

San Antonio Housing Commission

October 23, 2024



Linea en Español



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Roll Call



Agenda

- **Public Comment**
- **Item 1:** Approval of Minutes
- **Item 2:** Community Land Trust Designation Policy
- **Item 3:** REACH Initiative
- **Item 4:** Subcommittee Updates
- **Item 5:** Director's Report
- **Item 6:** Commissioners' Community Updates



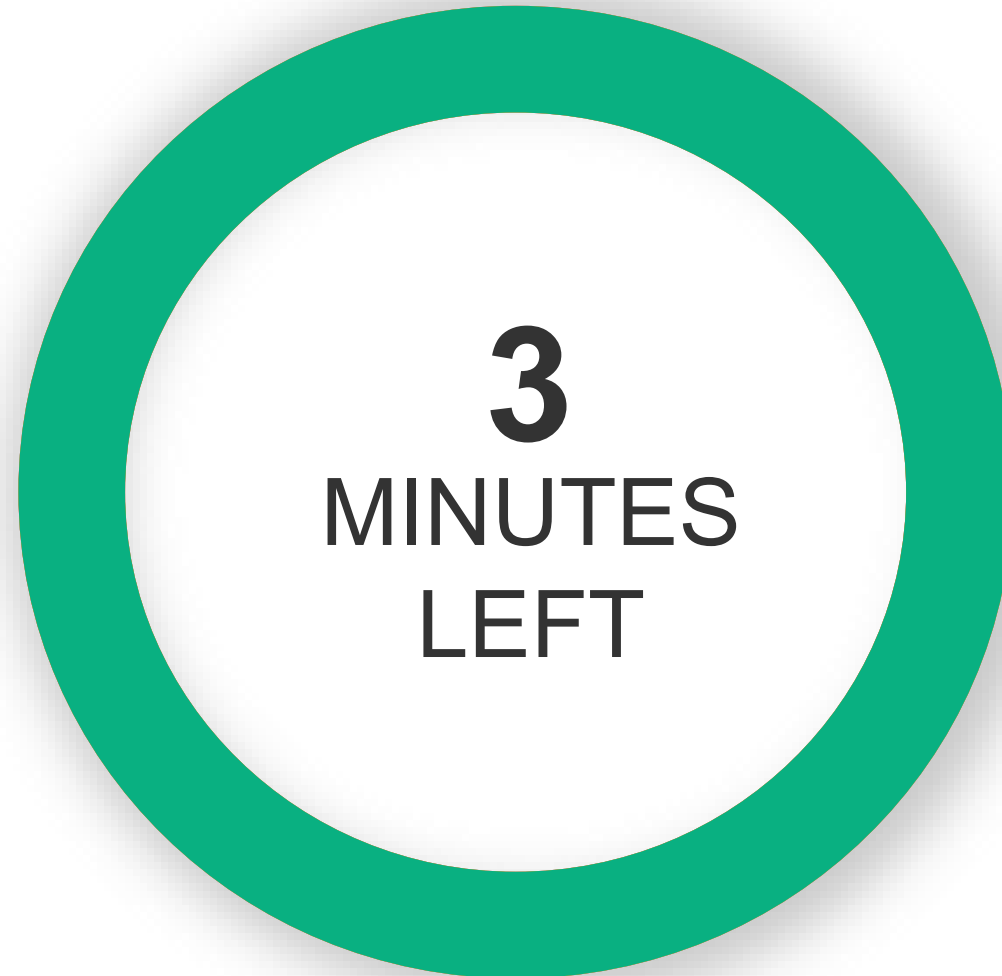
Public Comment

Public Comment Meeting Protocol



- Public comments are limited to agenda items.
- Commenters have 3 minutes for comment (up to 9 minutes for groups).
 - Commenters requesting interpretation services will have 6 minutes for comment (up to 18 minutes for groups).
- Comments should be directed to the Commission as a whole, not individual Commissioners.
- Commissioners are not able to respond to Commenters directly.
- For assistance regarding WebEx, please call (210) 207-7950.

Public Comment





Item 1

Approval of Minutes from the Meeting on September 25, 2024



Item 2

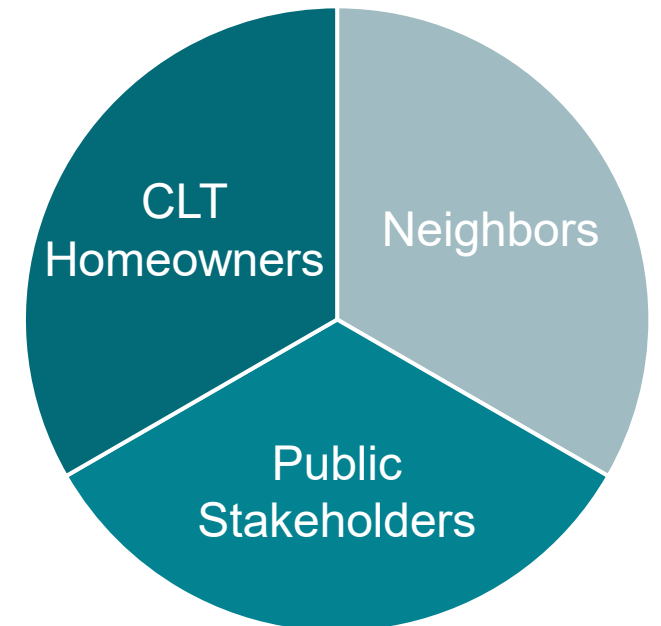
Briefing and discussion on Community Land Trust (CLT) Policy

What is a Community Land Trust?

