



# 1<sup>ST</sup> Annual Houston Housing Conference

In Partnership with the National Fair Housing Alliance's Keys Unlock Dreams Initiative

**KEYS UNLOCK  
DREAMS**

A PROGRAM OF THE NATIONAL FAIR HOUSING ALLIANCE

COMPREHENSIVE  
HOUSING PLAN  
FOR HOUSTON:

A FRAMEWORK FOR  
AFFORDABILITY

Sponsored By



Friday, October 28, 2022

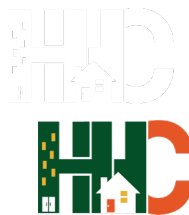
# Mrs. Aja Edwards

1st Annual HHC Housing Conf, Chair



# Dr. Assata Richards

HHC Coordinating Team Member



# Programs/ Initiatives

- Research: Connection Btwn Health & Housing
  - Kinder Institute for Urban Research
  - Health Equity Collective
- Research: Houston Housing Data Fact-Finding
  - Kinder Institute for Urban Research
- Event: HHC Annual Housing Conference
  - National Fair Housing Alliance
- Event: Bankers Fair
  - Varying different Financial Institutions as sponsors
- Mayoral Candidate Forums on Housing Issues



# Become A Member Today

Membership in the Houston Housing Collaborative offers a dynamic mix of knowledge sharing, community engagement, and advocacy.

SIGN-UP FOR THE  
MAILING LIST OR  
JOIN THE COLLABORATIVE



Membership Type	\$25	\$100	\$250	\$500	\$750
<b>Individual Member</b>					
Regular		✓			
Low Income or Student	✓				
<b>Organizational Member</b>					
Start Up < \$100K Administrative Budget		✓			
Small \$100K - \$500K Budget			✓		
Midsize \$500K - \$2M Budget				✓	
Large >\$2M Budget					✓



FOLLOW US  
LIKE US  
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@Housing4HTX



# Post Conference Celebration/ Pre-Astros Warm-up!!



HOME MENU HOURS & LOCATION EVENTS VENUE RENTAL DJ SUN CONTACT

## COME FIND US

1701 COMMONWEALTH ST

HOUSTON, TX 77006

**(713) 360-7228**

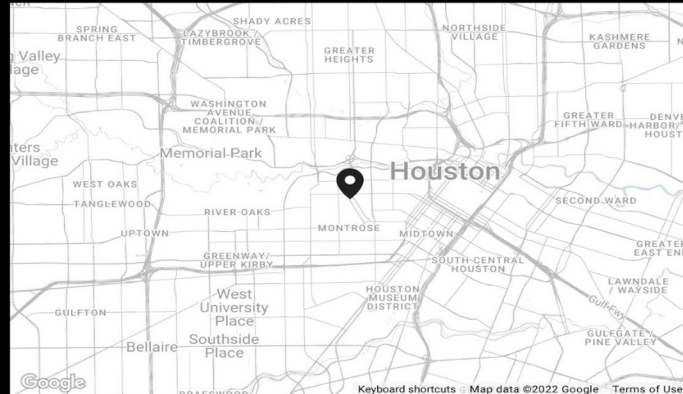
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## Special HOURS

**3pm - 5:30pm**

Dog Friendly Patio!

HAPPY HOUR 4PM - 7PM





PNC

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# HHC's Purpose in the HTX Housing Space



## How We Work Towards Policy Change

Membership in the Houston Housing Collaborative offers an exclusive opportunity to stay up to date through our core activities. We come together to engage in ongoing advocacy for local affordable housing and sustainability of our communities.

With a dynamic mix of knowledge sharing, community engagement, and advocacy, we collaborate as stakeholders to ensure we are doing the right work to increase awareness and broaden our impact.

It's how policy reform happens. Join us.



[HoustonHousingCollaborative.org](http://HoustonHousingCollaborative.org)

# AGENDA

- 9:00 WELCOME
- 9:30 CURRENT STATE OF HOUSING
- 11:00 SUSTAINABLE FINANCING OPTIONS
- 12:15 KEYNOTE SPEAKER & LUNCH
- 1:45 ADVOCATING FOR CHANGE
- 2:45 CLOSING REMARKS



# CURRENT STATE OF HOUSING



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# Current State of Housing

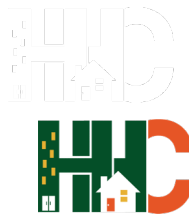
Panel Discussion: Does Houston have an affordable housing crisis?

