## CITY OF SAN ANTONIO HOUSING COMMISSION'S

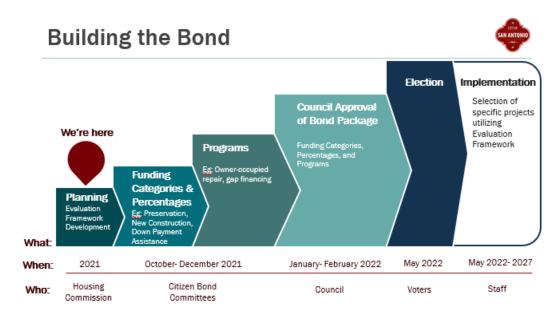
# 2022-2027 Housing Bond Evaluation Framework

COMMISSION APPROVED OCTOBER 12, 2021

#### **BACKGROUND**

The need for affordable housing in San Antonio is urgent. Looking ahead to the proposed 2022-2027 Housing Bond, the Housing Commission created this Evaluation Framework for City of San Antonio (COSA) Neighborhood and Housing Services Department (NHSD) staff. Centering the dignity of San Antonio residents, the Evaluation Framework prioritizes the three pillars as determined by the Mayor: sustainability, resiliency, and housing as public health infrastructure.

The graphic below describes the bond process, which is currently at the planning process. This Evaluation Framework is drafted now (late September/early October 2021) and will be reviewed and voted on by the Housing Commission. After that, the Evaluation Framework, in conjunction with the Strategic Housing Implementation Plan, will go to City Council for approval.



Source: City of San Antonio presentation to Housing Commission, September 22, 2021

The purpose of the Evaluation Framework is to serve as a clear and concise screening tool for City of San Antonio (COSA) Neighborhood and Housing Services Department (NHSD) staff. NHSD staff will use the Evaluation Framework to review projects during the selection process that will then go to the City Council for consideration or be awarded. The Housing Commission does not review or select projects.

The Evaluation Framework will not include programs to be voted on by the City Council, funding amounts or funding percentages for the package or programs, or barriers for development and

preservation of affordable housing. These items fall under the purview of other existing bodies, such as the Citizen Bond Committees and/or the City Council.

The Housing Commission can accept input and share that input with the Citizen Bond Committees and/or the City Council. Accountability will be conducted separately through other methods.

For the purposes of the Evaluation Framework, affordability is defined as:

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

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

Source: Housing Commission Definition of Affordable Housing, adopted June 23, 2021

### **OVERVIEW**

In August 2017, Mayor Ron Nirenberg created the Mayor's Housing Policy Task Force, charged with developing "a framework for a comprehensive, compassionate housing strategy for our city" (San Antonio Housing Policy Framework, The Cornerstone of Economic Development; See Introduction). After much work and input from over 400 community residents, housing practitioners, business leaders, neighborhood associations, and social services providers, the Task Force published its framework in August 2018, San Antonio Housing Policy Framework, The Cornerstone of Economic Development. What was clear at that time was that the residents of San Antonio were feeling the effects of an affordable housing crisis, and our city was and still is growing.

Since then, developers, non-profit organizations, and the City of San Antonio's Neighborhood Housing Services Department (COSA-NHSD) have been developing and preserving housing units, increasing and improving the City's housing stock, in line with the Task Force Framework. It became clear, however, that the work needed to be more intentional and take on a more comprehensive and coordinated approach. Further, the COVID-19 pandemic exacerbated socioeconomic inequality within the San Antonio community. A significant number of households are facing housing instability.

In 2020, COSA-NHSD launched a work group of 80 people including professionals, practitioners and residents with lived experience. This work group was charged with creating a Strategic Housing Implementation Plan (SHIP). During the SHIP development process, the community made it clear that to effectively address the housing needs in San Antonio, the City of San Antonio must adopt a multi-faceted approach that includes bold and innovative strategies. The SHIP is now in the final stages of approval.