- A non-profit organization
- Owns & stewards land- *permanently*
- Creates & maintains lasting affordability

CLTs typically have:

- A defined service area
- Corporate membership
- A tri-partite board



How do CLTs work?

Traditional Homeownership

Home & land are purchased and sold together

Homeowner maximizes price at resale

Homeowner pays property taxes based on estimated sale price



CLT Homeownership

Separates the home from the land

Homeowner **owns the home** and **leases the land** from the CLT

Re-sale price is determined by the ground lease

Homeowner earns equity and pays property taxes based on the ground lease

How do CLTs work?

The ground lease:

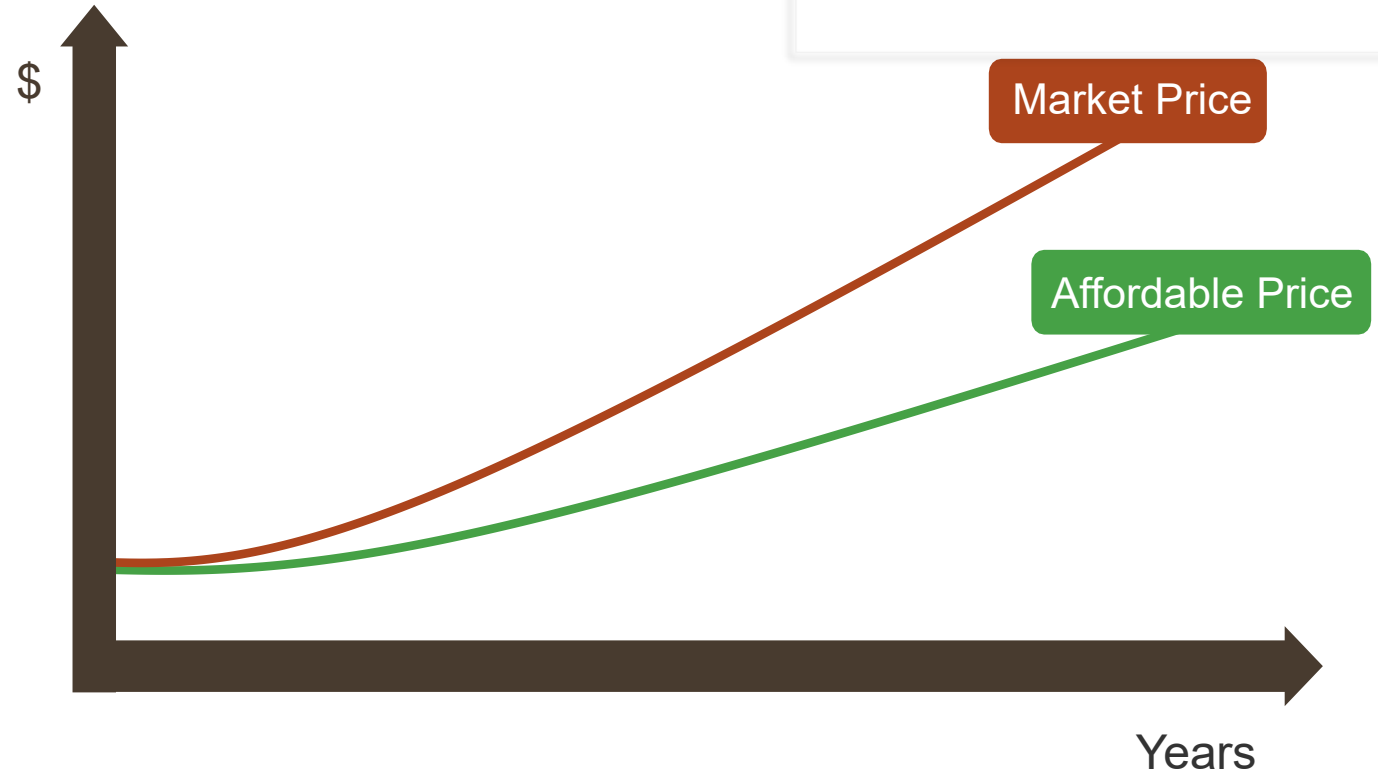
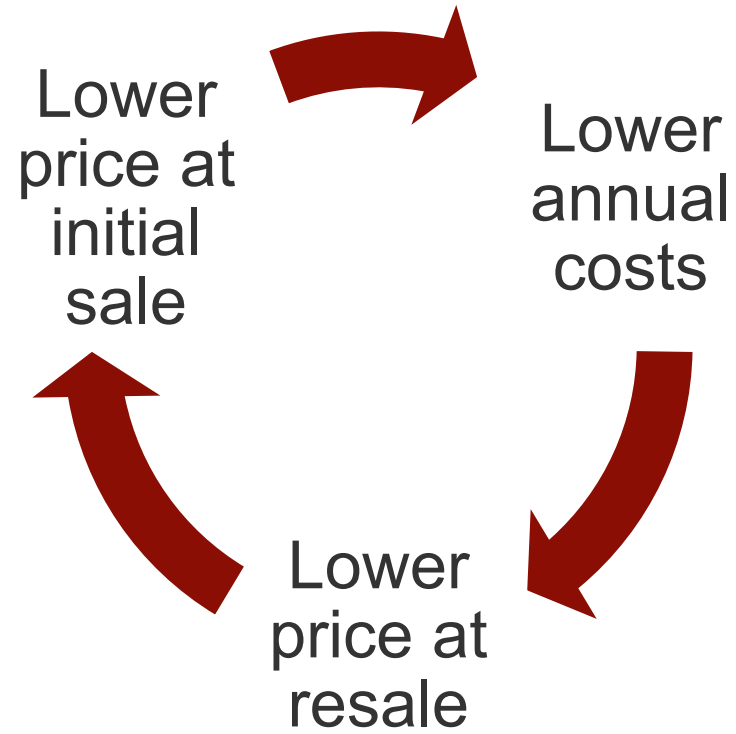
- Is typically 99 years
- Includes a capitalization rate which determines the amount of equity the homeowner earns
- Sets the monthly fee for renting the land