## Moderator

**Laolu Davies-Yemitan**, 5 Woods Development & CT Member

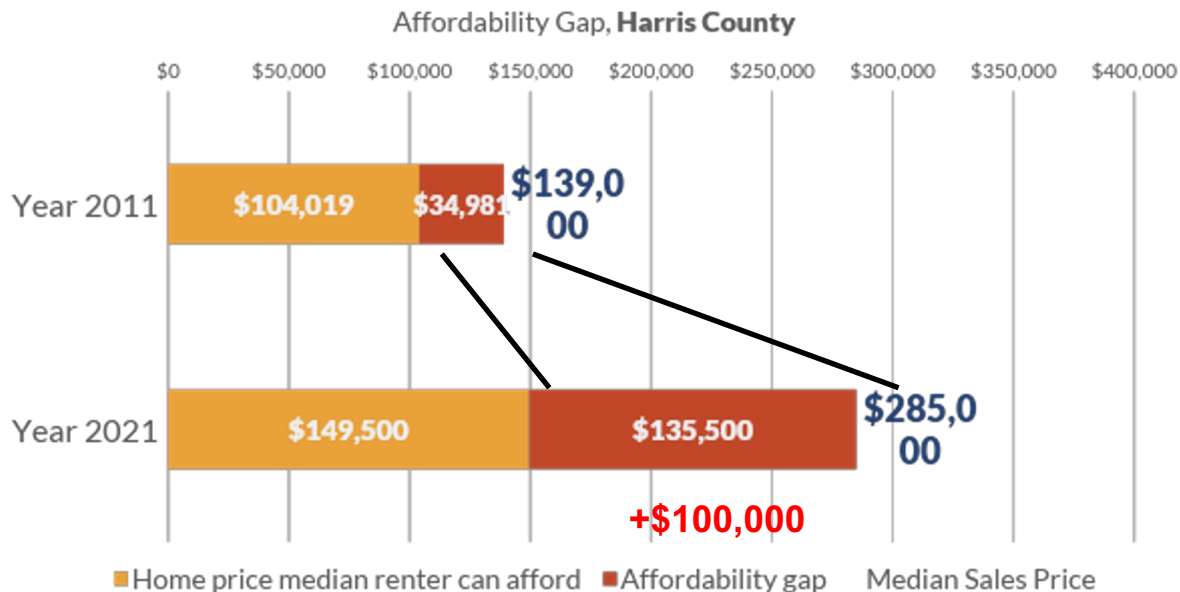
## Panelists

- **Luis Guajardo**, AICP, Kinder Institute for Urban Research (State of Housing Report: City of Houston)
- **Ira Goldstein**, The Reinvestment Fund (Market Value Analysis: City of Houston)
- **Dr. Adrienne Holloway**, Harris County Community Services Dept. (“My Home is Here” Report: Harris County Housing Report)



