



**ForEveryone**  
**HOME**

*City Solutions for Housing Equity*

**San Antonio Needs Assessment Findings**  
**February 26, 2020**



# ForEveryoneHome Background



- ▶ Once cities are concerned about displacement often it is already too late.



# ForEveryoneHome Background



- ▶ Three cities
- ▶ Teams of 6-8 city and community leaders
- ▶ Racial equity lens
- ▶ Meaningful engagement with impacted communities
- ▶ Three phases & deliverables
- ▶ Detailed, implementable policy recommendations





## Local Priorities

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



## Summary Report

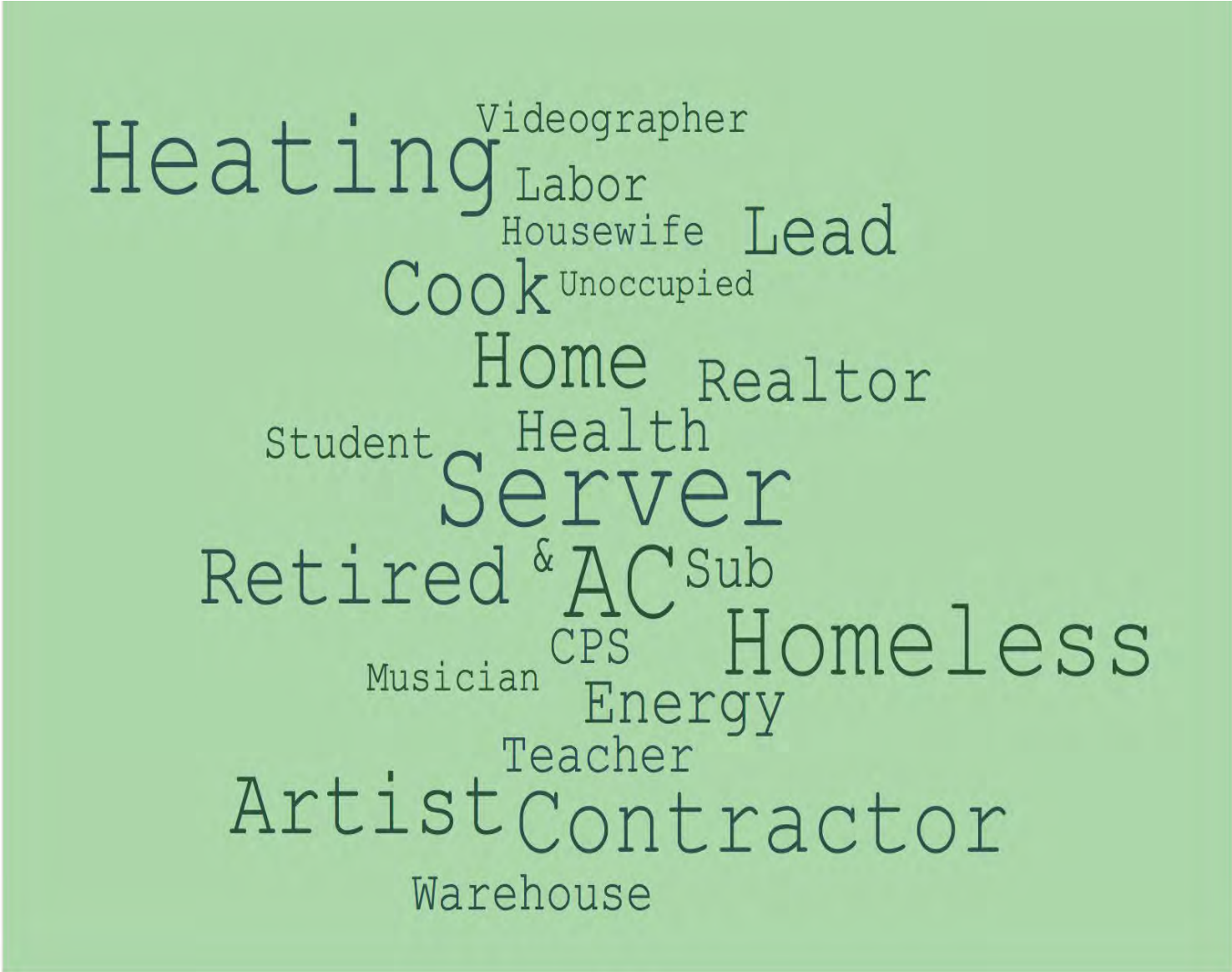
Fabiola Ochoa Torralba

Community Engagement Coordinator, FEH-SA

# Overview of Participants



- ▶ 51 individuals participated in the phase 1 community engagement efforts.
- ▶ Close to half of participants identified as Hispanic or Latinx while people of color as a whole made up the largest racial and ethnic group represented.
- ▶ The ages of participants ranged from approximately 4-69 years old with 4-39 years olds participating at a slightly higher rate than 40-69 years olds.
- ▶ 1 in every 10 individuals were veterans or were active duty.
- ▶ For every 8 adults there was 1 dependent per household or family reported.
- ▶ 75% of participants made incomes up to \$39,000 a year with \$79,000 being the highest.
- ▶ About 44% of participants were renters followed by 34% who were currently experiencing homelessness and 22% who were homeowners.
- ▶ The most common housing displacement experiences were eviction, loss of housing, and rapidly rising property taxes.



Occupations of phase 1 participants of FEH community engagement efforts

# Overview of Findings



- ▶ Development improvements are thought to better daily living conditions when they provide relief and access to previously inaccessible resources.
- ▶ There is a relationship between rising development and increasing living costs.
- ▶ Renovations, new neighborhood designations, and zoning changes impact property taxes, costs of houses, and rental rates.
- ▶ New projects are perceived to be initiated by individuals and companies from outside cities and states.
- ▶ Change is designed to benefit people who are new to the city or who have yet to arrive.
- ▶ There is a decrease in natural fauna and disregard of the natural landscape.
- ▶ Development generates constant construction, road congestion, and diminishes the quality of life.
- ▶ Housing disruptions affect entire households, intergenerational families, and extended familial networks.
- ▶ Displacement creates trauma and/or exasperates already sensitive situations.
- ▶ Residents express a strong desire to invest in existing local assets rather than out of state sources.
- ▶ Honoring the labor of those who have already invested in the city, respecting the cultural ways of local communities, and preserving heritage families and neighborhoods is critical.
- ▶ Raising the state minimum wage, addressing unequal hiring practices, and increasing higher wage work options in the city would mediate rising living costs and increase housing options for many people.
- ▶ There is strong support for programs that secure long-term housing, invest in existing local assets, and center the most marginalized.
- ▶ Good or bad, all development changes trickle down.
- ▶ Exercising individual agency in the choices that one makes can make a difference in mediating the effects of housing displacement.
- ▶ Residents want to be seen for what they experience and know.



1. Mission grandparents ---> Changes in neighborhoods off Mission Road
2. Lost home through auctioning ---> Homeowners losing their homes
3. Mobile home ---> Invisible homelessness and mobile home park instability
4. World Heritage ---> Changes in neighborhoods after World Heritage designation of Missions

# San Antonio Needs Assessment



## Reinforcement & Expansion 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.

# Findings: Types of Displacement

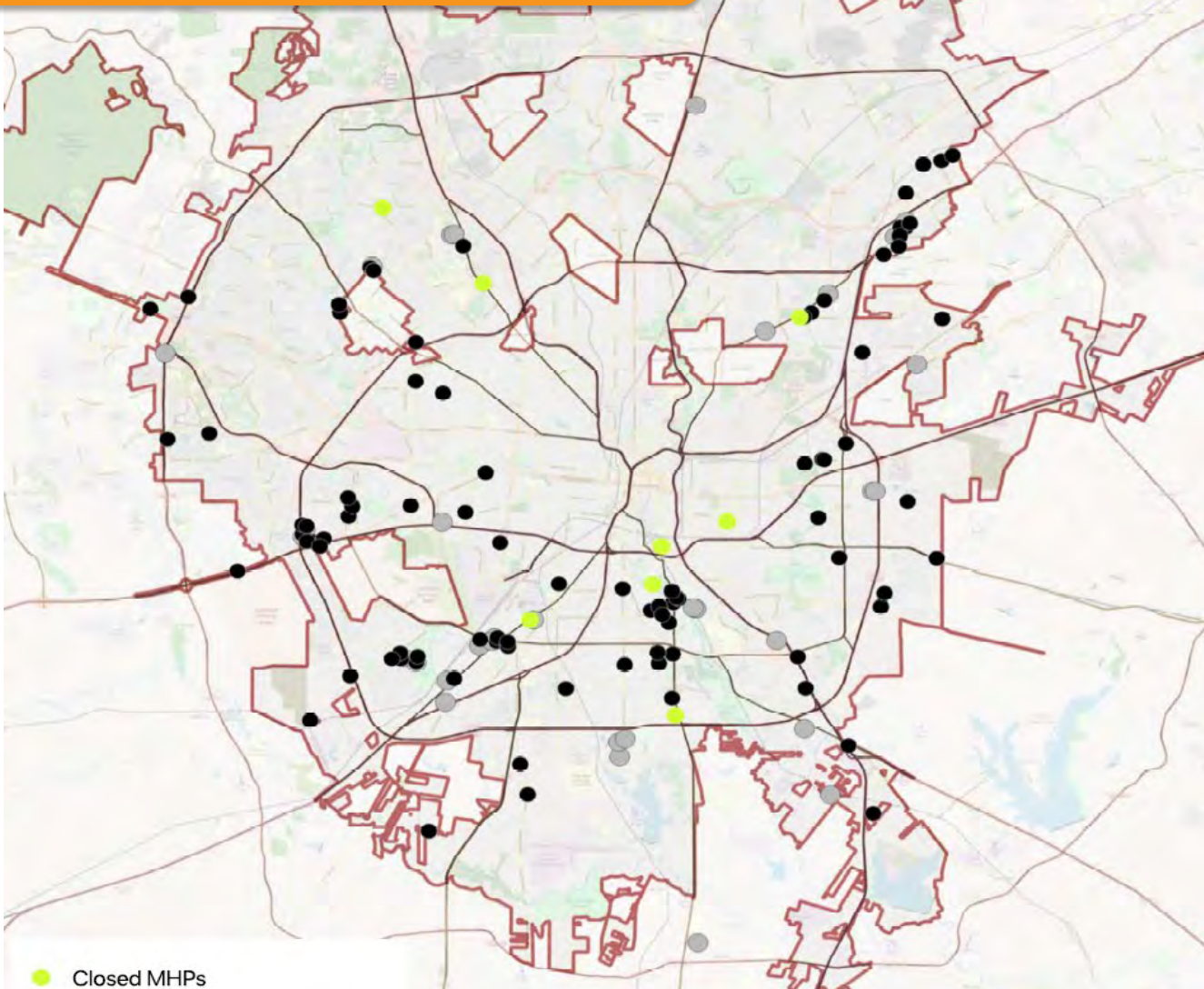


- ▶ Direct Displacement (Action Item #4)
  - Eviction
  - Mobile Home Park Closures
- ▶ Homeownership Destabilization (Action Item #3)
  - Foreclosures
  - Predatory home-buying
  - Deferred maintenance/code violations
  - Rising property taxes (Action Item #4)
- ▶ Threats to Rental Preservation (Action Item #3)
  - Reverse filtering of NOAH
  - Loss of subsidized multifamily properties
  - Deferred maintenance
  - Demolitions



# Prevent & Mitigate Displacement

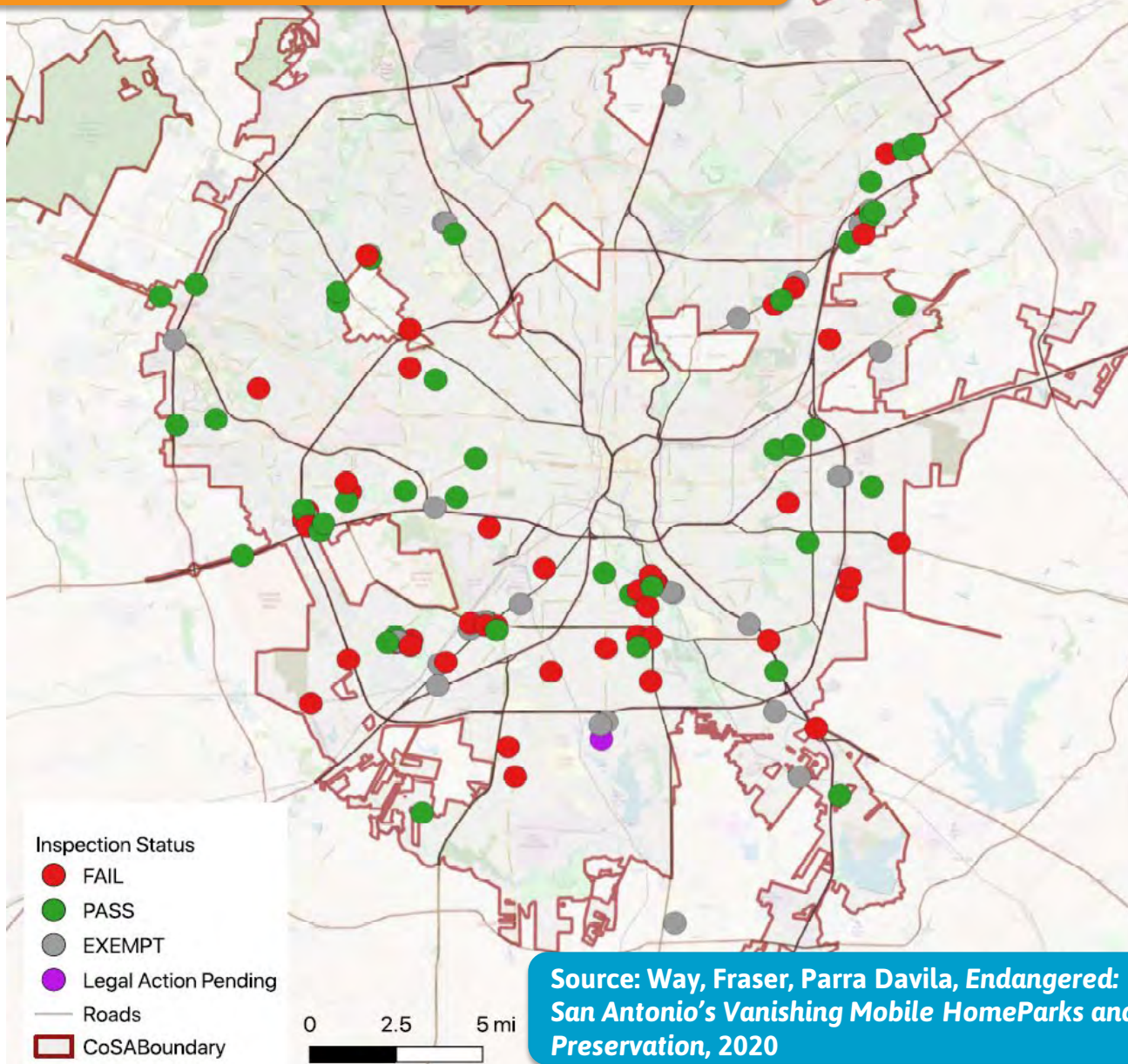
# San Antonio Mobile Home Park Locations