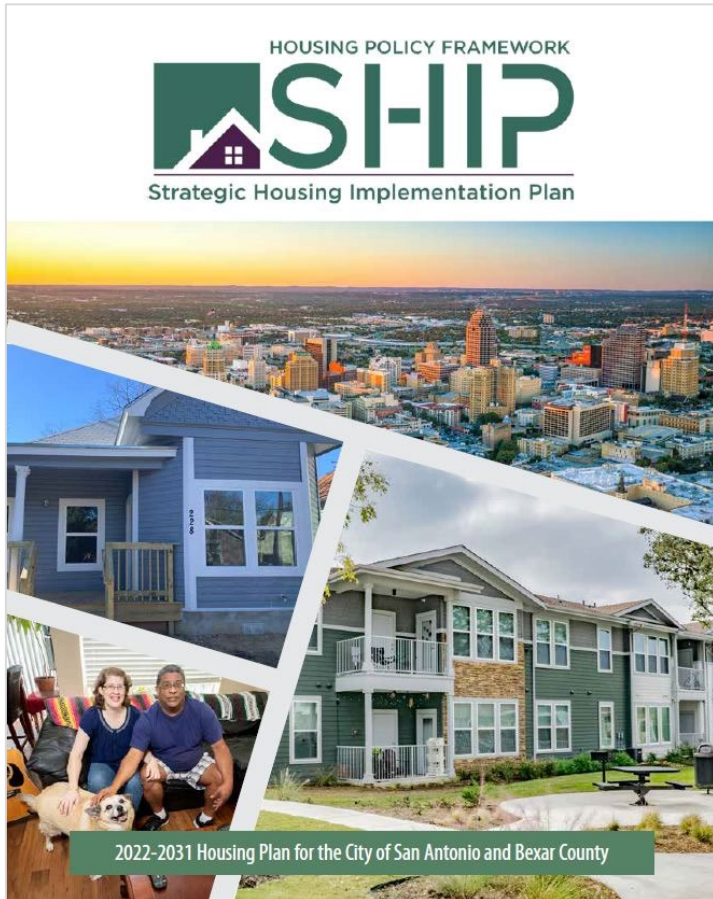
..... Ground Lease



Perpetual Affordability



CLTs & SHIP

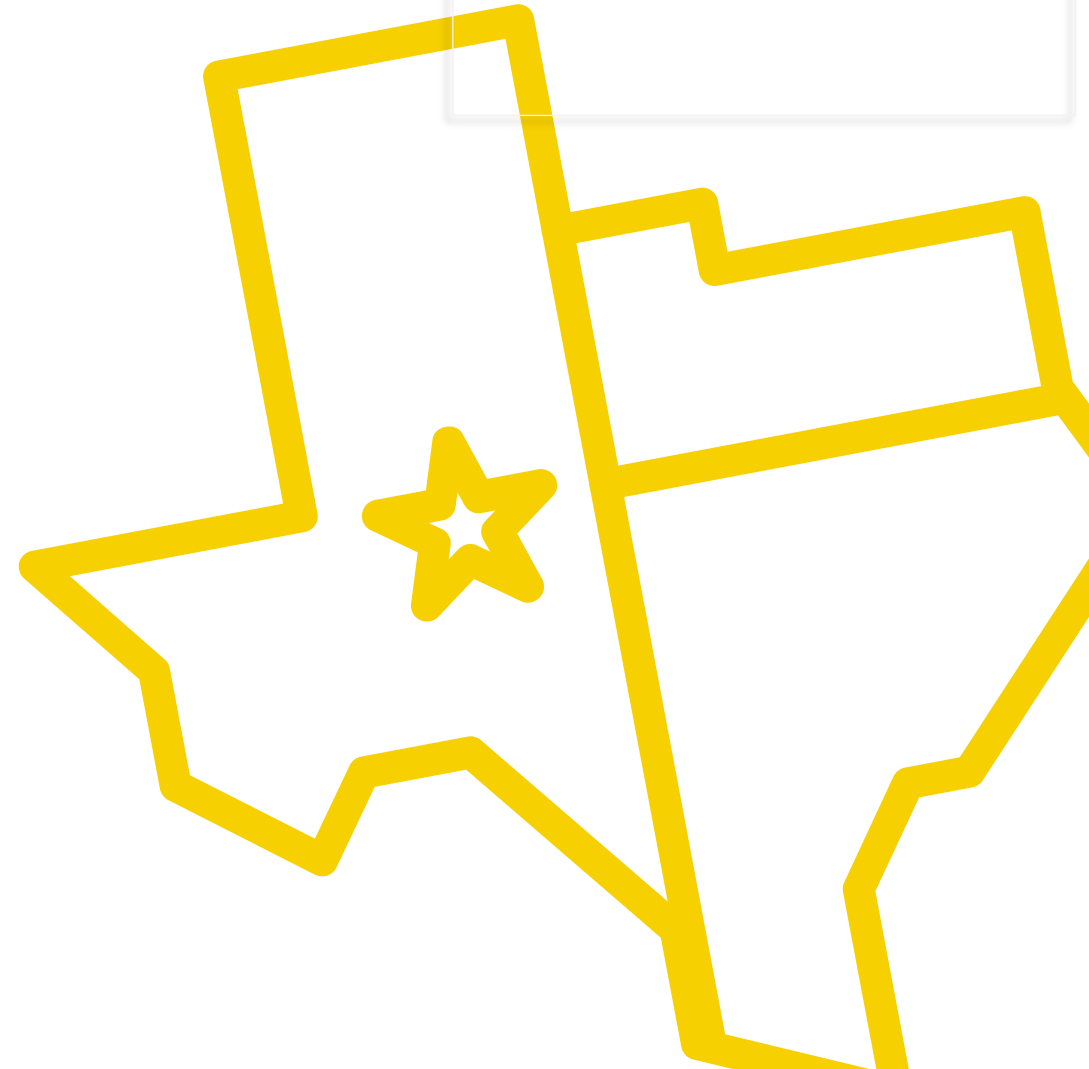