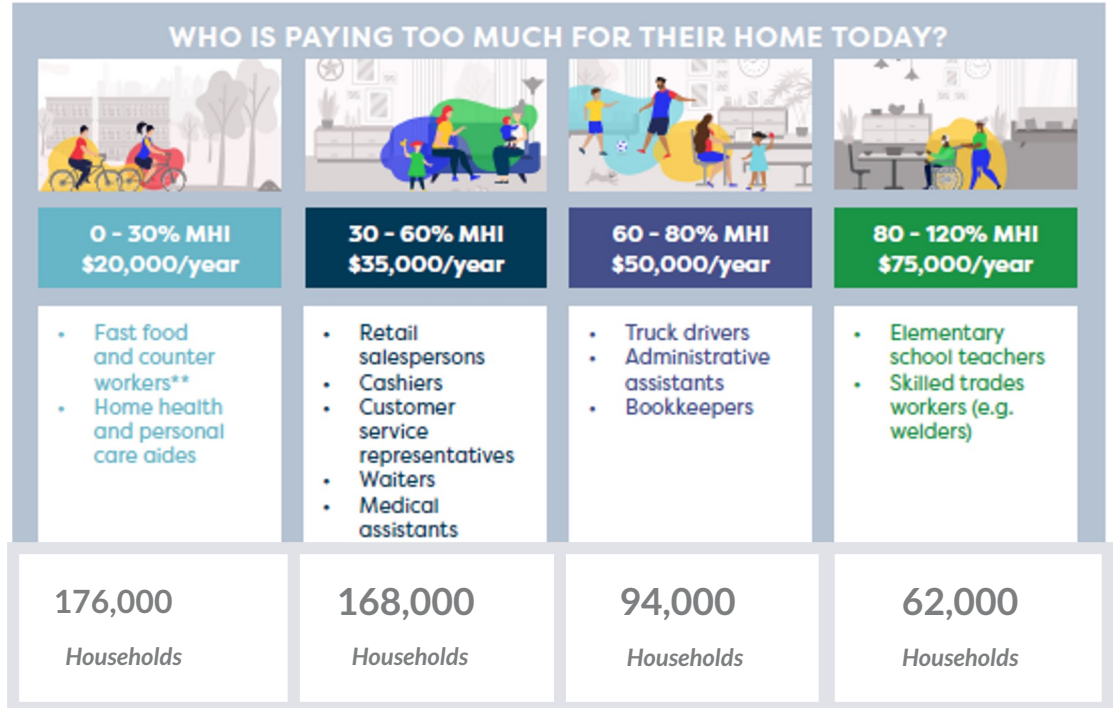
# Home ownership out of reach

Gap between price renters could afford and actual home prices grew by \$100,000



# Who is Housing Cost Burdened?

500,000 of households in Harris County have difficulty affording their homes today [51% of all renters].



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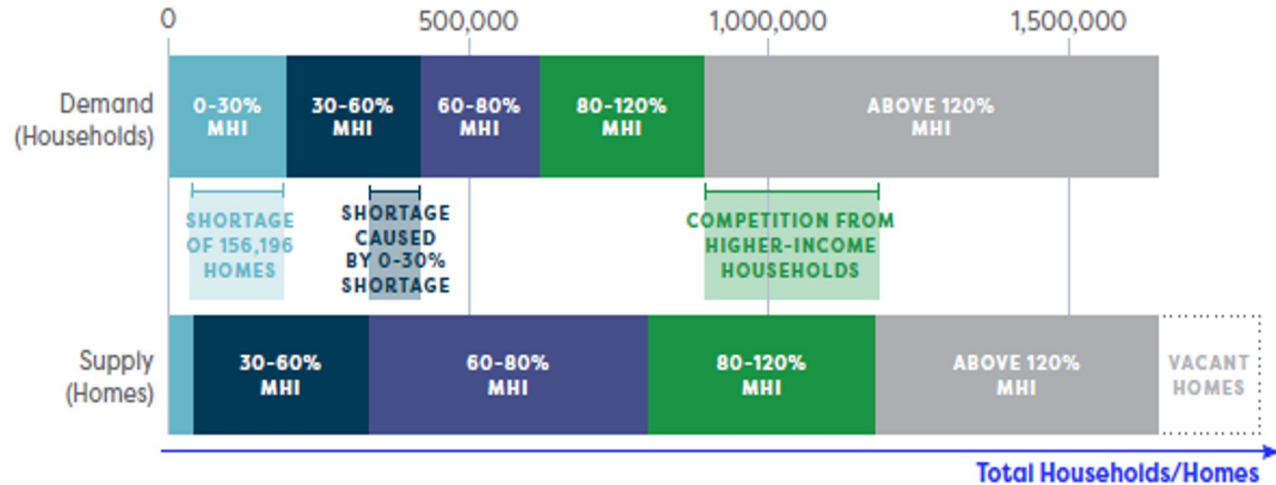
Kinder Institute for Urban Research

Source: US Census Bureau, ACS 2015-2019, 5-Year Estimates and tabulation of Bureau of Labor Statistics top 25 occupations in Harris County.

