspectives on the causal relationship between the work done by the agency and the impact of that work on specific populations: residents, staff, and the community at large.

All three documents inform each other and are periodically synchronized. The Strategic Plan outcome metrics and targets are selected to track progress toward priority outcomes, which in turn should reflect the content of this policy.

The question of sufficient supply of affordable housing is foundational to nearly every other outcome identified in the theory of change, but the following outcome statements relate directly to this policy:

### **Neighborhood**

Both of the statements above are also part of the agency's current strategic plan, SAHA 2025, and include definitions for five-year targets.

The theory of change also includes various outcome statements related to neighborhood quality, including: "3.3 San Antonio area residents live in neighborhoods that are safe communities where people know and respect each other", "3.4 San Antonio area residents live in neighborhoods that meet their social needs", and "3.2 San Antonio area residents are actively engaged and feel included." These statements are reflected in this policy's Guiding Principles, and in specific SAHA 2025 strategies related to target neighborhoods.

### **Guiding Principles**

- Work actively to preserve and expand quality affordable housing to fill this need
- Pursue rehabilitation, acquisition, new construction, or asset repositioning projects that address unmet community need
- Design communities and buildings to improve clients' quality of life, help residents feel safe and healthy, and support their needs for stability, community, accomplishment, individual growth, and leadership
- Help catalyze economic development through the creation of financially, socially, and environmentally inclusive communities that are healthy and sustainable
- Transparently plan and collaborate with residents and other key public, private, and non-profit stakeholders at the local, state and federal level

### **Place-based and Mobility Strategies**

SAHA employs two groups of strategies simultaneously to ensure low-income residents have access to affordable housing units: place-based strategies, and mobility strategies.

Generally, place-based strategies seek to improve the quality of life of low-income households in neighborhoods where they currently live, by pursuing coordinated revitalization activities. The prime example of this approach is the Choice Neighborhood Initiative. Elements include:

- Cross-sector collaboration (education, law-enforcement, workforce development, economic development, etc.)
- Targeted socioeconomic support for existing residents to support their ability to stay in neighborhood

- Emphasis on neighborhood-scale revitalization, with plans developed in coordination with stakeholders
- Development of communities with a wide range of incomes in order to promote diversity and attract improved neighborhood services and amenities-
- Preservation of existing affordable housing stock in revitalization areas, to guard against future displacement
- To protect against displacement, SAHA has the goal of not unilaterally raising rents by more than 5% per year for properties in the Beacon Portfolio.

Mobility strategies facilitate the movement of low-income households to neighborhoods with recognized pathways to opportunity and/or demonstrated positive impact on life outcomes. The Housing Choice Voucher program (Section 8) was created by HUD as a mobility program. Elements of mobility strategies include:

- Adjusting the value of voucher subsidy to better match neighborhood market conditions (SAFMR)
- Construction of affordable housing units in areas with low existing supply and/or low existing affordability
- Preservation of existing affordable housing stock in areas with otherwise low affordability
- Acquisition of housing projects or land to increase affordability options in more expensive areas
- Provision of assistance to residents to move into neighborhoods with recognized pathways to opportunity and/or demonstrated positive impact on life outcomes

## ***II. Affordable Housing Preservation and Expansion Criteria***

All SAHA affordable housing preservation and expansion activities must be consistent with the guiding principles, targeted outcomes, and strategies articulated in the 'Statement of Purpose' section of this policy document. In addition, such activities must comply with key criteria described below by topic:

### **Community Need**

- SAHA will lead (by building or acquiring) or support projects (for capital generation) which fulfill a community need for affordable housing
- Community need must be determined and documented based on market analysis (internal or external) which includes SAHA's waiting lists information

## **Project Location Selection**

Recognizing that the location of an affordable housing preservation or expansion project can be a major driver of the long term success of the project and the socio economic opportunities and challenges available to residents, SAHA will:

- For Place-based projects
  - Pursue acquisition and/or partnership opportunities synergistic with coordinated community initiatives
  - Coordinate development projects with transportation and other infrastructure improvement projects, education, workforce development and employment initiatives, and other community-specific neighborhood-scale efforts
  - Pursue Transit Oriented Developments to ensure that our residents have the ability to reduce transportation costs.
- For Mobility-based projects
  - Prioritize locations with relatively low numbers and rates of existing affordable housing units
  - Prioritize locations with recognized pathways to opportunity and/or demonstrated positive impact on life outcomes
  - Focus on a project's accessibility to education, job training, employment opportunities, and location amenities (e.g., recreation, health, retail, spiritual)
  - Link development projects to existing transportation and employment opportunities
- Other considerations
  - Pursue development projects that will score well under the Qualified Allocation Plan to receive tax credit financing
  - Determine if the real estate project supports SAHA's goals of providing more affordable housing
  - Determine whether the development either directly or indirectly expands or preserves the supply of affordable housing
  - Incorporate appropriate City of San Antonio Housing goals
  - Ensure that all new developments will accept Section 8 vouchers so that our residents will have more choices on where they would like to live

## ***III. Project Principles***

The following principles apply to all development projects that SAHA undertakes.

## **Housing Development and Redevelopment**

SAHA is committed to redeveloping existing housing projects as well as developing new projects consistent with the following goals:

- We will develop mixed income communities that encourage socioeconomic integration.
- Communities will be developed with consideration of the City of San Antonio's housing and preservation goals.
- SAHA will develop communities that are financially viable and self-sustaining.
- Using income averaging as a tool, SAHA will aspire to provide deeply affordable units serving 50% and below AMI.
- SAHA will aspire to replace all removed public housing units with a unit or housing choice voucher affordable at an equivalent level. Replacement units may be located at other sites.
- We will aspire to focus on creating family and elderly/disabled units and supportive housing for special needs populations.

Development of housing projects at higher area median incomes.

## **Revenue from Development Activities**

- This revenue will be used for the purpose of developing more affordable housing serving families that are 50% and below AMI, preserving existing affordable housing, supportive services and reserves.

Revenue generated from redevelopment activities will first be used to pay for the overhead costs of the Development Services department. The remainder will be considered Excess Revenue and will be used to focus on the following areas and in the following percentages:

1. Creating new units that serve no more than 50% and below AMI. (30% of the Excess Cash)
  - a. Having funds for budgetary gaps with the costs of developing and operating deeply affordable units
  - b. Acquiring land to develop further deeply affordable housing
2. Preserving and upgrading existing public housing units. (30% of the Excess Cash)
  - a. Funds for Capital Fund Projects
  - b. Technological upgrades such as Wifi services and security equipment
3. Supportive Services for our residents (30% of the Excess Cash)
  - a. Job Placement and educational advancement
  - b. Financial Literacy

- c. Food and Nutrition
  - d. Risk mitigation for resident evictions will be funded with 25% of the funds in this category
4. Reserves (10% of the Excess Cash)
- a. Funds will be allocated to reserves to ensure we are adequately capitalized

### **Building Design, Standards, and Compliance**

SAHA is a property manager, owner, and/or developer with a long term community focused mission. Understanding that government building codes, and developer or sub-contractor building and construction standards may be lacking or inadequate given this long term property management and maintenance perspective:

- SAHA shall review the construction and materials standards to achieve long term and cost efficient management, and maintenance of our communities
- All development and redevelopment projects must build to SAHA's construction and materials standards and aspire to reach "Build San Antonio Green" standards
- Development design must incorporate sustainable concepts and practices.
- All SAHA owned developments will adopt a smoke-free policy

### **Invest to preserve and extend the useful life of properties**

Given the wide gap between community need and actual affordable housing supply, SAHA will focus on investing prudently to both preserve and extend the useful life of its properties. As a result,

- Property improvements should ensure housing quality, livability standards, and enhance marketability
- SAHA will be proactive in comprehensive rehabilitation planning and implementation (e.g., total building vs. system by system approach)

### **Long Term Financial and Planning Considerations**

SAHA will be proactive in developing and implementing a realistic long term financial plan for each project so that San Antonio's affordable housing stock is maximized.

- All new development, redevelopment, refinancing, acquisition, and liquidation projects and pro-forma must include an analysis and/or plan for maintenance, replacement, compliance, and funding
  - All projects must include a realistic long term financial projection including the construction period, lease out period, and post-compliance period

Rent and lease out/vacancy assumptions must incorporate an analysis of competing current and planned projects in the neighborhood

- SAHA will develop its own underwriting criteria and standard management and operating agreements
- All projects must meet SAHA's general underwriting criteria and standard agreements
- SAHA will value the economic contribution of its tax exempt status and negotiate project economics commensurate with this value contribution
- SAHA will not allow other housing authorities to do business in Bexar County to ensure the proceeds of these transactions benefit the local community. We also recognize the importance of creating and maintaining deal terms that are most beneficial to SAHA and not be undercut by other agencies. However, if SAHA is unable to be the development partner, the Board may consider the request.
- Assets which are not performing well or land without significant development potential will be considered for liquidation
- Revenues generated from these activities will be reinvested into preserving or expanding affordable housing

### **Integrated approach to socioeconomic development**

In order to support resident and community socioeconomic development, we will:

- Focus on developing properties located in or near recognized pathways to opportunity and/or demonstrated positive impact on life outcomes
- Maximize Section 3 resident employment opportunities, both short term and long term
- Increase business activities with small, minority owned, local, and women owned businesses
- Utilize SAHA's 'Moving to Work' designation to expand housing options and create economic opportunities so residents can achieve economic self sufficiency
- Partner with residents as well as public, non-profit, and for-profit organizations to provide educational resources, job training, and supportive services to help families become economically stable
- Work together with economic development organizations to realize emerging economic development opportunities by creating mixed use and mixed income communities

### **Planning with Residents and Community Stakeholders**

Residents and community members may be offered the opportunity to contribute meaningfully in advance of the design of any planned projects and their input shall be incorporated.

Community engagement works best where it is an ongoing cumulative process enabling relationships and trust to build and strengthen over time. Engagement events should be planned and designed with this in mind and aim to contribute to the overall aims of the engagement process. This would include meetings with the residents, neighborhood associations, local groups, and elected representatives. Community or voluntary groups may want to participate at a range of levels – from providing advice as to the needs of the community, designing a development that reflects the community, and from undertaking some aspects of the engagement to delivering projects to meet some of the outcomes.

#### ***IV. Implementation and Monitoring***

This policy shall be followed for each eligible affordable housing preservation and expansion initiative or transaction SAHA undertakes.

Policy compliance is the primary responsibility of the DSNR team, but is also the responsibility of the following SAHA teams: Asset Management, Section 8, Public Housing Property Management, Finance and Accounting, Beacon Communities and Community Development Initiatives. A policy exception must be requested by staff and granted by the BOC in all relevant cases.

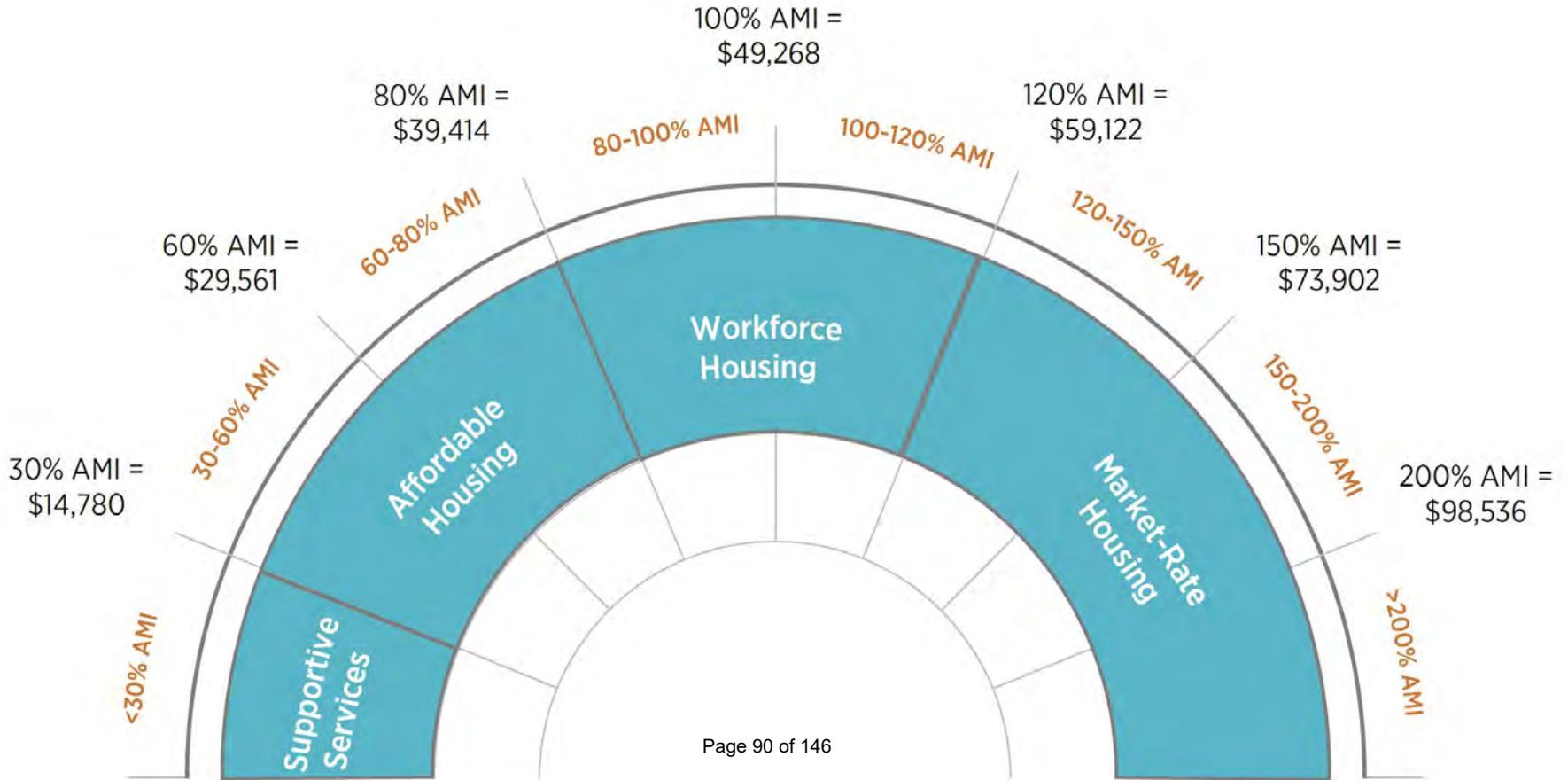
#### ***V. Definitions:***

- BOC – SAHA Board of Commissioners
- DSNR – SAHA Development Services and Neighborhood Revitalization team
- HQS – HUD Housing Choice Voucher (HCV) program regulations set forth basic housing quality standards (HQS) which all units must meet before assistance can be paid on behalf of a family and at least annually throughout the term of the assisted tenancy. HQS define "standard housing" and establish the minimum criteria for the health and safety of program participants.
- Place Based Initiatives - Place-based policies leverage investments by focusing resources in targeted places and drawing on the compounding effect of well-coordinated action. Effective place-based policies can influence how rural and metropolitan areas develop, how well they function as places to live, work, operate a business, preserve heritage, and more
- REAC - Real Estate Assessment Center
- Section 3 – A means by which HUD fosters local economic development, neighborhood economic improvement, and individual self-sufficiency. Section 3 is the legal basis for providing jobs for residents and awarding contracts to businesses in areas receiving certain types of HUD financial assistance. Under Section 3 of the HUD Act of 1968, wherever HUD financial assistance is expended for housing or community development, to the greatest extent

feasible, economic opportunities will be given to Section 3 residents and businesses in that area.

- TDHCA - Texas department of housing and community affairs

# COSA HOUSING AFFORDABILITY CRITERIA





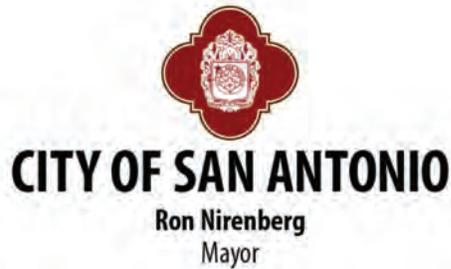
# SAN ANTONIO'S **HOUSING POLICY FRAMEWORK**

THE CORNERSTONE OF ECONOMIC DEVELOPMENT

Mayor's Housing Policy Task Force

August 2018





Thirty years ago, outgoing Mayor Henry Cisneros foresaw the housing crisis that is now beginning to grip cities across the country. He called for a comprehensive housing strategy that recognized housing as an essential building block for a prosperous city. That call went unanswered—until now.

As we celebrate our Tricentennial year as one of the oldest cities in the country, San Antonio is no longer just a top tourist destination. It is increasingly the city that people choose to call home. According to the U.S. Census Bureau, last year San Antonio led population growth among all major U.S. cities. We are gaining 66 residents a day. Our population has surged past 1.5 million for the first time. And we expect 1 million more over the next 25 years.

In many ways, this growth exemplifies San Antonio's spirit as a compassionate, diverse, and welcoming city. It represents exciting opportunities and unlimited potential for our community. But it also requires deliberate planning to ensure that we provide a high quality of life for all San Antonians, regardless of income. Cities and regions with higher levels of equality enjoy stronger economic growth, and are better able to support growth over time. Because San Antonio still faces the effects of historic socioeconomic segregation, and a looming housing shortfall, we must plan for a more equitable housing system today.

I created the Mayor's Housing Policy Task Force in August 2017 because all San Antonians, regardless of income level, deserve opportunities to find quality affordable housing within city limits. My charge to the Task Force was simple: develop a framework for a comprehensive, compassionate housing strategy for our city.

I asked for a roadmap to address the affordability gap so that an average San Antonio family can afford to buy a home. I urged them to provide recommendations that protect and connect neighborhoods amid our historic growth. Our local housing policies must align with existing public and private resources to rehabilitate existing housing stock that provides residents with the tools to age with dignity in their homes. But just as important—we must address these issues in a way that creates a housing system where sustainable, affordable, quality housing is provided by the private sector and can be driven by the market.

The Task Force had full autonomy to determine the process and level of community input would best facilitate their objective. I'm incredibly proud of the work they accomplished with full input from hundreds of San Antonio residents. As a result of their work, for the first time in the City's history, City Council is finally making housing a core priority, so that as San Antonio grows up, San Antonians will not be priced out. Working together, we will ensure that San Antonio remains the place that we can all call "home".

A handwritten signature in blue ink, appearing to be "Ron Nirenberg", written over a horizontal line.

Ron Nirenberg

MAYOR



Dear City Council:

August 13, 2018

Our homes have deep emotional meaning. For many of us, our homes are the backdrop to childhood memories—the places we played, cried, laughed, argued, and dreamed. When things went well, our homes grew with us. We found stability.

We know that where you live affects your quality of life, health outcomes and your family's future, and we realize that thriving, connected neighborhoods are essential to a safe, economically strong and resilient city. As our city continues to grow and diversify, investing in housing is imperative to achieving the progress we envision for our families and community.

In prioritizing housing, San Antonio has an opportunity to improve people's lives and advance a vision of prosperity for all. At the same time, we have before us the opportunity to create a model for the country on how to proactively address housing affordability.

We were mindful of the Task Force's charge and responsibility to create a comprehensive and compassionate housing policy framework that "allow(s) residents to live with dignity, age in place, rehabilitate their housing, and preserve the integrity of their neighborhoods". Today, we are proud to share that we led an intentional, transparent, inclusive, and informed process, grounded in community and complete with bold policy recommendations.

We took into account our city's history, read through over 20 local housing studies/reports, analyzed demographic, economic and market data, studied housing plans from cities all across America, and engaged deeply with over 500 community members over a period of 11 months. We did not limit ourselves to a segment of the housing market. This was a whole-system analysis for all San Antonians.

We listened and reflected on what we heard from every corner of our city, as people shared with us the many pressing issues affecting their lives—from the reduction in homeownership to the lack of affordability in rental units, from homelessness to the regulatory barriers impacting affordable housing construction, and from an aging housing stock to concerns over property taxes.

Our analysis of demographic, economic, and housing conditions further affirmed what we heard from neighbors. The city is experiencing more severe housing insecurity and affordability challenges than ever before. With housing costs increasing at a much faster rate than incomes, people have no choice but to live far from where they work, families are displaced and destabilized, and students suffer in school. All of this impacts the City's economic gain and San Antonio's future.

Housing is as essential to the economic engine of our city as water, energy and transportation. With this principle in mind, we identified five key actions along with a set of recommendations and implementation steps infused with theoretical, practical, and boots-on-the-ground thinking:

- 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**

The policies along with the implementation plan that we present are actionable, impactful and will enable increased neighborhood resiliency and economic prosperity.

We thank Mayor Nirenberg for the opportunity to serve our community and look forward to working with him, the entire City Council, City staff and all residents in implementing the recommendations. Above all, we owe a debt of gratitude to the many people that inspired us, that challenged us to be bold, that shared their personal stories, and presented innovative and practical policy solutions.

With this report, we complete our charge but recognize that the hard work of implementation has just begun. We now ask you, City Council, to be as bold in achieving our community's vision of prosperity.

Our task force's mantra of Everyone Needs A Place To Call Home is a worthy goal to establish in this our Tricentennial Year!

Yours Respectfully,

Mayor's Housing Policy Task Force



Lourdes Castro Ramirez, Chair



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The Honorable Ron Nirenberg

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# INTRODUCTION

San Antonio, as this report will show, is beginning to experience more severe affordable housing problems than in the past. An evolving affordability crisis is impacting the city's residents through limited access to housing, higher property taxes, gentrifying neighborhoods, and direct or indirect displacement.

The problems are complicated by San Antonio's high poverty rate, historical racial and economic segregation and aging affordable housing stock. When combined with population growth of an additional one million people by 2040 and declining new home production, today's affordability challenges are anticipated to worsen exponentially if proactive interventions are not made.

The Mayor's Housing Policy Task Force (MHPTF) was created to recommend how the City should provide this proactive intervention through comprehensive housing policies and strategies. The MHPTF adopted a series of values grounded in a process that ensured transparency and accountability in decision-making and one in which the conclusions were data-driven.

To address transparency and accountability in its process, the MHPTF adopted a bottom-up approach for guiding the discussion. This approach included three community meetings, eight public meetings and the creation of five technical working groups comprised of over 100 San Antonio residents with expertise in Protecting Neighborhoods, Removing Barriers, Creating a Transparent and Coordinated System, Funding and Finance, and Special Populations. The effort resulted in over 300 detailed affordable housing recommendations to the MHPTF unified by the theme, "everyone should have a place to call home and housing must be decent, safe, affordable, stable, and delivered through a coordinated system."

In addition to the robust community input, research into best practices and extensive data analysis, the MHPTF recognized that similar efforts of the past that focused on housing need had been met with limited success or traction. From the creation of the Housing Trust in 1988 to the eight distinct reports that addressed housing issues since 2012, the MHPTF's recommendations are informed by each of these efforts and documents.

