



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

December 16, 2021

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# Strategic Housing Implementation Plan

City Council A Session | Verónica R. Soto, FAICP, Director

## Agenda

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- Background: Why the SHIP?
- The Need In Our Community
- The SHIP Approach
- 10-year Funding Plan
- Strategies
- Public Engagement & Next Steps

## Mayor's Housing Policy Framework

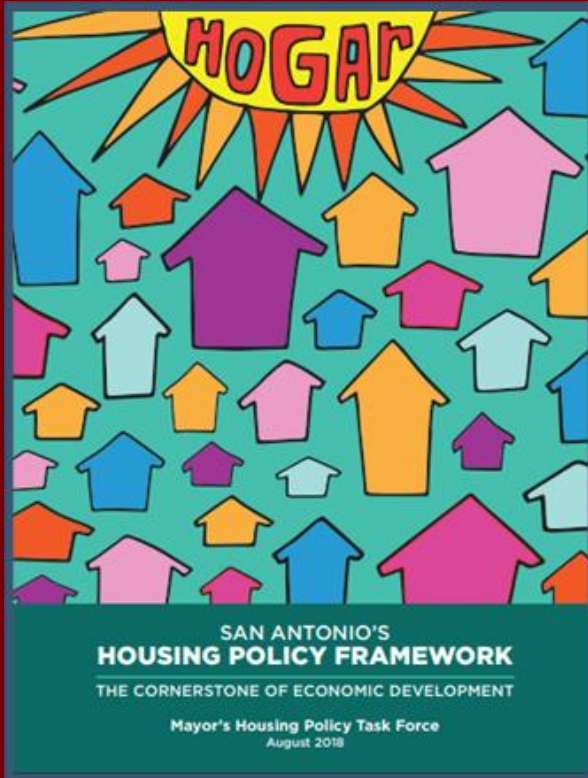
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Accepted by Council in September 2018

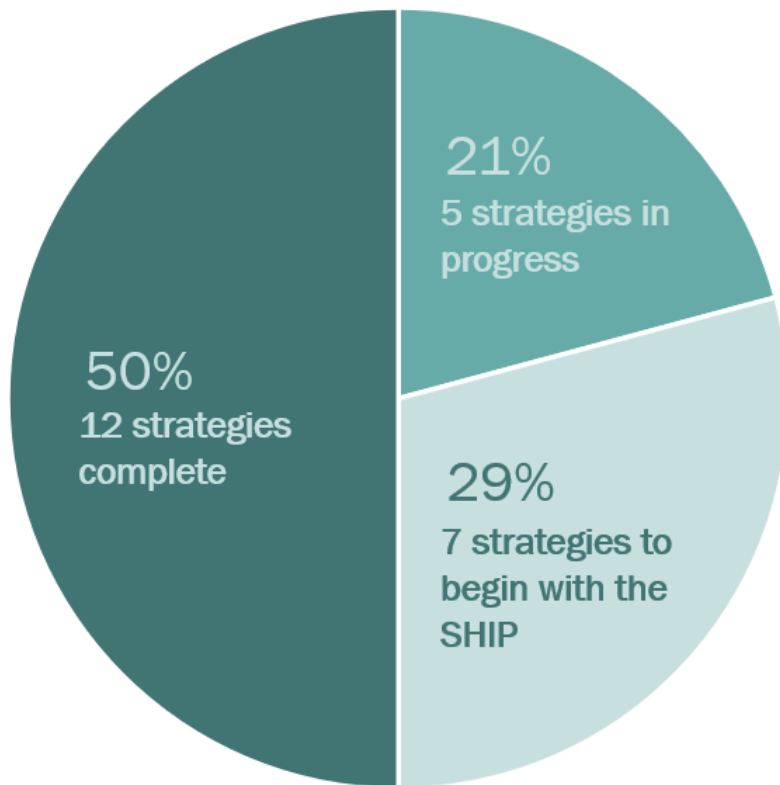
Set a 10-year goal of 18,681 homes

### 24 Strategies Across 5 Action Items

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



# Housing Policy Framework Progress



# Housing Policy Framework Progress by Type

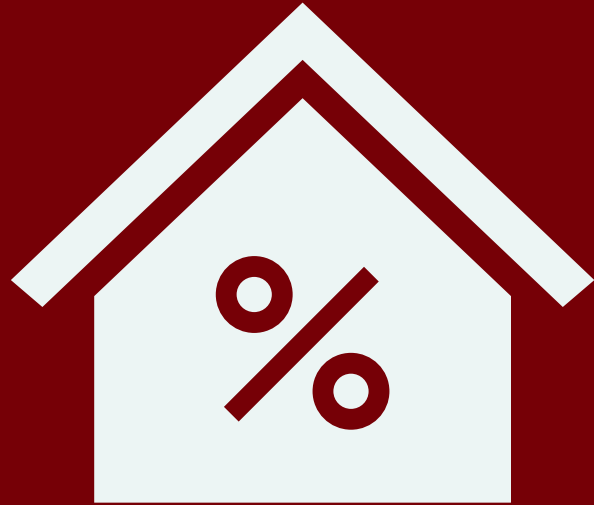
**18,861**

Housing Policy  
Framework  
Total Target

**18,965**

Progress to  
Date





## Defining Affordability

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**Goal:** Establish a shared definition of affordable housing to be referenced across City programs & departments