Strategy CIH 7:

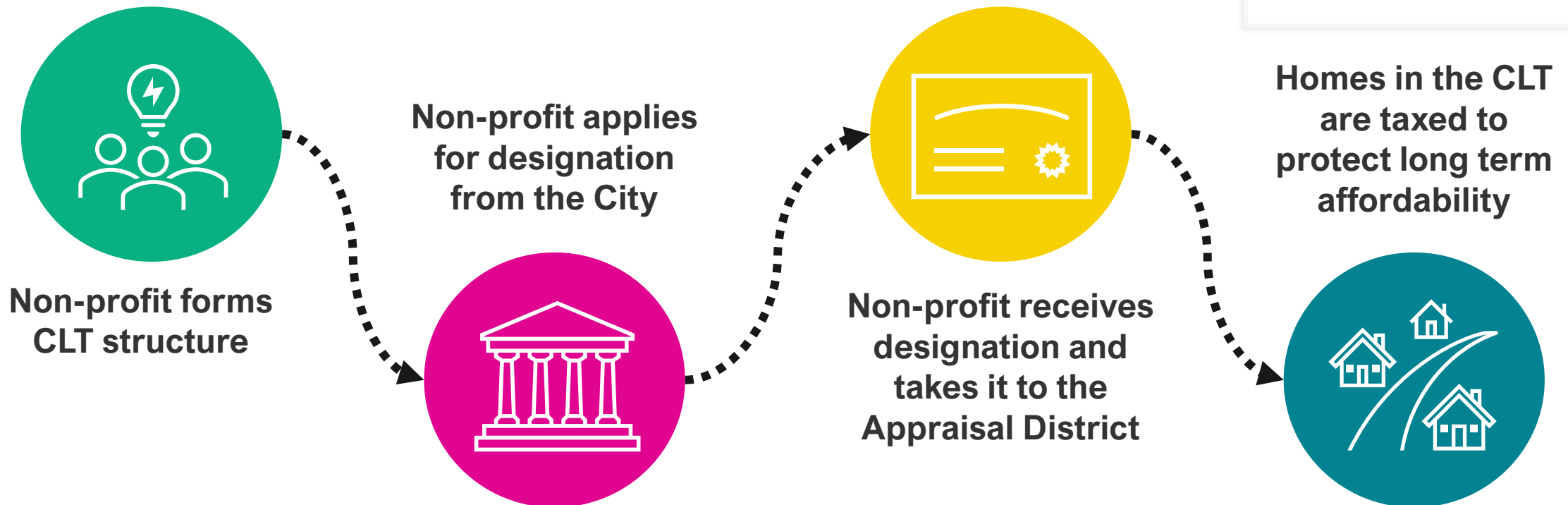
Establish a new nonprofit or empower an existing organization to launch and operate a CLT