A major distinction, however, between these recommendations and those of previous studies is the case for why housing should be considered a part of the City's infrastructure. Like water, energy and transportation, the MHPTF believes that housing (and housing affordability) is a cornerstone of the economy and essential to the City's functioning. Without it, the economy suffers, creating a cycle of job loss and increased affordability gaps. As such, leveraged public-private spending to produce nearly 18,700 units over the next 10 years needs to be made a priority at levels commensurate with other essential infrastructure.

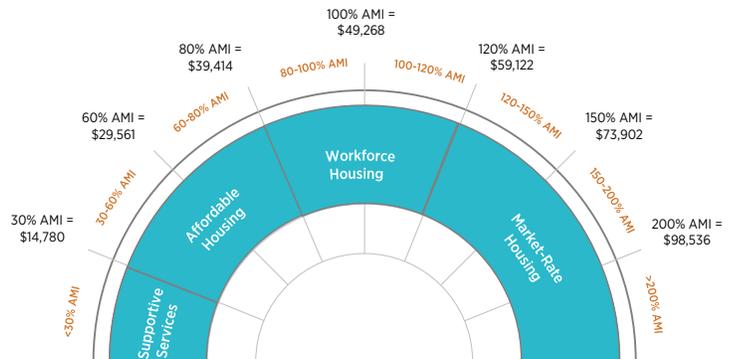
Moreover, a coordinated housing system supported by an executive level housing leader is critical to the success of that production target.

The conclusions of the MHPTF's 12-month process and community-based effort are included in the following pages. Organizationally, the report presents the MHPTF recommendations through the Problem Statement and Supporting Data, the Economic Impact of Housing, the Overarching Action and Policy Recommendations and finally, a 10-Year Funding Plan. The report includes best practice approaches with examples from across the country and highlights innovative and promising local housing initiatives. The Recommendations section includes five actions supported by 11 policy priorities and 24 implementation strategies. These five action items include: Develop a Coordinated Housing System, Increase City Investment in Housing, Increase Affordable Housing Production, Rehabilitation and Preservation, Protect and Promote Neighborhoods, and Ensure Accountability to the Public.

The Problem Statement section presents much of the MHPTF's analysis in graphics like the one pictured below. Each one contains references to the Area Median Income (AMI) category and associated household income. To depict the City's full spectrum of housing needs, the analysis assumes the following income definitions (as shown): housing with supportive services (or service-enriched housing) for incomes less than 30 percent AMI; affordable housing for households with incomes between 30 and 80 percent AMI; workforce housing for households between 80 and 120 percent AMI; and market-rate housing for households between 120 and 200 percent AMI; and market-rate housing for households between 120 and 200 percent AMI; and market-rate housing for households between 120 and 200 percent AMI.

## Affordable housing terminology and income definition (City of San Antonio, 2016)

Source: U.S. Census ACS 1-year estimates, 819019; Economic & Planning Systems



Detailed documentation on the MHPTF's process including public meeting agendas, housing market data, descriptions of the technical working groups and recommendations can be found at [www.sanantonio.gov/housingtaskforce](http://www.sanantonio.gov/housingtaskforce)

**A ACTION ITEM #1: DEVELOP A COORDINATED HOUSING SYSTEM**

- P Policy Priority:** Prioritize housing and neighborhoods in the COSA organizational structure.
- S Strategy:** Immediately create an executive position in the City Manager's Office to lead housing and neighborhood-related activities and integrate with all city functions.
- S Strategy:** Fully resource and staff the Neighborhood and Housing Services Department.
- P Policy Priority:** COSA should take a leadership role in coordinating a community-wide housing system with housing and service providers.
- S Strategy:** Fund a One-Stop Housing Center, including an online portal.

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**A ACTION ITEM #2: INCREASE CITY INVESTMENT IN HOUSING**

- P Policy Priority:** Develop a 10-year funding plan for affordable housing production and preservation.
- S Strategy:** Substantially increase general fund revenue for affordable housing.
- S Strategy:** Create dedicated revenue source(s) for affordable housing.
- S Strategy:** Establish financial leverage as a top priority in the utilization of public funds, including private, nonprofit, and philanthropic resources as well as sweat equity.
- S Strategy:** Conduct a comprehensive assessment of the Housing Trust and provide a dedicated revenue source.
- S Strategy:** Revise the City Charter to allow bond revenue to be used for affordable housing.

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**A ACTION ITEM #3: INCREASE AFFORDABLE HOUSING PRODUCTION, REHABILITATION, AND PRESERVATION**

- P Policy Priority:** Stabilize the HOMEOWNERSHIP rate in San Antonio by increasing the production, preservation, and rehabilitation of affordable homes.
- S Strategy:** Prioritize City funding/incentives for ownership housing affordable to households up to 120 percent of AMI.
- S Strategy:** Increase funding for down payment assistance and homebuyer counseling.
- S Strategy:** Increase funding for housing rehab programs including, but not limited to: Owner Occupied Rehabilitation, Under One Roof and Minor Repair.
- P Policy Priority:** Increase rehabilitation, production and preservation of affordable RENTAL units.
- S Strategy:** Prioritize City funding and incentives on rent-restricted units affordable to households up to 60 percent AMI, with a graduated reduction in funding/incentives from 60 to 80 percent AMI.
- S Strategy:** Prioritize funding for new rental units in communities that are linked with transportation, jobs and cultural assets.
- P Policy Priority:** Create housing opportunities for the most vulnerable residents (including but not limited to homeless, seniors, youth aging out of the foster care system, and people with disabilities).
- S Strategy:** Increase funding for service-enriched housing.
- P Policy Priority:** Remove barriers to housing production.
- S Strategy:** Undertake an inclusive public process to determine standards and criteria to allow by-right zoning for housing developments in which at least 50 percent of the units are affordable.
- S Strategy:** Exempt affordable housing units from SAWS impact fees.
- S Strategy:** Revise the UDC to remove regulatory barriers to affordable housing.

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**A ACTION ITEM #4: PROTECT AND PROMOTE NEIGHBORHOODS**

- P Policy Priority:** Address the impact of rising taxes on housing affordability.
- S Strategy:** Implement immediately affordable housing tax and appraisal protection measures such as tax exemptions, preservation districts, and TIFs.
- P Policy Priority:** Prevent and mitigate displacement.
- S Strategy:** Require public agencies to conduct a displacement impact assessment for any public project that receives \$15 million or more in public investment and to budget for mitigation.
- S Strategy:** Create a fund to mitigate the impacts of displacement including: providing relocation assistance for households up to 80 percent AMI, rapid re-housing, and housing navigators.
- S Strategy:** Fund proactive outreach and counseling to low- and moderate-income households experiencing housing vulnerability.
- P Policy Priority:** Reduce housing discrimination and expand opportunity.
- S Strategy:** Implement a citywide public education and outreach campaign about the importance of housing.

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**A ACTION ITEM #5: ENSURE ACCOUNTABILITY TO THE PUBLIC**

- P Policy Priority:** Create a governance structure for oversight and public engagement.
- S Strategy:** Redefine the Housing Commission as a public oversight board to guide the implementation of the MHPTF's recommendations and engage the public.
- S Strategy:** Develop an annual report to track and publicly report results of the full housing system, including but not limited to: unit production, cost burden, preservation, rehabilitation, leverage and rental production for 0 to 30 percent AMI and 30 to 60 percent AMI.

## TIMELINE FOR IMPLEMENTATION

The successful implementation of the MHPTF's report in the first year will require the following actions.

MONTH	ACTION
<b>SEPTEMBER 2018</b>	<ul style="list-style-type: none"> <li>• Mayor and City Council passes an ordinance to 1) adopt the MHPTF report; 2) reconstitute the Housing Commission to oversee the implementation of the report; 3) direct City staff to implement the MHPTF recommendations with guidance from the Housing Commission.</li> <li>• Mayor and City Council passes a budget that prioritizes housing by appropriating the funds necessary to implement key MHPTF recommendations, including housing executive position, in the next fiscal year.</li> </ul>
<b>OCTOBER 2018</b>	<ul style="list-style-type: none"> <li>• Mayor and City Council establishes the Technical Working Group on removing barriers to the production and preservation of Affordable Housing within the Unified Development Code.</li> <li>• The San Antonio Housing Trust Board releases a request for proposals to procure a third-party expert to review the Housing Trust and recommend organizational and programmatic changes.</li> <li>• City staff presents a plan to the reconstituted Housing Commission to implement the MHPTF's report.</li> <li>• City Manager initiates a national search for an executive position in the City Manager's office to lead housing and neighborhood-related activities and integrate with all city functions.</li> </ul>
<b>NOVEMBER 2018</b>	<ul style="list-style-type: none"> <li>• Mayor appoints a committee to lead an inclusive and community driven process for Form Based Code and By-Right Zoning.</li> <li>• City Council considers a policy for addressing and mitigating displacement.</li> </ul>
<b>JULY 2019</b>	<ul style="list-style-type: none"> <li>• Housing Commission issues first annual report on policy recommendations and budget request for FY2019/2020.</li> </ul>
<b>AUGUST 2019</b>	<ul style="list-style-type: none"> <li>• Technical Working Group on removing barriers to the production and preservation of affordable housing within the Unified Development Code presents recommendations.</li> </ul>
<b>SEPTEMBER 2019</b>	<ul style="list-style-type: none"> <li>• Adoption of FY2019/2020 Housing Budget aligned to 10-Year Funding Plan.</li> </ul>
<b>OCTOBER 2019</b>	<ul style="list-style-type: none"> <li>• Committee leading an inclusive and community driven process for Form Based Code and By-Right Zoning presents recommendations.</li> </ul>

# ACRONYMS

<b>ADU</b>	Accessory Dwelling Unit
<b>AMI</b>	Area Median Income
<b>CCDO</b>	Center City Development & Operations Department
<b>CCHIP</b>	Center City Housing Incentive Policy
<b>CDBG</b>	Community Development Block Grants
<b>COSA</b>	City of San Antonio
<b>FBC</b>	Form-Based Code
<b>HFC</b>	Housing Finance Corporation
<b>HOME</b>	HOME Investment Partnerships Program
<b>HUD</b>	U.S. Department of Housing & Urban Development
<b>ICRIP</b>	Inner City Reinvestment & Infill Policy
<b>LIHTC</b>	Low-Income Housing Tax Credit
<b>MHPTF</b>	Mayor's Housing Policy Task Force
<b>NHSD</b>	Neighborhood & Housing Service Department
<b>SAHA</b>	San Antonio Housing Authority
<b>SAHT</b>	San Antonio Housing Trust
<b>SAWS</b>	San Antonio Water System
<b>SEH</b>	Service-Enriched Housing
<b>TIF</b>	Tax Increment Financing
<b>TIRZ</b>	Tax Increment Reinvestment Zone
<b>TWG</b>	Technical Working Group
<b>UDC</b>	Unified Development Code

# PROBLEM STATEMENTS AND SUPPORTING DATA/ECONOMIC IMPACT OF HOUSING



# PROBLEM STATEMENTS AND SUPPORTING DATA

An analysis of demographic, economic, and housing conditions reveals that San Antonio is beginning to experience more severe affordability problems than it has in the past. Housing affordability problems are more than a personal challenge. Emerging from them are structural concerns that pose a fundamental threat to the region's economy and to residents' ability to invest in their own futures. Rising housing costs and stagnating incomes can lead to households spending too much of their income on housing, households having to look elsewhere for housing, and increased transportation costs. The vicious cycle does not, however, stop there. Decreased household discretionary spending (i.e. quality of life expenditures) lowers the Gross Regional Product (GRP) and negatively impacts businesses, which can further depress wages and lead to job loss.

This challenge is not unique to San Antonio. Nationwide, there are just 35 affordable and available rental homes for every 100 extremely low-income families—those who either live in poverty or earn less than 30 percent of the median income in their area. It's a problem in every major city and in every state.

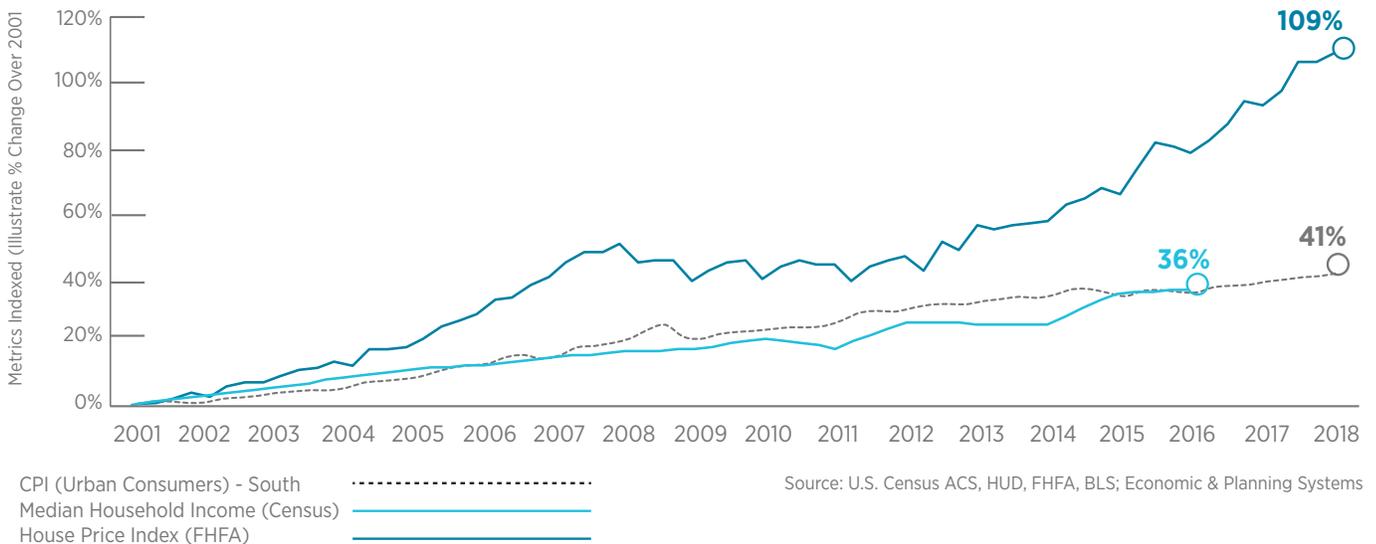
The problem statements that follow reflect only the most salient findings of a comprehensive data analysis completed by the Mayor's Housing Policy Task Force (MHPTF) to understand the impact on San Antonians and determine how the City will begin tracking its progress toward positive and foundational change.<sup>1</sup> To restore housing stability, the tidal wave of unaffordability must be stemmed.

## What does "affordable" mean?

At the heart of this study is the concept of housing affordability. For decades, the federal government has defined "affordable" by the rule that no household should spend more than 30 percent of its income on housing, implying high-income earners, hourly-wage workers, young professionals, the elderly on fixed incomes, and everyone in between. 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 Costs are Outpacing Incomes in San Antonio

For nearly two decades, San Antonio's housing costs have increased faster than the household Area Median Income (AMI).<sup>2</sup> As a result of this divergence in fundamentals, fewer and fewer of the city's 498,000 households have been able to invest in or even qualify for a home. While between 2005 and 2016, the median sales price of a home increased by an average of 4.7 percent per year (\$120,000 to \$180,000), the city's AMI increased by an average of just 1.9 percent per year (\$40,100 to \$49,300).



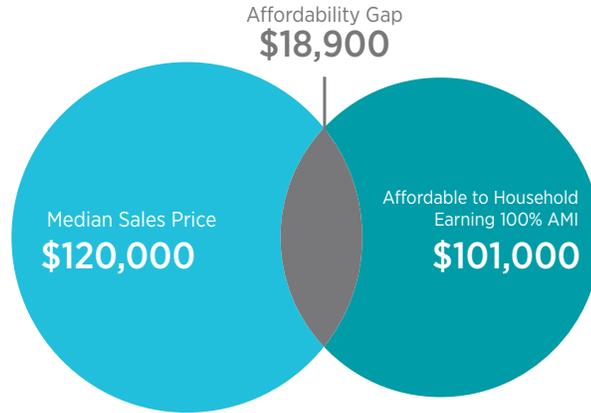
## Growing Affordability Gap

One measure of this divergence among fundamentals is the “affordability gap”, the difference between the median sales price of a home and the affordable purchase price for a household earning 100 percent of AMI. In 2005, the affordability gap was \$18,900 for households earning 100 percent AMI, and by 2016 the gap had increased to \$26,300. For renters interested in buying a home (where median income among them is \$36,000), their affordability gap widened from \$64,200 to \$76,700 over the same period.

The underlying threat to the city and its households is that fewer and fewer new and existing residents are achieving homeownership.<sup>3</sup> In 2005, 230,000 households (54 percent of all the city’s households) could not afford the median-priced home; by 2016, that number increased to nearly 294,000 (59 percent).

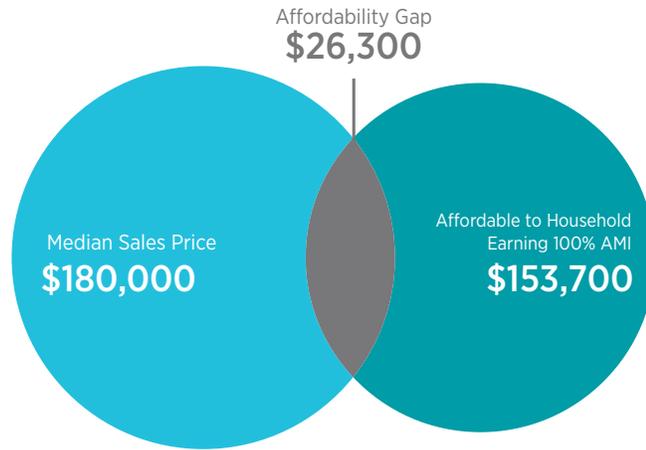
### 2005

Source: MLS; U.S. Census; Economic Planning Systems



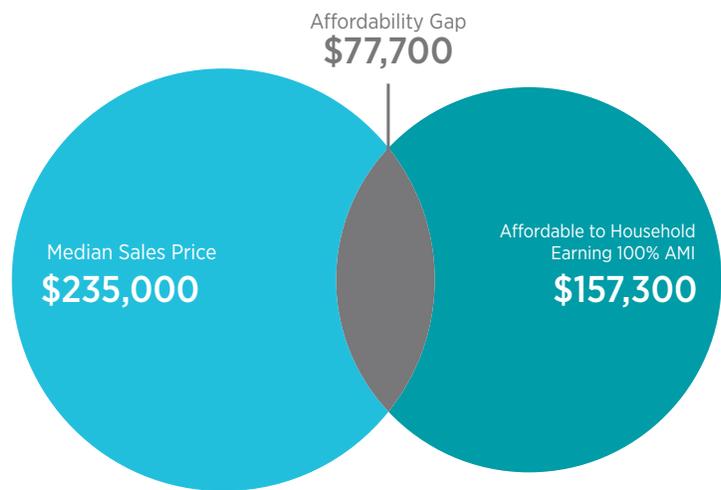
### 2016

Source: MLS; U.S. Census; Economic Planning Systems



### 2030

Source: MLS; U.S. Census; Economic Planning Systems



## WHERE COULD THIS TREND GO?

*Given the recent upward trajectory of the Federal Reserve’s overnight borrowing rate, it is easy to imagine mortgage interest rates rising higher over the next decade. Although forecasting is filled with uncertainty, a projection of house prices and incomes along their current paths, and an increase in the mortgage interest rate of just 2 percent over the next decade illustrates the growing threat. With a median home price of \$235,000, household income of \$60,800 and a mortgage rate of 7 percent by 2030, the affordability gap would widen to \$77,700 by 2030. For renters, that means a shortfall of \$114,300.*

1. The data analysis was guided by a desire to replicate and expand on the data used in the 2013 Comprehensive Housing Needs Assessment and Strategic Plan. The analysis leveraged sources, including but not limited to: U.S. Census Public Use Microdata (PUMS 1-year estimates), American Community Survey (ACS 1-year estimates), Texas Workforce Commission, Bureau of Economic Analysis (BEA), Bureau of Labor Statistics (BLS), U.S. Census Longitudinal Employer-Household Dynamics (LEHD), Greater San Antonio Builders Association, Multiple Listing Service, and Metrostudy. The analysis was completed at the Census tract level basis to document historic trends in housing supply and demand by tenure and income levels, overall income distributions, employment, population, wages, housing cost burden by tenure and income level, inventory gaps by tenure and income level, housing prices by income affordability level, affordability gaps, the economic impacts of cost burden, as well as projections of cost burden, inventory gaps, affordability gaps, and economic impacts over time.

2. In this report, Area Median Income refers to the median income of households for the City of San Antonio only. It represents the income level in the middle of the distribution of all households, where 50 percent of households have lower incomes, and 50 percent of households have higher incomes.

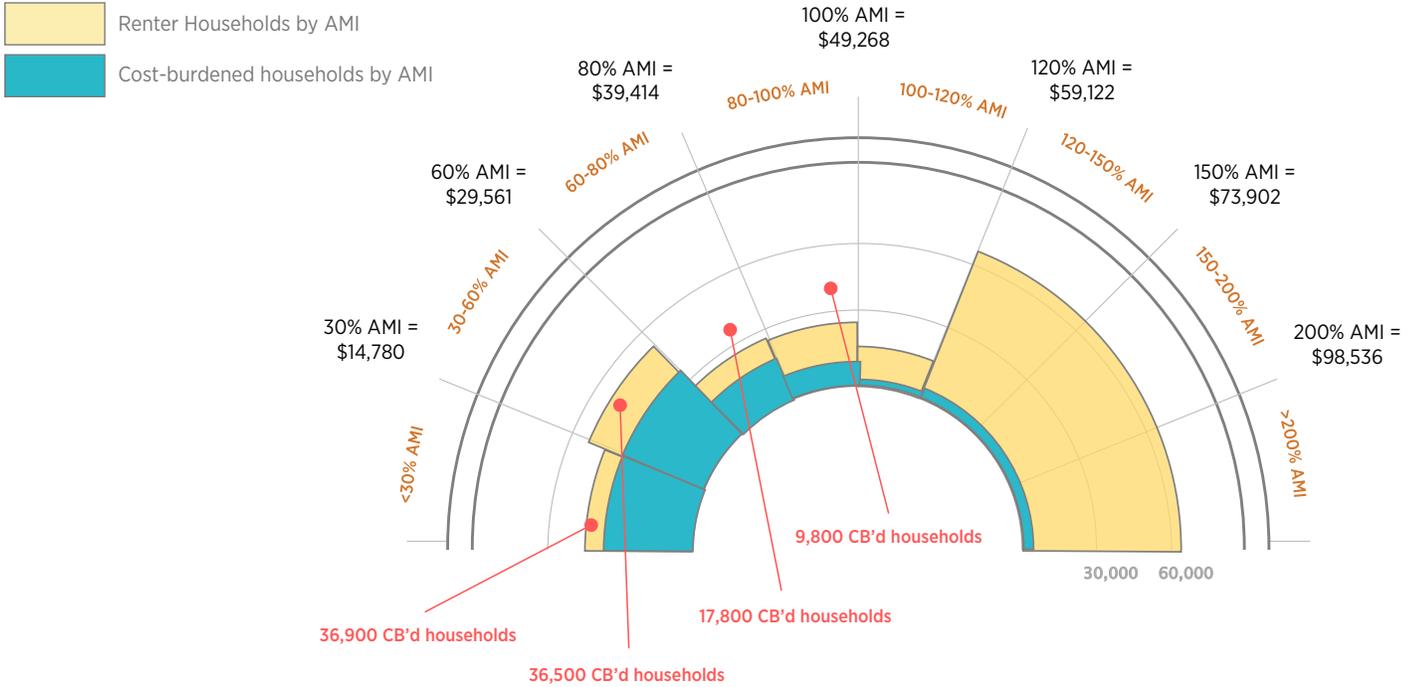
3. Refer to “Drop in ownership rate” on page 21.