**How:**

- Eight-month process undertaken by the Housing Commission
- Consulted with the public, CPS, SAWS, VIA, and Community Housing Development Organizations

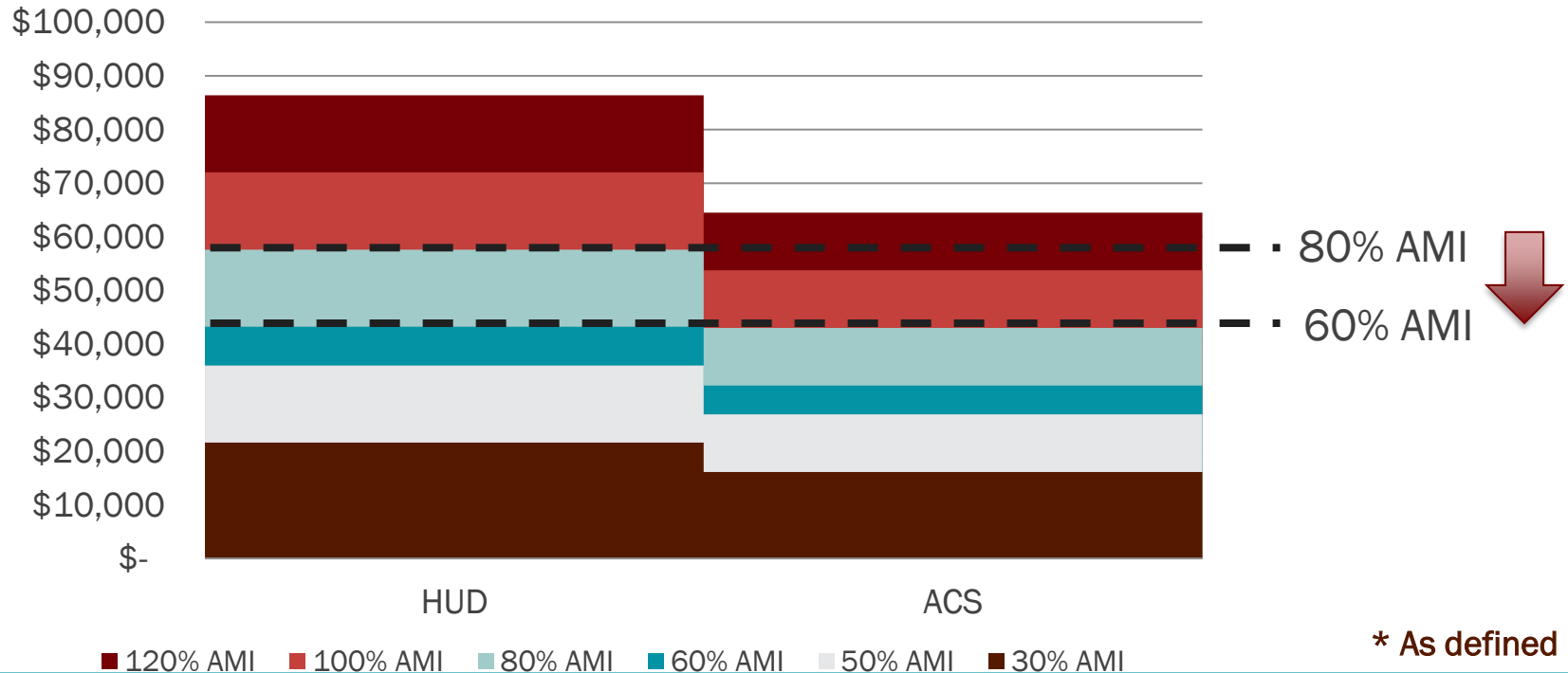
**Result:**

- Lowered the maximum income for City-supported affordable rental housing from 80% AMI to 60% AMI
  - 60% AMI for a household of 3 today is about \$40,000
- Maintained 120% AMI as the maximum for affordable homeownership



# HUD vs San Antonio Area Median Income

60% AMI for rental and up to 120% AMI for homeownership\*



## Community Need

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**Goal:** Understand the number of people in our community who are at the highest risk for housing insecurity

**How:**

- Developed a vulnerability index with Economic & Planning Systems
- Examines cost-burden and supply/demand gaps