### THE 2022-2027 HOUSING BOND

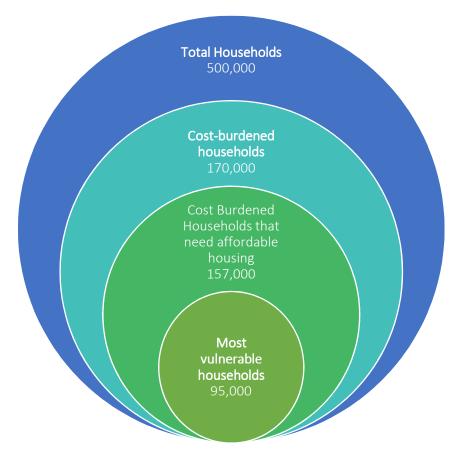
The City of San Antonio has a unique opportunity to make a significant impact on the housing needs of its residents and the ecosystem. In May 2022, a bond proposal will be brought before voters. The bond would provide \$150 million to support affordable housing development and preservation strategies identified in the SHIP. In March 2021, Mayor Nirenberg charged the San Antonio Housing Commission with drafting an evaluation framework for housing projects funded by the bond, in the context of three pillars – public health, connectivity, and resiliency.

Projects supported with bond funding must:

- Advance the priorities established in the SHIP;
- Exemplify the SHIP core values of affordability, choice, quality, and accessibility; and
- Connect vulnerable populations to stable housing.

The Housing Commission recognizes the tremendous need for affordable, safe, healthy, and dignified options for individuals and families with limited financial resources, as well as those who are most vulnerable to housing instability and involuntary displacement.

Projects that serve the 95,000 households identified as most vulnerable must be prioritized. The leveraging of private, local, state and federal funding is a critical component to maximizing the number households impacted.



Community Need by Number of Households

Source: City commissioned independent report by Economic & Planning Systems, Inc., 2021

### **CONNECTIVITY**

<u>Housing bond projects</u> must promote resident choice and improve connectivity among people, resources, and opportunities by:

- Prioritizing vulnerable populations and increasing their access to stable housing;
- Ensuring wide geographic availability and working to decrease racial and social economic segregation;
- Integrating high-speed, reliable, and affordable Internet and mobile infrastructure into design plans;
- Creating walkable, well-lit, safe, and ADA-accessible pathways to public transit options;
- Providing appropriate and comprehensive supportive services for renters and homeowners;
- Ensuring residents have increased access to health services and facilities; and
- Connecting residents to neighborhood-serving amenities and institutions, cultural assets, regional centers, and economic corridors.

## **PUBLIC HEALTH**

Housing bond projects must work to improve public health outcomes by:

- Meeting and exceeding the minimum requirements for accessibility;
- Designing housing units with children and multi-generational households in mind, including but not limited to outdoor play areas, green spaces, recreational areas, and safety;
- Resolving issues with lead abatement, mold, lack of sanitary facilities, and/or other environmental hazards;
- Reducing structural and physical barriers to mobility on existing housing units;
- Increasing accessible options for persons with disabilities on newly constructed units;
- Increasing access to public transportation and trail systems;
- Ensuring access to a full-service grocery store; and
- Not causing direct, involuntary permanent displacement of residents.

## **RESILIENCY**

Housing bond projects must foster community resiliency by:

- Meeting the needs of economically-disadvantaged populations, including but not limited to front-line workers, senior citizens, low-income families with children, persons experiencing houselessness, persons with disabilities, and veterans;
- Creating building designs that prioritize energy efficiency, sustainable water reduction features, resilient building and weatherization practices, residential storm water control features, and/or other innovative and bold strategies to reduce the environmental impacts of development and lower energy costs for residents and homeowners;
- Bringing major mechanical and structural systems (foundation, roof, plumbing, electrical, and HVAC) up to code in older housing stock; and
- Educating residents about how to maintain and protect their housing asset(s).