## Households are Spending More of Their Income on Housing

Because of this affordability gap, 165,000 of all San Antonio households were spending more than 30 percent of their incomes on housing in 2016, a measure commonly called cost-burden.<sup>4</sup> For those households renting or owning, the situation differs: approximately one out of every two renter households is cost-burdened (48 percent), compared to one out of every five owner households (21 percent).<sup>5</sup>

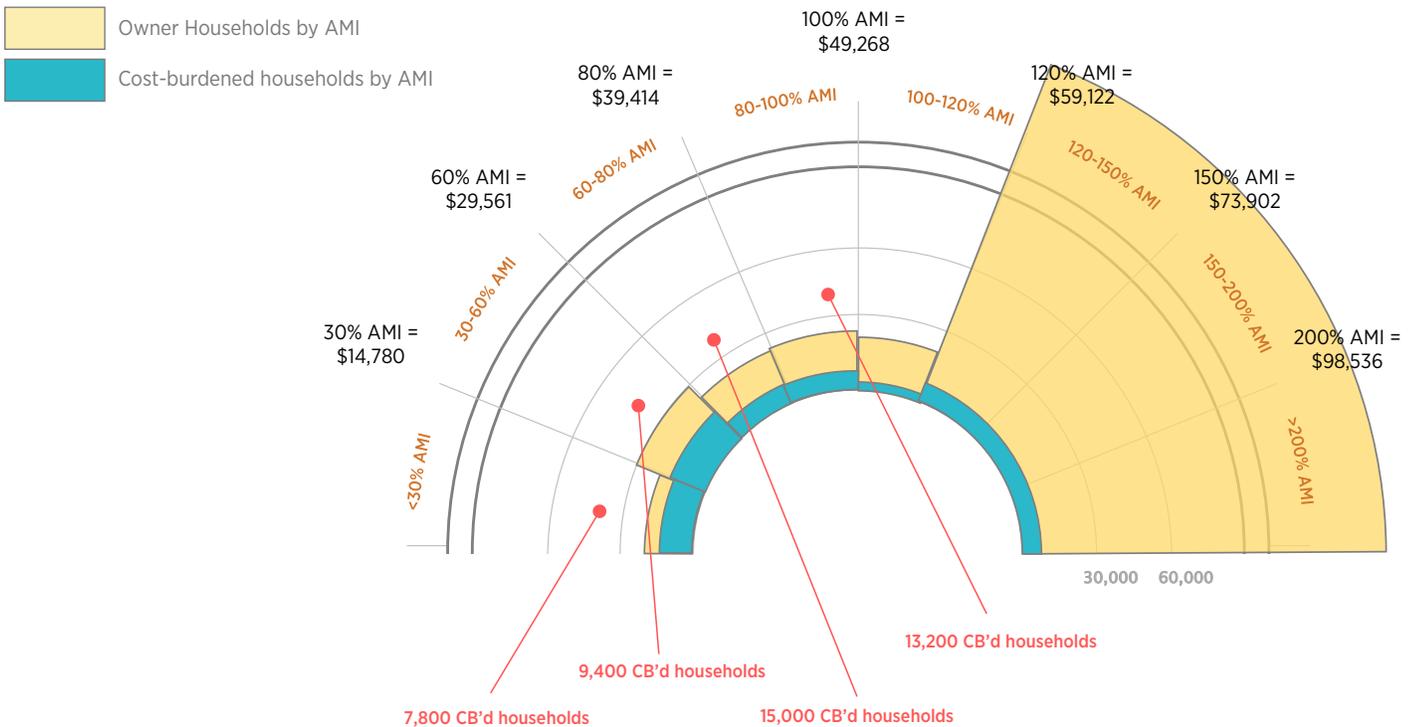
### Renter households and cost-burdened renter households, 2016

Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118, B25106; Economic & Planning Systems



### Owner households and cost-burdened owner households, 2016

Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118, B25106; Economic & Planning Systems



## DISPROPORTIONATE IMPACT

*Extensive analysis was done to understand how cost-burden is affecting people. In 2016, while 57 percent of the city's renter households were Hispanic/Latino, the analysis showed that 66 percent of cost-burdened renter households were Hispanic/Latino.*

One reason households spend more than 30 percent of their income on housing is due to the mismatch between their income levels and the availability of affordable housing.

Another complication of this problem facing San Antonio is the imbalance between housing supply and demand. This means that for all the city's new and existing residents at different income levels (but particularly those below 100 percent AMI), there aren't enough houses of any type (single family, townhomes, duplexes, etc.) at

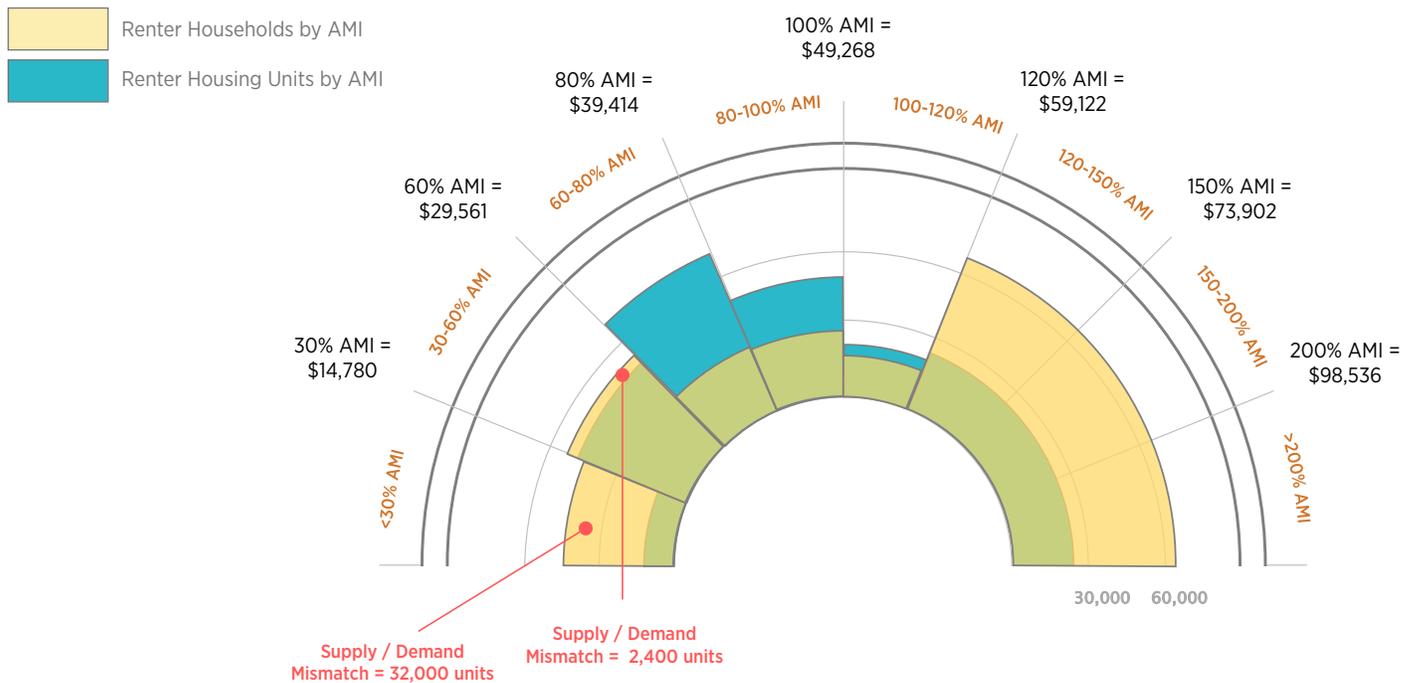
appropriate price points to ensure that people spend no more than 30 percent of their income on housing. As illustrated on the previous page, this imbalance means that tens of thousands of San Antonio's households find themselves spending too much of their income on housing costs. That imbalance is caused by a variety of factors. On one hand, growth in the city's economy, its businesses, jobs and population drive demand for housing at different price points. On the other hand, the sluggish growth in household incomes and new home construction mean that more people are vying for limited options.

### The Housing Inventory "Gap"

This side of the problem is called a "gap" in supply. The housing inventory gap takes into account the difference between the number of households by AMI and the supply of housing affordable to them (assuming that households don't spend more than 30 percent of their income on housing). Between 2005 and 2016, the mismatch between renter households under 30 percent AMI and the inventory affordable to them has turned upside-down. In fact, among renter households earning between 30 and 60 percent AMI, **an excess of 14,000 available units dropped to a deficit of 2,400 units in this 11-year period.**

#### Renter households (demand) and rental housing inventory (supply), 2016

Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118; Economic & Planning Systems



4. In 2016, there were more than 498,000 households in San Antonio.

5. In 2005, there were approximately 76,200 cost-burdened renter households, of which 73,700 were households at or below 100 percent AMI. By 2016, that number had grown to 107,600, of which 101,000 were households at or below 100 percent AMI. Nearly half of the households (50,800) were spending more than 50 percent of their income on housing (called severe cost burden). By 2030, as the number of San Antonio households approaches 590,000, and if all factors related to housing affordability remain constant, there could be as many as 200,000 cost-burdened households, of which 147,000 would be renter households.

## CASE STUDY | San Antonio Housing Authority

The San Antonio Housing Authority (SAHA) provides housing assistance to over 27,000 households, including over 65,000 children, adults and senior citizens. Among them, approximately half are individuals under 18 and nearly half are elderly or disabled households. SAHA's Affordable Public Housing programs are critical to the community because they provide housing assistance to families throughout the city, including families earning less than \$12,500 annually. The programs that SAHA supports include:

- Public Housing: 6,254 housing units at 70 properties
- Mixed-Income Housing: 7,038 units at 46 mixed-income properties through the City's non-profit partners
- Housing Choice Vouchers: Rental assistance vouchers for 13,922 families

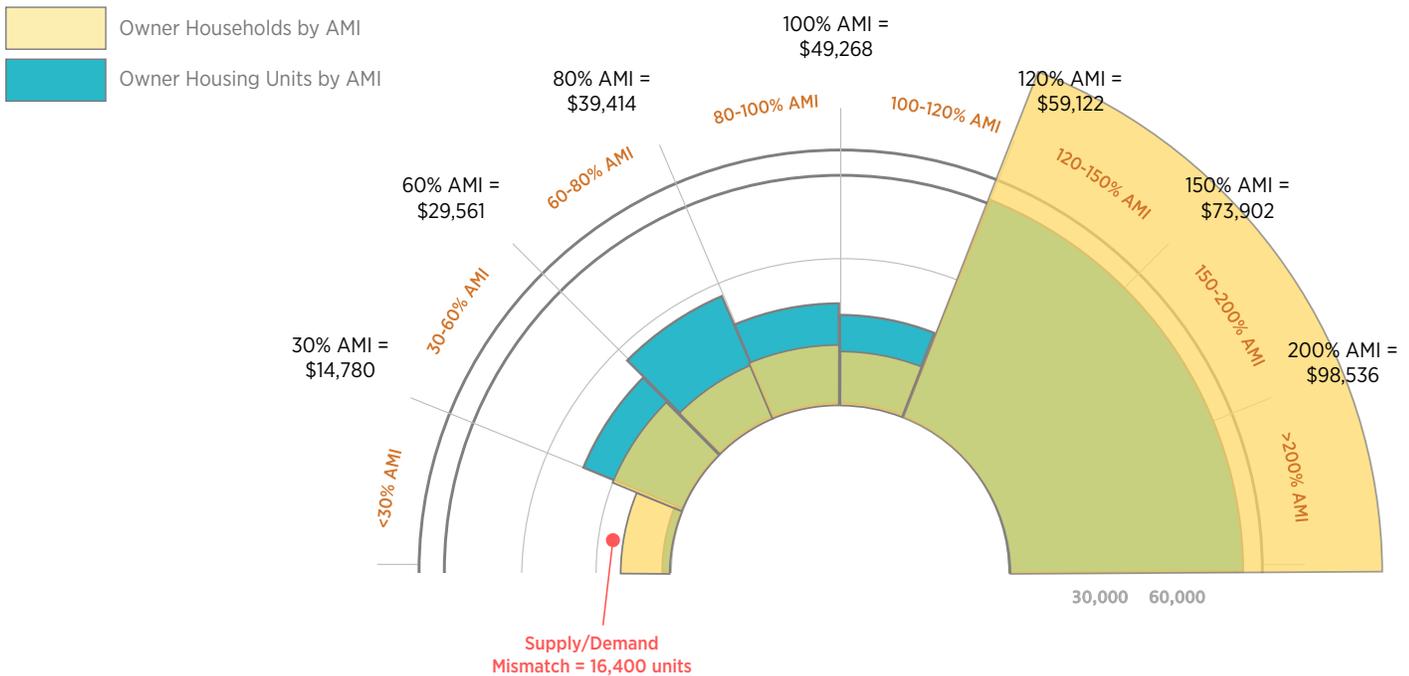


Emblematic of San Antonio's need, even with the magnitude of housing assistance SAHA brings to our community, there are still approximately 50,000 families on a wait list for these programs.

Overall, San Antonio is not lacking in housing inventory; there are approximately 498,000 households and the same number of occupied housing units. The issue is that the city's housing inventory affordable for households at various income levels does not align with the number of households at those incomes. The graphic below illustrates how supply lines up against demand by income, revealing a mismatch of 16,400 units for households with incomes at or below 30 percent AMI. More concerning (but not illustrated) is the fact that since 2005, the city's supply of housing affordable to households between 60 and 120 percent AMI has decreased by more than 24,000 housing units while the number of households in those income categories has remained constant.

### Owner households (demand) and owner housing inventory (supply), 2016

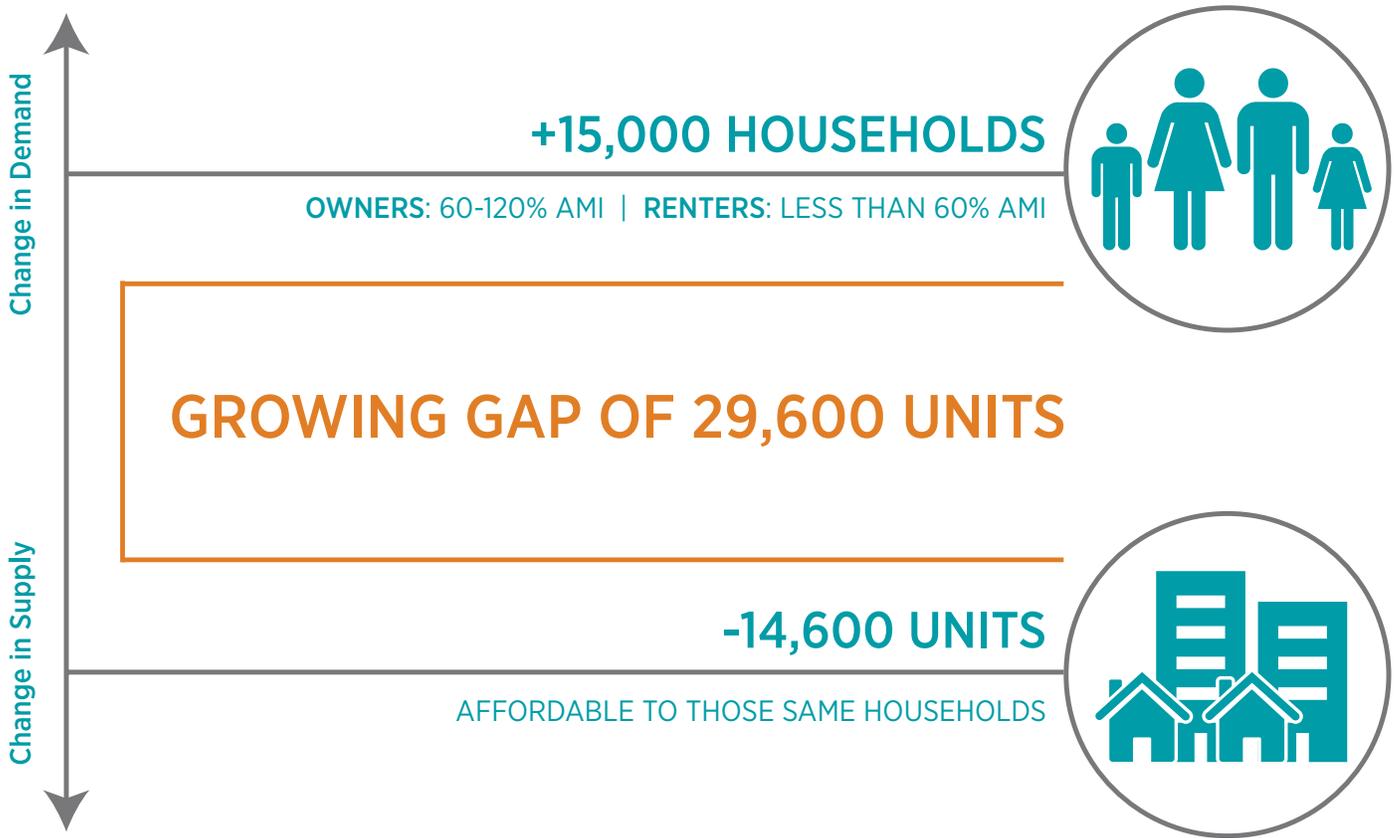
Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118; Economic & Planning Systems



Beyond that, other issues of inadequacy in the ownership supply include: 1) approximately 1,000 households are living in units that have physical deficiencies, like a lack of plumbing or kitchen facilities; and 2) that approximately 5,200 owner households live in overcrowded conditions.

## Where could this trend go?

As indicated above, although there is uncertainty in forecasting, if the current general market conditions prevail over the next decade, by 2030, the city's supply-demand imbalance for low- and moderate-income households (defined in the graphic below) will increase by another **29,600** units. Not only does this mean that 15,000 more of the city's new and existing households will be cost-burdened, it means that the residents who were living in those 14,600 units will become cost-burdened if they weren't before.



## San Antonio's housing supply is not keeping pace with economic growth

Part of this story is a mark of the City's success. Between 2005 and 2016, the city's job base grew by an average of 14,900 per year, but the number of households grew by just 6,500 a year. This means that for every two new jobholders, less than one of them could find a house in San Antonio. The other half of those new jobholder households were forced to look outside the city for a place to live.

Because of the inventory shortage, the graphic to the right illustrates that areas outside the city absorbed more than 3 of every 4 new jobholders (and their households) with the County absorbing nearly 9 out of every 10 new owner households

Regionally and nationally, jobs and households generally grow at a near one-to-one ratio, meaning that if housing production in San Antonio had kept pace with this economic growth, the city's affordability gap might not have widened so much.



- Homes Inside of San Antonio
- Homes Outside of San Antonio

## Drop in ownership rate

During a decade when mortgage rates leveled off at historic 40-year lows, only 12 percent of all the city’s new households (between 2005 and 2016) purchased a home, whereas 88 percent became renters. For San Antonio, that means a loss of investment opportunity in the stability and quality of life for residents and the community. As a result, the overall homeownership rate fell from 61 to 54 percent.

## Decrease in owner households with mortgages

The problem, however, is more systemic. To maintain community investment and engagement, or at least to maintain a stable balance between owner and renter households, the number of households paying off their mortgages should be roughly the same as the number of existing or new households entering into a mortgage. During this time, however, the portion of San Antonio households holding a mortgage dropped from 67 percent to 60 percent, indicating financial freedom for about 21,300 households on one hand, but indicating lack of broader investment on the other.

## Who is impacted?

There are numerous jobs that are critical to the service sector including: wait staff, hosts, personal care aids, cooks, cashiers, cleaners, child care workers, hotel staff, concierges, hair dressers, barbers, bakers, taxi drivers, floral designers, artists, security guards, grounds keepers, and mechanics. And many of these occupations essential to the local economy pay less than \$15 an hour, which is approximately 60 percent AMI, meaning that an affordable monthly rent for a household supported by one of these jobs is about \$780. Even for the community workforce

## EMPLOYMENT SECTOR GROWTH

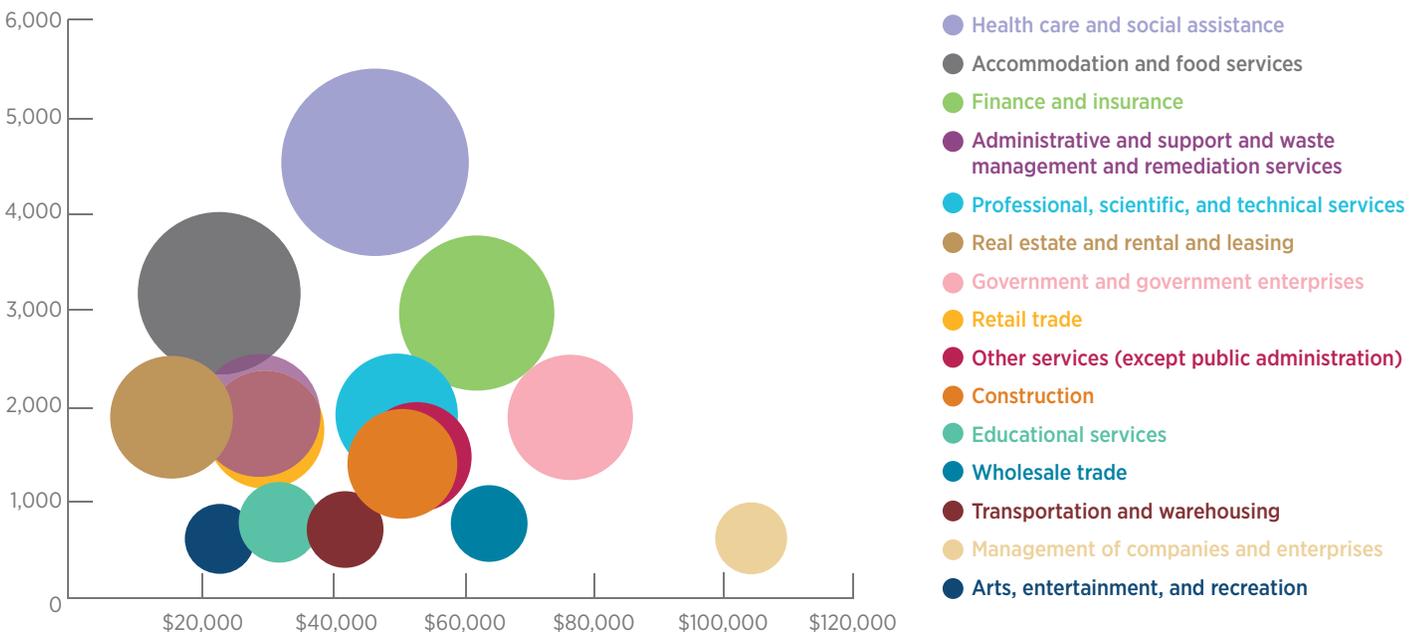
*Two-thirds of all employment growth is concentrated in five industries—retail, finance, administration, health care, and hospitality. Collectively, their annual growth represents more than 10,000 of the 14,900 new jobs per year. Nearly half (4,800) pay an average of less than \$26,000 per year (an estimated \$12.50 per hour). That means households supported by one of these jobs can only afford a home priced at \$66,000 or a monthly rent of \$650.*

of teachers, firefighters, police officers, and healthcare professionals, sharply escalating home prices and property taxes affects social, neighborhood, and economic stability and quality of life.

