

**OFFICE OF THE CITY COUNCIL****COUNCIL CONSIDERATION REQUEST**

TO: Debbie Racca-Sittre, City Clerk
FROM: Councilmember Teri Castillo, District 5
COPIES: Erik Walsh, City Manager; Andy Segovia, City Attorney
SUBJECT: Rebuilding Dreams Policy Request
DATE: December 11, 2024

Issue for Proposed Consideration

After coordinating this Council Consideration Request (CCR) with the City Manager, I respectfully request for your support for the inclusion of the following item on the agenda of the earliest available meeting of the Governance Committee:

Rebuilding Dreams Council Consideration Request.

Brief Background

In FY23 and FY24 alone, there were 1,024 fires in 1- or 2-unit family/residential dwellings in San Antonio. Another way to view this is there were 43 residential fires per month over the last two years. It is critical that San Antonio develops a specific solution which helps homeowners rebuild after a fire.

An owned home represents the most valuable asset for a majority of U.S. homeowners. Unfortunately, for owners who do not have insurance, one fire can destroy their hard work, generational wealth, and dreams. For reference, 11% of homeowners in San Antonio are uninsured, according to the Texas A&M Real Estate Center.

The average cost of residential fire damages in FY23 and FY24 ranged from \$55,809 to \$63,051, according to the San Antonio Fire Department. Basic permit fees - building, electrical, mechanical, plumbing permits, other types of permits, and plan review - are additional charges residents must cover to rebuild after a fire. According to Development Services Department's (DSD) Fee Schedule, basic permit fees can range from \$654 to \$3,486 or more depending on the square footage of the structure.

Every dollar counts for residents when rebuilding, which is why **this policy requests the use of Impact Fee Waivers to assist residents who have experienced a house fire with covering the cost of basic permit fees needed to rebuild.**

Under the current policy, eligible projects under the Fee Waiver Program may receive a full or partial waiver of City development fees and/or SAWS water and sewer impact fees.

While the current Fee Waiver Policy does include eligibility for Owner-Occupied Repair projects, it only includes projects connected to Neighborhood & Housing Services Department (NHSD) programs or non-profit organizations. If a family was not enrolled in a rehabilitation program through NHSD or a non-profit, then they are currently ineligible for the Fee Waiver Program.

Furthermore, there are not any specific home rehabilitation policies related to fire-damaged properties currently in place. For situations in which homeowners are not living in the home, an eligible applicant may only participate in the Minor Rehab Program; however, this still leaves out homeowners experiencing a fire who were not accepted into the Minor Rehab Program or had a fire occur after the application period.

In developing their recommendation, COSA staff should consider the following:

- The appropriate percentage of annual fee waiver funds that can go towards this effort
- Eligibility/program qualifications which mirror those from COSA's Home Rehabilitation programs and includes stipulations that funds should not be used for homes that were vacant when a fire occurred or for homes that experienced a fire as a result of arson/insurance fraud.
- Best practices from entities who work with homeowners experiencing a house fire
- The implementation of a rolling application period as fires do not happen all in one month

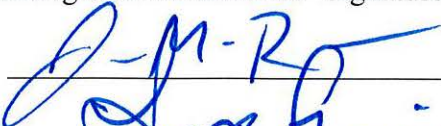
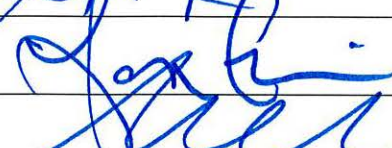

Request

I ask for your support for the inclusion of the following item on the agenda of the earliest available meeting of the Governance Committee:



1. Amending the COSA Fee Waiver policy to include a category specific to residents who have experienced a house fire.

Submitted for Council consideration by: Teri Castillo
Councilmember Teri Castillo

Supporting Councilmembers' Signatures (exactly 4)

1. 
2. 
3. 
4. John Courage

District

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