- Closed MHPs
- Active MHPs
- Inactive or unknown status MHPs
- Roads
- ▭ CoSABoundary

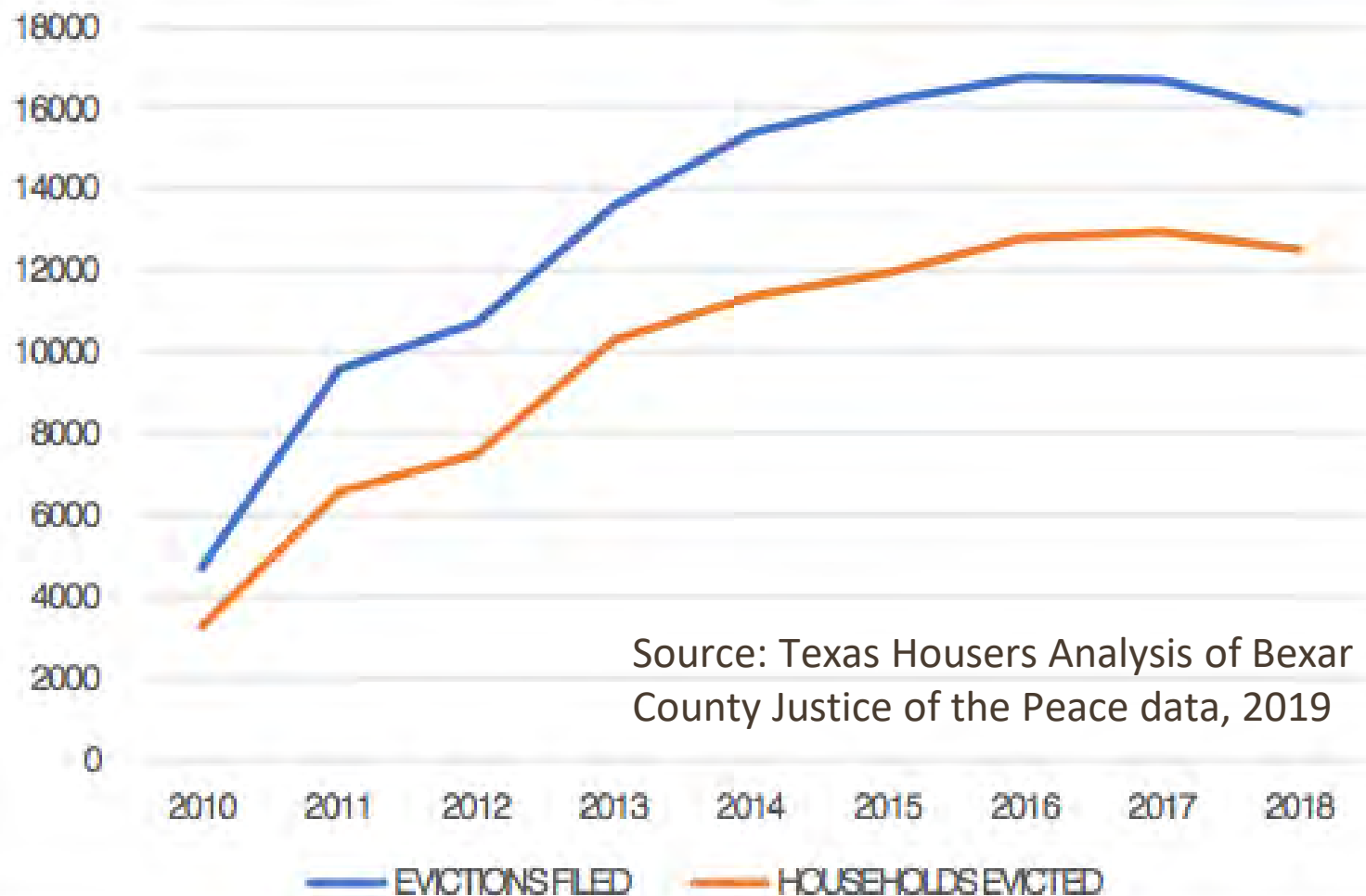
Source: Way, Fraser, Parra Davila, *Endangered: San Antonio's Vanishing Mobile HomeParks and a Path for Preservation*, 2020

# San Antonio MHPs: Most Recent Inspection Status



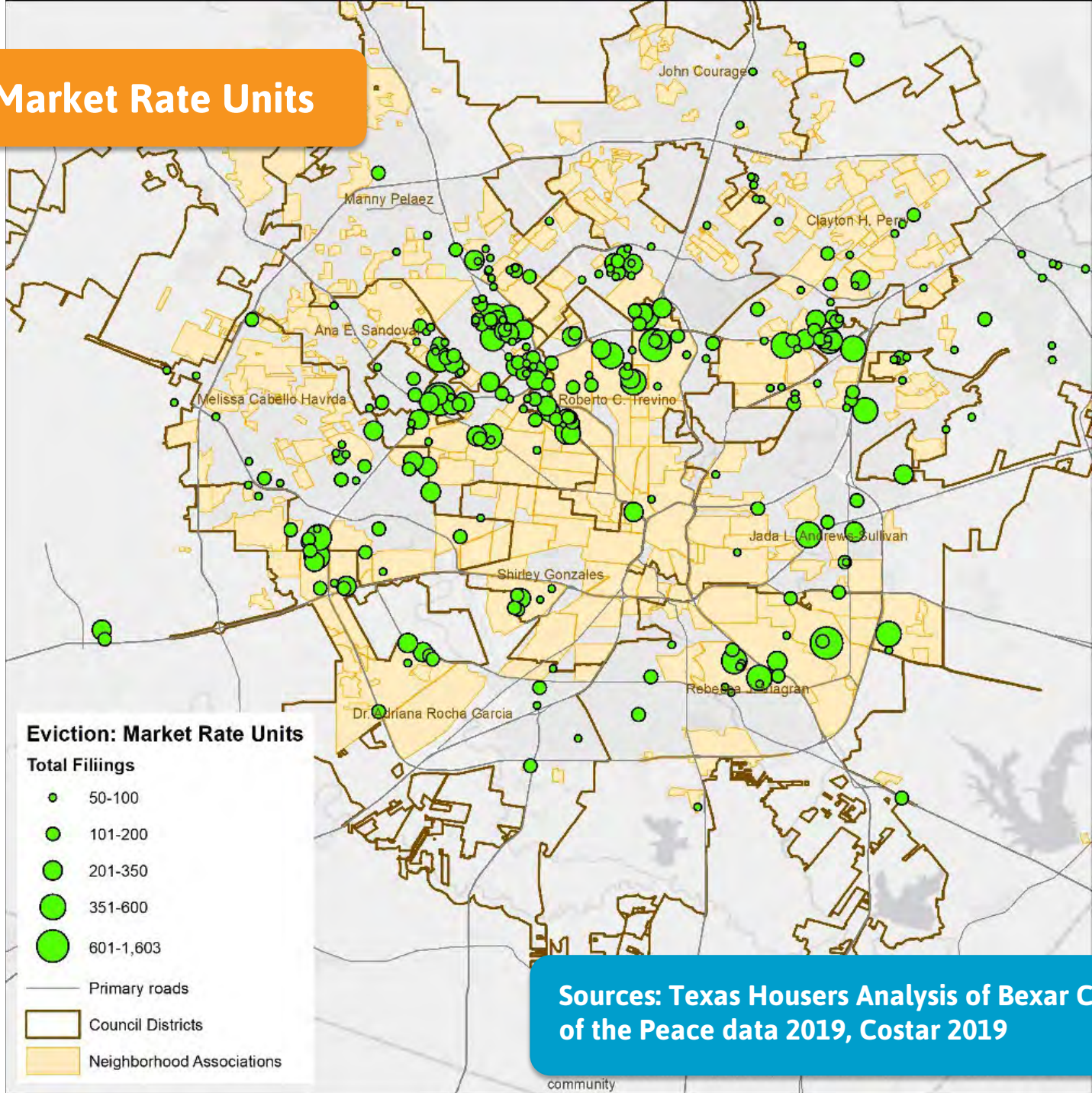
Source: Way, Fraser, Parra Davila, *Endangered: San Antonio's Vanishing Mobile HomeParks and a Path for Preservation*, 2020

## Eviction Filings and Evictions in Bexar County 2010-2018



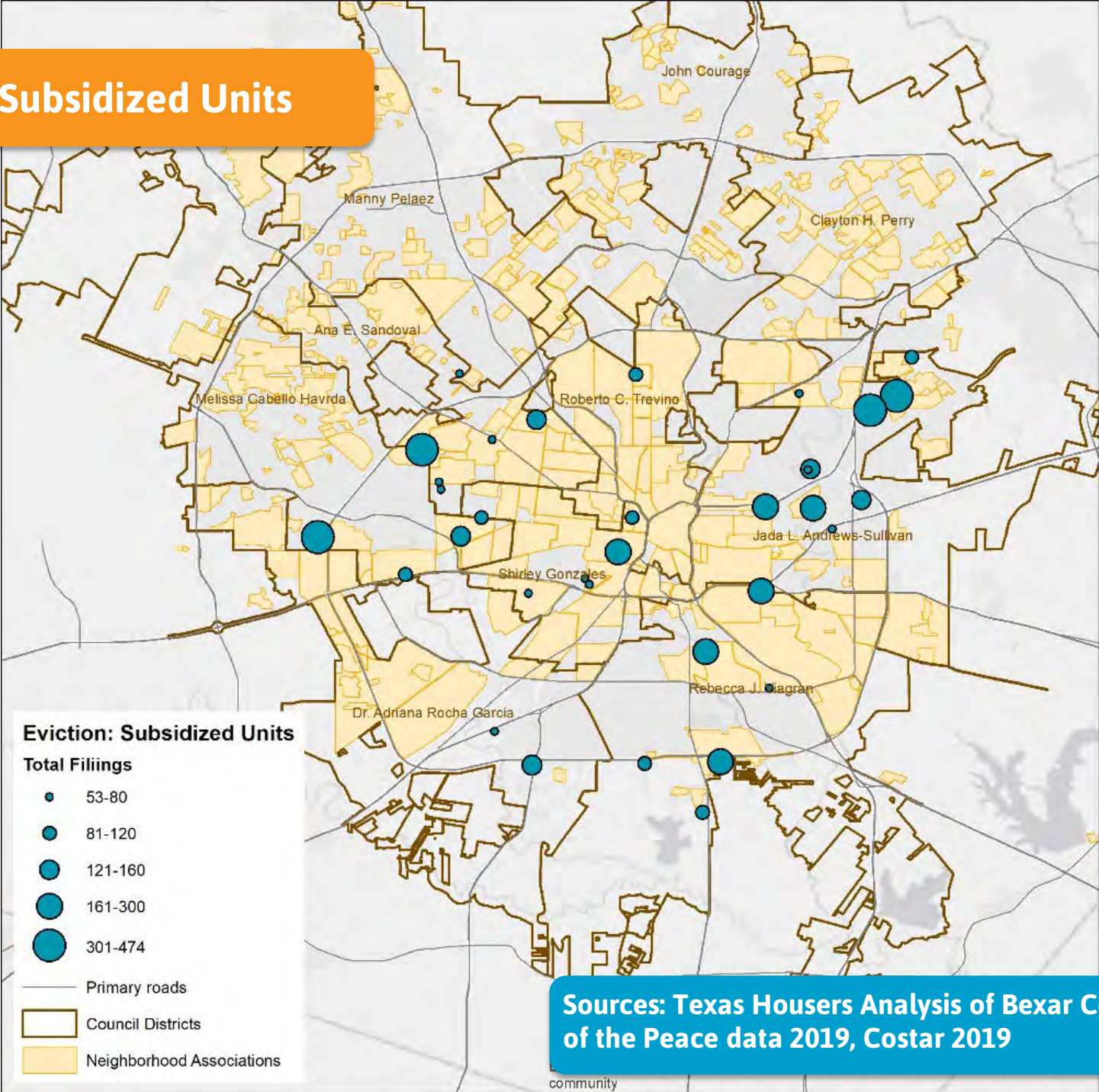
	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>EVICTIONS FILED</b>	16,144	16,755	16,668	15,925
<b>HOUSEHOLDS EVICTED (ESTIMATED)</b>	11,990	12,816	12,943	12,535

# Eviction: Market Rate Units



Sources: Texas Housers Analysis of Bexar County Justice of the Peace data 2019, Costar 2019

# Eviction: Subsidized Units



Sources: Texas Housers Analysis of Bexar County Justice of the Peace data 2019, Costar 2019