While there are single-person households with one or more jobs and multi-person households with more than one job, households supported in whole or in part by these jobholders are cost-burdened. In fact, it takes \$18 an hour to afford San Antonio’s median rent of over \$940 per month.

These sectors play a vital role in San Antonio’s economy and culture, and yet their workers are being priced out of the market, forced into either housing and/or transportation cost-burden situations. Workers and their employers depend on the availability of affordable housing. Viewed through the larger economic development lens, investment in affordable housing helps not only working families, but it also ensures businesses can find workers, and those workers are not burdened by additional housing or transportation costs.

## Industry Average Annual Growth



## Neighborhood change

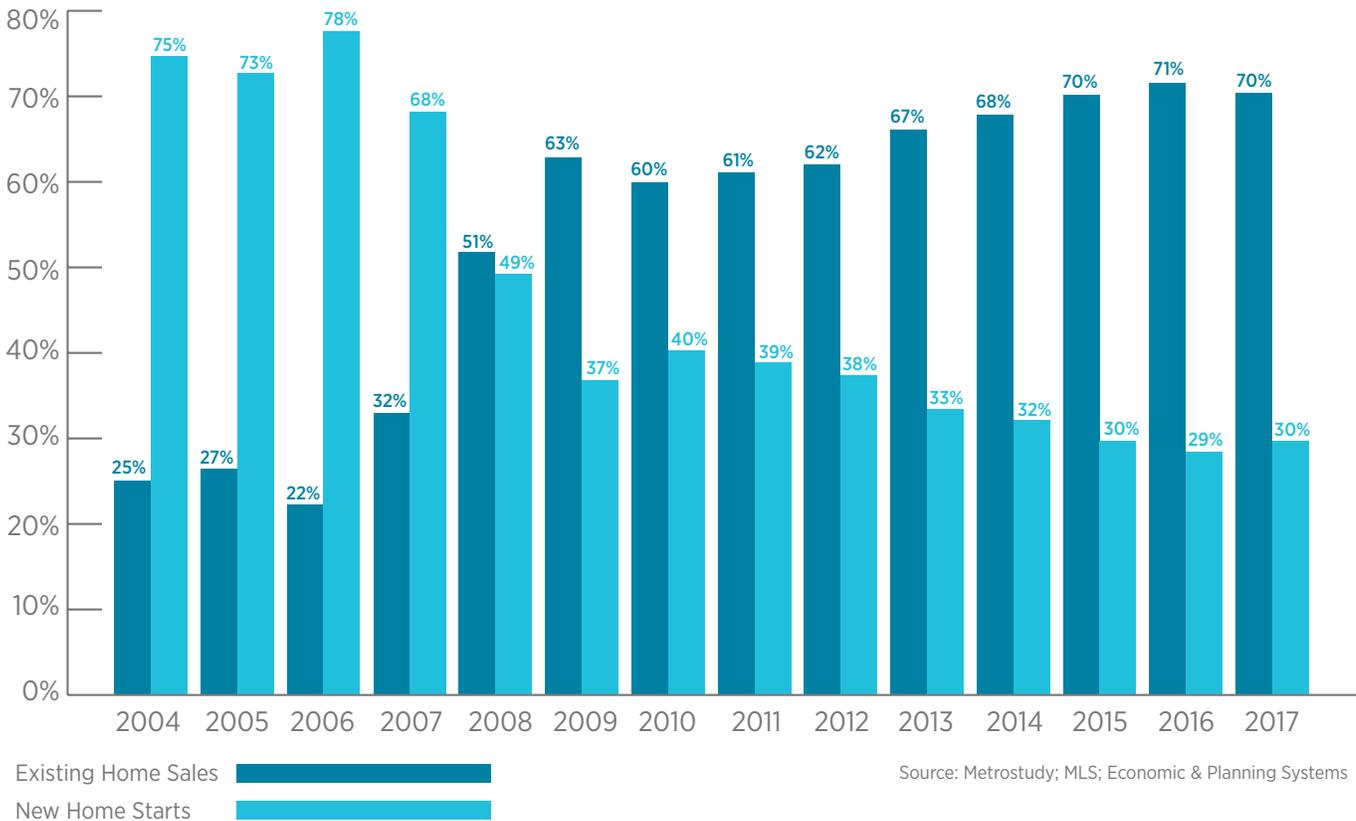
While redevelopment and investment can bring about positive outcomes, these changes can be catalysts for negative social and economic consequences. Gentrification, for example, is a type of neighborhood change in which real estate price appreciation can lead to involuntary displacement, neighborhood and community instability, and significant cultural change. Property owners in desirable locations approached with redevelopment offers often impact lower-income, minority, and elderly households. When cities undergoing growth do not tie affordability commitments to development, this pressure can push out existing affordable inventory and longtime residents.

As a result, households might be forced to move in with family (displacement that leads to overcrowding) or continue to live in their now-costly housing (becoming cost-burdened) to stay close to their jobs, schools, or other cultural assets. They might also choose to relocate to find similarly-priced housing, which is often a mere shift in inevitably higher costs of living—i.e. paying the same for housing but more for transportation. Even worse, some may lose their homes. Whatever the situation, such neighborhood change frequently results in quality of life challenges and trade-offs in spending like paying utility bills and rent or mortgage versus being able to eat out or buy clothing.

Illustrating one of the primary drivers of neighborhood change in the graphic below is how demand (i.e. housing demand from population growth) has increasingly relied on the existing inventory since 2004. Following the onset of the recession (beginning in 2007), new home starts dwindled to just 30 percent of all homes sales in the city, whereas existing home sales now represent 70 percent of all sales. This is a reversal of the supply-demand balance, meaning the city's existing neighborhoods are under greater gentrification and change pressures.

### DISPLACEMENT PRESSURE

*Data analysis shows that the sharp drop in new home construction during the Great Recession (between 2007 and 2009) placed more pressure on existing housing supply making it more difficult to keep up with steady population growth and household demand.*



Source: Metrostudy; MLS; Economic & Planning Systems

## Challenges and systemic barriers

Challenges, such as structural poverty, over-regulation, economic segregation and the cost of building in high-opportunity areas create significant barriers in the city's housing system. The city has numerous pockets of persistent intergenerational poverty. In many instances, these pockets reflect the legacy of redlining and align with racial/ethnic communities that historically have had limited (or been denied) access to capital, home loans, or financing for the upkeep of their homes. Even access to education, the banking system itself, and counseling were among these limitations, and the poor condition of housing in these areas is no coincidence.

At the same time, according to a report comparing Census data, San Antonio had 38 Census tracts with concentrated poverty in 1970 and 66 by 2010. More recently, the Pew Research Center conducted a nationwide study of the rise

of residential income segregation by Census tract and found that in San Antonio, one out of every four upper-income households lived in majority upper-income Census tracts.<sup>6</sup>

Longstanding and increasing poverty continues to contribute to housing vulnerability, either through challenges with upkeep, or cost burden, such as rent, mortgage payments, property taxes, and utilities. These factors in turn pose a host of health, well-being, and social and economic challenges for residents, all of which create a need to balance the cost of affordable housing production in high-opportunity areas with the need to invest in housing in low-income communities.

6. <http://www.pewsocialtrends.org/2012/08/01/the-rise-of-residential-segregation-by-income/>

## CASE STUDY | Delivering Services, Housing, and Programs to End Homelessness



Circumstances that cause homelessness, such as a lack of affordable housing, opportunity for a livable income, and access to health care, afflict many in our community. Each year, communities across the country complete a “Point-in-Time” count to determine the number of people experiencing homelessness. San Antonio’s most recent tally found that the number of homeless people on the streets or in shelters had increased from 2,743 in 2017 to 3,066 in 2018.

To address these urgent needs, the South Alamo Regional Alliance for the Homeless (SARAH) and Haven for Hope work closely with agencies across San Antonio and Bexar County to collect client program and system data and coordinate services.

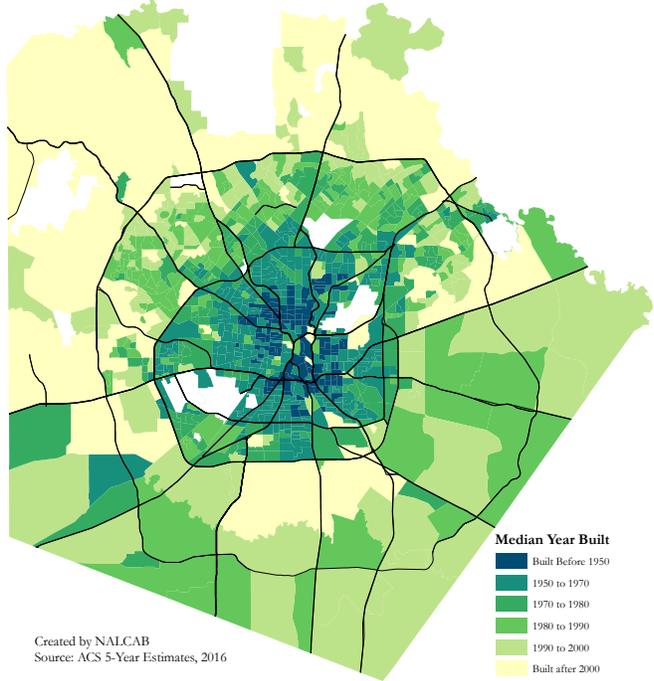
When homeless individuals, veterans, and families with children are facing a housing crisis, many turn to Haven for Hope for immediate access to temporary shelter, food, clothing and supportive services. Not only does Haven provide these kind of emergency relief services, but it also collaborates with over 185 partner organizations to provide more than 300 comprehensive services that equip individuals with the tools necessary to move towards self-sufficiency and permanent housing.

Homeless shelters like those that Haven for Hope provides are critical, but an ample supply of beds, transitional housing and services is not enough to end homelessness. The City needs to substantially increase the supply of permanent, dignified, affordable housing options with supportive services.

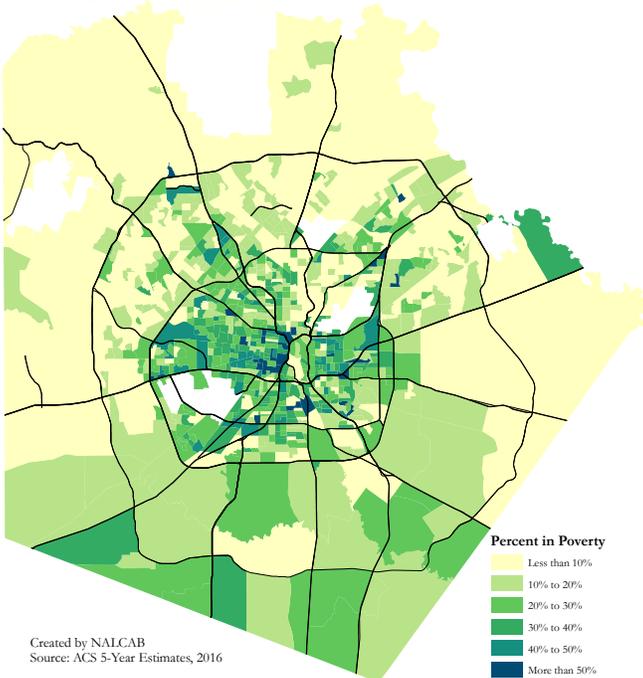
## Can public investment create enduring, beneficial conditions for vulnerable neighborhoods?

Instability occurs in vulnerable neighborhoods where the housing stock is older and where property values are low enough that it is economically viable to demolish existing structures and build new ones. As mentioned previously, redevelopment often negatively impacts neighborhoods of lower-income, ethnically diverse and/or elderly households. Renter households are also particularly susceptible to this pattern, as they have few protections against these threats. The maps here depict the location of housing throughout the city by year built and illustrate the concentration of older homes in the city's core. They also illustrate the overlap of high poverty rates and high concentrations of racial/ethnic groups and are simultaneously where the highest rates of residential demolition exist and where the highest rates of home price appreciation exist.

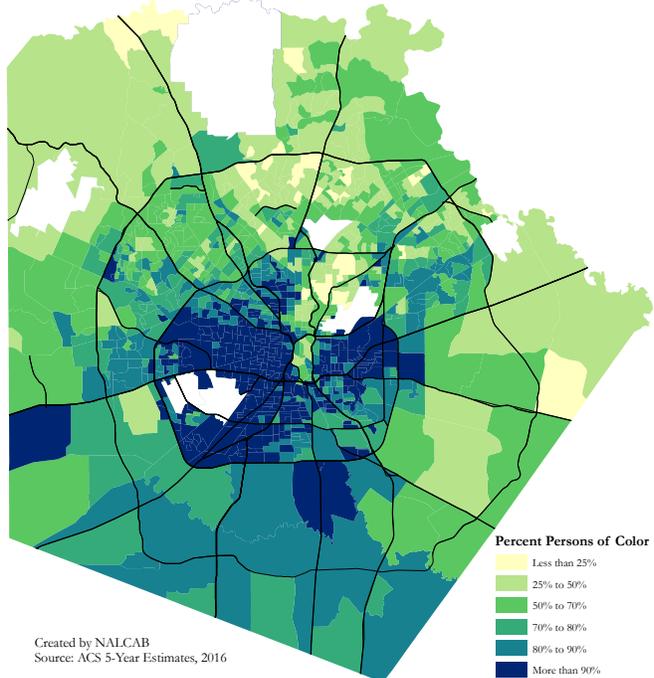
### Age of Housing Stock



### Poverty



### Race/Ethnicity



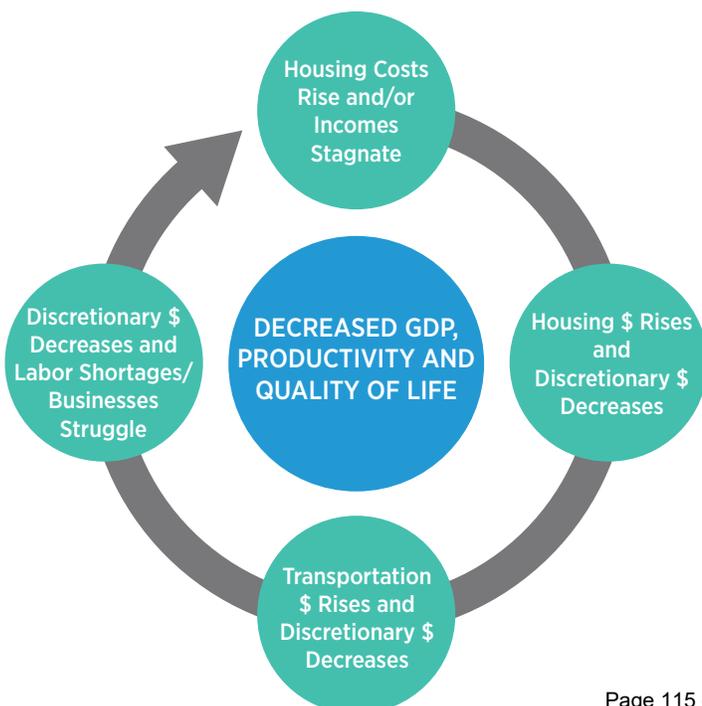
# ECONOMIC IMPACT OF HOUSING

## Lack of affordable housing negatively impacts families, the community and the economy

In San Antonio, data show that median home prices have more than doubled while incomes have risen just 40 percent since 2005. As stated earlier, housing affordability is more than a personal challenge; it's one that leads to negative impacts on a community's economic health and quality of life.

Neighborhoods, schools, and school children are impacted, a community's heritage and culture can be destroyed over time, and general health outcomes and civic participation can be negatively influenced. The economic component, though, follows a constant feedback loop that has negative consequences for the regional economy.

When housing costs increase and wages stagnate, households either search for more affordable housing elsewhere or stay in place and become cost-burdened. For those who can find cheaper housing farther away, they end up spending more of their income on transportation. Ultimately, and in both cases, this cycle of overspending leads to increased cost burden and diminished regional household spending, which lowers the Gross Regional Product (GRP) and negatively impacts businesses, which means wages (continue to) stagnate and jobs are lost. This leads back to the starting point, and the cycle begins again.



## Housing and Transportation

One of the more overlooked elements of housing policy is the role it plays in the broader economic competitiveness context. In urban economics literature, one metric that clearly connects housing to transportation is that commuters have a tolerable commute distance of 30 to 45 minutes each way. But because of housing affordability challenges, among other factors, people are commuting in greater and greater proportions. Between 2005 and 2015, the number of in-commuters in San Antonio's workforce increased from 174,000 to more than 281,000, a 60 percent increase versus a 26 percent increase in jobs.

While the causality of these shifts is debatable, most households are making trade-offs. Some are choosing a larger house in favor of proximity to work or other services, and some are choosing a smaller house to be closer to work, for example. But because people rarely have the resources to buy the perfect house in the perfect location, numerous trade-offs are made. As a result, quality of life and economic competitiveness problems arise.

As these conditions persist, businesses increasingly struggle to find, keep, or expand their workforce, a common struggle for the service sectors whose wage structures may be ineffective at holding on to workers, like retail, accommodations, hospitality, healthcare, government, and emergency services. Businesses in these sectors experience high or unsustainable turnover rates, and communities struggle to lure new industries.

## \$657 Million per Year in Overspending

The economic impact of "overspending" cannot be overlooked. In San Antonio, it is estimated that this problem cost the City \$657 million in 2016, averaging \$332 per month for each of the 165,000 cost-burdened households. While a downstream analysis of "where" these dollars go (e.g. local versus non-local landlords or local versus non-local mortgage bond holders) is not possible without rigorous and proprietary data collection, it is understood that these dollars would be spent on a different array of goods and services benefitting not only local households' quality of life but also benefitting the local economy. It is estimated that those downstream dollars would circulate through the regional economy, supporting more than 5,500 additional jobs per year in the city.

The blend of high housing (and transportation) costs, lower discretionary spending, and increasing business labor force struggles are challenges that communities can endure only so long before other social problems arise.

## OVERARCHING ACTION AND POLICY RECOMMENDATIONS

This section presents the Mayor's Housing Policy Task Force (MHPTF) five overarching actions, 11 policy priorities, and 24 implementation strategies. These recommendations reflect the extensive data analysis, rich community engagement process, research into best practices across the country, and an examination of case studies. With the illustration of best practices and local cases studies that embody structural reform, progressive policy and innovative use of resources, it is the intent of the MHPTF that this set of recommendations acknowledge not only the commitment of the City to improve the quality of life of its residents but also the connection between economic development and housing affordability. These will serve as building blocks for a comprehensive and compassionate housing policy framework.

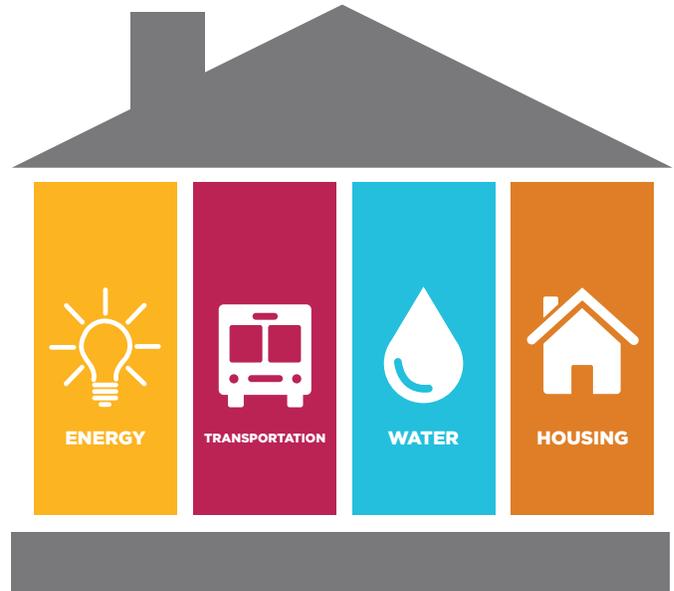
### Making housing a priority in San Antonio

The first step in recognizing housing as a priority and addressing the growing housing crisis is understanding the magnitude of the problem (previous section). The second step is committing to making housing a priority (this section). In this process, the Mayor's Housing Policy Task Force chose to be deliberate in understanding the problem and the data, but more importantly chose to listen and clearly understand the problems from the community's perspective. When the MHPTF held its first public meeting in early December 2017, participants were asked, "What do you want the task force members to know about housing in San Antonio?" The most common response was that they need more affordable, stable, and safe housing, and a better definition of what affordable housing really means.

### Housing as infrastructure

Housing is a critical part of a community's infrastructure. With water, energy, and transportation, housing is the fourth leg of a community's economic foundation. Hence, effective housing policy should play a significant role in a community's governance structure and should be appropriately resourced. While the City of San Antonio spends hundreds of millions of dollars in each of the other legs of this infrastructure, housing has been neglected. City revenues have grown by \$210 million in the last five years,<sup>7</sup> and housing has remained a very low priority. As the magnitude of the housing affordability problem in the city has become clearer, **it is evident that we do not have a resource problem, we have a priority problem.**

<sup>7</sup> 2018 City of San Antonio adopted budget.



As a community, the City needs to develop a comprehensive approach to solving its housing problems and directing a proportional amount of its resources toward it. This includes renovating existing rental and homeownership housing stock, increasing housing options, investing in affordable housing production, and preserving the affordability of housing in legacy neighborhoods.