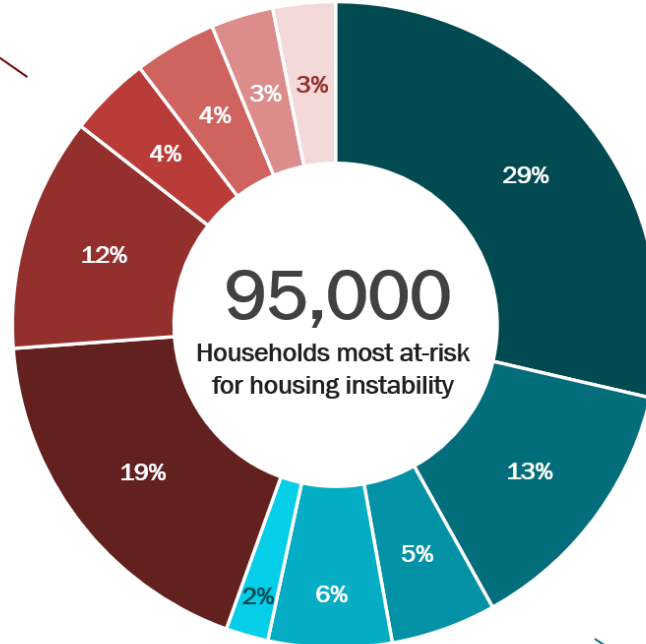


# Households most at-risk by Area Median Income (AMI)

## Homeowners

45% of overall need

0-30% AMI   \$ 20,010 17,470 Households
31-50% AMI   \$33,350 11,150 Households
51-60% AMI   \$40,020 3,896 Households
61-80% AMI   \$53,360 3,926 Households
81-100% AMI   \$66,700 2,974 Households
101-120% AMI   \$80,040 2,974 Households



0-30% AMI   \$ 20,010 27,264 Households
31-50% AMI   \$33,350 12,665 Households
51-60% AMI   \$40,020 5,014 Households
61-80% AMI   \$53,360 5,886 Households
81-100% AMI   \$66,700 2,024 Households

## Renters

55% of overall need



## SHIP Approach

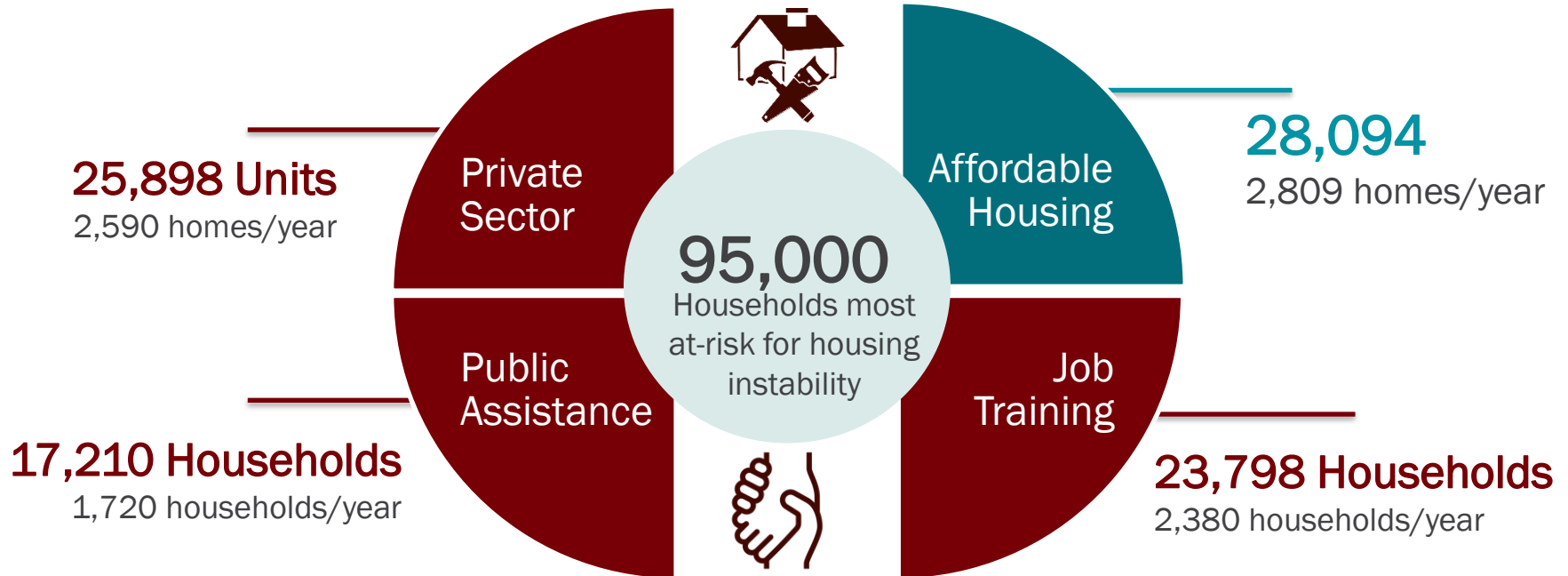
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- **Problem:**
  - Housing supply is not keeping pace with growth
  - Housing costs are outpacing incomes
- **Solution:**
  - Build & preserve affordable homes
  - Increase or subsidize household income