# Stabilize Homeownership

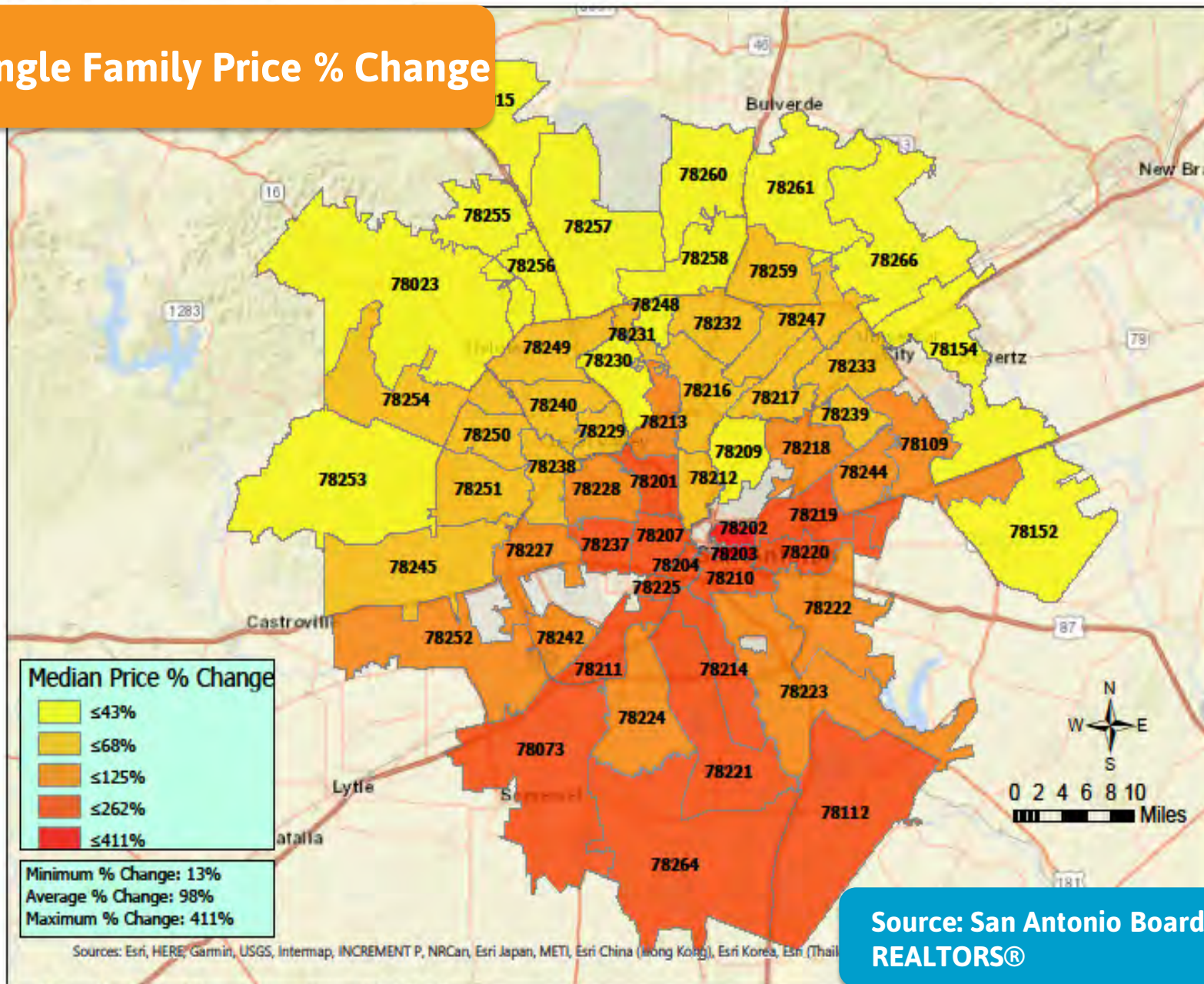
# Homeownership Costs



**Increased costs in any category can destabilize ownership**

- ▶ Mortgage payments
- ▶ Property maintenance & responding to code violations
- ▶ Taxes
- ▶ Utilities
- ▶ Insurance

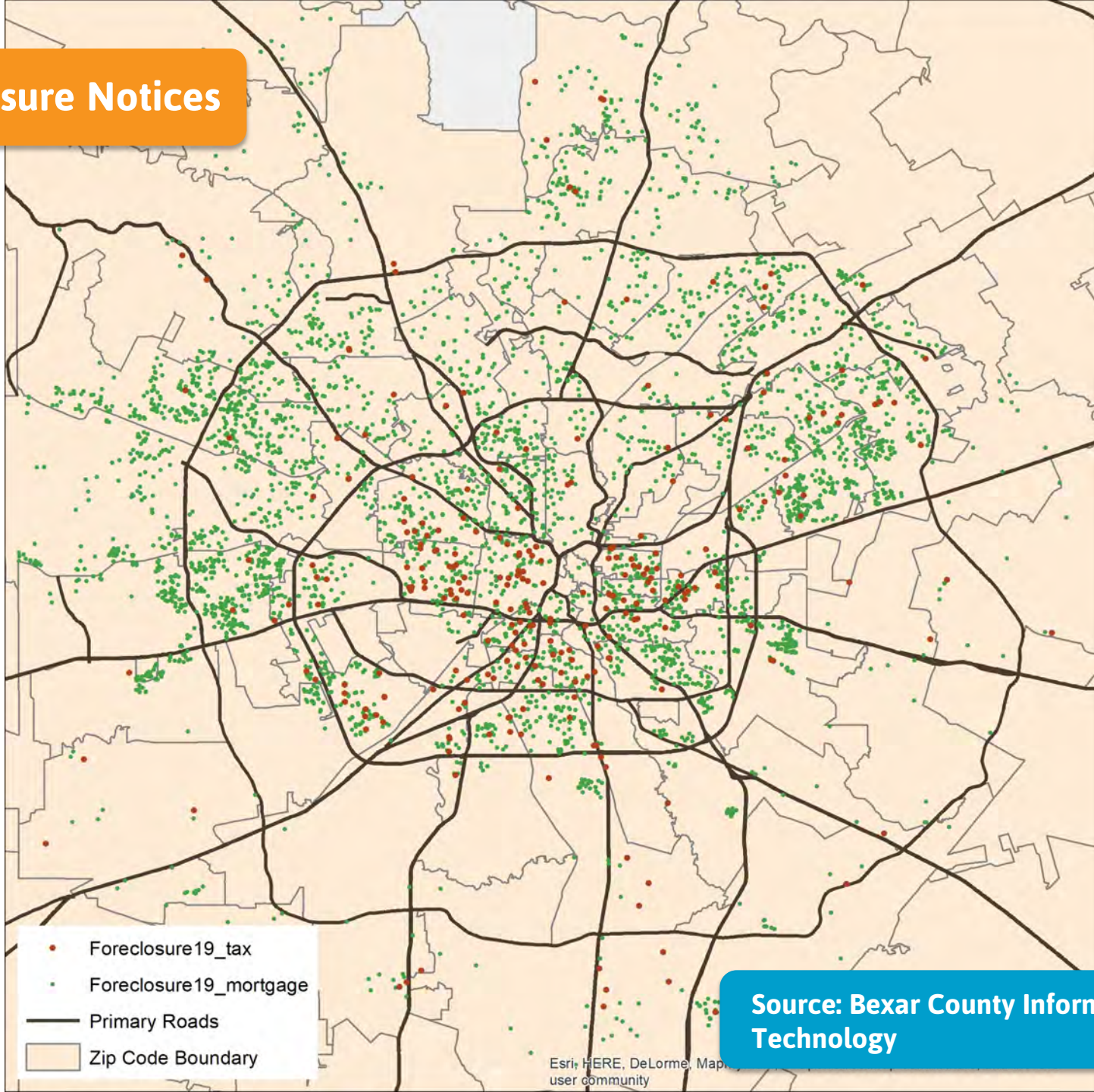
# Single Family Price % Change



Map Prepared by the Real Estate Center at Texas A&M University

Data used in this map come from the Texas REALTOR® Data Relevance Project, a partnership among Texas REALTORS® and local REALTOR® associations throughout the state. Analysis provided through a research agreement with the Real Estate Center at Texas A&M University.

# Foreclosure Notices

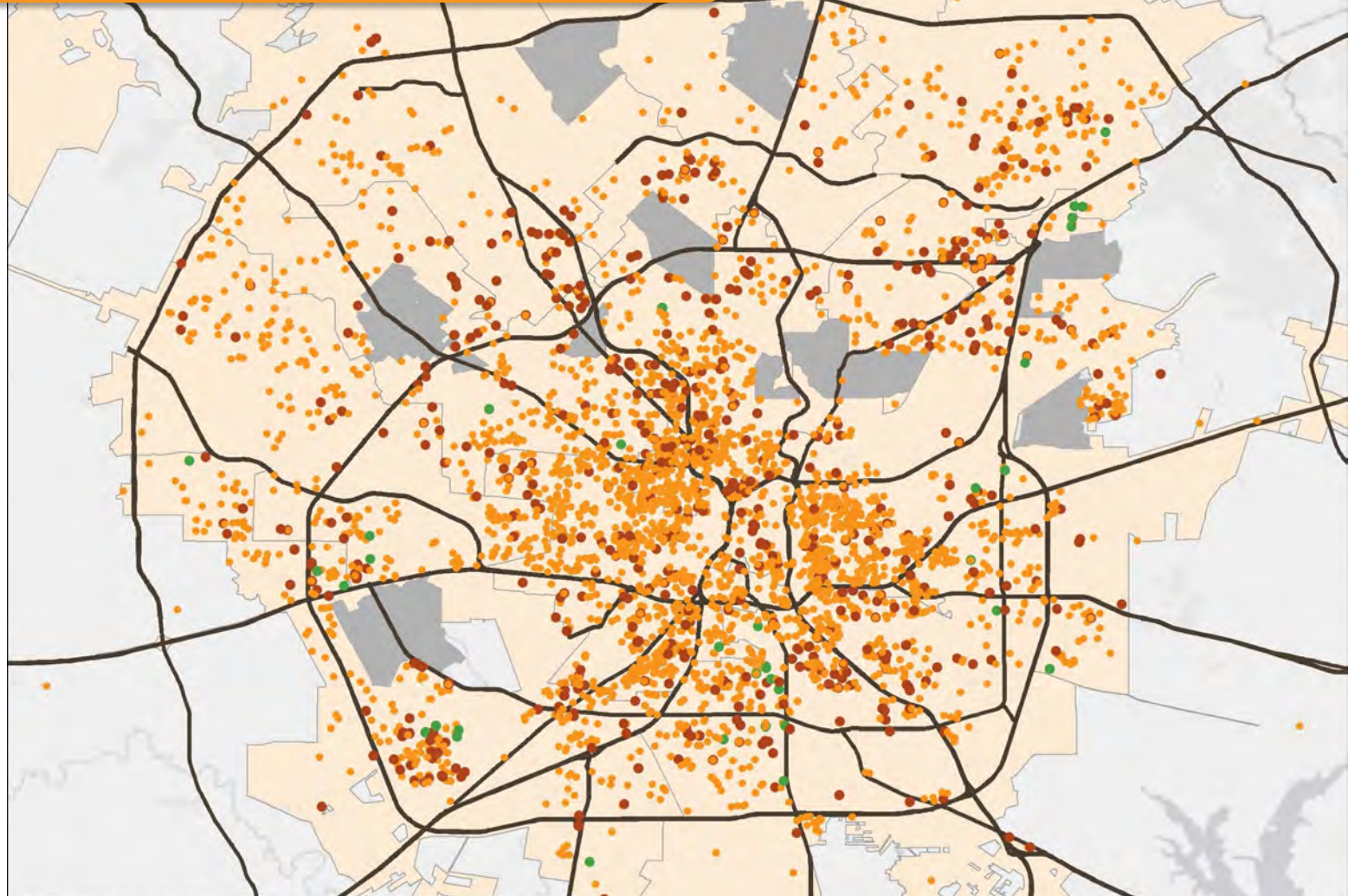


Source: Bexar County Information Technology



	2014	2015	2016	2017	2018	2019 (through Nov 14)	Grand Total
MORTGAGE	6,039	5,224	5,465	5,041	5,380	5,011	32,160
TAX	823	674	427	455	333	282	2,994

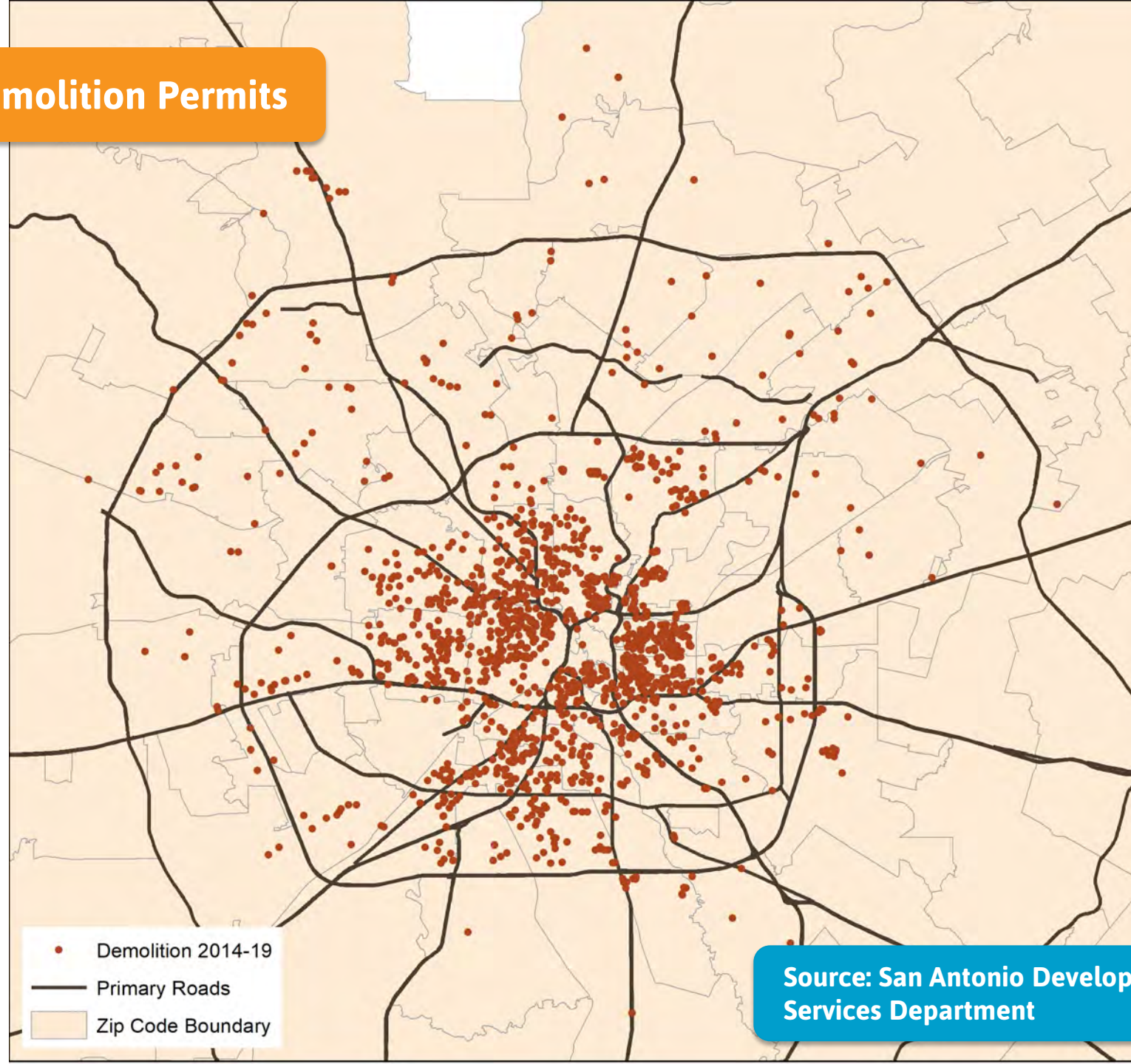
# Code Violations – Housing Structures



- 2019 Code Violations**
- Single Family Rental
  - Multifamily Rental
  - Other Types
- Primary Roads
- Other Cities
- Council Districts