From a governance perspective, it means balancing public revenues against the cost of investing in and providing public goods and services, as well as balancing the regulatory environment against growth and demand pressures. From the economic development perspective, it means supporting, attracting, and expanding business opportunities. It means investing in an educated and skilled workforce, their quality of life, and recognizing that businesses are attracted to areas with housing affordability. If large segments of the workforce cannot afford to live in an area, a combination of outcomes can occur such as labor shortages, increased traffic, and air quality problems with more commuting. Consequently, new industries may be deterred from moving to the area, and existing businesses may decide to relocate. From a socioeconomic perspective, effective policy fosters an environment where residents are not being forced to make unnecessary trade-offs in housing and quality of life decisions.

Without a tailored strategy to maintain housing options and affordability, the economic opportunities and quality of life aspects that originally led to high housing demand and high property values will be lost.

## Momentum

Although there have been many efforts over the last few decades to develop affordable housing and revamp the City's governance structure, these efforts have not fully addressed the underlining structural challenges and the magnitude of the problem. These efforts, successes, and enhancements in the community's housing delivery system have, however, built incredibly strong momentum for concrete action.

Efforts like the creation of the Neighborhood and Housing Services Department (NHSD) have represented a commitment to putting an organizational structure in place at the City to address housing and neighborhood opportunities. Successes like the approval of a 5-year Neighborhood Improvements Bond, which included \$20 million for housing, and the Federal Transit Administration's selection of San Antonio to receive four years of technical assistance for VIA Metropolitan Transit to create transit-oriented communities, have also

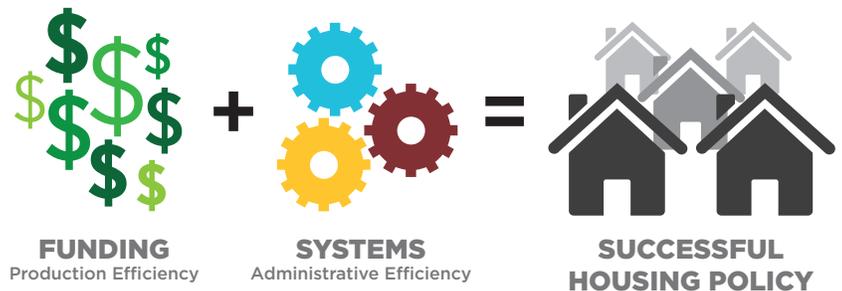
signaled a watershed moment in the collective effort to address growing affordability concerns. The presence of national, regional, and local nonprofit funding, production, and technical support partners, alongside a meaningful groundswell of grassroots organizing has furthermore brought with it a deep interest in seeing a better-coordinated and better-funded system. And most recently, the decision to reevaluate the as-of-right Center City Housing Incentives Program (CCHIP) incentives has ushered in a distinct opportunity to reprioritize and redirect resources to equitably meet the needs of the entire community.

And on top of so many studies, commissions and boards focused on housing issues, the MHPTF believes that it is imperative that policy recommendations include an implementation plan with dedicated funding. **It would not be prudent for the City Council to adopt this comprehensive housing policy report without an implementation and funding plan.**

## RECOMMENDATIONS AND IMPLEMENTATION PLAN

As such, the recommendation and implementation steps that follow are either foundational or prescriptive. Overall, they contain three core elements—policy, implementation, and resources. They are envisioned to both weather different political environments and ensure that the leadership of various responsible departments is aligned.

To make certain that they carry political durability and longevity, they have been infused with theoretical, practical, and boots-on-the-ground thinking. They address and acknowledge the many efforts of the past but take a hard look at the current and projected realities. Oriented with appropriate funding and a coordinated system, they are also aligned with two major principles of housing economics—production and administrative efficiency—laying the cornerstone for an effective and successful comprehensive and compassionate housing policy framework.



## UNDERLYING VALUES OF THE MHPTF PROCESS AND RECOMMENDATIONS

These are the underlying values that the MHPTF followed and adhered to in the process of collecting and examining data, researching, listening, building consensus, and formulating recommendations.

- Ensure transparency and accountability in decision-making
- Be data-driven
- Ensure that public policy and public-sector investment advances a public interest
- Value and balance both community member experience and technical expertise
- Promote public participation that addresses disparities in access for different populations, includes community organizing efforts, and incorporates education for all stakeholders
- Advance economic security and mobility for low- and moderate-income communities by increasing access to affordable housing, transportation options, good jobs, high-quality education, resources for healthy living, and opportunities for wealth creation
- Respect local history and culture
- Acknowledge and address legacies of racial/ethnic inequality
- Promote resiliency for the built environment and for vulnerable populations
- Connect to broader planning efforts, including those related to housing, transportation, economic development, and health



## DEVELOP A COORDINATED HOUSING SYSTEM

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## DEVELOP A COORDINATED HOUSING SYSTEM

Making housing a priority requires that it be a structural and organizational priority. Such an effort, though, cannot be carried out simply by commissions, boards and a loose network of nonprofits. It means the establishment of a coordinated system to leverage significant new funding for housing production, home rehabilitation and affordable housing preservation. It means the alignment of public and private sectors, services, regulations and funding requirements. It means that information needs to be used and distributed more effectively and efficiently, particularly so that the private and nonprofit sector capacity can be leveraged. And it means bridging the digital divide—which currently poses a challenge to the community in accessing information—will keep the City and its partners accountable for tracking and monitoring their investments and production targets.

### **P Policy Priority: Prioritize housing and neighborhoods in the COSA organizational structure.**

Essential to strengthening the fundamental structures that facilitate housing delivery will be the increased leadership, staffing and resources dedicated to the City's organizational structure.

### **S 1. Strategy: Immediately create an executive position in the City Manager's office to lead housing and neighborhood-related activities and integrate with all city functions.**

Like San Antonio, cities experiencing housing-related problems are adopting policies, tools, and implementation strategies to counteract worsening affordability problems. Critical to the success of these strategies has been the appointment of an executive position or “chief housing officer”—an individual responsible for leading, coordinating, and ensuring the successful delivery of housing programs, systems, and dedicated funding.

To ensure that San Antonio is successful in addressing and solving its housing affordability problems, the City will create a position that has a degree of autonomy and accountability to bring together the City's housing-related functions, serve as administrator and political liaison, and who will coordinate and see through implementation actions and strategies in a transparent manner.

### **S 2. Strategy: Fully resource and staff the Neighborhood and Housing Services Department.**

One of the more significant challenges for a city facilitating the delivery of housing programs, funding, and technical assistance is being properly staffed and resourced. It requires staff dedicated not only to production, rehabilitation, and preservation, but also to housing innovation and dedicated to creating and preserving high-quality affordable housing options,

stabilizing neighborhoods, supporting residents and ensuring the long-term financial health of the organization.

In 2017, the City created the Neighborhood and Housing Services Department (NHSD) to build expertise, expand capacity, and serve the community's needs. To ensure its long-term success, the City should strategically add the staff and tools necessary for the department to be more productive, efficient and successful. Not only is the goal for NHSD to have more flexibility in responding to specific needs, such as tackling housing delivery efforts through the creation of a Finance and Production Unit, but also for having the flexibility to respond to people's needs through the addition of Navigators. Such an investment would also enable the City to more globally provide resources, navigation and counsel to the communities where need exists. And because of San Antonio's ethnic diversity, resources for these staff need to be in place to ensure that communication can take place in multiple formats and media for residents that may or may not speak English.

## HOUSING CHIEF (DENVER, CO)

*The City of Denver's Chief Housing Officer is an executive position who leads the efforts of a professional housing staff and reports directly to the Executive Director of the Office of Economic Development. The Chief's responsibilities include managing the Housing Division's Comprehensive Housing Plan; providing leadership at the local, state and federal levels; establishing and maintaining systems for investment decisions, implementation, oversight and review; leading, managing, and directing staff and resources in development, programs/policies, finance, compliance and reporting; managing the creation of policies and reports for OED executive management, Mayor's office, Housing Advisory Committee, commissions, boards, committees, and other elected officials; and numerous other strategic, supervisory, and leadership roles.*

## WHAT IS A NAVIGATOR?

*Staff designated to assist people access resources and resolve housing-related problems. Navigators would be familiar with the City's housing system, the broader counseling and support services network, providers, and resources that individuals and families facing a full range of needs from homelessness to rapid re-housing may require.*

## CASE STUDY | Non-Profit Organizations Build Homes in Communities



San Antonio is home to a number of nonprofit, community-based organizations focused on revitalizing areas and underserved neighborhoods that have experienced significant disinvestment. While many of these organizations are developing affordable rental and homeownership housing, they are also involved in a range of initiatives critical to community health such as economic development, neighborhood planning, and provision of education and social services to neighborhood residents.

As an example, Prospera is providing quality affordable housing and supportive services to assist individuals, families and communities grow and prosper. Prospera began its efforts by acquiring multifamily properties that were designated for removal from the affordable housing market. Today, it owns and manages 19 affordable communities in the region serving nearly 10,000 low-income individuals. Through a wide range of supportive services, Prospera enhances opportunities for personal and professional success.

### ONE-STOP SHOP (LA COUNTY)

*The Los Angeles County Housing Resource Center provides information on rental housing; specialized housing resources for seniors, veterans and other populations; homebuyer information and more. The web-based portal supported by a call center is managed by an umbrella agency supported by the County of Los Angeles and includes the City of Los Angeles, local housing authority, smaller municipalities and non-profits. Users are individuals, nonprofits, real estate agents and developers.*

**P Policy Priority:** COSA should take a leadership role in coordinating a community-wide housing system with housing and service providers.

The City's role in a coordinated system should be to take a leadership position in organizing, facilitating, and

sustaining efforts for the long term. But because housing needs are not limited to the city's geographic boundaries, the coordinated system must be a collaboration and cooperation among regional jurisdictions, as well as private and nonprofit sector organizations engaged in the delivery of housing and services.

**S 1. Strategy:** Fund a One-Stop Housing Center, including an online portal.

No one central location, either physical or digital, currently provides guidance to support San Antonians' housing needs or information about how public, private and nonprofit funds are used, such as who provides affordable housing and what types are available. While much of this is captured by the City, San Antonio Housing Authority, Housing Authority of Bexar County, and San Antonio Apartment Association, coordination of their data and other resources will streamline participation and involvement for everyone. Such a single point of access will help the City align resources and leverage public investment with effectiveness and accountability.

## CASE STUDY | District 5 Equitable Housing Pilot



In response to constituent needs and recommendations from financial and investor representatives, Councilwoman Shirley Gonzales initiated the District 5 Housing Pilot. Its goal is to stimulate public and private investments that respect the cultural and historical assets of the Westside, protect low and moderate-income residents from predatory market activity and mitigate involuntary displacement.

In April 2018, over 400 residents attended a Housing Fair at the Mexican American Unity Council (MAUC) that launched the Neighborhood Housing Center, which would provide a central access point for housing-related services. MAUC and housing-service partners are collaborating to connect residents to a wide-range of public, non-profit, and profit sector rehab and infill resources for home owners and renters.

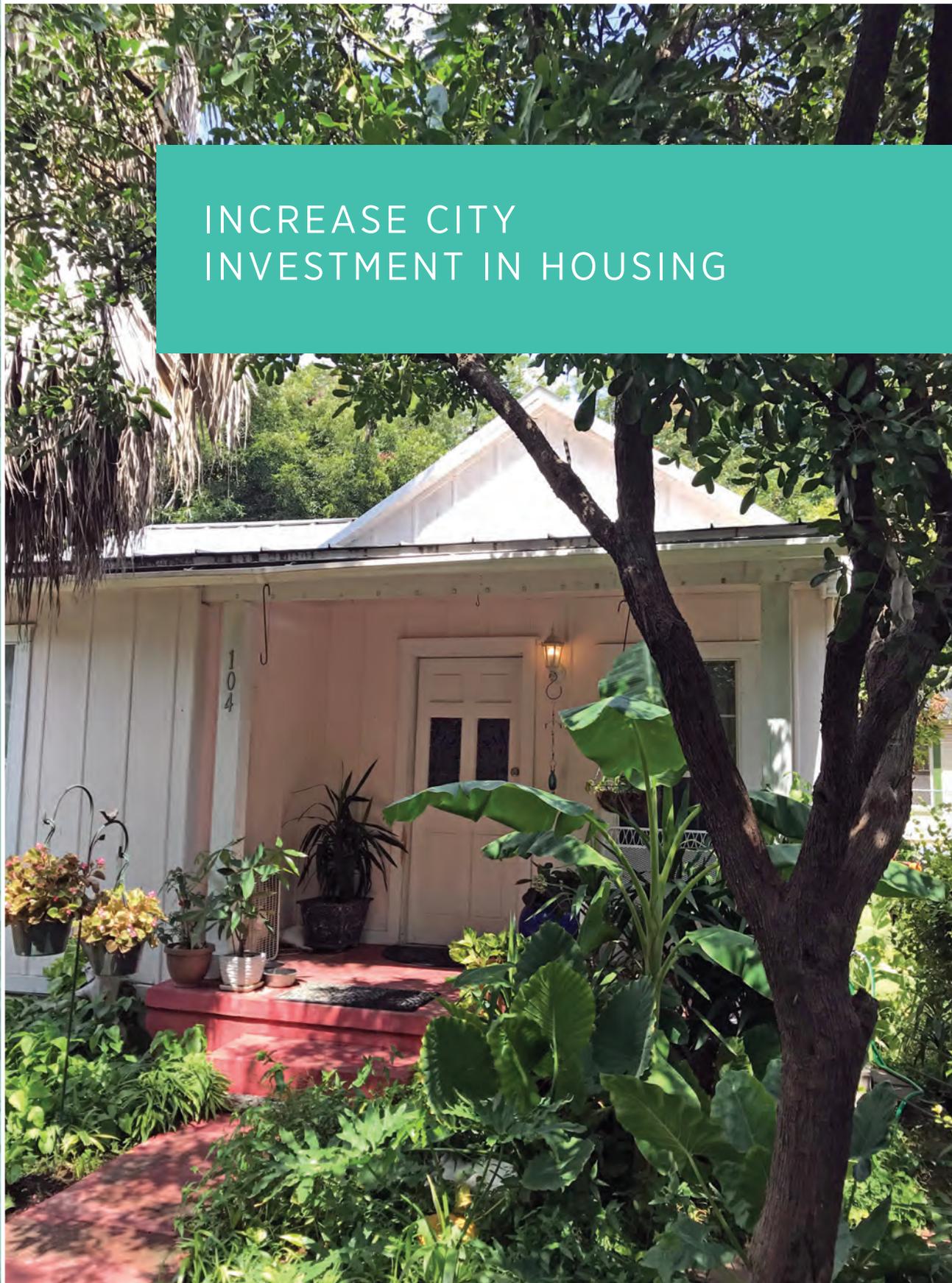
Simultaneously, the pilot launched a prototype for providing estate planning and property title clearance services by the UTSA Center for Public Policy, as well as the delivery of workshops for small developers by NALCAB. In addition, the LiftFund developed a training and certification program for local contractors and is establishing an equitable housing revitalization fund to service San Antonio's urban core.

To increase the reach to individuals and families in need of affordable housing, the City along with housing organizations and service-providers should establish a "one-stop shop" Housing Center. A one-stop shop can also better align housing functions, including planning and permitting, human services, historic preservation, and housing, as well as the nonprofit and philanthropic communities. At a minimum, it should track and make public who is receiving/awarded housing incentives; where available affordable housing units can be found; and policies regarding construction and administration of affordable housing programs. Above all, this resource's purpose is to enhance the effectiveness, accountability and visibility of the City's various services and initiatives, and to be responsive to the many residents in need of housing assistance.

Beyond a physical presence, like a handful of cities that have expanded their coordinated housing systems with digital presence, the City could establish an online portal to serve as a central resource for both providers and the community to access information.

### REAL-TIME DATA MANAGEMENT (NEW YORK CITY)

*New York University Furman Center serves as New York City's housing and neighborhoods data hub. This resource is one of the more comprehensive examples of housing affordability, resource, and need data available from a full spectrum of sources. The website tracks and maps all subsidized housing, demographics (households by income, race, and poverty), labor market information, housing market data (inventory, sales, median prices, volume of sales, rents, and cost burden), land use and development conditions (density and development projects), as well as neighborhood services and conditions (such as crime and incarceration rates, student performance, and commuting patterns).*



# INCREASE CITY INVESTMENT IN HOUSING

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## INCREASE CITY INVESTMENT IN HOUSING

Reduced support from federal and state housing finance agencies, coupled with escalating land and construction costs, have created an environment where fewer than 500 affordable housing units are being developed annually (predominately through the federal Low-Income Housing Tax Credit program). Compounding the problem, the Housing Trust Fund, initially capitalized with \$10 million in 1988, has not received a substantial injection of new monies since it was established. Additionally, aging housing stock threatens the stability of legacy neighborhoods, as homes fall into disrepair. As illustrated in the problem statements, in 2016 there were approximately 36,000 currently occupied homes built before 1940.

This acknowledges a gaping disconnect between the City's needs, aspirations and its funding priorities of the past. Stemming from the belief that the global perspective must shift so that housing is understood as an essential component of the economic infrastructure, the City should significantly increase the amount of investment it makes available to new and existing affordable housing.

### ACTION THROUGH INCENTIVES

*The City funded the Inner-City Reinvestment and Infill Policy (ICRIP) and Center City Housing Incentive Policy (CCHIP) programs through a combination of fee waivers, tax rebates, and other sources. Created to implement an economic development policy centered on downtown revitalization, job creation and attracting middle and upper-income residents to the urban core, the "Decade of Downtown" is largely viewed as successful in reaching its goal of creating 7,500 new rental units.*

*As the City finalizes its revisions to the CCHIP policy, now is the opportunity to structure a new program where any project seeking incentives would be required to include an affordability component. Such a program should specify the percent of new housing units that should be affordable, the income targets for those housing units, the length of the affordability period, and the level of incentives, such as a property tax rebate, that should be granted to the project.*

### LEVERAGE

*Pairing public and private resources means reduced risk and new investment, and it typically yields a total of three to five times the initial public investment. Rather than a tidal wave of change that swamps precariously positioned San Antonio families, a rising tide will improve the lives of all.*

#### **P Policy Priority: Develop a 10-year funding plan for affordable housing production and preservation.**

A 10-year projection shows that the city's housing mismatch will increase by another 29,600 units (at critical income levels of rental and ownership). To counter this, the City should invest in a comprehensive production, preservation and rehabilitation effort capable of eliminating more than 60 percent of this 10-year estimated growth in the housing gap.

In order for the City to create and sustain a stable, reliable, and robust affordable housing infrastructure, it must work to create new permanent funding sources and leverage existing programs including HOME, CDBG, Urban Renewal Funds, HOPWA, developer incentives (ICRIP and CCHIP), low income housing tax credits, the Housing Choice Voucher Program and the Housing Trust.

#### **S 1. Strategy: Substantially increase general fund revenue for affordable housing.**

Public funding reflects public priorities. Over the next five years, the City anticipates spending approximately \$2.6 billion for water infrastructure, \$3 billion for energy infrastructure, and nearly \$1 billion on transportation, but only \$64 million of General Fund dollars on housing. At a level similar to the foregone city tax revenue dedicated to center city housing during the past seven to eight years, the City should substantially increase its allocation of funding to affordable housing. This may require a reprioritization of funds or it could utilize revenues that exceed annual budget projections from specific sources (such as SAWS or CPS Energy). Whatever the source and however funds may be shifted, the City should reconsider how use of public funds reflects public priorities.

#### **S 2. Strategy: Create dedicated revenue source(s) for affordable housing.**

While council-approved General Fund allocations for housing investment make an affirmative public statement in support of addressing housing problems,

## SALE OF PUBLIC LANDS (AUSTIN)

*In 2000, the City Council decided that as city lands were sold for development, 40 percent of the city tax revenues should go into the Housing Trust Fund. A decade and a half later, City Council determined that 100 percent of city tax revenue from these sales should go to housing programs. Since then, the approach has been widened to funnel all city tax revenues from all government-owned land into affordable housing. In 2018 alone, that has amounted to a dedicated resource of more than \$2 million.*

## SHORT-TERM RENTAL FEE (NEW ORLEANS, LA)

*Short-term rentals were illegal in the Big Easy until April 2017. Since then, more than 4,400 licenses have been issued, nearly 75 percent allow entire homes to be rented. Due to the controversy this licensing has caused, New Orleans has become one of the first to establish a \$1 per night fee earmarked for its Neighborhood Housing Improvement Fund to combat the displacement that has resulted. Although the fee is only a year old and has been criticized as insufficient to respond in proportion to the problem, the City's efforts have led to a greater public dialogue about prioritizing housing for its residents.*

such commitments are constantly at risk of being overshadowed by shorter-term interests.

Like San Antonio, this is among the primary reasons why cities are looking to establish or have established dedicated portions of public revenues (such as property, sales, or even lodging taxes) to housing. Using a dedicated portion of ad valorem tax revenues is an appropriate and effective way to fund affordable housing needs because it means that resources become available to the greatest extent when they are needed the most.

If, for example, San Antonio had dedicated 20 percent of its increase in annual ad valorem tax revenues (approximately \$100 million) between 2013 and 2018, an additional \$20 million for affordable housing purposes would have been generated.

**S 3. Strategy: Establish financial leverage as a top priority in the utilization of public funds, including private, nonprofit, and philanthropic resources as well as sweat equity.**

The LIHTC model is one of the more successful national examples of leveraged public-private funds. It grants state and local allocating agencies up to \$8 billion in budget authority to issue federal income tax credits to investors, which create opportunities to leverage and deploy billions

of dollars in local capital resources that place more than 108,000 units in service every year.

As other traditional resources (such as HOME and CDBG) dry up, cities that allocate local funds to affordable housing are not only seizing the opportunity to ensure that funds can be used more flexibly than federal resources, but also that they are utilized with similar leverage-seeking mechanisms (yielding a total of three to five times the initial public investment). Because San Antonio has more than one institutional affordable housing entity (i.e. NHSD, SAHA, SAHT), the opportunity exists to leverage funding at both the institutional and project levels. As a component of identifying and dedicating local resources to its housing affordability problems, the City should diversify and leverage existing public and private funding sources, and define the terms of leverage, including metrics for tracking.

**S 4. Strategy: Conduct a comprehensive assessment of the Housing Trust and provide a dedicated revenue source.**

Housing Trusts are one of the more successful organizational models established to produce, preserve and rehabilitate low-income and affordable housing, acquire land, and provide gap financing. Nationally, hundreds of models like the San Antonio Housing Trust (SAHT) have become assets to their community's housing system. There is, however, no one-size fits all model that defines the functions and activities of a housing trust. As a result, the mission of housing trusts and their funds vary widely.