# SHIP Approach



Housing supply is not keeping pace with growth



Housing costs are outpacing incomes

# What, who, and how:



Increase household wages or subsidize incomes



- Public Assistance
  - Housing Choice Vouchers or HOPWA
  - Benefits Navigation
- Job Training
  - SA Ready to Work
  - Community jobs training programs



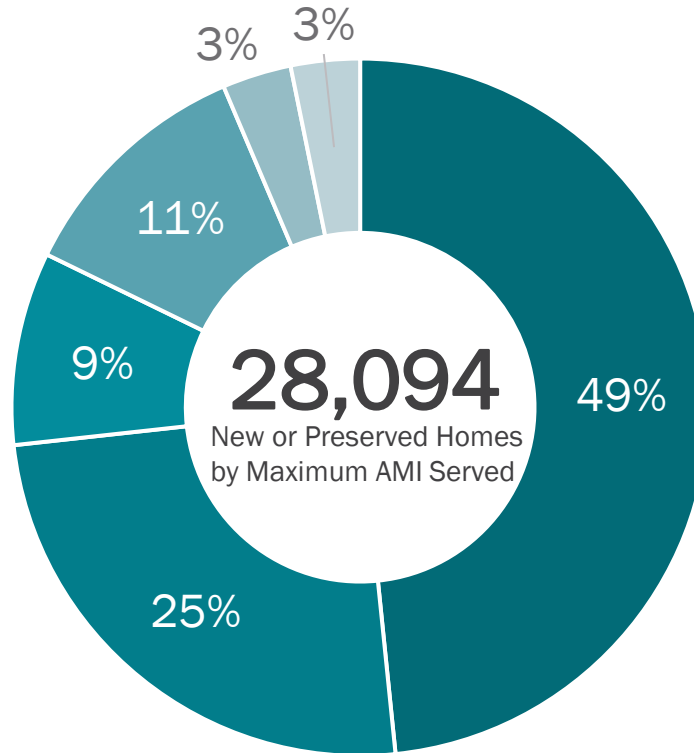
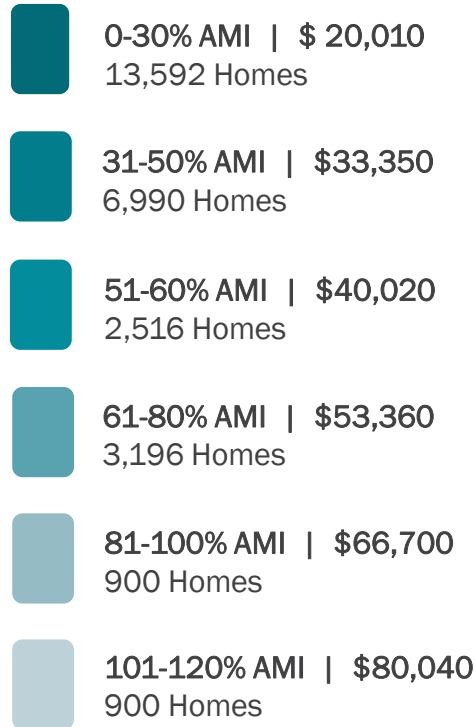
Produce and preserve more income-restricted units



- Production/Preservation
  - Gap financing, tax credits
  - Owner-occupied repair, Rental rehab
- Private sector Development
  - ADUs and home-sharing
  - Unsubsidized affordable housing (UDC)