Source: San Antonio Development Services Department

# Demolition Permits



Source: San Antonio Development Services Department

# Rising Assessed Values

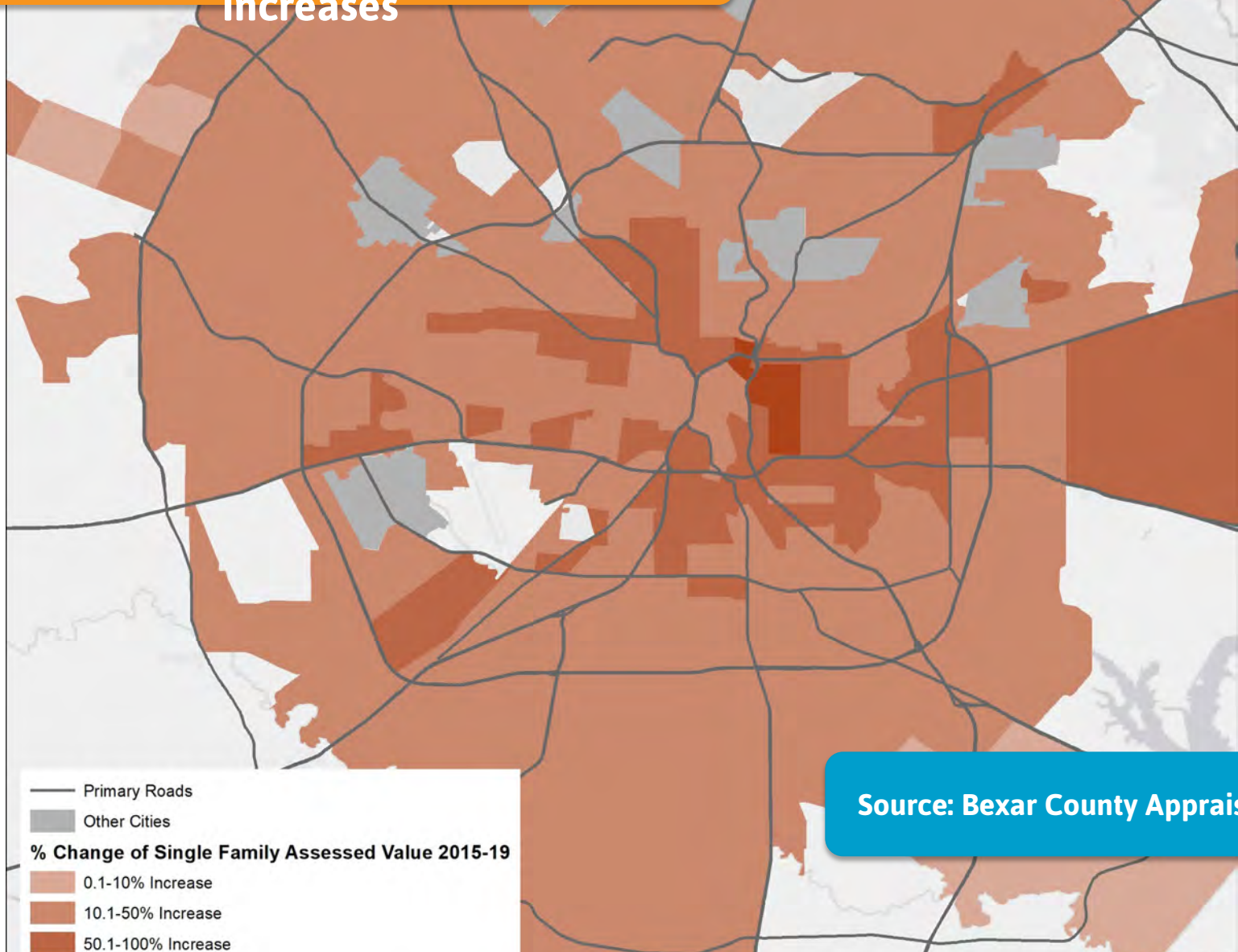


## Citywide Average Assessed Value by Land Use Type

	2015	2019	% Change
Single Family Residential	\$ 135,594	\$ 174,872	29%
Multi-Family Residential	\$ 1,424,353	\$ 1,933,645	36%
Mobile Home Only on Land with Different Ownership	\$ 17,328	\$ 15,139	-13%

Source: Bexar County  
Appraisal District

# Single Family Home Assessed Value Increases



— Primary Roads  
— Other Cities

**% Change of Single Family Assessed Value 2015-19**

- 0.1-10% Increase
- 10.1-50% Increase
- 50.1-100% Increase
- 100.1-176% Increase

Source: Bexar County Appraisal District

# Rising Taxes

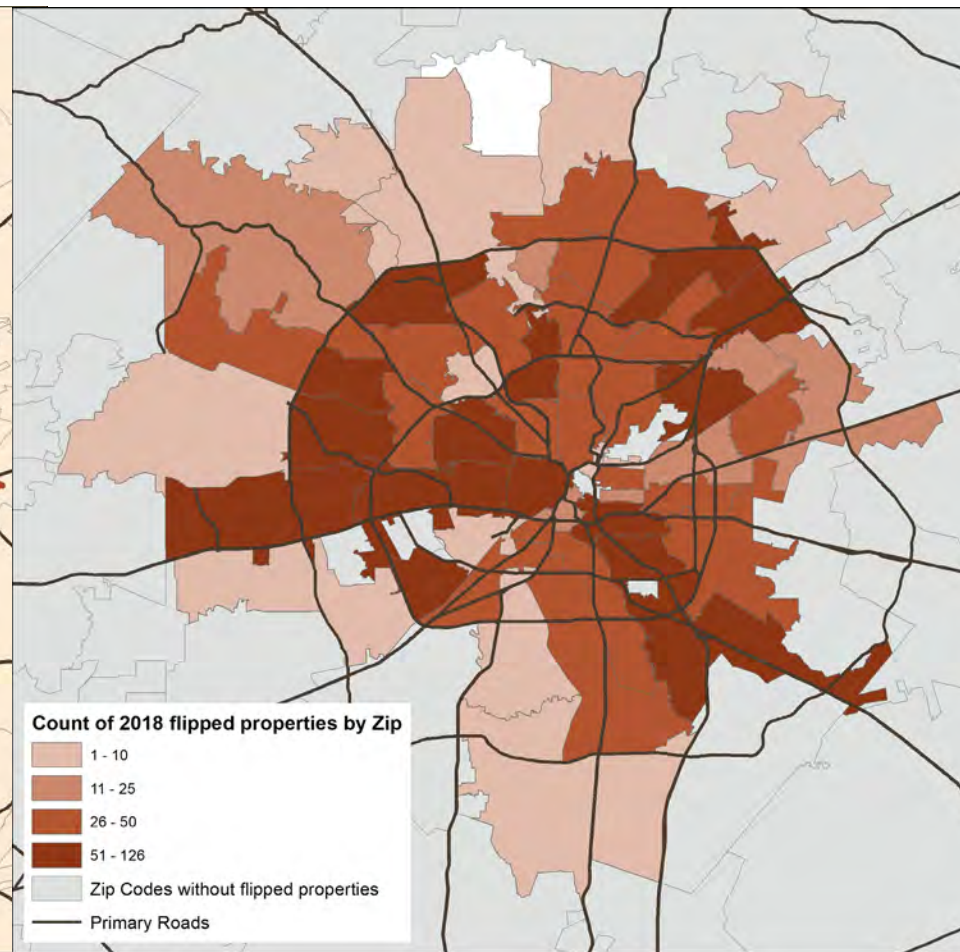
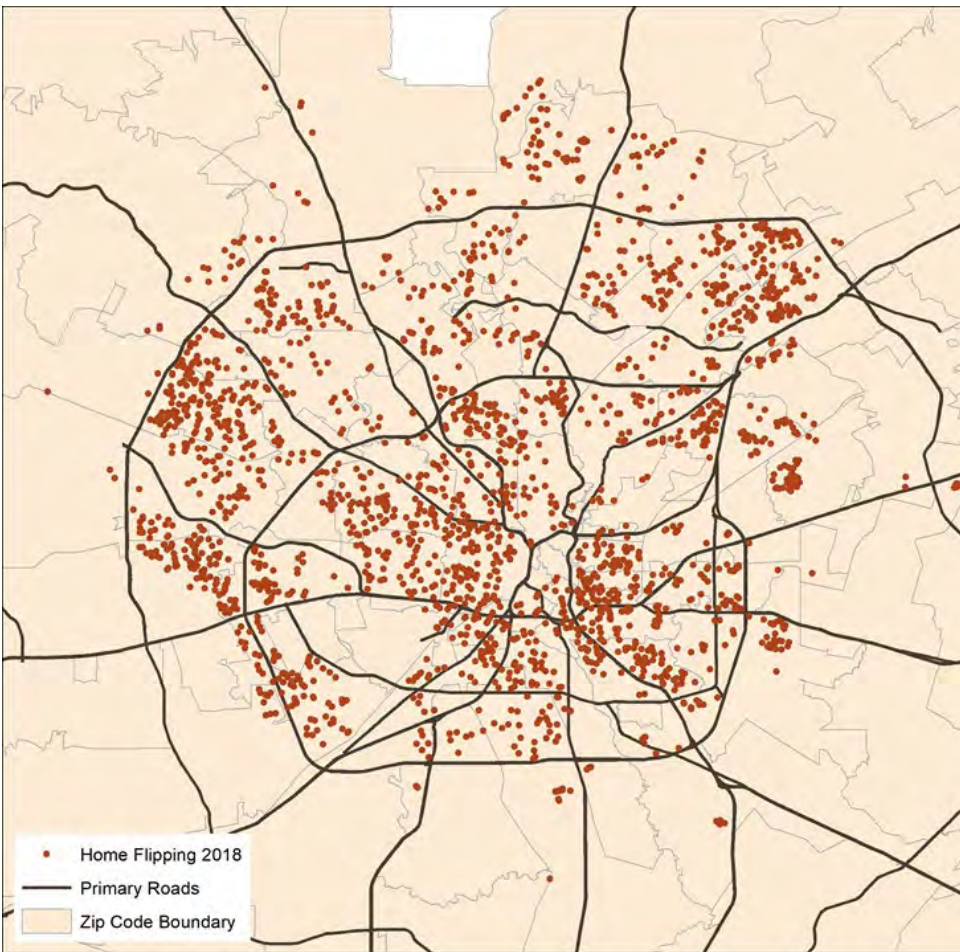


## Estimated Taxes on Average Value Property

	2015	2019	% Change
Single-Family Residential	\$ 3,658	\$ 4,956	35%
Multi-Family Residential	\$ 38,430	\$ 54,805	43%
Mobile Home Only on Land with Different Ownership	\$ 468	\$ 429	-8%