To ensure its future relevancy and effectiveness, the City should within the next year undertake a comprehensive third-party assessment of SAHT's priorities, management, leadership, production, budgeting and investment profiles, and develop a strategy not only to increase its staff capacity, accountability and transparency, but also to grow the corpus of its Trust Fund to align with City priorities and increase its production capacity. This assessment should include, but not be limited to: (1) the feasibility of expanding its bond issuance capacity, (2) the elimination of the need for City Council approval of 4 percent tax-exempt bonds, (3) exploration of support or guarantees for HFC issuances to reduce rates and/or secure additional

## BOND ISSUE (SEATTLE, WA)

*A frequently-cited success story in the adoption of a local funding source is Seattle. Since 1981, city voters have passed one housing bond and five housing levies, which have collectively produced more than 10,000 affordable apartments, and provided first-time homebuyer loans and rental assistance to more than 4,000 households. Voters approved the most recent seven-year levy by over 70 percent, with \$290 million dedicated to producing, preserving, reinvesting, and supporting operations for over 3,000 units.*

## CASE STUDY | Place-Based Community Initiative

Efforts to transform neighborhoods of extreme poverty and disinvestment into places of opportunity often face mounting obstacles including distressed public housing, failing schools, joblessness, poor health, violence, and lack of political will or financial resources. A comprehensive community initiative led by the San Antonio Housing Authority (SAHA) in partnership with the Department of Housing and Urban Development (HUD) and numerous public and private partners is addressing these neighborhood challenges in San Antonio's Eastside.

Through several White House Neighborhood Revitalization Initiative grants—including the Choice Neighborhood, Promise Neighborhood, the Byrne Criminal Justice Innovation, and the federal Promise Zone designation—SAHA began implementing a comprehensive place-based initiative at the Wheatley Courts Public Housing and surrounding community. The Choice Neighborhood Implementation grant awarded in 2012 provided \$29,750,000 towards the redevelopment, which has leveraged over \$180 million in investments to date.

The complete transformation of Wheatley Courts to East Meadows will include 622 new mixed-income rental housing units, significant public improvements, funding for improved business facades, owner occupied rehab of privately-owned single-family homes, the creation of new single-family ownership houses and the coordination of crime-reducing strategies and activities. Three of the four housing redevelopment phases have been completed, each of which has less than three (3) percent vacancy. This community is currently home to 503 mixed-income family and senior households. Construction on the final phase of 119 mixed-income housing units began in June 2018 and will be completed by December 2019.

Families have access to an on-site BiblioTech digital library, a theatre and game room, exercise area and laundry facilities. To improve the health of residents and workers in the neighborhood, SAHA partnered with University Health System to build a new state of the art clinic, the Dr. Robert L.M. Hilliard Center, which opened in January 2018.



capital, (4) exploration of tax-exempt revenue bonds for affordable single-family home construction, and (5) guidance on serving the needs of the community by income level, particularly households at or below 60 percent AMI.

### **S** 5. Strategy: Revise the City Charter to allow bond revenue to be used for affordable housing.

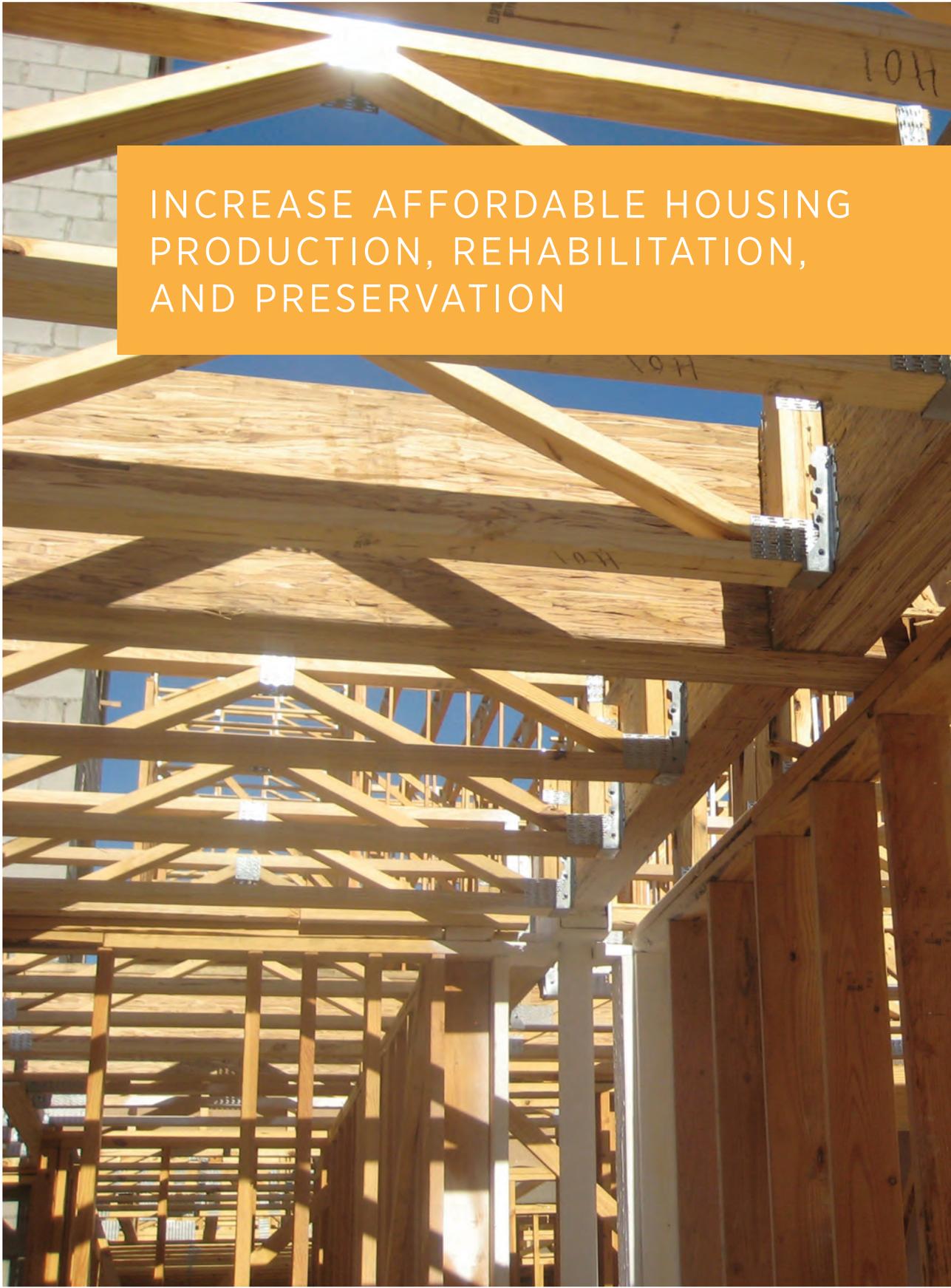
One of the more common local regulatory barriers to funding affordable housing efforts is that the use of public funds is often limited to a “public purpose”. The experience of most cities is that affordable housing is not yet acknowledged as infrastructure with a public purpose. Currently, the City Charter allows for General Obligation bonds to be used for major capital investments having a public purpose, such as streets, drainage, public safety facilities, flood control and quality of life enhancements such as libraries, parks, community recreation, cultural facilities and the elimination of slums and blight. Amending the City Charter to allow for bond revenues to be used for affordable housing means that funds can be leveraged at scale to make significant contributions to production, preservation, and rehabilitation needs of the community.

Beyond these five core recommendations, given the power of public-private investment leverage to more effectively tackle the city's affordable housing needs, the City should identify any and all funds to supplement these resources. This might include evaluating opportunities to roll available budget surpluses into affordable housing,

## TAX INCREMENT REINVESTMENT ZONE (TIRZ)

*The City should explore dedicating a larger percent of a TIRZ increment captured for affordable housing, expanding TIRZ to SA Tomorrow regional centers and transit corridors to fund affordable housing; expanding them to apply to land and property previously-owned by government institutions; exploring the issuance of revenue bonds within a TIRZ to create a predictable and low-cost source of capital for lending and investment; exploring the creation of a citywide Tax Increment Loan Program to leverage excess TIRZ funds as well as auditing the TIRZ program to determine program performance.*

allocating excess funds, and exploring models for investing a percentage of city reserves in affordable housing. And while such efforts would certainly prove successful, the City could also work with its municipal and regional partners to advocate for new state funding and financing mechanisms that benefit affordable housing issues. Yet, whatever the investment and source, they should be accompanied by a requirement for follow-through and accountability.



INCREASE AFFORDABLE HOUSING  
PRODUCTION, REHABILITATION,  
AND PRESERVATION

A

## INCREASE AFFORDABLE HOUSING PRODUCTION, REHABILITATION, AND PRESERVATION

At the core of the affordable housing problem is a lack of housing production. The City should strive to achieve balance in the location of affordable housing throughout San Antonio to facilitate choice among renter and owner households across the income spectrum, taking into account access to public transportation, employment opportunities and cultural assets. It should be recognized that the existing housing stock is not being fully or most efficiently utilized to meet the needs of the growing population, and there are significant swaths of the city's housing stock that are badly in need of repair, particularly housing for the city's elderly population.

The main thrust of this recommendation aligns with other City housing goals and targets, such as the desire to see a variety and choice of housing made available to residents in proximity to transit, services and amenities within the city's regional centers.

**P Policy Priority: Stabilize the HOMEOWNERSHIP rate in San Antonio by increasing the production, preservation, and rehabilitation of affordable homes.**

The stabilization of the homeownership rate in San Antonio, including across racial, ethnic and economic segments, is a high priority. Very few "starter homes" (homes prices below \$200,000) are being built, and there are a variety of challenges to rehabilitating existing homes, especially older homes in the urban core. Further, low- to moderate-income buyers face challenges to securing financing, even when they are able to identify a house that they can afford. A comprehensive strategy to supporting homeownership requires a full spectrum menu of incentives, homebuyer education, down payment assistance programs, programs to support owner occupied rehabilitation for vulnerable populations, and efforts to catalyze more rehabilitation financing.

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

Just as the City Charter should be amended to recognize that affordable housing is infrastructure, public investments in housing should reflect public priorities. Analysis shows a concerning loss in ownership housing for households up to 120 percent AMI. Because federal resources are generally restricted to housing at or below 80 percent AMI, innovative local solutions like targeted incentives, tax abatements and/or fee waivers could expand ownership opportunities for families in these income categories. To respond to the distribution of need by income level, the City should focus a graduated

set of development incentives to support the delivery of affordable housing (corresponding to 80, 100, and 120 percent AMI) to reflect priority, the degree of need, and the reality that producing, preserving or rehabilitating housing at deeper affordability levels requires greater gap financing.<sup>8</sup> For example, projects that provide ownership housing affordable to households at 80 percent AMI or for special needs or vulnerable populations would be eligible for the highest incentive, whereas projects that provided housing for households at 120 percent would receive a lower incentive.

**S 2. Strategy: Increase funding for down payment assistance and homebuyer counseling.**

As the homeownership rate falls and the number of new households taking on a mortgage decreases, the City should encourage home ownership by significantly increasing support of public-private partnerships that provide down payment assistance grants or loans as well as home buyer and owner education. Successful down payment assistance programs become perpetual and self-funding over time, which means greater resources available for services such as home purchase and financing counseling, maintenance, budgeting, code compliance, and neighborhood safety, among others.

Programs that accomplish these objectives are of great interest to numerous stakeholders, including the business community, because adequate housing supply and affordability are key among business development decisions. Not only are they critical to individual financial empowerment and economic mobility, but also to paving a path for the renter community to seek homeownership, and to helping individuals and households struggling to manage the cost burden from mounting student loan debt, health care costs, and related housing expenses.

### IMPORTANCE OF HOUSING TO BUSINESS

*The International Economic Development Council (IEDC) lists approximately 12 considerations that businesses look for in evaluating development prospects. Among these are a business-friendly environment, a growing market, and access to capital as well as infrastructure-related considerations like access to labor, real estate and housing, cost of living, and quality of life.*

<sup>8</sup> In this context, the production, preservation or rehabilitation of affordable ownership housing should be paired with a covenant or deed restriction identifying the length that the house should remain affordable, such as 15, 30 or more years.

## REVOLVING LOAN FUND

*San Antonio should support the creation of a revolving loan fund for rehabilitation purposes with well-established guidelines for low-interest or deferred-interest loans that could be partially forgivable, and that provide clear title assistance and contractor vetting. Such a mechanism would also recapitalize City investments to make every dollar go farther.*

### **S 3. Strategy: Increase funding for housing rehab programs including, but not limited to: Owner Occupied Rehabilitation, Under One Roof and Minor Repair.**

Leaders are beginning to articulate the philosophy that **“the most affordable home is the one you already have,”** and through the MHPTF process the community agreed that policies should support resident choice to stay in their current neighborhood. San Antonio’s city leaders have already acknowledged the core of this belief in piloting its “Under One Roof” and Minor Repair programs. But as projections indicate, the City could lose thousands more ownership units by 2030.

Expanding and increasing investment in these programs means reaching more households, recognizing the need to reinvest in substandard housing, preserving naturally-occurring affordable housing, and stemming the tide. Like its other efforts, the City should also seek to leverage its investment in these programs with partners like the nonprofit sector through incenting and building their capacity to educate owners and renters; for example, on predatory repair and/or rehab practices.

### **P Policy Priority: Increase rehabilitation, production and preservation of affordable RENTAL units.**

In much of San Antonio, rental housing priced at 80 percent of AMI (approximately \$985 per month) is essentially market-rate housing. Community input and data analysis revealed that the real need is for housing to serve households earning 60 percent AMI or lower.

Because extensive research has demonstrated that the zip code where a household lives significantly determines the opportunity available to them, and particularly for children, investments in affordable housing should be connected by transit, jobs, cultural assets, including health resources.

### **S 1. Strategy: Prioritize City funding and incentives on rent-restricted units affordable to households up to 60 percent AMI, with a graduated reduction in funding/incentives from 60 to 80 percent AMI.**

Approximately half of renter households in San Antonio spend more than 30 percent of their income on housing. Although cities are prohibited by state statute from regulating or restricting rents, it does not prohibit municipalities from offering development incentives for

voluntarily providing rent-restricted housing. Many cities whose renter populations face high rates of cost burden and that are statutorily prohibited from restricting rents have adopted voluntary compliance policies that give incentives to developers choosing to build affordable housing.

Just as the City seeks to incent more home ownership, it should simultaneously create a system of graduated incentives (like fee waivers or direct subsidies) for rental projects that meet supply needs at 30 percent, 60 percent, and potentially up to 80 percent AMI. Because the gap in rental housing for households under 60 percent AMI is projected to increase from a 34,000-unit mismatch to an estimated 53,000-unit mismatch by 2030, the City should make incentives available for production and preservation at these income levels. Such support could come in the form of conditional loans or tax assessment relief to rental property owners who create or maintain certain affordability levels.<sup>9</sup> As with the graduated incentives made available to projects with affordable ownership housing, the City should develop an incentive program with graduated incentives that give priority and the highest incentive available to rental housing produced, rehabilitated or preserved that meets the needs of households at 60 percent or below. Such a program would specify the portion of new housing units that should be affordable, the income targets for those housing units, the length of the affordability period, and the level of incentives, such as a property tax rebate and fee waivers, that should be granted to the project.

### **S 2. Strategy: Prioritize funding for new rental units in communities that are linked with transportation, jobs and cultural assets.**

Housing policies targeted to reducing housing cost burden are most effective when they also reduce transportation cost burden. In a “drive-’til-you-qualify” context, renter households seeking affordable rents are also priced out of neighborhoods close to their jobs, schools, and shopping. In a community that takes great pride in its 300-year old heritage and culture, proximity to cultural assets and sense of place should be central to the prioritization of resources.

The City should prioritize investment and support of rental housing oriented around jobs, transit or with increased access to low-cost transportation, where land use is maximized for efficiency, and where cultural assets are aligned. Especially as entities like VIA are planning and investing in transit-oriented development, the City should seize this opportunity for broad alignment of both objectives. As with other policies, such efforts should acknowledge and seek to mitigate the potential for displacement.

<sup>9</sup> In this context, the production, preservation or rehabilitation of affordable rental housing should be paired with a covenant or deed restriction identifying the length that the house should remain affordable, such as 15, 30 or more years.

## CASE STUDY | Creative Funding: Museum Reach Lofts



Developed by the non-profit Alamo Community Group, Museum Reach Lofts is the first affordable apartment project in the Midtown Regional Center. Located at the northern edge of Downtown in the Pearl area—which has the most expensive rents in the city—this five-story infill development will include 94 apartment units. Of these apartments, eight will be market-rate, and 86 will be restricted to families earning 30, 50, and 60 percent AMI, where rental payments will be restricted to no more than 30 percent of a family’s income.

Located in a transit-rich, high-opportunity zone, this development provides critically needed affordable housing for the many lower-wage employment opportunities that have been created recently in the area. While the project utilizes sought-after competitive 9 percent Low Income Housing Tax Credits (LIHTC), this funding resource is simply not enough to close the funding gap. Land is expensive, construction costs on higher-intensity buildings are high, and code-required parking minimums add a huge amount of cost in structured parking. To close this funding gap, the Midtown TIRZ (Tax Increment Reinvestment Zone) provided funding for land acquisition. This is one of the first times that a TIRZ has assisted with land acquisition and demonstrates how this key tool can be leveraged in the production of affordable housing. Construction on the project begins in Spring 2019.

## TRANSIT-ORIENTED COMMUNITIES

*The U.S. Department of Transportation’s (DOT) Federal Transit Administration (FTA) selected nine cities to receive technical assistance to encourage economic development around local transit service. San Antonio was one of those communities. The initiative is a four-year project to assist in implementing compact, mixed-use, equitable development around transit stations. VIA and the City will work together to build communities oriented around the live-work-play mentality that allow people access to transportation services that benefit their everyday lives.*

**P Policy Priority: Create housing opportunities for the most vulnerable residents (including but not limited to homeless, seniors, youth aging out of the foster care system, and people with disabilities).**

Everyone should have a place to call home. Everyone needs access to safe and affordable housing. For some of the most vulnerable people in the community—people with mental illness, chronic health conditions, histories of trauma, substance abuse or drug addiction, a record with the justice system, and other struggles—a home with supportive services helps them start on the path toward stability.

People facing these issues often end up in crisis housing situations or homeless. Supportive housing or service-enriched housing is an effective strategy that combines

affordable housing with coordinated services. The supportive housing model is based on the premise that providing supportive services on site or in proximity to the housing site helps residents remain housed and live with some level of independence.

Supportive housing can also aid people with disabilities in getting better health care, help seniors trying to stay in the community as they age, and youth aging out of the foster care system. In fact, studies have shown that people in supportive housing use costly systems like emergency health services less frequently.

Housing that is targeted to vulnerable populations requires greater cross-sector partnerships, coordination across city and county systems, and multiple sources of funding. Initially, the cost of developing and maintaining housing and can require a modestly higher level of public investment as well as, in some cases, different underwriting criteria. On the other hand, investments in service-enriched housing can substantially reduce other public costs.

**S 1. Strategy: Increase funding for service-enriched housing.**

Funding for supportive housing is scarce. Federal funds are essential but insufficient to finance the supportive housing units. To expand housing options for vulnerable populations, the City should work with the County, private and non-profit organizations, social service providers and health care systems to leverage federal funds and dedicate new local funding for service-enriched housing. This includes dedicating funding sources to build, rehab or retrofit housing units; and coordinating supportive services including intensive case management, substance abuse or mental health counseling, advocacy, and job training.

Special populations should not be marginalized or overly-concentrated in a specific location or geography but be representative of the geographic diversity of vulnerable populations throughout the city. While addressing underlying factors is a problem that requires a more fundamental shift in policy, it is recommended that the City work with its partners to promote Service Enriched Housing Communities which includes permanent supportive housing. This will not only serve to enhance equity and social inclusion, but also serve in the larger efforts to build community.

**P Policy Priority: Remove barriers to housing production.**

An expansion of housing supply is facilitated not only through greater funding and incentives, but through greater production and administrative efficiencies. Some of the most entrenched barriers to affordable housing, however, are not only buried deep within a city's regulatory environment, but also within opposition to development and/or additional density. Ironically, it is the addition of density, particularly in environments

where either land supply is constrained or land costs are increasing, that should be leveraged to achieve greater affordability. It is zoning processes that often lead to less density.

Minimum lot sizes, minimum home sizes, maximum densities, street minimum rights-of-way, exclusionary zoning, and the lack of provisions for accessory dwelling units (ADU) create significant land use development barriers. Regulatory barriers can also extend development review time that increases the cost and risk associated with any development. That is, even developers seeking to create or preserve affordable housing face risks and uncertainties associated with regulation and development review that materially impact development costs. Where the City can, it should seek to reduce the uncertainty and risks associated with these elements.

As such, it is recommended that the Mayor/City Council establish an ad hoc advisory group called the Technical Working Group (TWG) on Removing Barriers to the Production and Preservation of Affordable Housing, composed of informed community members that represent diverse neighborhoods as well as experts with specific technical knowledge in development, zoning, and regulation. Such a TWG would be advised by City staff, but City staff would not serve as members. The group would be tasked with revisions to San Antonio's Unified Development Code (UDC).

Additionally, it is recommended that the Mayor/City Council create a committee to coordinate a community-driven and inclusive public process to develop the vision, goals and criteria for enabling Form Based Code and By-Right Zoning for affordable housing.

According to the Form-Based Codes Institute, by-right zoning is critically important to increasing housing affordability at all levels of the housing spectrum. To accomplish this, conventional zoning codes should be updated to form-based codes (FBC) that effectively prescribe the outcome desired by the community. FBCs regulate the form of the buildings in a prescriptive manner and at a sufficient level of detail so that the outcome is predictable. This means that the conventional design review process is unnecessary, enabling by-right review. To accomplish this, communities should: 1) create a detailed community vision; 2) write prescriptive regulations; and 3) enable a by-right approval process.

**S 1. Strategy: Undertake an inclusive public process to determine standards and criteria to allow by-right zoning for housing developments in which at least 50 percent of the units are affordable.**

By-right zoning often faces difficulties when communities or the public feel that their voices or concerns have not been heard. Important to the outcome of this inclusive public process will be solid community-supported agreement on criteria for where, to what extent, and through what type of process by-right zoning can be

## CASE STUDY | Cross Timber Homes

The post-recession recovery has led to a rapid escalation in housing prices and worsening affordability problems for San Antonio's moderate-income families looking to buy a home.

Habitat for Humanity, a non-profit organization that provides ownership opportunities for low-income families in our community, has expanded its services to assist the growing number of moderate-income families access homeownership. With Habitat's assistance, a new initiative called Cross Timber Homes was launched in 2017 to address these growing needs.

Cross Timber Homes' first project included the construction of 3 bedroom/2 bathroom homes with energy-efficiency features. In less than a year, Cross Timber has completed six of these homes on San Antonio's near Eastside with four more under construction in the near Westside. Buyers have included a teacher, restaurant managers, a bank teller, a nursing assistant, and public-sector employees—jobs that are an essential component of San Antonio's community workforce. Cross Timber demonstrates that affordable and context-sensitive infill development is possible with policy changes and dedicated funding support.



allowed. And because conflict often arises in disagreement over criteria for location, such as proximity to transit, jobs or corridors, and allowable densities, the City should approach this effort strategically so that new conflicts do not inadvertently arise that thwart greater affordable housing goals and objectives.