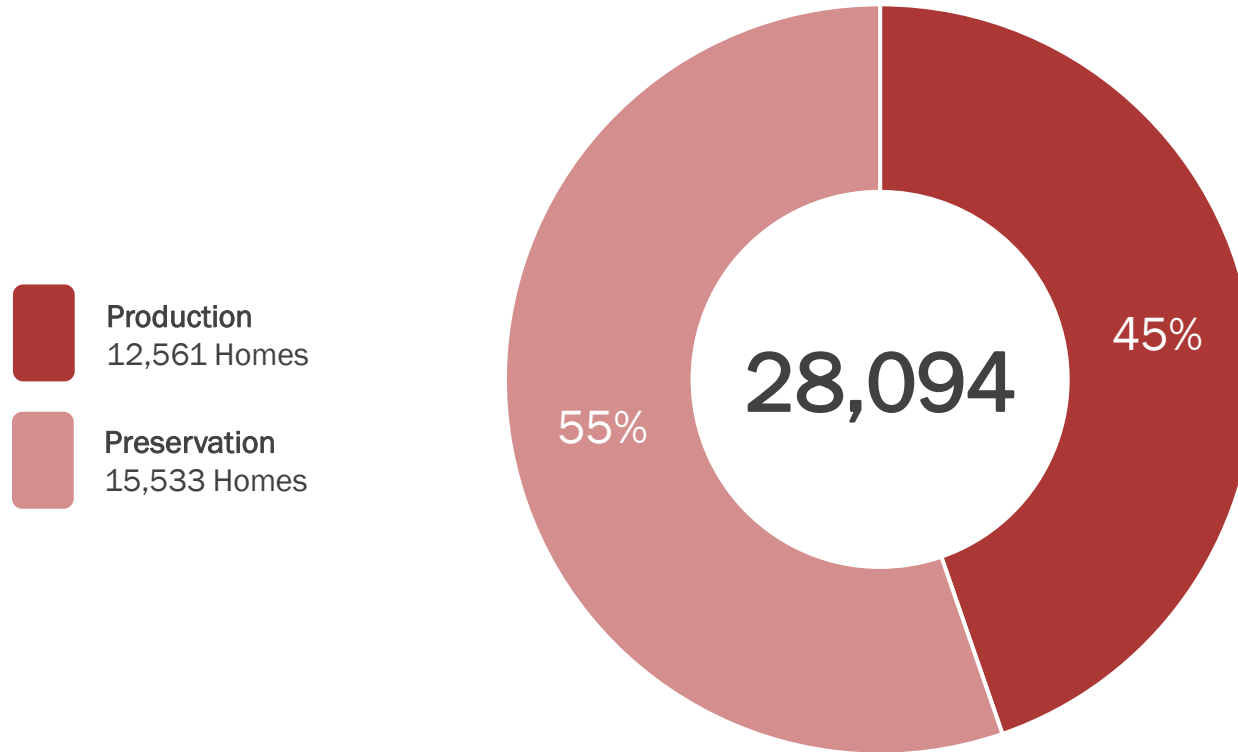


# New Targets by AMI



- At least 1,200 of these homes will be for **older adults**
- At least 1,000 of these homes will be **Permanent Supportive Housing**

# New Targets: Production & Preservation



# Recalibrated Targets



FY 2022- FY 2031

		HOMEOWNERSHIP		RENTAL	
Household (HH) AMI	Max Income for HH of 3	Production	Preservation	Production	Preservation
0-30% AMI	\$20,010	0	5,786	6,897*	909
31-50% AMI	\$33,350	0	3,200	2,653	1,137
51-60% AMI	\$40,020	0	1,000	1,061	455
61-80% AMI	\$53,360	650***	500	0**	2,046
81-100% AMI	\$66,700	650	250	0	0
101-120% AMI	\$80,040	650	250	0	0
Sub Totals		1,950	10,986	10,611	4,547
		12,936		15,158	
Grand Total		28,094			

- Includes 1,000 units of Permanent Supportive Housing
- \*\* Production at 61-80% AMI will be tracked for informational purposes, but not counted towards the City's targets
- \*\*\* Homeownership production below 60% AMI will be tracked

# Programs



- **Repair, rehabilitation or reconstruction of owner occupied homes**
  - Minor repair, Owner Occupied Rehabilitation, Under One Roof
- **Repair, rehabilitation or reconstruction of rental units**
  - Large and small scale preservation
- **First-time homebuyer down payment assistance**
- **Incentives to reduce the cost of new construction**
  - Gap funding, land banking, unit buydowns
- **Increase ownership opportunities**
  - Conversion of mobile home parks and multifamily to a resident owned communities
  - Community Land Trust





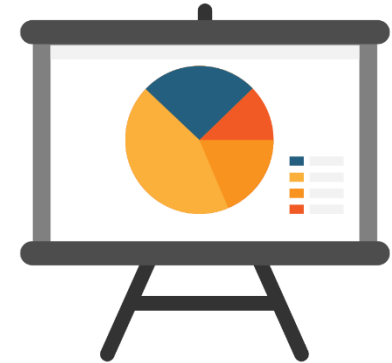
# What will be tracked?