Sources: Bexar County  
Appraisal District, Office of  
Tax Assessor/Recorder

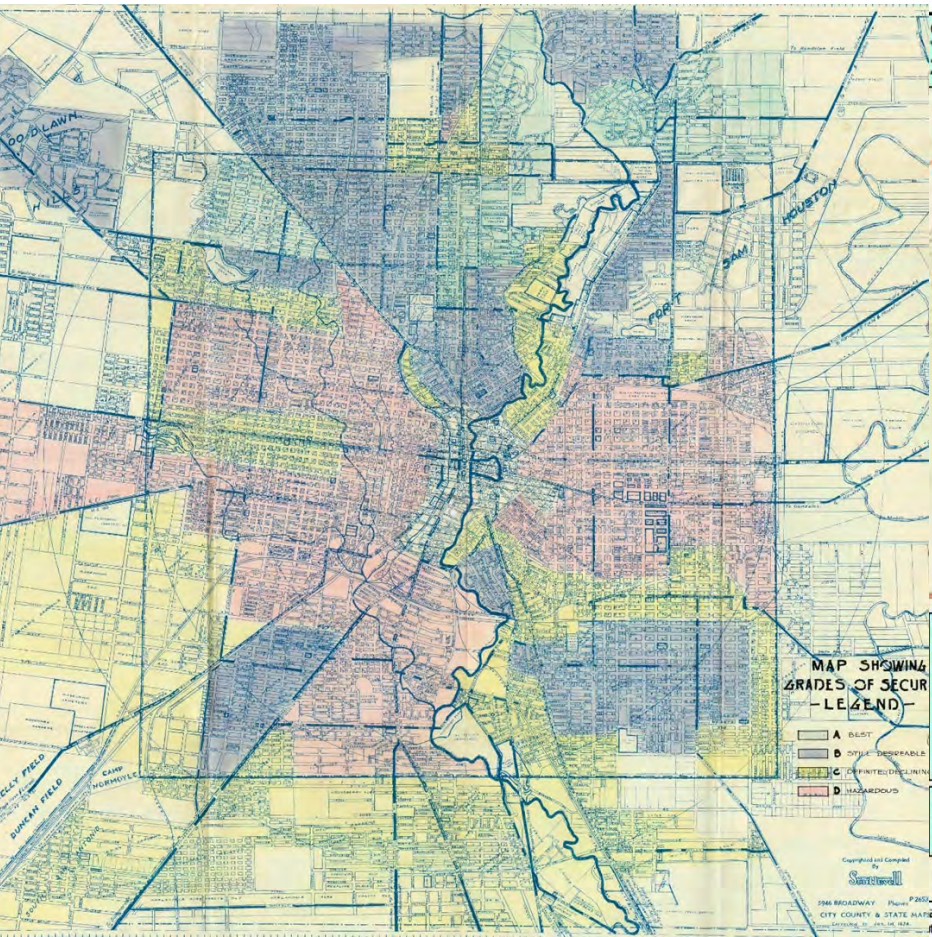
# Home Flipping



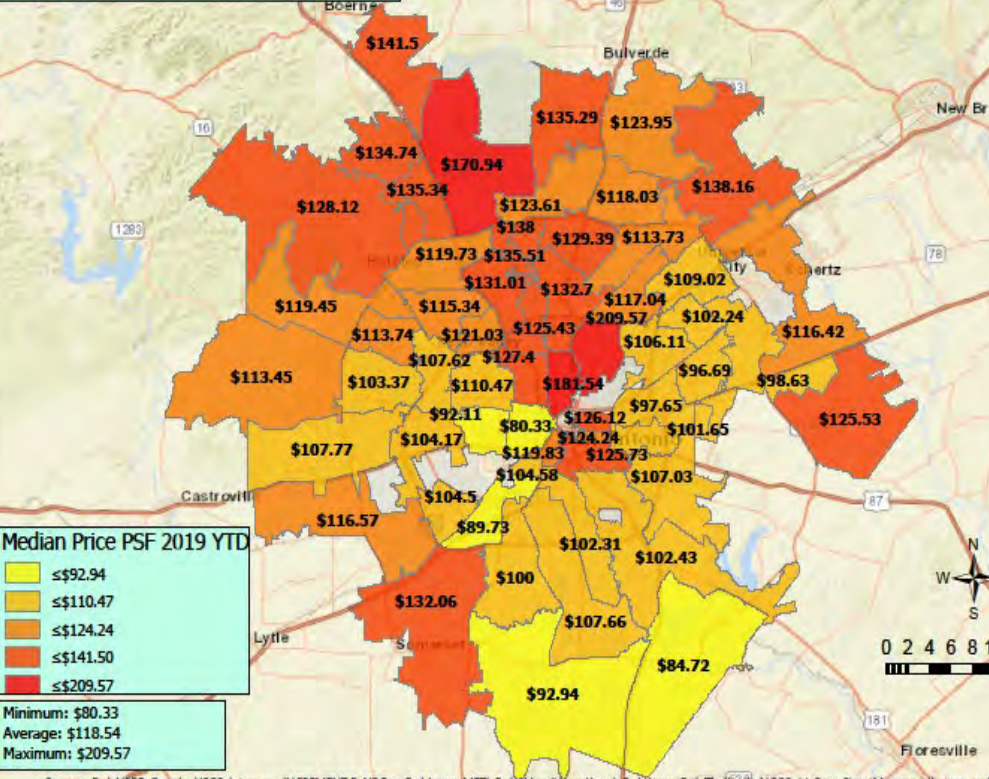
2015	2016	2017	2018
2,057	2,091	1,995	2,143

Source: Bexar County Appraisal District

# Disproportionate Effects



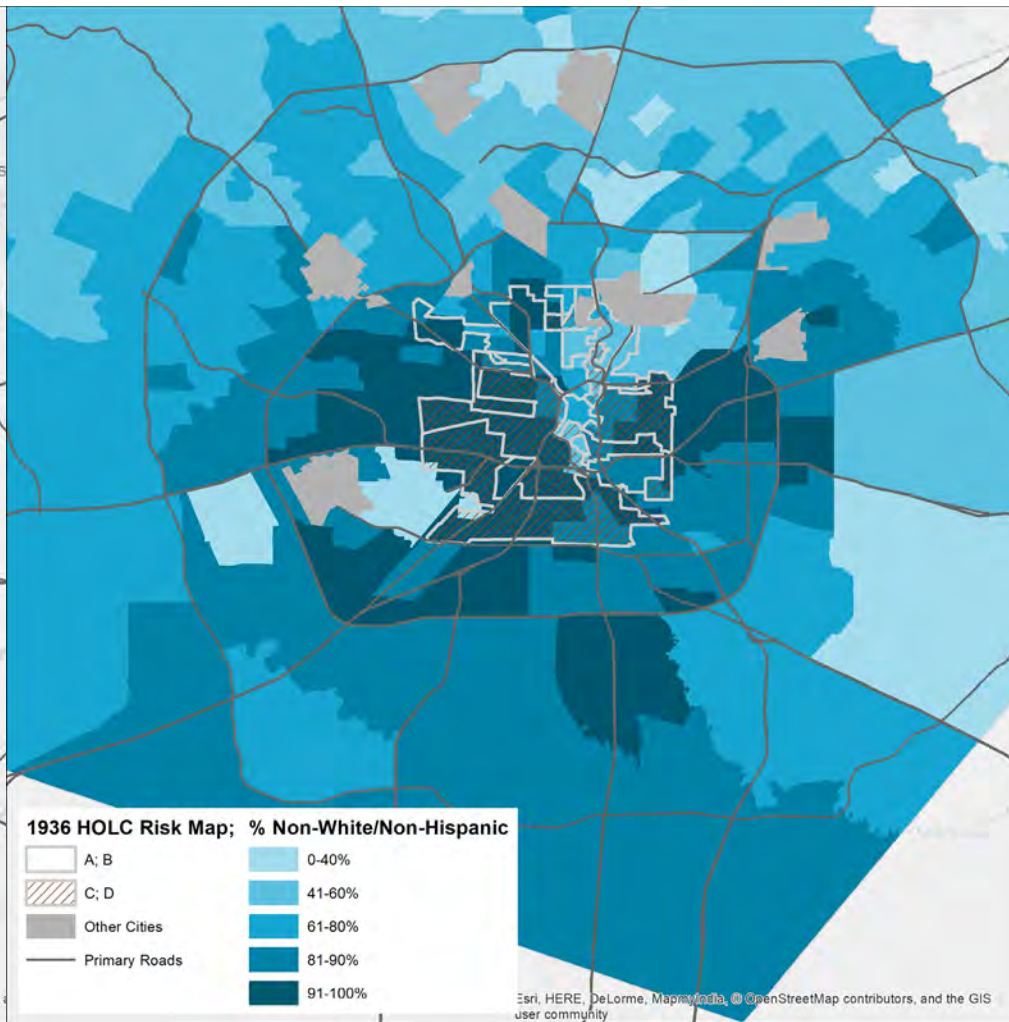
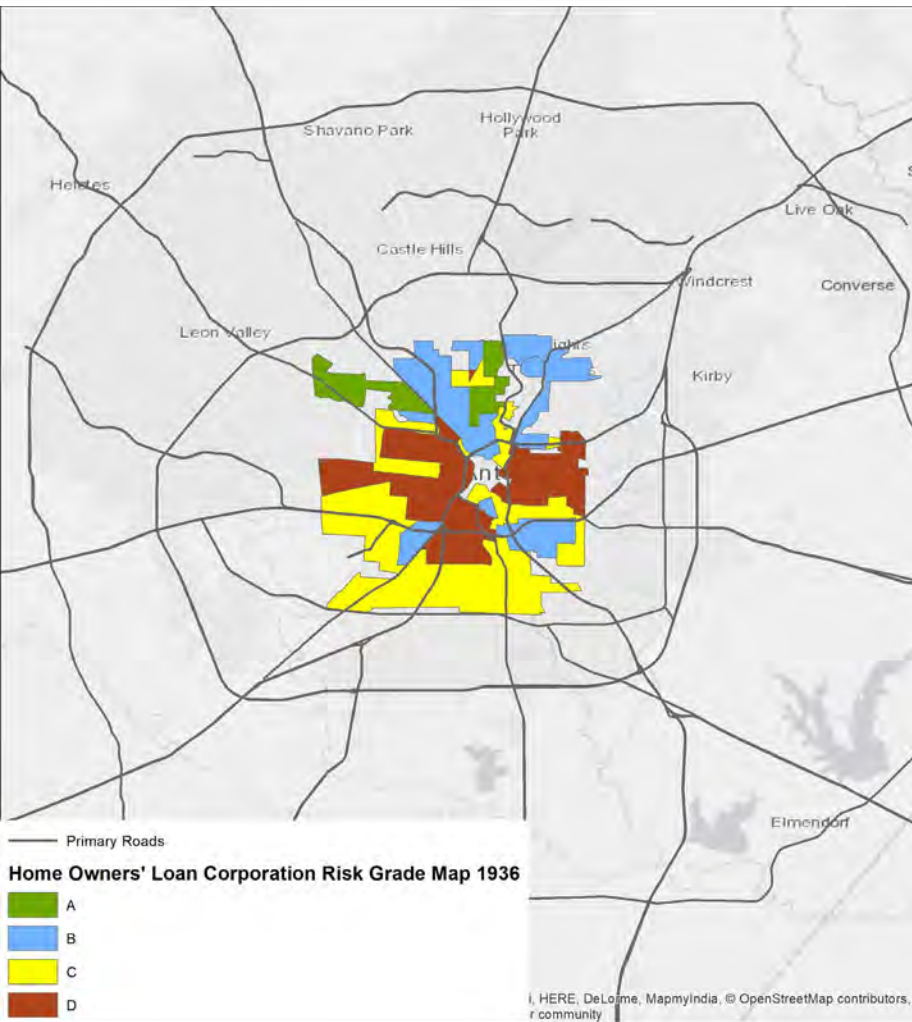
**Single Family Median Price PSF 2019 YTD (as of Oct)**



Map Prepared by the Real Estate Center at Texas A&M University  
 Data used in this map come from the Texas REALTOR® Data Relevance Project, a partnership among Texas REALTORS® and local REALTOR® associations throughout the state. Analysis provided through a research project by the Real Estate Center at Texas A&M University.

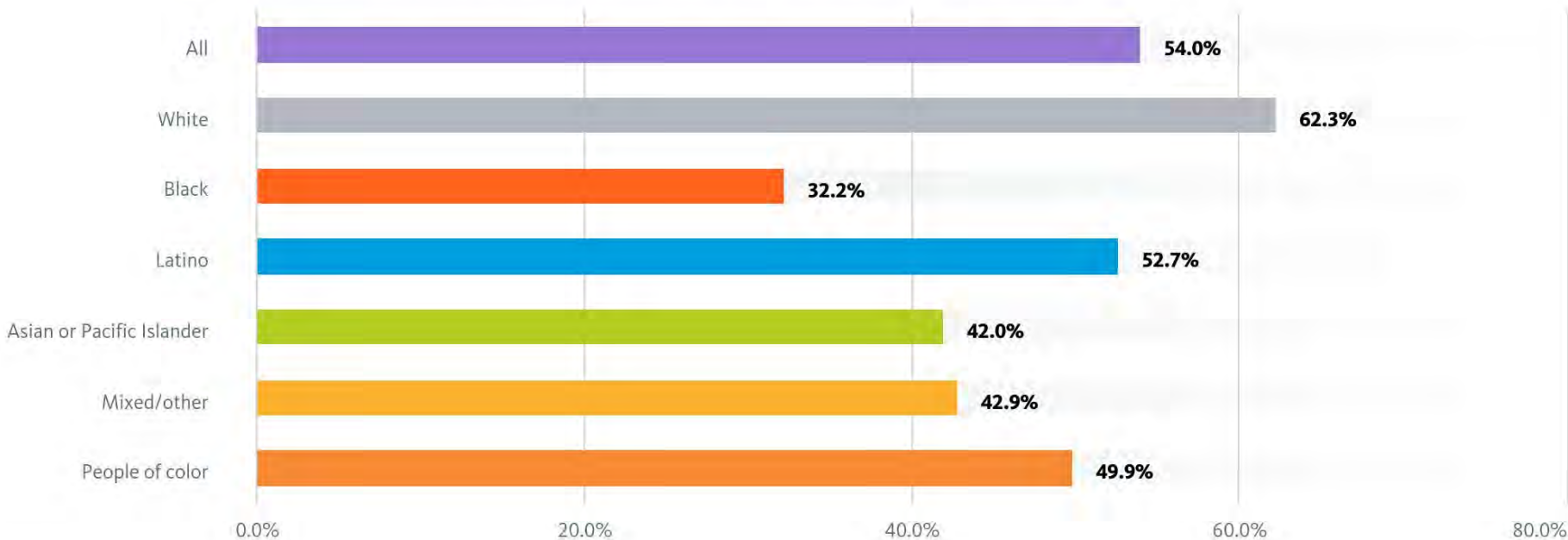
**Source: San Antonio Board of REALTORS®, dsRichmond.edu**

# Disproportionate Effects



Sources: 2017 ACS 5-year estimates, [dsr.richmond.edu](http://dsr.richmond.edu)

## Percent owner-occupies households by race/ethnicity: San Antonio, TX 2015



IPUMS  
PolicyLink/PERE National Equity Atlas, [www.nationalequityatlas.org](http://www.nationalequityatlas.org)

Source: [www.nationalequityatlas.org](http://www.nationalequityatlas.org)



# Threats to Rental Preservation

# Threats to Multifamily Rental Preservation



## Threats to Preservation = Threats to Tenants

### 3 Types

- ▶ Reverse filtering of unregulated/ NOAH apartment buildings
- ▶ Loss of subsidized rental housing due to expiring restrictions
- ▶ Loss of subsidized rental housing due to obsolescence

# Unassisted Affordable Units (NOAH) 2019



What percent of the unassisted multifamily rental units are affordable?