### **S 2. Strategy: Exempt affordable housing units from SAWS impact fees.**

Fee waivers are one of the more common tools to incenting affordable housing production. While this can require an upfront cultural change, affordable housing is frequently exempted from development impact fees in growth management policies that fund water, streets, parks, and other infrastructure systems. And because fees are frequently updated to ensure that new growth is “paying its way”, the City can update its fees structures to reflect affordable housing as a priority. For communities experiencing substantial growth like San Antonio where revenue collections occasionally exceed projections, adding an exemption may be simple. For communities with lower rates of growth, impact fee structures can either be modified to reflect this exemption and balance overall objectives or annual fee waivers caps can be designated. Specifically, the City should exempt affordable housing on a per unit basis from SAWS impact fees.

### **S 3. Strategy: Revise the UDC to remove regulatory barriers to affordable housing.**

As mentioned on the previous page, local regulations and fees can collectively be a significant barrier to the production of affordable housing. This is particularly true for smaller and infill projects where, for example, SAWS impact fees make up a large portion of development soft costs. Overall, it is recognized that there is a balance between regulations that ensure public safety and neighborhood form and the need to increase the production of affordable housing. Identifying that balance requires additional review by technical experts and individuals that represent diverse neighborhoods.

In the process as described above to review the UDC, the TWG should begin thoughtful and detailed recommendations of the Housing Commission that were forwarded to Council in 2017, but not enacted. The TWG should ensure that documentation of the inclusive public process around any UDC revisions as well as recommendations be forwarded to the reconstituted Housing Commission for final review and recommendation to the Mayor and Council, understanding that the ultimate adoption of any changes would likely occur in 2020 when the next regularly scheduled revision of the UDC is anticipated.

# PROTECT AND PROMOTE NEIGHBORHOODS



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## PROTECT AND PROMOTE NEIGHBORHOODS

In this period of population growth, it is necessary to understand and proactively address the impacts of rising property taxes on homeowners and the issues of housing displacement. On one hand, increasing property taxes resulting from sharply increasing real estate appraisals are becoming a barrier to housing affordability and a potential driver of displacement for low- and moderate-income renters and homeowners. On the other hand, increased revenue from rising appraisals presents an opportunity to support housing affordability without causing fiscal strain on municipalities, schools and other taxing districts.

**P Policy Priority: Address the impact of rising taxes on housing affordability.**

This set of recommendations stems from the belief that because of this situation, the time is ripe for implementation of targeted tax exemptions, appraisal protection measures, and other districting techniques focused on addressing housing affordability.

**S 1. Strategy: Implement immediately affordable housing tax and appraisal protection measures such as tax exemptions, preservation districts, and TIFs.**

Analysis of housing cost burden shows that of the 105,000 owner households with no mortgage, nearly 12,000 are still spending more than 30 percent of their income on housing. This isn't just a problem for owner households, it's a problem for renters seeking to become homeowners, it's a problem for those moving here, and it's a problem for those who work and would like to live here. But implementing property tax relief is complicated. Exempting property taxes requires the City to carefully balance the provisions with revenues against competing fiscal, economic and social priorities, such as paying for schools, hospitals, and infrastructure.

Throughout this process, the community voiced a mandate that the City address this issue. This means identifying mechanisms such as property tax relief, preservation districts, or the use of tax increment financing and targeting populations with the greatest need, such as

longtime or low- and moderate-income households. And because these challenges cannot be solved unilaterally, the City should engage with other jurisdictions in coordinated advocacy efforts, for example, to push for comprehensive property tax reform at the state level.

**P Policy Priority: Prevent and mitigate displacement.**

Stable housing positively impacts and creates community sustainability. The City's real approach to preventing displacement is to increase housing opportunities by investing in home repairs, rehabilitation, preservation and production of housing. Preventing and mitigating displacement means encouraging and protecting a community from unwarranted and destructive change. Displacement can be direct, i.e. evictions or demolitions of occupied housing, or indirect, i.e. through rising real estate values and large-scale public investments that create value at the local and regional level but also drive up housing costs for both renters and homeowners and result in the redevelopment of rental properties that house vulnerable populations.

In the recent past, San Antonio has studied the circumstances of vulnerable populations, especially in neighborhoods experiencing rapid real estate market appreciation. The intent of this policy priority is to make strategic investments in preventing, minimizing and mitigating displacement in particularly vulnerable neighborhoods that are both experiencing redevelopment and those anticipated to be in the path of redevelopment. This applies to both direct and indirect displacement.

The development of this policy must include a range of strategies and programs to protect renters, promote community ownership, and stabilize neighborhoods. The development of this policy also requires that the City complete, and the Council adopt, a set of relocation assistance policies to assist low-income individuals and families that are involuntarily displaced from their homes.

To establish the policy and guidelines, the City should develop an inclusive public process with participation of individuals that have been displaced or are at risk of being displaced, and that includes the following essential elements.

**S 1. Strategy: Require public agencies to conduct a displacement impact assessment for any public project that receives \$15 million or more in public investment and to budget for mitigation.**

In the same way that the National Environmental Policy Act (NEPA) requires major transportation construction projects, such as highways, to conduct a socioeconomic

### HOMESTEAD PRESERVATION DISTRICT (HDP)

*In combination with Homestead Preservation Reinvestment Zones, HPDs can provide a dedicate funding stream to reinvest in affordability within high need areas. Tax Increment Reinvestment Zones (TIRZ), such as the ones already successful in San Antonio, can be set up under state law to ensure that dollars from economic development efforts are reinvested in the affordability needs of that area.*

## COMMUNITY LAND TRUSTS

*Community Land Trusts (CLT) are nonprofit, community-based organizations designed to ensure community stewardship of land. They can be used for many types of development, including commercial and retail, but are used primarily to ensure long-term housing affordability. To accomplish this, CLTs acquire land, develop it with housing or a mix of uses, and maintain long-term ownership of the land through a lease instead of traditional sale. When a homeowner sells, the family earns a portion of the increased property value, and the remainder returns to the CLT, which ensures that the home remains in long-term affordability.*

impact analysis to mitigate impacts to neighborhoods and provide “just compensation” for property acquired from landowners, the City should adopt a policy on direct and indirect displacement, which would require, first of all, that the City and affiliated public agencies conduct a housing or displacement impact assessment for public projects that receive \$15 million or more in public funds. The assessment will be conducted by a third-party to evaluate the potential impacts on housing affordability, direct and indirect displacement, and the hardship that a plan, project, or policy might have on the surrounding area if it is built or implemented. Based on the findings of this assessment, projects must demonstrate how they will prevent displacement and mitigate other impacts to low-income households, including their approach to ensuring proper access to rapid re-housing services and the plan for preserving or creating affordable housing options, and how these efforts will be funded. Key to the success of this assessment must be an emphasis on preventing displacement in all cases, and on supporting persons through their relocation to long-term stable housing, if displacement does result from the project.

**S 2. Strategy: Create a fund to mitigate the impacts of displacement including: providing relocation assistance for households up to 80 percent AMI, rapid re-housing, and housing navigators.**

The City should also establish a budget line item to support a Risk Mitigation Fund to assist and support low-income households. This fund should include resources for efforts including, but not limited to, a relocation assistance package that includes rapid re-housing and housing navigation services provided by trained housing navigators/counselors who can provide individualized case management to ensure residents understand their housing rights and have access to a range of supportive resources.

Cities like San Antonio that are struggling to control, prevent and mitigate the negative impacts of displacement are also looking beyond public resources. With newly-dedicated resources from the city budget

and a diversity of funds as a reality, the City should also align itself strategically with business community and philanthropic partners in this effort to holistically address and combat the threat of displacement.

Such a fund with additional partnerships would ensure proper ongoing support and funding to help working families with social support, advice, and navigation through their challenges. The fund could also be used to offer emergency financial assistance to renter households facing an adverse event or displacement for rent and relocation costs. It should further be expanded for landlords and property owners of rental properties who would like to protect their tenants from displacement pressures.

Furthermore, the City should immediately develop guidelines for eligible residence and the level of support to be granted, for which a process is already underway. The City should also establish guidelines and requirements for conducting periodic assessments of housing vulnerability, the results of which would inform how and where resources could be deployed to prevent displacement, including use of housing navigators.

**S 3. Strategy: Fund proactive outreach and counseling to low- and moderate-income households experiencing housing vulnerability.**

Taking care of community means taking care of its most vulnerable neighbors. The MHPTF process identified proactive community engagement as a critical tool for creating a compassionate housing system. The City must invest funds and other resources to reach San Antonians who do not, or cannot, normally engage with the City, but who are most in need of the housing services that the City and its non-profit and private-sector partners provide. This means, in part, funding proactive outreach and counseling to households that are experiencing housing vulnerability so they are better prepared to deal with market changes. Outreach and counseling should be conducted by trained housing Navigators, based on

## BUSINESS COMMUNITY LEVERAGE (DENVER)

*The Lower Income Voucher Equity Program (LIVE Denver) is a two-year pilot program built through and funded by public-private partnerships to create immediate affordable housing options by leveraging multiple resources. The program is designed to align vacant rental units with working families and individual units with leveraged public, private, and foundation funding to meet affordable housing needs. With the primary goals to expand immediate affordability and access to quality housing for the city's workforce, this program is one of the numerous tools being used to address housing affordability in the City's 5-Year Housing Strategy.*

## CASE STUDY | Public Education: Faith Leaders Work Together for Affordable Housing



A broad-based initiative is bringing together a diverse group of 23 faith leaders from among San Antonio's Catholic, Protestant, Jewish, Muslim and Sikh communities to wrestle with and find solutions for homelessness, affordable housing, and gentrification. This group, called the San Antonio Religious Leadership and Civic Engagement Project, is a new interfaith effort founded on the idea that when faith leaders speak together for the benefit of the community, the City and its officials will hear the message and act in the people's interests.

Growing out of a New York University study called the Religious Leadership and Civic Engagement Project, this effort was initiated in February 2018 and is spearheaded by Rabbis Samuel Stahl and Steve Gutow. It has engaged leaders like Archbishop Gustavo Garcia-Siller, Father Lawrence Christian, Rev. Les Hollon, Minister Max Lucado, Rev. David McNitzky, Rev. Ann Helmke, Rabbi Mara Nathan, Rev. Patrick Gahan, Rev. Beth Knowlton, Rev. Bob Fuller, Imam Omar Shakir, Sikh leader G. P. Singh, Lukin Gilliland, Jr. (a San Antonio business leader), and many others.

"One of the largest assets of any community is the faith community. We can make some really important changes and movement," states the Rev. Ann Helmke, faith liaison for the City of San Antonio.

At their May 30 meeting at Assumption Seminary, the group met with representatives from the MHPTF and discussed the campaign plan with a timeline for implementation in the fall of 2018. They are ardently committed to bringing faith into the commonwealth of San Antonio as a unifying and enriching force.

"The key to this project is the doing," says Rabbi Gutow. "The core idea is to bring together all the actors and do things they all believe in together."

the community health worker/Promotora model used effectively by the Metropolitan Health District. Services offered should include rapid re-housing case management that addresses all the needs of individuals and families experiencing housing insecurity; support for rental and owner-occupied housing rehabilitation, including zoning and land use systems education; financial education; and asset-building information, including tax appraisal appeals education. The overarching goals of successfully engaging communities in the City housing system is to help tenants and property owners improve their financial stability and economic mobility, and to create a living environment that promotes good health and enhances quality of life.

### **P Policy Priority: Reduce housing discrimination and expand opportunity.**

Housing discrimination, though often in more subtle forms, and a high level of segregation in the city's housing market by economic status, race and ethnicity has a host of negative impacts on residents and the regional economy, hampering opportunity. San Antonio cannot make significant progress on its commitment to be a compassionate city without addressing these fair housing matters: discrimination and persistent segregation.

To expand opportunity and ensure access, there is a pressing need not only to produce and preserve housing

## CASE STUDY | Owner Occupied Rehabilitation and Reconstruction Program



It is often said that the most affordable home is the one you already have. Unfortunately, many lower- or fixed-income homeowners in San Antonio must often choose between filling prescriptions and paying utility bills or replacing a leaking roof. The reality is that if roof repairs are put off too long, more widespread damage will occur. And to acknowledge the reality that much of our older housing stock lacks weatherproofing, insulation, and energy efficient systems and appliances, the City offers several programs for qualifying homeowners in need of assistance. These include Under One Roof, Owner-Occupied Rehab, and Minor Repair programs.

The 60-year old home pictured here belongs to Elaine Garza, a single mother of two who utilized the Owner-Occupied Rehab program to make critical home repairs that brought her home up to current building code standards. A new “cool” roof, a new highly efficient central air system, weatherization, plumbing upgrades/repairs, and other improvements have dramatically increased the family’s quality of life. The repairs have also cut the family’s water bill in half and cut their electric bill to less than \$150 per month from \$400 to \$500. For Elaine Garza, this has meant a dramatic increase in her family’s buying power and economic mobility.

affordable to households across the entire income spectrum in areas with access to jobs, quality schools and health care resources, but also to educate and raise awareness of the fair housing laws that protect individuals, often in underserved communities, against all forms of housing discrimination.

The Housing Act of 1968 and the Amendments of 1988 prohibit discrimination on the basis of race or color, religion, national origin, familial status or age, disability or sex. In addition to the protections guaranteed by the Fair Housing Act, the City can extend housing protections further to include other groups and prioritize affordable housing.

### **S 1. Strategy: Implement a citywide public education and outreach campaign about the importance of housing.**

To increase public awareness and understanding of the importance of housing as an economic and social health component of a community, as well as to sustain the increased public investment in housing, there will be a need for ongoing education and outreach regarding

housing issues. Vocal opposition to the production of affordable housing is commonplace in communities struggling to address these needs and often rooted in a misunderstanding or misperception of the people who live in affordable housing.

The City should implement a citywide public awareness campaign on Fair Housing Laws and the importance of affordable housing including its economic and social benefits. Transparent and well-organized planning processes that acknowledge community concerns and points of conflict allow residents to work through them in an equitable way are important.

This effort will need to be undertaken in partnership with diverse constituencies, including but not limited to neighborhood associations, chambers of commerce, the San Antonio Apartment Association, San Antonio Board of Realtors and community-based nonprofits. Examples of a citywide education campaign could include exploring strategic ways to reduce income discrimination or facilitating an increase in the number of landlords and property owners that accept Housing Choice Vouchers.

# ENSURE ACCOUNTABILITY TO THE PUBLIC



## A ENSURE ACCOUNTABILITY TO THE PUBLIC

The concept of an oversight or advisory body is valued deeply by many communities seeking to guide and implement comprehensive housing policies to address everything from homelessness and vulnerable populations to workforce housing and the delivery of services. The composition of an advisory body usually reflects the depth and complexity of the issues in its mandate to address. The City needs to be accountable for where its own policies may be standing in the way, and where they may be leading to discrimination or displacement, unintended housing availability or affordability challenges. This recommendation is intended to create a layer of public accountability for the City and its partners in the coordinated housing system to ensure that the public not only has a mechanism through which its voice can be heard, but that there is also a mechanism through which there can be constructive and meaningful dialogue with the City and its partners.

### **P Policy Priority: Create a governance structure for oversight and public engagement.**

Mirroring the importance of a coordinated system from a structural perspective should be an equally structured framework of accountability to ensure that oversight and public engagement are an inseparable component of housing delivery.

### **S 1. Strategy: Redefine the Housing Commission as a public oversight board to guide the implementation of the MHPTF's recommendations and engage the public.**

Through the MHPTF process, a strong conviction surfaced regarding the presence of an oversight body in San Antonio: that is, that too many new commissions and oversight boards would simply muddy the waters. So, to strengthen the Housing Commission and capture the newly-created momentum of this process, the City should comprehensively redefine and reconstitute this oversight body and give it appropriate authority to independently guide the implementation of the MHPTF's recommendations.

Specifically, it is recommended that the Housing Commission have nine members, five of whom should be selected to represent the people of San Antonio, and four of whom should be filled by the CEO/ Executive Director of the following organizations: San Antonio Housing Authority; San Antonio Housing Trust; San Antonio Economic Development Foundation; and the Housing Executive to be established in the City Manager's Office. As for the five community members, they should have a history of engagement on housing and neighborhood-

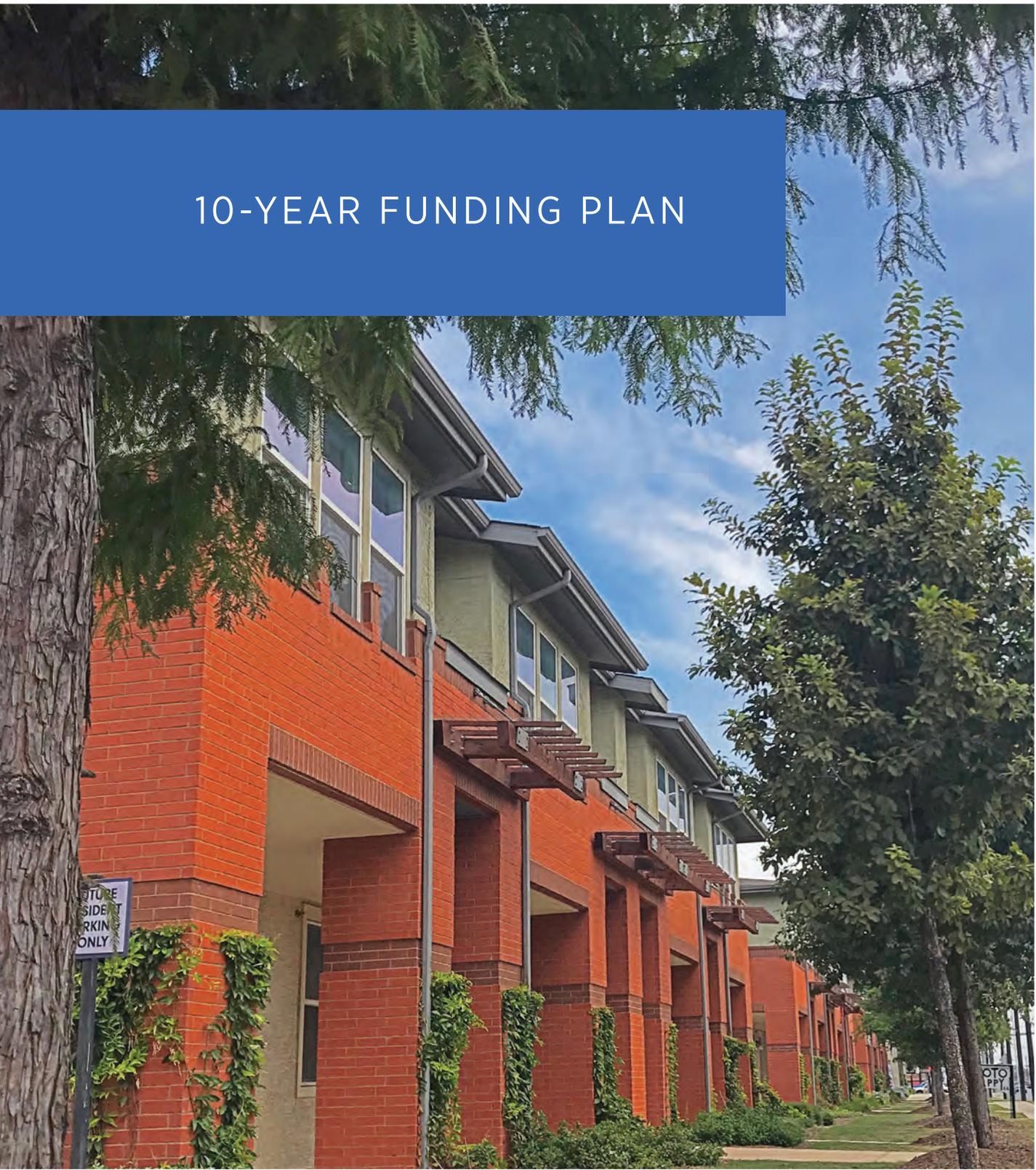
related issues as well as the stature necessary to hold elected officials and City staff accountable for the implementation of the report.

These members should also be at-large appointments, nominated by the Mayor and approved by the Council. The Mayor should appoint the Chair of the Housing Commission from among its members, and the Commission would have a process for inclusive and ongoing engagement with the public. The Housing Commission should also receive staffing and administrative support from NHSD.

### **S 2. Strategy: Develop an annual report to track and publicly report results of the full housing system, including but not limited to: unit production, cost burden, preservation, rehabilitation, leverage and rental production for 0 to 30 percent AMI and 30 to 60 percent AMI.**

The Housing Commission should also guide and carry out a transparent, data-driven, third-party assessment to determine whether the City is meeting its goals, potentially benchmarking efforts against peer cities, and ensuring accountability in the implementation of all aspects of this report. Such a report, utilizing data collected through a comprehensive digital data management portal, would define metrics to be tracked, such as the total investment by program by source of funds, the number of new units produced by location and income level, the number of tax credit units preserved, the number of homes rehabilitated by location and income level, and the range of affordability metrics collected and analyzed through this process, among others. The Housing Commission should also track such metrics in a collaborative manner with other publicly-accessible efforts, such as SA2020, to remain accountable.

# 10-YEAR FUNDING PLAN



# 10-YEAR FUNDING PLAN

Investing in affordable housing strengthens our local economy, promoting job growth, boosting families' incomes and spurring more development. This 10-year funding plan is rooted in the conviction that with significant public funds leveraged with even greater private resources, the City can meaningfully impact and materially prevent its housing affordability problems from getting worse. That is, the main objective is to deploy resources aimed not only at producing more affordable housing to address targeted needs by income level and minimize or mitigate the impacts of displacement, but also at strategically rehabilitating housing and neighborhoods such that future displacement is prevented.

As documented by the problem statements in this report, the City should anticipate that its housing inventory gap (the supply-demand imbalance) for households critical to the city's workforce will increase by another 29,600 units over the next decade. As such, the subsequent objectives of this plan are to: 1) flatten the curve of that projected housing inventory gap over the next 10 years; and 2) slow the escalation of household overspending (cost-burden) and positively impact the region's GRP.

## Source of Funds

This 10-year plan proposes \$485 million in new General Fund dollars, \$250 million in two separate 5-year General Obligation Bonds, assuming requisite City Charter amendments into affordable housing production, rehabilitation, and preservation. It also recapitalizes more than \$308 million of these funds into a revolving loan fund, estimated to support an additional \$113 million. Simultaneously, the plan leverages approximately \$133 million in City fee waivers and a 10-year cumulative \$58 million in property tax exemptions on the City's portion of property tax (0.558 percent) for the units produced.