Intervention	Target	Metric	Responsible Party
Public Assistance	17,210	# of housing vouchers provided to new households, # of households assisted through benefits navigation	SAHA, City of San Antonio NHSD, Bexar County and DHS
Job Training	23,798	# of individuals assisted through Ready to Work & partner agencies	City of San Antonio Ready to Work Program
Affordable Housing	28,094	# of units produced, preserved, or made more affordable	City of San Antonio NHSD, SAHA, Bexar County, and SAHT
Private Sector	25,898	Permits, UDC amendments	City of San Antonio NHSD

# How will the targets be tracked?

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- Housing Commission's Public Dashboard & Annual Report
- Monthly Updates to Housing Commission
- Quarterly Reports to Planning & Community Development Committee



## 10-Year Funding Plan

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Analyzed pipeline of existing affordable housing projects

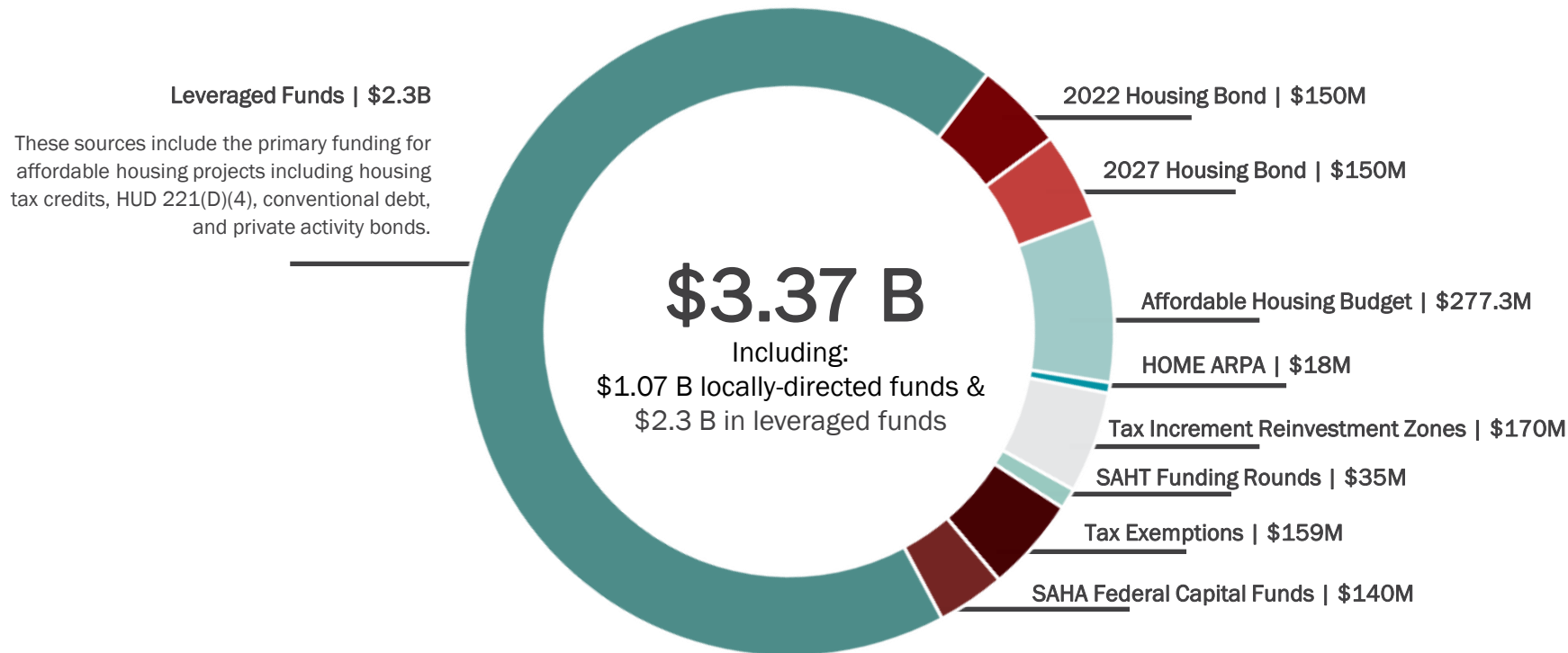
- Average subsidy per unit, AMI levels, and programs
- Funding required by source and program

Housing targets represent approximately **\$3.3 billion** housing investment

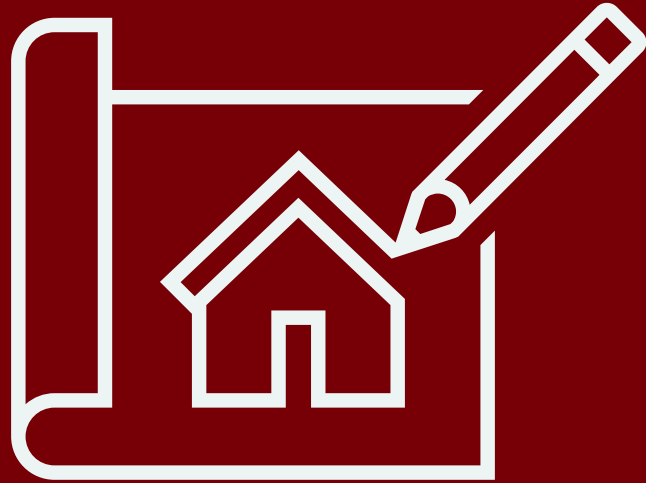
10-year goal can be achieved using a variety of layered funding sources