<b>Household Income level</b>	<b>Number Units Affordable</b>	<b>Percent Units Affordable</b>
<b>0-80% AMI</b>	<b>136,507</b>	<b>76.2%</b>
<b>0-60% AMI</b>	<b>78,355</b>	<b>43.7%</b>
<b>0-50% AMI</b>	<b>23,057</b>	<b>12.9%</b>
<b>0-30% AMI</b>	<b>349</b>	<b>0.2%</b>

# Total Low-Cost Apartment Units 2019



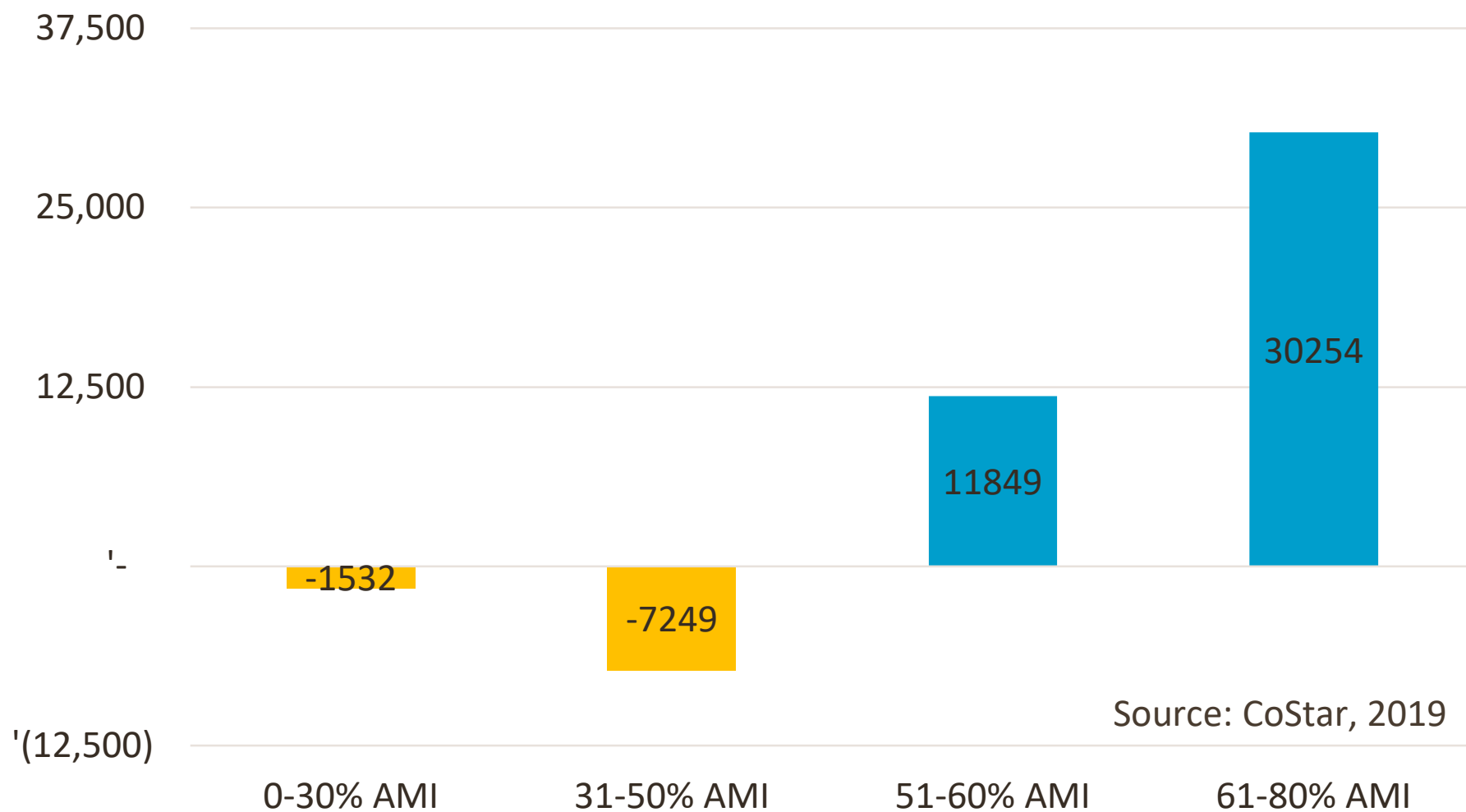
## What percent of the multifamily rental units are affordable?

<b>Household Income level</b>	<b>Unsubsidized Units</b>	<b>Subsidized Units</b>	<b>Total Units Affordable</b>	<b>% Units Affordable</b>
<b>0-80% AMI</b>	<b>136,507</b>	<b>32,015</b>	<b>168,522</b>	<b>79.3%</b>
<b>0-60% AMI</b>	<b>78,355</b>	<b>22,976</b>	<b>101,331</b>	<b>47.7%</b>
<b>0-50% AMI</b>	<b>23,057</b>	<b>1,295</b>	<b>24,352</b>	<b>11.5%</b>
<b>0-30% AMI</b>	<b>349</b>	<b>467</b>	<b>816</b>	<b>0.4%</b>

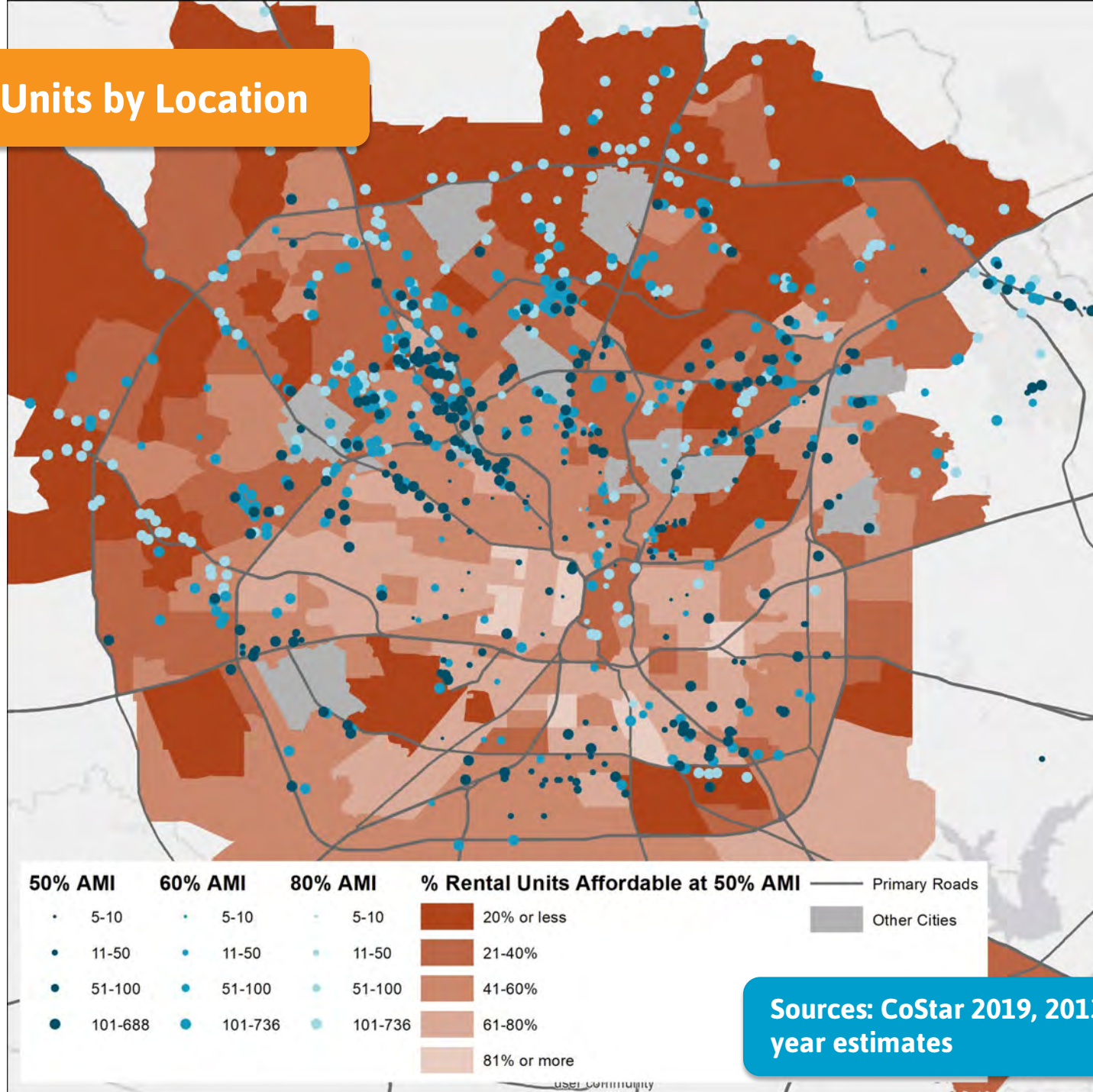
Sources: CoStar, 2019; NHSD, National Housing Preservation Database, SAHA, TDHCA  
Note: For subsidized units, Household Income Level designations represent maximum allowable income, not actual rent levels. In some cases the income of current tenant and rent calculation will be lower than the maximum allowable for that unit.



## Unregulated Affordable Units (NOAH) Change from 2015-2019

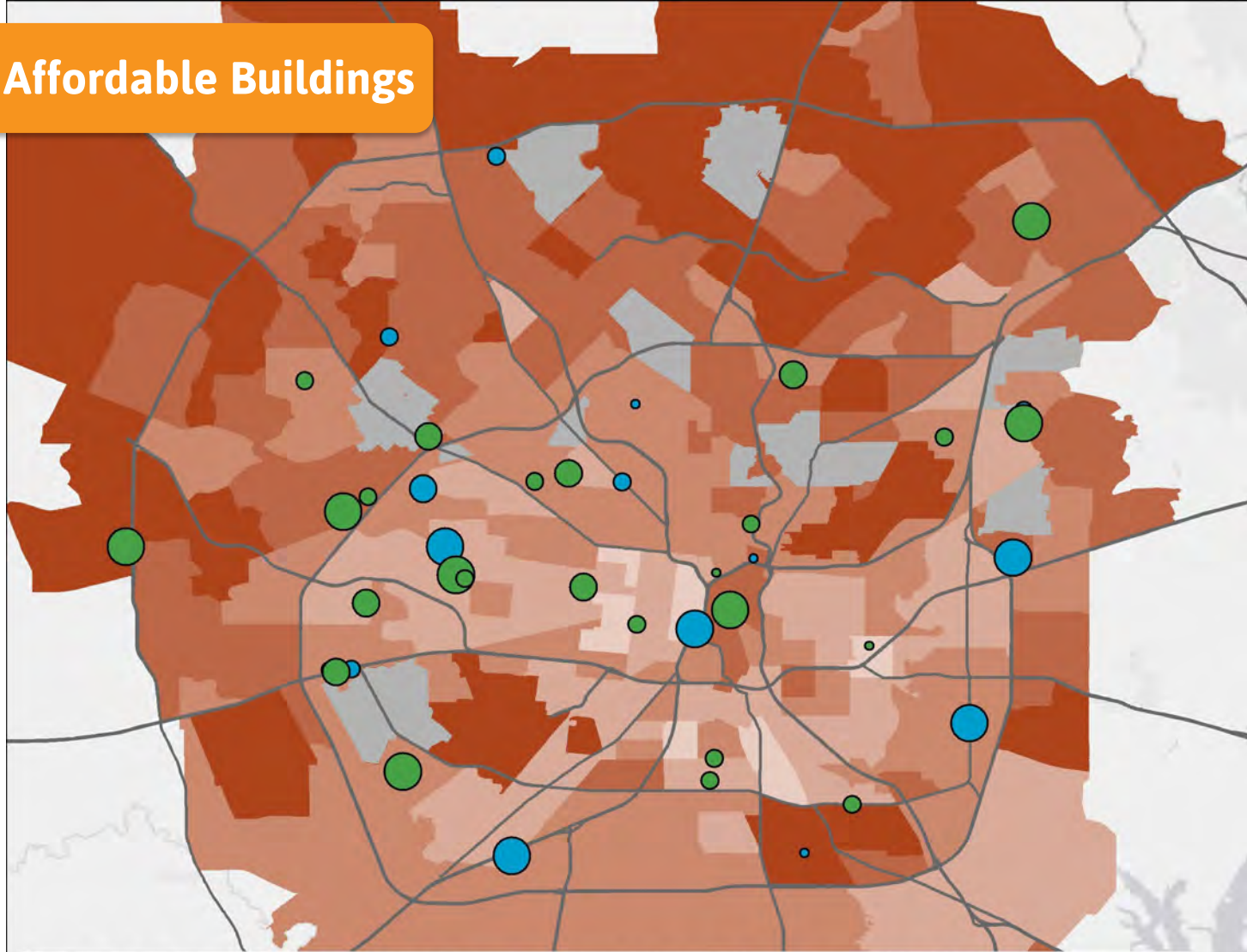


# NOAH Units by Location



Sources: CoStar 2019, 2013-2017 ACS 5-year estimates

# At-Risk Affordable Buildings



2020-24 (N=25)

- 4-10 units
- 11-50 units
- 51-100 units
- 101-253 units

2025-29 (N=15)

- 4-10 units
- 11-50 units
- 51-100 units
- 101-280 units

Percent of Rental Units Affordable at 50% AMI

- 20% or less
- 21-40%
- 41-60%
- 61-80%
- 81% or more

Other Cities

Primary Roads

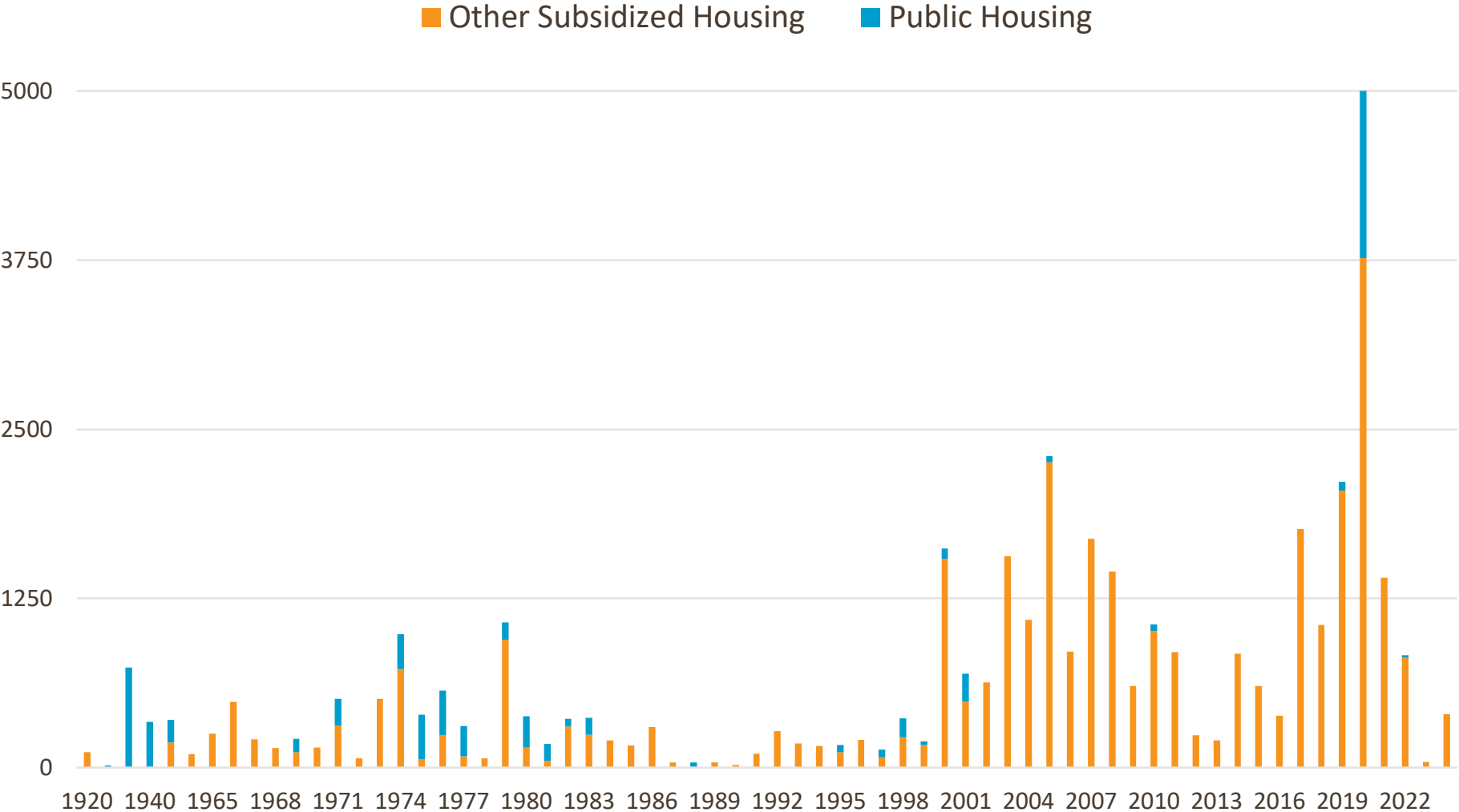
Sources: NHSD, National Housing Preservation Database, SAHA, TDHCA, UTSA