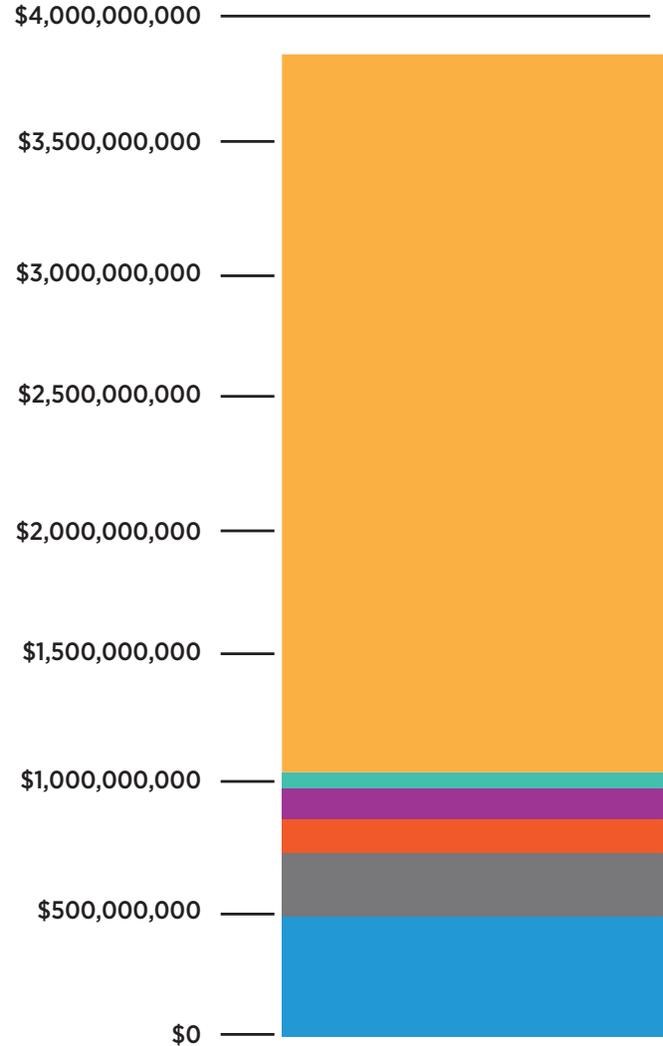
Investing just over \$1.0 billion in public and recapitalized funds would leverage between \$2.1 billion and \$4.2 billion in private funds, generating a total investment in affordable housing for San Antonio of \$3.1 billion to \$5.2 billion for affordable housing. Each dollar invested in affordable housing infrastructure boosts our local economy by leveraging public and private resources to lift resident earnings and local tax revenue, as well as to support job creation and retention. This \$1.0 billion investment is but a small fraction of the \$25 billion in revenue that the City will generate over the same period.

## Allocation of Funds

### Rental

Based on the needs documented through this process and in this report, 76 percent (\$644 million) would be

## Source of Funds



- **Leveraged Funds - \$2,831,500,000**  
Leveraged funds consists mainly of private dollars, but also assumes some state and federal investment, such as HOME and CDBG. Assumes loan-to-value ratio of 75%/25% for owner and rental production projects, down payment assistance, as well as rental rehabilitation and preservation projects.
- **Property Tax Exemption - \$58,590,959**
- **City Fee Waivers - \$133,362,665**
- **Recapitalized Revolving Loan Fund - \$112,958,160**
- **Housing Bond Issue - \$250,000,000**
- **General Fund - \$485,000,000**

**Use of Funds**

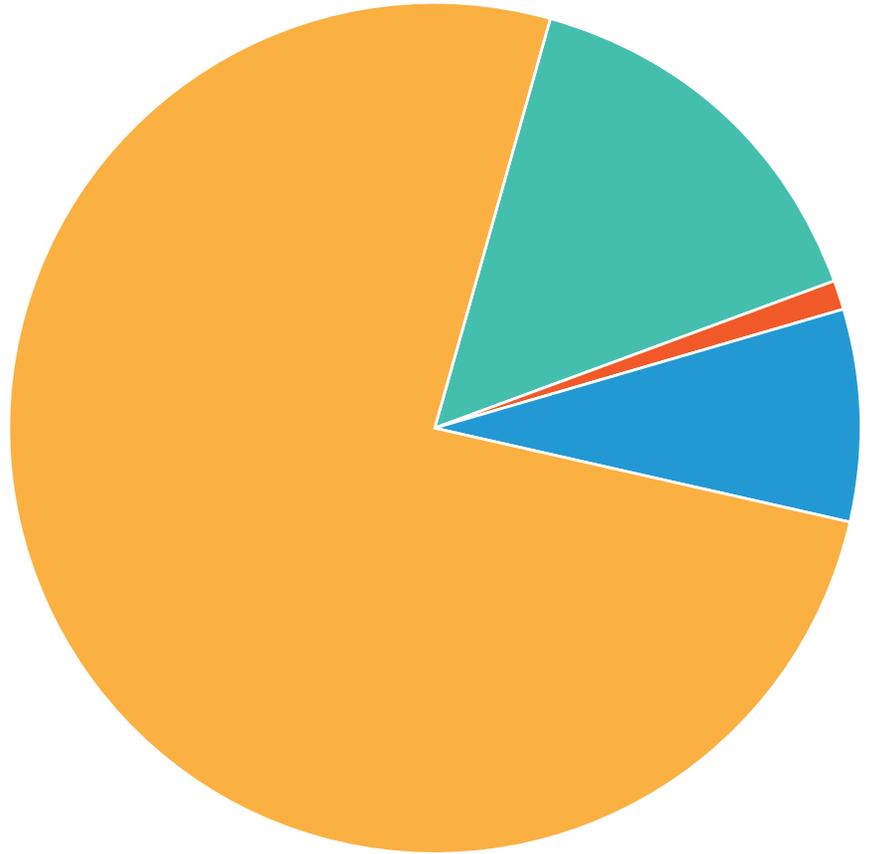
**Rental Housing**  
\$644,448,202

**Production:** \$406 million  
**Rehabilitation/Preservation:** \$225 million  
**Risk Mitigation Fund:** \$3.2 million  
**Displacement:** \$9.7 million

**Administration (NHSD)**  
\$67,836,653

**Housing and Services**  
\$8,479,582  
**Capacity Building:** \$3.4 million  
**Housing & Supportive Services:** \$5.1 million

**Ownership Housing**  
\$127,193,724  
**Production:** \$44.5 million  
**Rehabilitation/Preservation:** \$50.9 million  
**Down Payment Assistance:** \$31.8 million



directed toward rental housing production inclusive of supportive housing (\$406 million), rehabilitation and preservation (\$225 million), risk mitigation (\$3.2 million) and displacement prevention (\$9.7 million). While there are dollars specifically allocated to the Risk Mitigation Fund and Displacement, the City’s real approach to displacement prevention, however, ideally leverages the \$225 million in rehabilitation and preservation dollars, which should be used to target rental properties in need of repair, rehabilitation, and preservation in parts of the city facing or anticipated to face redevelopment before families become displaced. It is envisioned that approximately 50 percent of these dollars would be loaned to and repaid (into the revolving loan fund) by landlords/owners of rental properties at below-market rates on the condition that they maintain the affordability level of their properties. The dollars allocated to the Risk Mitigation Fund and Displacement are for the purpose of mitigating displacement that has already occurred and minimizing its impact on families and individuals.

**Ownership**

Fifteen (15) percent (\$127 million) would be directed toward ownership housing production inclusive of supportive housing (\$44.5 million), rehabilitation and preservation (\$50.9 million), and down payment assistance (\$31.8 million). Similar to the utilization of rehabilitation dollars for rental housing, it is envisioned that a majority of the \$50.9 million allocated to owner rehabilitation and preservation should be deployed in targeted neighborhoods to prevent the loss of affordable

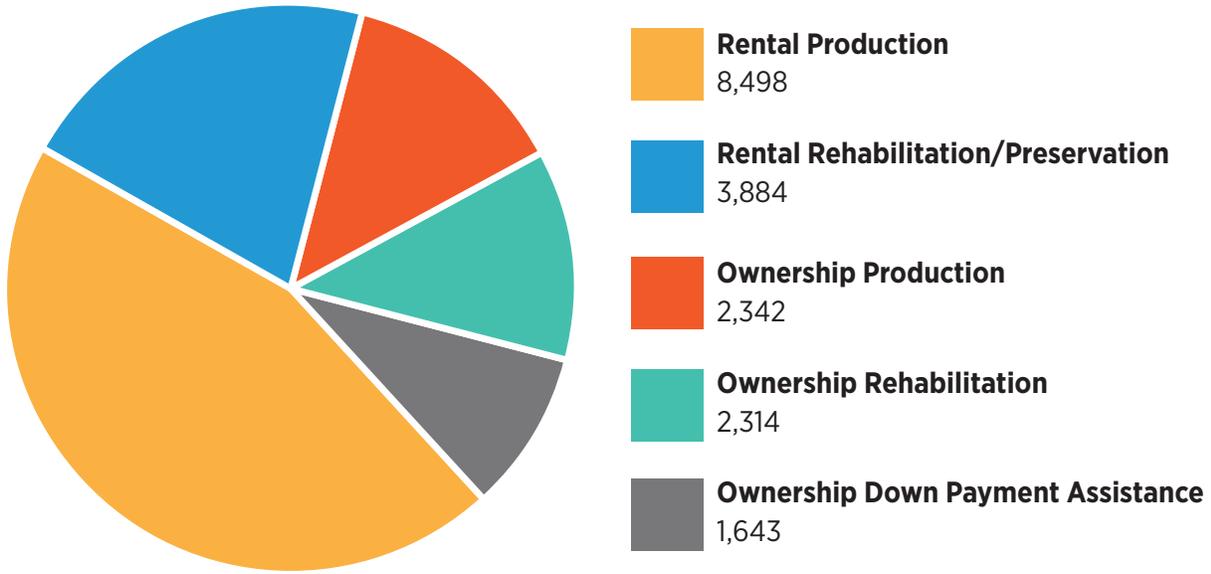
inventory and prevent the loss of stable communities. It is assumed that only a small portion of these funds would be offered in the form of loans, for the purpose of recapitalizing the revolving loan fund. It is also assumed that 100 percent of the funds used for down payment assistance would be in the form of second mortgages and repayable into the revolving loan fund.

**Administration, Housing and Services**

As articulated in the MHPTF’s first of five overarching recommendations, making housing a priority requires that it be a structural and organizational priority. Essential to strengthening the fundamental structures that facilitate housing delivery will be increased leadership, staffing and resources dedicated to the City’s organizational structure. To facilitate that policy priority, 8 percent (\$68 million) should be directed toward NHSD over 10 years to add the staff and tools necessary for the department to be more productive, efficient and successful. This means also enabling NHSD to play the strategic role of coordinating and leveraging investments of the public and private sectors.

One (1) percent (\$8.5 million) would be directed specifically toward capacity building and housing and supportive services in the community. These funds would be used strategically to fund efforts aimed at building the private nonprofit sector’s capacity to deliver units and/or services to vulnerable populations, those facing or anticipating facing displacement, conducting inclusive public processes related to by-right zoning or UDC

Program Level Use of Funds and Unit Production



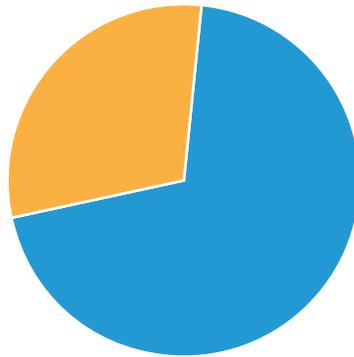
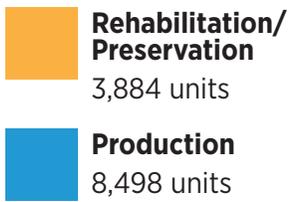
Housing Units Produced, Preserved or Rehabilitated

	ALLOCATIONS			
	Funds (\$) <sup>1</sup>	as %	Units (#)	as %
<b>OWNERSHIP HOUSING</b>				
Production	\$44,517,803	5.3%	2,342	12.5%
Sweat Equity Model	\$22,258,902	2.6%	1,089	5.8%
Average Cost of Construction Model	\$22,258,902	2.6%	1,253	6.7%
Rehabilitation	\$50,877,490	6.0%	2,314	12.4%
Down Payment Assistance	\$31,798,431	3.8%	1,643	8.8%
Ownership Housing <i>as % of Ownership Housing</i>	<b>\$127,193,724</b>	<b>15.0%</b>	<b>3,957</b>	<b>21.2%</b>
<b>RENTAL HOUSING</b>				
Production	\$406,002,367	47.9%	8,498	45.5%
Rehabilitation/Preservation	\$225,556,871	26.6%	3,884	20.8%
Risk Mitigation Fund	\$3,222,241	0.4%	0	0.0%
Displacement	\$9,666,723	1.1%	0	0.0%
Rental Housing <i>as % of Rental Housing</i>	<b>\$644,448,202</b>	<b>76.0%</b>	<b>12,382</b>	<b>66.3%</b>
<b>ADMINISTRATION (NHSD)</b>	<b>\$67,836,653</b>	<b>8.0%</b>	<b>n/a</b>	<b>n/a</b>
<b>HOUSING AND SERVICES</b>	<b>\$8,479,582</b>	<b>1.0%</b>	<b>n/a</b>	<b>n/a</b>
Capacity Building	\$3,391,833	0.4%	n/a	n/a
Housing and Supportive Services	\$5,087,749	0.6%	n/a	n/a
Housing and Services	\$8,479,582	1.0%	n/a	n/a
<b>Total Uses</b> <i>as % of Total Housing</i>	<b>\$847,958,160</b>	<b>100.0%</b>	<b>18,681</b>	<b>100.0%</b>

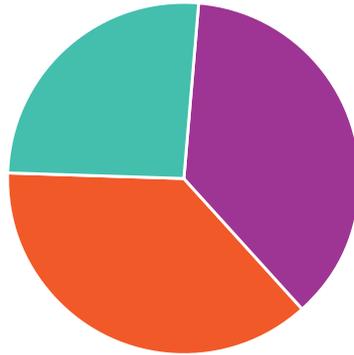
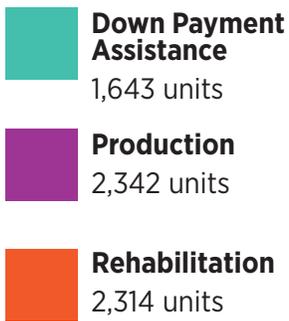
1. Due to rounding, some subtotals and totals may not reconcile.

Source: Economic & Planning Systems

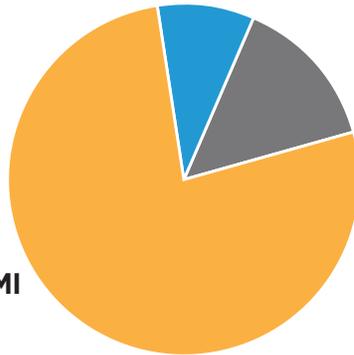
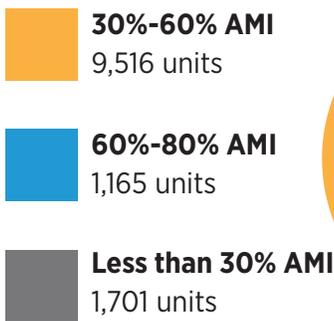
### Rental Unit Production, Rehabilitation, and Preservation



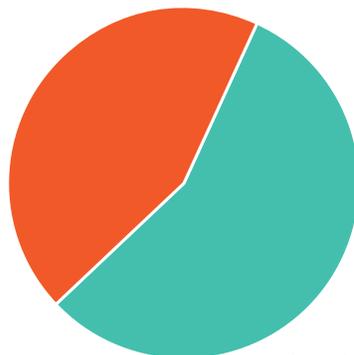
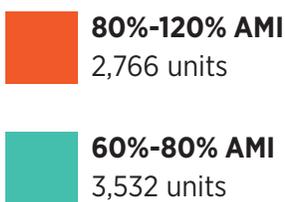
### Ownership Unit Production, Rehabilitation, and Preservation



### Rental Unit Production, Rehabilitation, and Preservation by AMI



### Ownership Unit Production, Rehabilitation, and Preservation by AMI



revisions, as well as supporting public outreach efforts and campaigns to educate the public on the importance of affordable housing to economic development.

### Production

Leveraging up to \$4 billion in additional private investment, the City would produce nearly 18,700 units of rental and ownership housing at targeted income levels. Based on the anticipated loss of 29,600 affordable housing units in the City’s supply-demand balance over the next 10 years, this level of production would be enough to avoid more than 60 percent of that entire projected supply-demand gap.

### Rental

The portion of funds dedicated to building affordable rental housing units would produce an estimated 8,500 units, and the portion dedicated to rehabilitation and preservation would serve potentially to prevent the displacement of 3,900 households and preserve the affordability of their units. While not specifically estimated to “produce” units, dollars set aside for the Risk Mitigation Fund and Displacement could mitigate and minimize the impacts of displacement for hundreds or thousands of families over 10 years.

### Ownership

It is estimated that the funds dedicated to affordable ownership housing would produce a little over 2,300 units. As with funds dedicated to rehabilitation and preservation for rental housing, these dollars would also serve potentially to prevent the displacement of approximately 2,300 low- and moderate-income, elderly, or vulnerable population households from their homes in areas facing or targeted for redevelopment pressure. A down payment assistance fund, which would be offered to first-time homebuyers in the form of second mortgages at below-market rates, would facilitate approximately 1,600 home purchases for moderate-income households.

### Affordability Levels

Most important, however, to addressing the needs of the city’s residents, is the distribution of funds by income level.

### Ownership Housing

In the production, rehabilitation and preservation of affordable ownership housing, more than 3,500 units are created serving the needs of households between 60 and 80 percent AMI, and nearly 2,800 units are produced and/or rehabilitated for households between 80 and 120 percent AMI.

### Rental Housing

As shown in the graphic to the left, funding for critical income levels would produce approximately 1,700 units of rental housing for households at or below 30 percent AMI; more than 9,500 units for households between 30 to 60 percent AMI, and nearly 1,200 units for households between 60 to 80 percent AMI.

## Economic Impact

Not only does the production, rehabilitation and preservation of nearly 18,700 units over 10 years mean that more than 60 percent of the projected loss in the affordable housing supply-demand balance is avoided, it means that households that would have suffered from cost burden might avoid such a financial constraint entirely.

With monthly cost-burden in the city projected to increase from approximately \$330 per household per month to at least \$380 by 2028, it can also be estimated that the impact of cost-burden avoidance, cumulatively, would be more than \$424 million by 2028. That means that by the tenth year of this funding plan, cumulative public-private investments will be responsible for reducing the overall cost-burden of San Antonio's households by nearly 10 percent per year (\$86 million). This also means that those dollars saved can recirculate in the local and regional economy to a greater extent, supporting and creating thousands of additional jobs, elevating the city's economy (GRP), and its quality of life.

## Availability of Funds and Monitoring

It is estimated that nearly 100 percent of the \$771 million allocated to production, rehabilitation and preservation of affordable ownership and rental housing would be made competitively available to its community private and nonprofit partners over this time period. Ideally, the City and its partners would hold funding rounds, such as Requests for Information (RFI) or Proposals (RFP) or Notices of Funding Availability (NOFA) at the same time each year. Through a competitive and transparent award process, not unlike the funding rounds it currently conducts for CDBG and/or HOME funds, the City could maintain and monitor its progress toward achieving the goals spelled out in this report.

## Assumptions

This funding plan is based on the MHPTF's best estimate of gap closure costs by tenure and by income level, using documented development costs and gap closure requirements for different purposes (i.e. production versus rehabilitation/preservation) and at different income levels. While all efforts have been made to realistically estimate how funds can be used, leveraged, and recapitalized, the MHPTF believes that the City should undertake a more in-depth analysis of how it can achieve these funding levels and production targets over the next 10 years with a more specific and detailed analysis of sources and uses at a project level.

### Gap Closure

Overall, use of these funds represents an average public investment of approximately \$45,000 per unit. One of the major overarching assumptions of this model was that competitive 9 percent LIHTC awards will not be available as a source of funding for the production targets in this funding plan. This funding plan assumes that private activity bonds (4 percent LIHTC awards), City fee waivers, and property tax exemptions should be achieved to

warrant these gap closure factors. They were developed differently for ownership and rental housing products, and they were also escalated at 3 percent per year over the 10 years to represent the escalation of construction costs over time.

### Ownership

1. 60 to 80 percent AMI (production): this factor is based on the Habitat "sweat equity" model, which assumes a cost of construction of \$145,000, City fee waivers of \$11,000, and a maximum affordable purchase price for the target household of \$116,400 (80 percent AMI). The gap closure factor is estimated to be \$17,600 per unit.

2. 80 to 120 percent AMI (production): this factor is based on the average-cost-of-construction model, which assumes a construction cost of \$180,000, fee waivers of \$11,000 per unit, and a maximum affordable purchase price for the target household of \$153,700 (100 percent AMI). The gap closure factor is estimated to be \$15,300 per unit.

3. Down payment assistance: it is assumed that down payment assistance loans are made to households at 60 to 80 percent AMI of approximately \$17,500 (15 percent of affordable purchase price) and to households at 80 to 120 percent AMI of approximately \$15,400 (10 percent of affordable purchase price).

### Rental

4. Less than 30 percent AMI (production): assuming a deal structure with relatively low land costs, private activity bonds, City fee waivers, and property tax exemptions for 15 years, the per-unit gap closure factor is assumed at \$58,000 in order to bring 20 percent of units to 30 percent AMI.

5. 30 to 60 percent AMI (production): assuming a similar deal structure with relatively low land costs, private activity bonds, City fee waivers, and property tax exemptions for 15 years, the per-unit gap closure factor is assumed at \$37,500 to bring make 100 percent of units affordable at 60 percent AMI.

### Rehabilitation

6. Renter and Owner: based on developers and affordable housing practitioner experience, rehabilitation per-unit factors range between \$30,000 and \$80,000, depending on degree of structural rehab that needs to be done. All owner and rental housing rehabilitation/ preservation factors were assumed to be \$50,000 per unit.

While success of this 10-year funding plan hinges on a number of major quantifiable assumptions that can be studied and assessed in greater detail and specificity, the magnitude of success of this funding plan could also increase if other more qualitative investments are successful over time, such as investments made to augment the skills and readiness of construction labor, or the development and availability of alternative building materials. In the case of the latter, if alternative and especially less expensive building materials or techniques are developed at scale, the dollars the City invests in this funding plan could go farther.



# EVERYONE NEEDS A PLACE TO CALL HOME



**Prepared By**

Mayor's Housing Policy Task Force *and* Economic & Planning Systems

**in collaboration with:**

City of San Antonio

National Association of Latino  
Community Asset Builders

Local Initiatives Support  
Corporation San Antonio

Ximenes & Associates