Approximately **\$1 billion** over the next ten years will be used to leverage \$2.3 billion in funding

# 10 Year Funding Plan



\*PACE Energy funding, historic tax credits, and city assets will be leveraged whenever possible



## Strategies

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Developed by 80+ Stakeholders

Include housing-related strategies from other local plans & initiatives



## Plans & Initiatives Referenced in the SHIP

# Strategies



## 36 Total Strategies

### Housing Policy Framework Focus Areas

Develop A Coordinated Housing System

Increase City Investment in Housing

Increase Affordable Production, Rehabilitation, & Preservation

Protect & Promote Neighborhoods

Ensure Accountability to the Public

# Strategy Development



42

Stakeholder  
Forums (4)

- ~20 people
- Reviewed Existing Plans & Initiatives
- Drafted initial strategies

15

Full SHIP & Co-  
Chair Meetings

- ~80 people
- Reviewed strategies, provided edits

15

Public Review

- Housing Commission
- PLDC / PCDC
- Council B Session
- Online review
- In-person & virtual public meetings

Implementation

- Each program or policy has it's own development process
- Targeted stakeholders



# Who will help implement?



COSA

- Fund affordable development & preservation
- Create and enforce policy within local control
- Lead reporting & public engagement



SAHT

- Fund affordable development & preservation
- Partner on affordable development projects



SAHA

- Administer Housing Vouchers
- Rehabilitate existing public housing
- Construct new housing with deep affordability



Bexar County

- Fund affordable development & preservation
- Create and enforce policy within local control



Community Partners

- Build & operate affordable housing
- Implement services & programming

All advocate at State & Federal level



## Public Input & Next Steps

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# SHIP Public Input



The SHIP builds off the Housing Policy Framework and work done for each source planning document.



- Strategies drafted by 80 stakeholders
- Multiple public boards & commission meetings (HC, SAHA, Council Committee)
- 5 public meetings:
  - 4 hybrid in-person & virtual
  - 1 Spanish-language only, in person
  - Recorded presentation so public can view
  - Spanish & ASL interpretation
- Documents for review online:
  - SHIP Draft (English & Spanish)
  - SHIP Highlight/Summary Document (English & Spanish)

# Public Comment Period (Outreach)

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November 1, 2021 – December 6, 2021

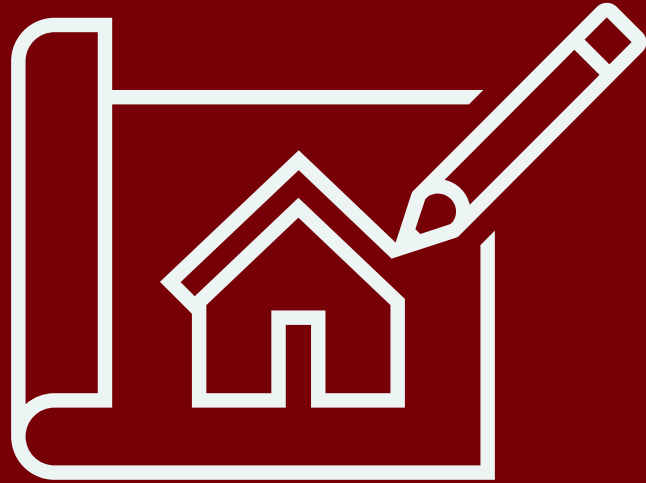
- SA Speak Up & social media platforms
- Notices were posted at VIA kiosks
- NHSD's newsletters & listserv
- Council offices
- SHIP stakeholder network (included residents and community forum)
- Materials made available at libraries, public meetings for ARPA, the Housing Bond Committee, and at the Justice of the Peace courts
- E-mails sent to Emergency Housing Assistance Program applicants and housing providers



## SHIP Meeting Attendance

### Total Meeting Attendees by Type

Meeting	In Person Attendees	Virtual Attendees
Meeting 1: 11/1 UTSA Community Center	18	14
Meeting 2: 11/4 St. Philip's College	8	3
Meeting 3: 11/9 Igo Library	2	8
Meeting 4: 12/4 Mission Branch Library	3	3
Meeting 5: 12/4 Las Palmas Library (Spanish-language only)	0	N/A
Total by Type	31	28
Grand Total	59	



## Feedback & Data

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- 784 people visited the SHIP website
- 175 SHIP documents or summaries were downloaded
- 35 people or organizations provided written comment through the comment collector, email, or by providing a letter
- 30 people watched SHIP videos
- 12 people signed up to be a part of future strategies