# Multifamily Aff Housing with Age-Out



	<b>Properties</b>	<b>Units</b>
<b>Age out 2012-2024</b>	<b>55</b>	<b>2,917</b>
<b>Age out 2025-2029</b>	<b>15</b>	<b>1,085</b>
<b>Age out 2030-2034</b>	<b>43</b>	<b>7,223</b>
<b>Affordability secured beyond 2034</b>	<b>86</b>	<b>12,157</b>
<b>Unknown age out date</b>	<b>120</b>	<b>13,651</b>

# Age of Assisted Affordable Housing Units



Sources: NHSD, National Housing Preservation Database, SAHA, TDHCA, UTSA



## Affordability is a function of earnings

- ▶ 30% of Household Income  
*HUD*

- ▶ “Affordable housing means a place to live that is “affordable” so that when rent or mortgage is made, **money is left over** for basic necessities”

*San Antonio Housing Policy Framework*

- ▶ “If they paid us living wages in the city we probably could afford the new prices”

*ForEveryoneHome Community Engagement Participant*

# San Antonio will see growth in low-wage jobs



## Supply-Demand mismatch will likely disproportionately affect POC and Low-Income

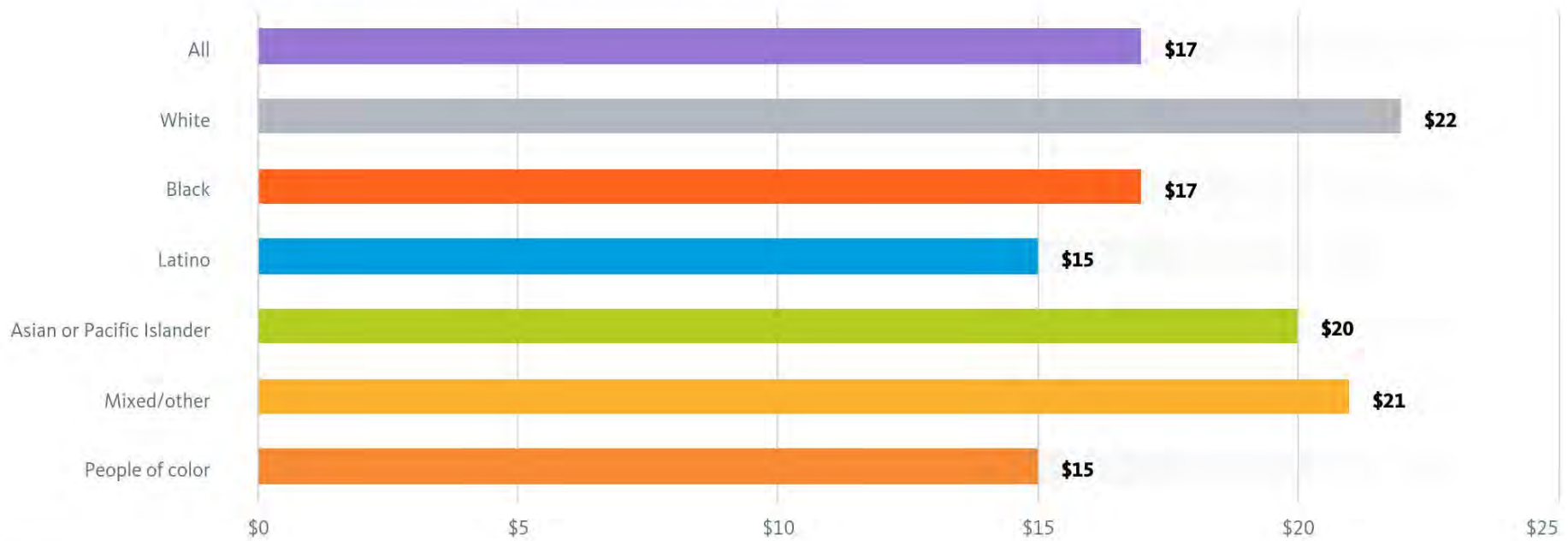
- ▶ “If the number of jobs in San Antonio grows at the national rate for the job categories currently in the city, there will be nearly 81,000 more workers... 32,340 of those jobs – 40% of the total – will be in jobs that today pay less the \$30,000 per year.”

*Opportunity at Risk: San Antonio’s Older Affordable Housing Stock, Prepared for the San Antonio Office of Historic Preservation, PlaceEconomics, 2019*

# Wages rates are unequal across racial categories



Median hourly wage by race/ethnicity: San Antonio City, TX, 2015

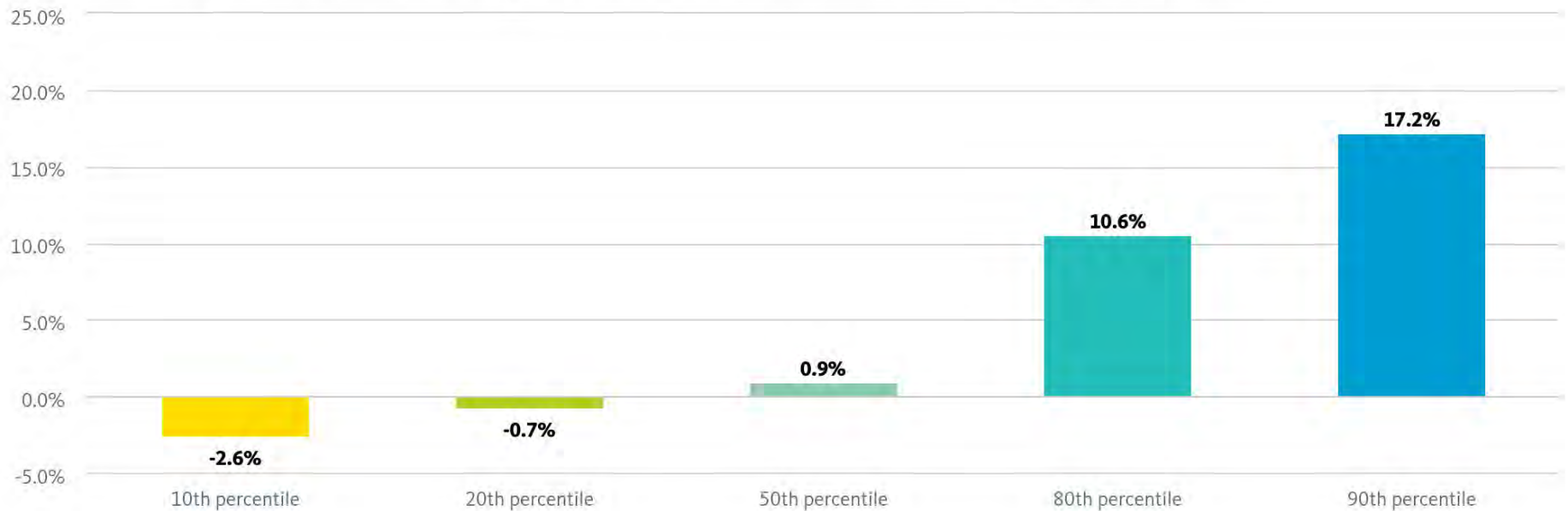


IPUMS  
PolicyLink/PERE National Equity Atlas, [www.nationalequityatlas.org](http://www.nationalequityatlas.org)

# Wage rates for low wage jobs are declining



Earned income growth for full-time wage and salary workers: San Antonio City, TX, 1980-2015



IPUMS  
PolicyLink/PERE National Equity Atlas, [www.nationalequityatlas.org](http://www.nationalequityatlas.org)

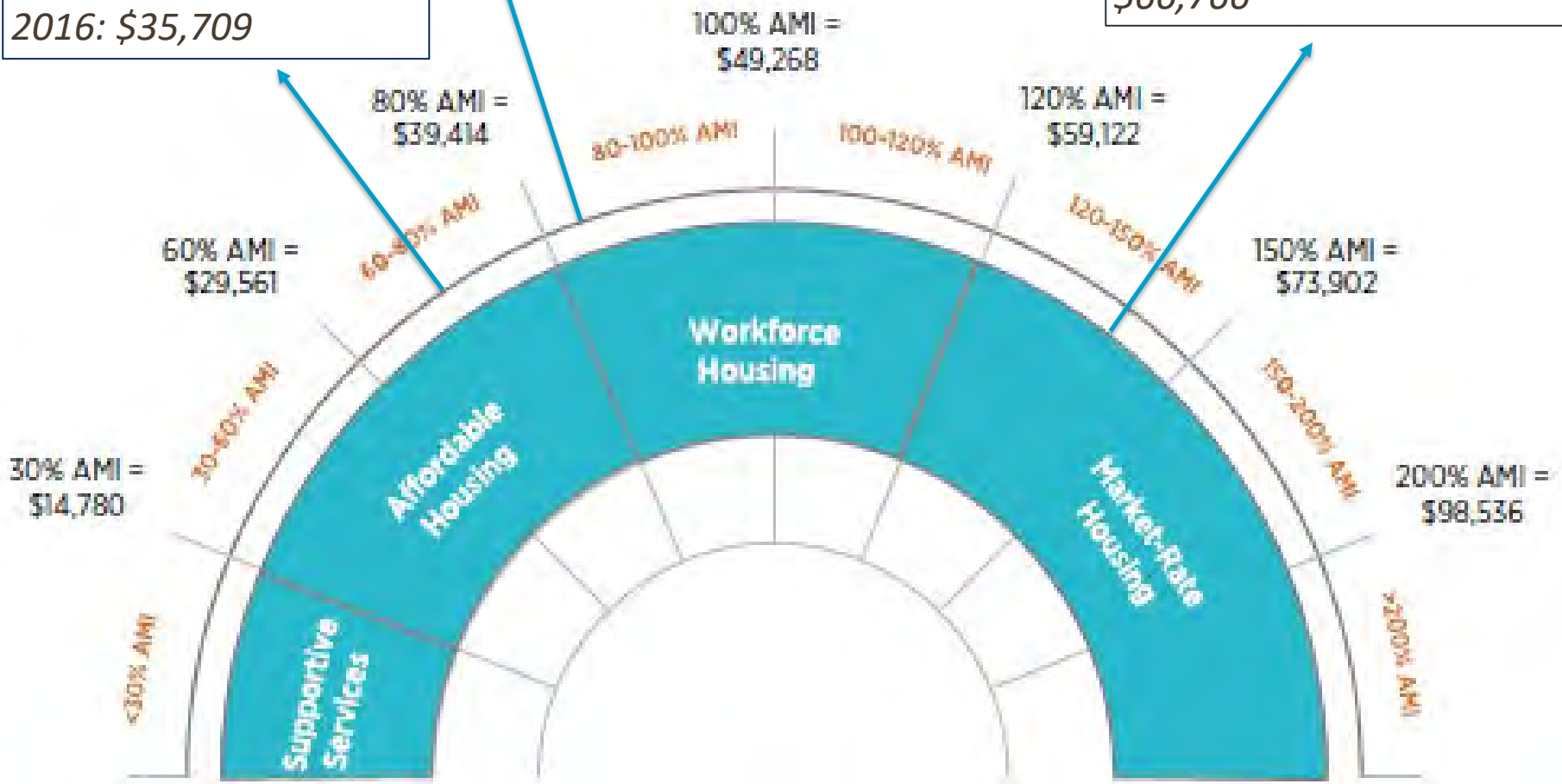
# AMI is unequal across racial categories



*Hispanic/Latino AMI  
2016: \$42,516*

*African American AMI  
2016: \$35,709*

*San Antonio-New Braunfels,  
HUD Metro AMI 2016:  
\$66,766*





# Conclusion and Next Steps

# Conclusion



## Displacement Drivers

- ▶ Mobile Home Displacement: Code violations, property sale, property redevelopment
- ▶ Homeowner Displacement: Involuntary sale, foreclosure, code violations, rising property taxes, demolition
- ▶ Renter Displacement: Reverse filtering (rising rents/property redevelopment), eviction