CLTs & Texas

- State legislation requires designation from the City
- Designated CLTs in Austin & Houston
- Coming soon to San Antonio



Designation Process



- Initial designation requires Council action
- Designations are renewed annually administratively

Why a designation?

The designation entitles CLT-held properties to tax-saving appraisal methodology

Example:

This home was purchased in 2023. It has a capitalization rate of 1% and a monthly ground lease fee of \$50

Example Appraised Value			
Year	Land	Home	Total
2023	\$600	\$150,000	\$150,600
2024	\$600	\$151,500	\$152,100
2025	\$600	\$153,015	\$153,615
...			
2053 & beyond	\$600	\$202,178	\$202,778



..... Ground Lease



Designation Policy Goals



1

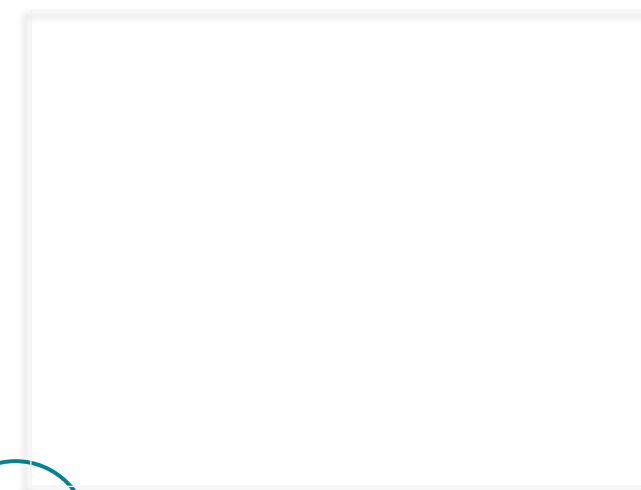
Support lasting
affordable and
healthy CLTs in
San Antonio

2

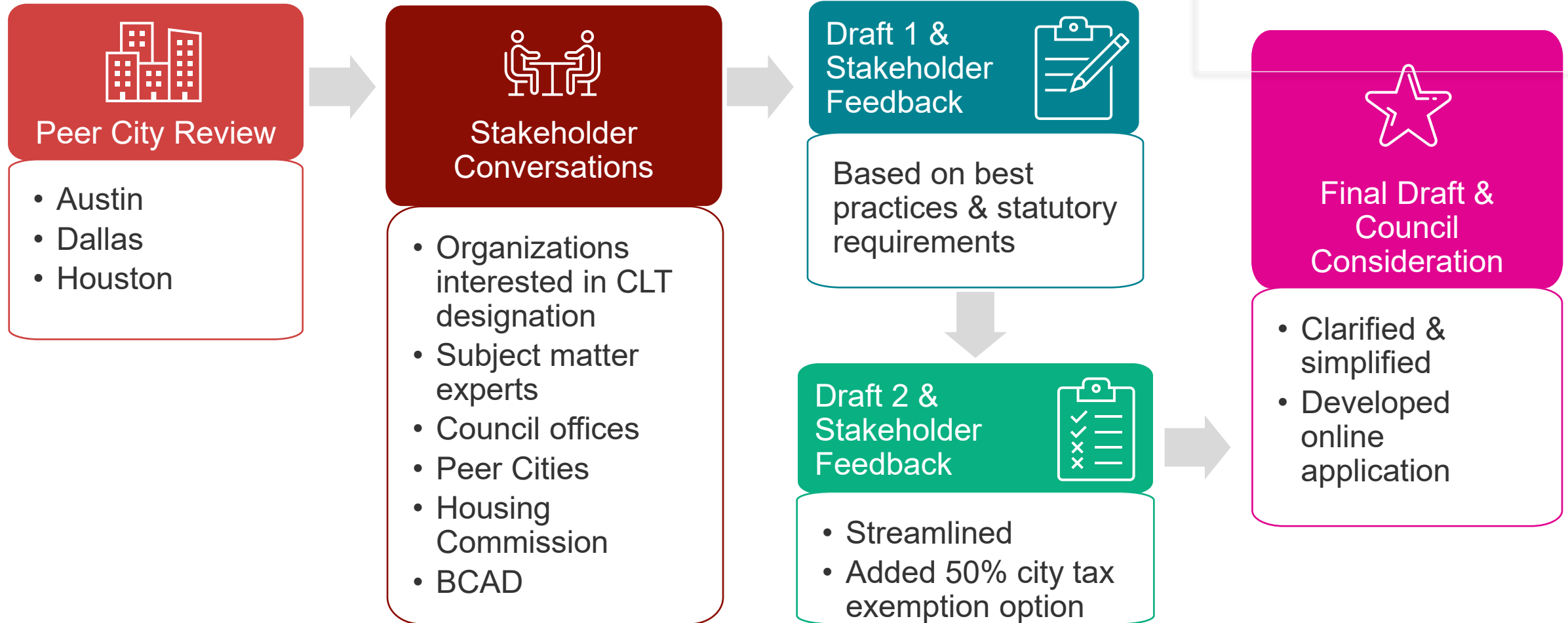
Make it possible
for local CLTs to
get the tax
treatment state
law provides