# General Comments Received

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- Clarified appendices and links
- Clarifying questions on future funding sources and estimates
- Say “affordable housing” in lieu of just “housing” in strategy names
- Concern that homeownership opportunities go up to 120% AMI
- Support for the inclusion of homeownership opportunities up to 120% AMI
- Concern that HUD’s calculation of AMI was used rather than the Census
- Desire for greater focus on 0-30% AMI, or 0-15%, or 0-20%
- Concern that new single family homes are not affordable to extremely low-income households
- Suggestion to shift the rental preservation targets at 60-80% AMI to rental preservation at 0-30% AMI
- How the need was calculated in the community
- Perception/concern that SAHA is the sole provider of 0-30% housing

# Key Changes from Public Input

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- Clarified references to appendices and where to get more information about graphics or citations. Added hyperlinks where applicable.
- Clarified that funding sources are possible and not definite to account for potential unforeseen changes, such as to Housing Bond funding
- Added a new graphic that shows the 3-year progress made against the Housing Policy Framework's Production & Preservation Targets by AMI category
- Clarified that the multi-family new construction strategy applies to small landlords as well as large
- Changed the strategy "Update the Unified Development Code to Remove Barriers to Housing Production and Preservation" to "Update the Unified Development Code to Remove Barriers to *Affordable* Housing Production and Preservation" to make it clear that the focus is to remove barriers to affordable housing production and preservation
- Adjusted the demolition diversion strategy from FY2023 to FY2022
- Adjusted the ad valorem property tax strategy from FY2022 to FY2023 to line up with the state legislative session



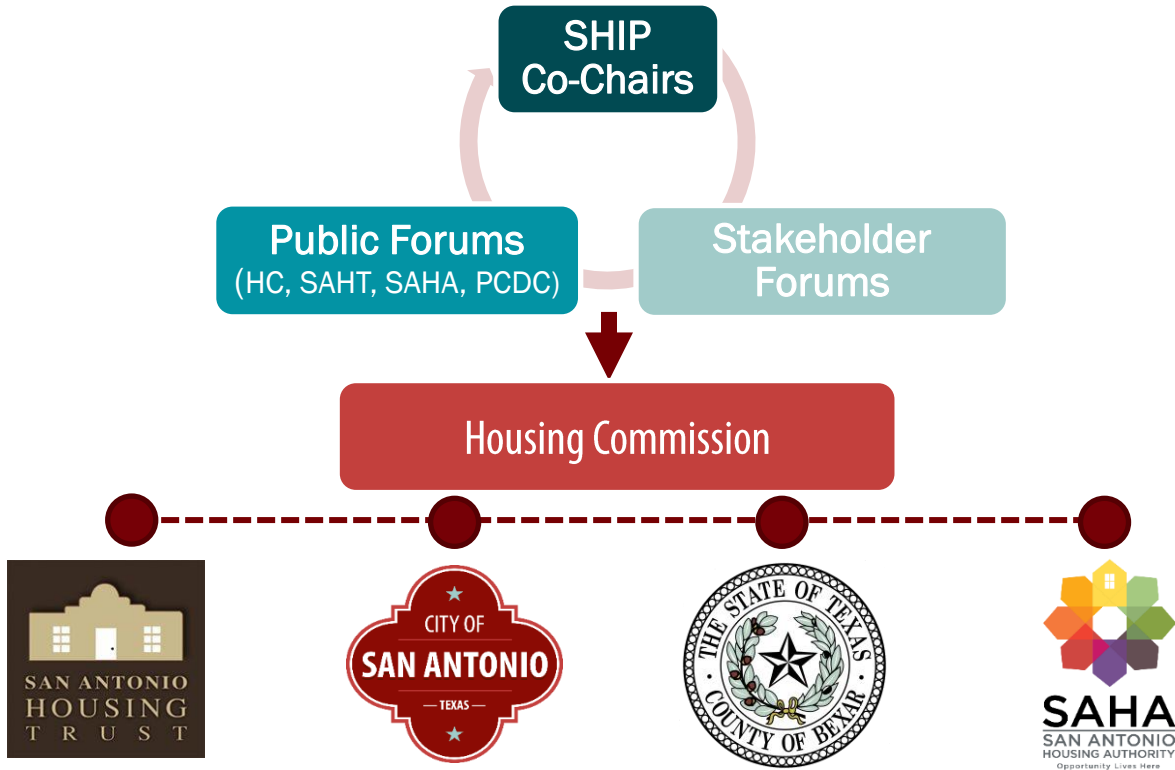
# Documents available online

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- Public comment closed on Monday, December 6<sup>th</sup>
  - Monday, December 13<sup>th</sup> several documents posted online at [www.sanantonio.gov/SHIP](http://www.sanantonio.gov/SHIP)
1. Full text of all the written comments received
  2. Summary document with the comments and changes
  3. A revised SHIP document with these changes

# Approval Process



# Timeline





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