# Window of Opportunity

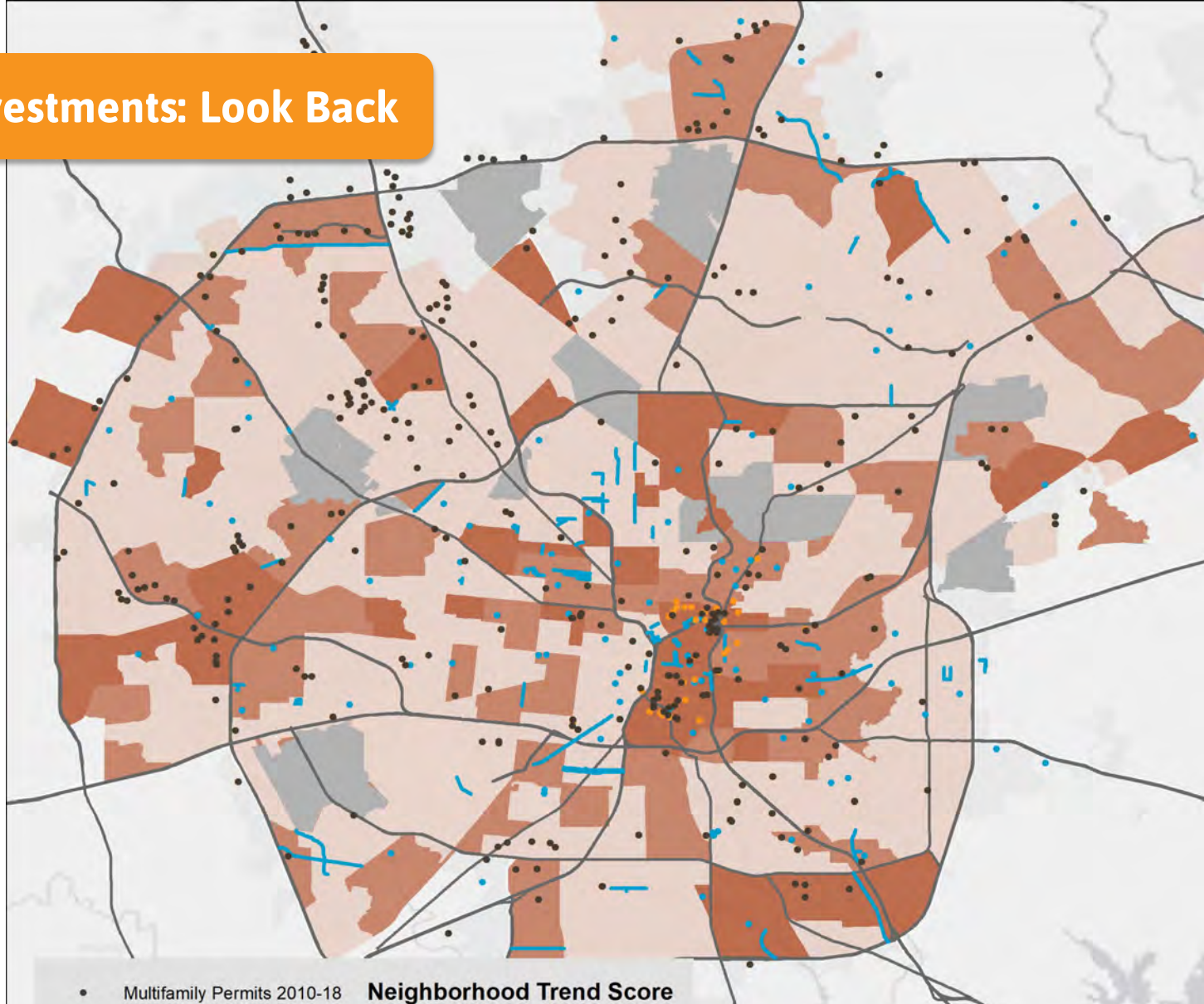


“Many cities have succeeded in their efforts to make a neighborhood a more prosperous and desirable place to live, but at the price of driving out long-time residents who could no longer afford to live there. Gentrification is not yet an extensive issue here, so we can take steps now to prevent it.

By identifying in advance those neighborhoods where gentrification may occur, we can develop policies and strategies to prevent the loss of affordable housing and help current residents adjust to market changes without being displaced.”

*SA Tomorrow Comprehensive Plan, City of San Antonio, September 2016*

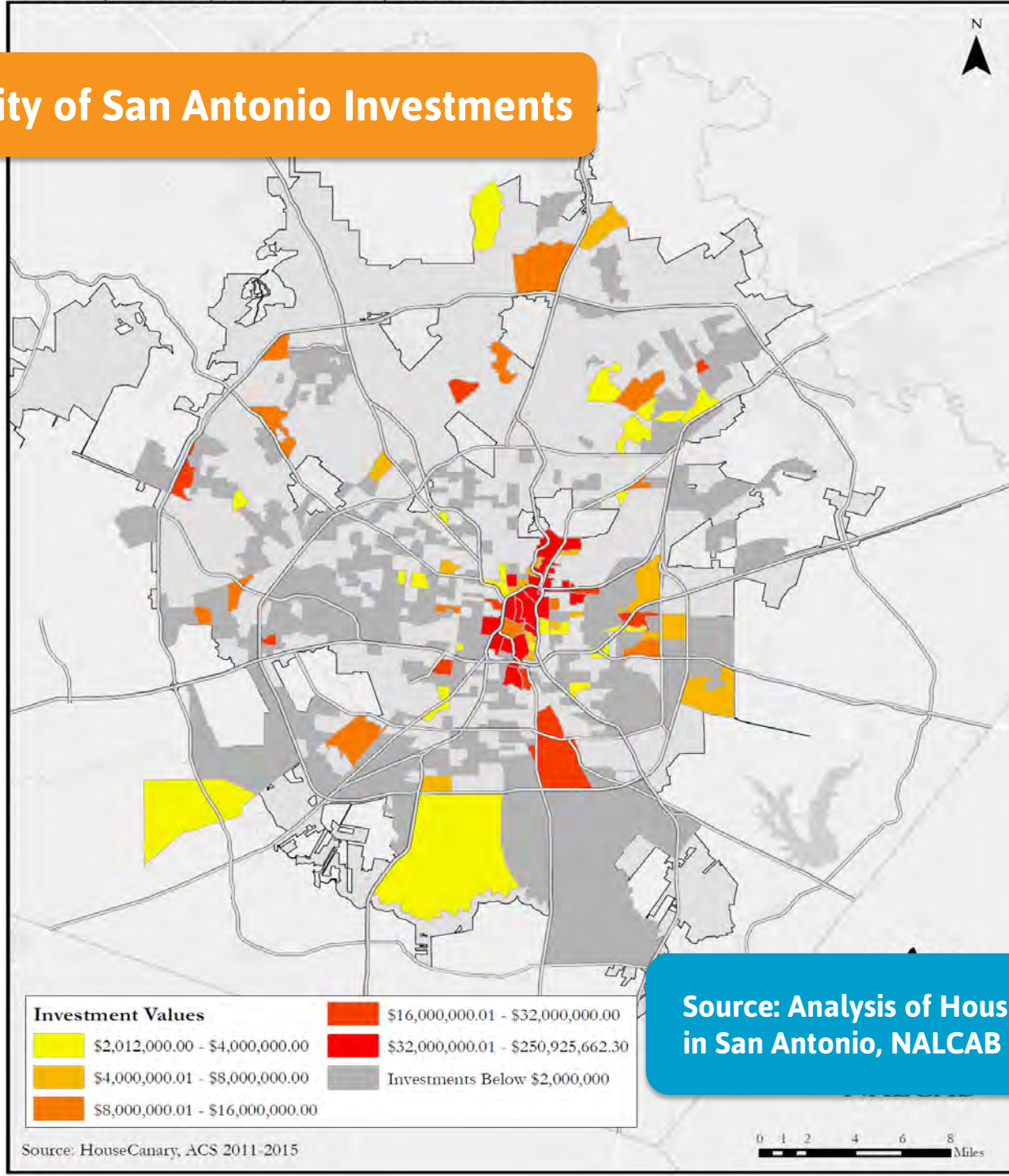
# City Investments: Look Back



• Multifamily Permits 2010-18	<b>Neighborhood Trend Score</b>
• Complete CCDO Investments	0 - 2
• Bond Project Points 2013-18	3
— Bond Project Lines 2014-18	4
— Primary Roads	Other Cities

**Source: City of San Antonio, NALCAB  
Analysis of 2017 ACS 5-year estimates**

# Aggregate City of San Antonio Investments



Source: Analysis of Housing Vulnerability in San Antonio, NALCAB

# Community Experience



## Neighborhood improvement and gentrification are linked

For individuals and families who live in areas with historically inadequate public infrastructure such as roads, schools, work opportunities, etc., the “community is improving”

Housed residents “have lost many neighbors”, “see people disappearing”, and observe that there are “not as many locally owned businesses”

While in some areas the “streets looks nicer now” there has been “big change in such a short span of time” that is “making the neighborhood better but it’s, running the people away”

# Research Findings



## Neighborhood improvement and housing cost increases are linked

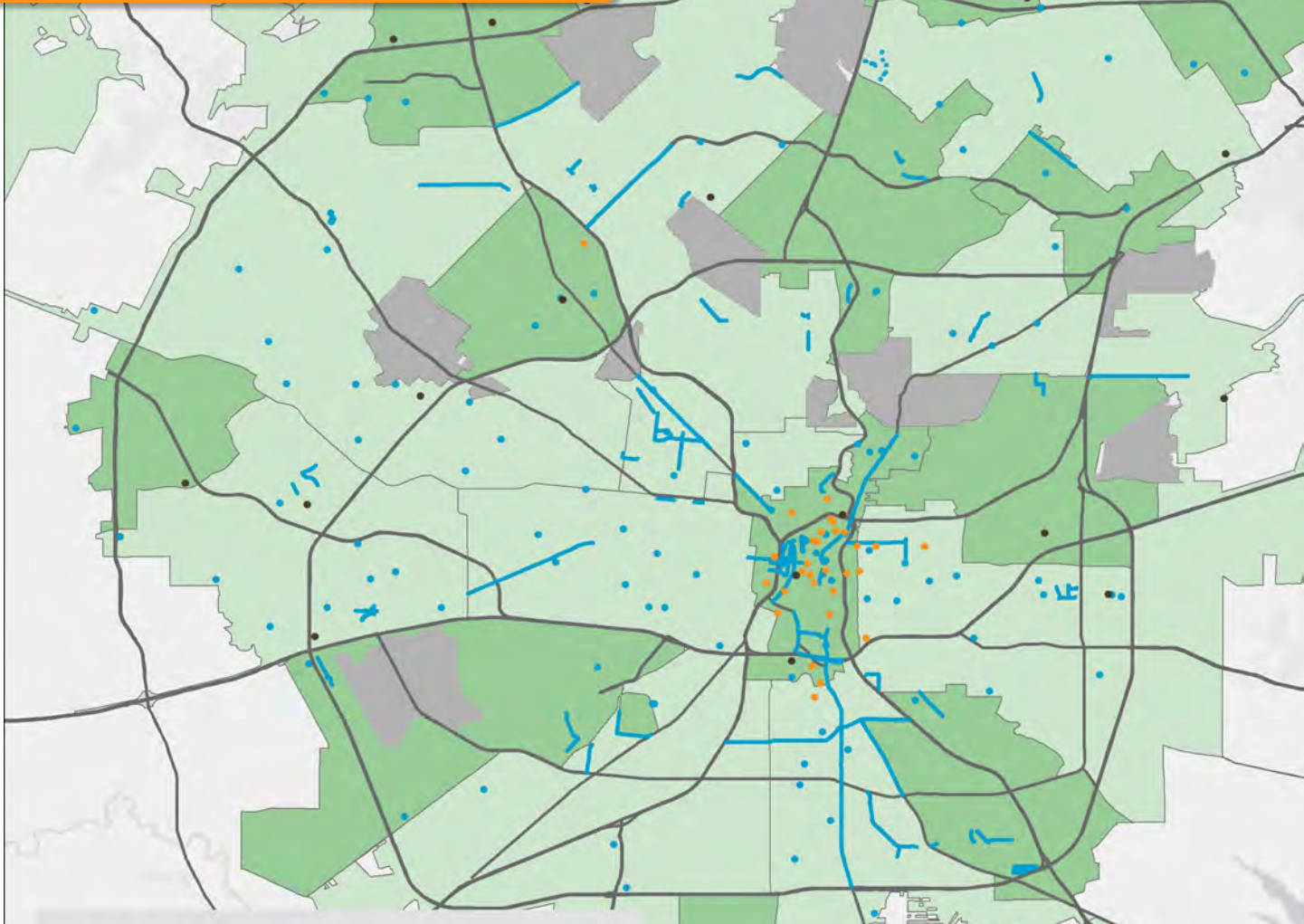
- ▶ “neither theory nor empirical evidence provides clear guidance about when [new market rate housing development] might actually cause an increase in the prices and rents of immediately surrounding homes.” (Been, Ellen, O’Regan, 2017)
- ▶ New market rate development raises housing costs for low-income in the near term, and lowers average in the long term. (Zuk, Chapple, 2016)
- ▶ Infill development, brownfield projects, public transportation, parks improvements, TIF districts, CDBG investments all raise home values. (multiple studies)

# Local Findings



- ▶ Museum Reach Urban Segment, the \$72 million public investment in the river served as a catalyst to return nearly \$2 billion in construction investment. And Land values between Lexington and Josephine St. have increased over 270% since 2009
- ▶ Office of Historic Preservation: Between 2008 and 2018 on pre-1960 properties that were within 500 feet of a new construction infill permit and found that the majority saw value change greater than the city average of 27%.

# City Investments: Look Forward



- Multifamily Permits 2019
- Pipeline CCDO Investments
- Bond Project Points 2019-22
- Bond Project Lines 2019-23
- Primary Roads
- Other Cities
- Regional Center
- Community Center

**Source: City of San Antonio**

# SARA Investments



Source: San Antonio River Authority



# Next Steps

# Next Steps



- ▶ Phase II Community Engagement: March - June
- ▶ Formulate and vet policy recommendations: March - June
  - Integration of Phase I and Phase II community feedback
  - Expertise from local policy leaders, city staff, service providers, advocates, and researchers
  - Additional data analysis as needed
- ▶ Written Anti-Displacement Plan: June
- ▶ Phase III Community Engagement: July - October
- ▶ Detailed design of one priority: October
- ▶ Close of Grounded Solutions-funded programming: October
  - Art Opening

# Phase 2 Community Engagement Goals



- ▶ Extend ForEveryoneHome partnerships
- ▶ Increase public presence
- ▶ Build and broaden engagement participation
- ▶ Deepen connection with local leadership
- ▶ Support capacity building



4-6 yr old child participant at Bazan Library

# Displacement Prevention Agenda



- ▶ Multi-Sector Public Meeting
  - Monday, March 23, 2020, 6-8 PM
  - Central Library, 600 Soledad St, SATX 78205
- ▶ Private House Meetings & Office Gatherings
  - Open to any San Antonio resident to host
  - Toolkits and technical support provided
- ▶ Online Digital Surveys
  - Distributed by Department of Housing Services
- ▶ Individual Interviews

Photo of sample altar used in storytelling circles of phase 1 community engagement efforts