3

Ensure local CLTs
that get a
designation have
the capacity to
steward the
organization and
its assets



Policy Development Process



Policy Components



Statutory Requirements

Organizational Structure

Affordability Thresholds

Inventory

Audit (if seeking a tax exemption)



Local Requirements

Good standing with Code

Compliance with Fair Housing

HVIP compliance (if the CLT includes rental)

No displacement



Other Considerations

How will the CLT meet community need?

What is the business plan for the CLT?

What is the board composition?

City Tax Exemption



Proposed policy includes an optional 50% city tax exemption

- Applies to property held only the by the CLT- not owned homes
- Requires a full audit



Timeline



Feb

Begin local
stakeholder
outreach

Mar-
May

Draft policy
development

May-
July

Housing
Commission,
Draft 1 policy
review

Aug-
Oct

Draft 2,
Housing
Commission,
PCDC
briefings

Oct

Council
Consideration

Jan

Launch



Item 3

Briefing and discussion on the Rental Engagement & Assistance to Connect with Housing (REACH) Initiative

REACH Initiative



- In April, Planning & Community Development Committee (PCDC) requested staff convene discussions between housing authorities, rental housing providers, and other stakeholders for discuss improved access to housing for voucher holders.
- The Rental Engagement & Assistance to Connect with Housing (REACH) Initiative is a collaboration led by Close to Home with support from NHSD



**NEIGHBORHOOD &
HOUSING SERVICES**



REACH Initiative

Goal: Draft & prioritize recommendations



REACH Recommendations



Stakeholders continue to **workshop** the following **recommendations**.

- Develop incentives for households connected to homelessness service providers
- Improve the inspection process including pre-inspections and financial incentives
- Align Public Housing Authorities & housing providers' accounting processes and explore an exception to comingling laws
- Create a consistent Public Housing Authority experience for housing providers
- Streamline onboarding processes for housing providers and participants in rental assistance

REACH Recommendations



- Hold focus groups with voucher tenants to understand impact on those with lived experiences
- Develop communication resources to reframe voucher tenant perception
- Host regular education forums for housing operators and partner with SABOR/ NARPM/ SAAA to educate property managers on rental assistance
- Develop a centralized database with owner-support staff
- Require MLS systems to collect HCV participation data
- Explore TIRZ funding opportunities for infrastructure improvements

Working Groups



From October 7th to October 15th there were 6 working group meetings.

Steering Committee members facilitated conversations to ensure mutual understanding of their strategy including:

- any best practices,
- proposed timelines,
- available resources,
- possible metrics for success, and
- barriers

Next Steps



- Complete recommendation templates
- Steering Committee to conduct final workshop of top recommendations
- Share draft recommendations with Opportunity Home, Housing Authority of Bexar County, and Close to Home leadership
- Propose to present final draft recommendations to the Planning and Community Development Committee (PCDC)



Item 4

Briefing and discussion on the Housing Commission
Subcommittees' Ongoing Work

Subcommittees



Dashboard
and Annual
Report

Public
Engagement
and
Outreach

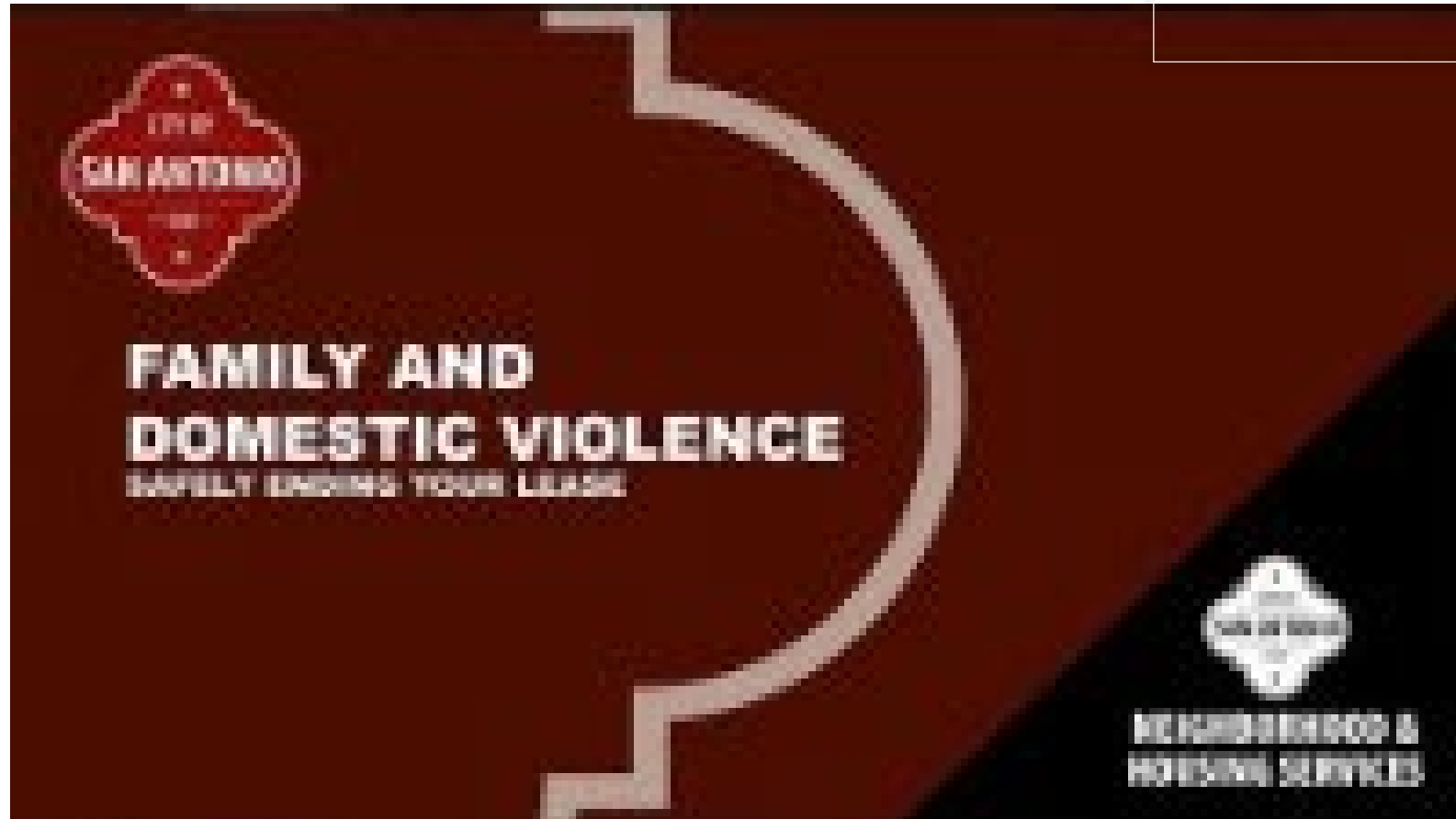
Renters'
Solutions



Removing
Barriers to
Affordable
Housing
Development
and
Preservation

Subcommittee Updates

Renters'
Solutions



Subcommittee Updates

Transit-Oriented Policy (TOP) Framework Draft

✓	October 14	Planning Commission Technical Advisory Committee
✓	October 16	City Council B Session Briefing
✓	October 22	Community Meeting – Central Library
	October 23	Planning Commission Briefing
	November 2	Community Meeting – Woodlawn Gym
	November 5	Zoning Commission Briefing
	November 13	Planning Commission Consideration
	November 18	Board of Adjustment Briefing
	November 19	Zoning Commission Consideration
	November 20	Historic & Design Review Committee Briefing
	November 27	Housing Commission Consideration (Policy Framework)
	December 19	City Council Consideration

Removing
Barriers to
Affordable
Housing
Development
and
Preservation



Item 5

Director's Report

Director's Report

- Public Information Campaign Update
- Upcoming Meetings



Public Information Campaign

Ongoing Outreach

- **Rent Wise SA** completed Info Sessions with Fair Housing of South Texas
- AMI prints are being **translated into 10+ languages**. AMI webpage will release in October.
- **Housing and Homelessness videos** are in production for late 2024 / early 2025 release in collaboration with Department of Human Services and TVSA – **18 interviews** have been conducted
- KGBTexas is attending community meetings, will **begin focus groups in early November**, and is conducting stakeholder interviews as part of contract phase 1.

DEFINING AFFORDABLE HOUSING USING AREA MEDIAN INCOME (AMI)

People often think of their income in terms of hourly, weekly, or annual pay. When governments talk about what is "affordable" for a person or family, they often use the term "AMI".

AMI or Area Median Income is the middle or "median" income for an area, such as a city. They are organized by percentages.

Why does AMI Matter?

Knowing your AMI is helpful because it is connected to many affordable housing programs. AMI levels are created using a mix of a family's total annual income before taxes and the number of people that live in your home (also known as household size).

The total pre-tax income and all other sources of income including social security, veteran benefits, and child support are included. You can understand what housing options are available to you when you know your AMI level.

Examples of people living at different AMI levels and their stories are shared by percentage levels. An affordable rent for each AMI level is included. In general, spending more than 1/3 of your pre-tax income on your housing is considered unaffordable. This is because it can create challenges in being able to meet other needs such as food, transportation, medical needs, and recreation.

30% AMI by household size

- 1** Alfonso is 75 years old and lives in an apartment with his cat. He worked in construction for 43 years. He is now retired and receives Social Security Income.
\$8.94 HOURLY | \$38 WEEKLY | \$18,400 ANNUALLY
Affordable rent is \$460 a month or less.
- 2** Ashley and Lily are sisters who recently left the foster care system. They are renting a cabin in a friend's backyard. Ashley works at a nearby small restaurant.
\$16.22 HOURLY | \$409 WEEKLY | \$21,250 ANNUALLY
Affordable rent is \$531 a month or less.
- 3** Coneselo is a single mother of two children, Carlos and Sofia. Coneselo is a home health aide. She also works at a grocery store part time to supplement her income.
\$14.48 HOURLY | \$486 WEEKLY | \$23,900 ANNUALLY
Affordable rent is \$557 a month or less.
- 4** Maria is 35 years old and is the guardian of her three grandchildren. Maria works as a housekeeper at a hotel downtown.
\$12.76 HOURLY | \$511 WEEKLY | \$26,550 ANNUALLY
Affordable rent is \$663 a month or less.
- 5** Crystal and Daniel have three children. Crystal takes care of older adults and has worked jobs as a driver. Daniel works as a landscaper during the day and is a package delivery driver in the evenings.
\$13.80 HOURLY | \$593 WEEKLY | \$30,760 ANNUALLY
Affordable rent is \$717 a month or less.



Official website of the City of San Antonio

CITY OF SAN ANTONIO

Community Business Government Directory

Find almost anything on our website

Home / Area Median Income (AMI)

Area Median Income (AMI)

People deserve to live in a home they can afford. Some people live in a home they rent and others live in a home they own.

People often think of their income in terms of hourly, weekly, or annual pay. When governments talk about what is "affordable" for a person or family, they often use the term "AMI."

Understanding AMI

AMI, or Area Median Income, is the middle or "median" income for an area, such as a city. AMI levels are organized by percentage.

In San Antonio, housing is considered affordable if it is:

- up to 60% AMI for rental
- up to 120% AMI for homes for sale

Our [Strategic Housing Implementation Plan \(SHIP\)](#) prioritizes creating and preserving housing that is affordable.

Knowing your AMI is important because it's tied to many affordable housing programs. AMI is based on your family's total income before taxes, including all sources of income. When you know your AMI, you can find out which housing options you qualify for.

Calculate your AMI and discover what housing options may be available to you.

[Calculate Your AMI](#)

Household Size

A "household" is the number of people who live in your home or apartment. A four-person household means four people live in your home or apartment. More people in a household often means more income, so AMI is also measured by household size.

As household size increases, the income threshold for AMI increases. This means the AMI for a two-person household is lower than for a four-person household.

In San Antonio, three-person households are the most common.

AMI Examples by Household Size

Below are people living at different AMI levels and their stories. They are listed by percentage levels and household sizes.

An affordable rent for each AMI level is included. In general, spending more than one-third of your income on housing is considered unaffordable. Spending more can create challenges to meet other needs. These needs could include food, transportation, medical needs and joy.

Upcoming Meetings

Housing Commission

- 10/30 @ 9:00 AM: Retreat – Hardberger Park
- 11/20 @ 11:30 AM: Regular Meeting – TBD
- **Public Engagement & Outreach Subcommittee**
 - 11/4 @ 3:00 PM (Virtual)
- **Dashboard and Annual Report Subcommittee**
 - 11/6 @ 1:30 PM (Virtual)
- **Renters' Solutions Subcommittee**
 - 11/7 @ 5:30 PM (Virtual)
- **Removing Barriers Subcommittee**
 - 11/19 @ 2:00 PM (In Person)

City Council

- 11/6 @ 10:00 AM: Planning & Community Development Committee
- 10/30 @ 2:00 PM: B-Session
- 10/31 @ 9:00 AM: A-Session
- 11/6 @ 2:00 PM: B-Session
- 11/7 @ 9:00 AM: A-Session



Item 6

Commissioners' Community Updates

San Antonio Housing Commission

October 23, 2024