# Why are so Many Cost Burdened?

Market failures and public sector support is insufficient. There is a shortage of affordable homes available to lower-income households.

**Distribution of Housing Demand and Supply by Income Bracket\***



# The High Cost of Evictions

Harris County is a national leader in evictions. Those evictions have an economic impact that are often overlooked.

City/County	Filings Last Week (Sept 2022)	Filings Since March 2020
New York, NY	1,329	152,498
<b>Houston, TX (Harris)</b>	<b>1,114</b>	<b>115,044</b>
Phoenix, AZ	462	108,319
Las Vegas, NV	1,155	82,953
Dallas, TX	685	63,887
Fort Worth, TX	577	60,222

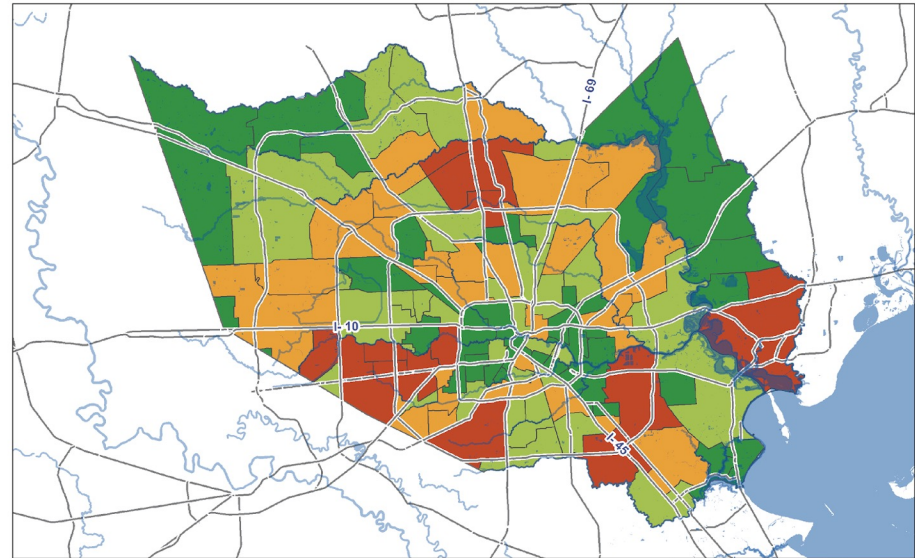
- **36,448** eviction filings filed in 2022.
- **1 in every 22 rental households** faced an eviction filing in Harris County.
- **\$240 million** annually in downstream costs due to evictions in 2019.





# The Geography of Evictions

Evictions are commonplace in working-class suburbs. Places like Alief, Greenspoint, Baytown, Gulfton, Pasadena, Westchase, and Uptown.



Evictions in 2019, by CTA



0 5 10 20 Miles

Data Source:  
Harris County court data compiled by January Advisors



# Takeaways

- **Housing insecurity is a threat** to the economic and social outcomes of the region.
- Harris County's housing production targets are a **promising investment commitment...**
- ....but funding is limited and **requires collaboration across all sectors** (i.e. public, private, philanthropic, nonprofit, etc.).
- “Missing middle” reforms and integrated planning **are underway but more is needed to ensure deep and lasting affordability.**



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Kinder Institute for Urban Research



# Report and Data Available

Visit the project site at [myhomeishere.org](https://myhomeishere.org) for the report. Go to 'resources' and find the final report.



# Other Housing Reports



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*Building Better Cities. Building Better Lives.*



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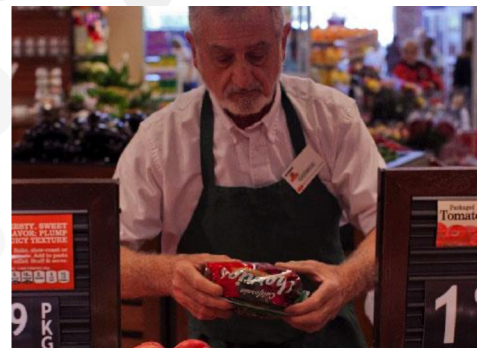
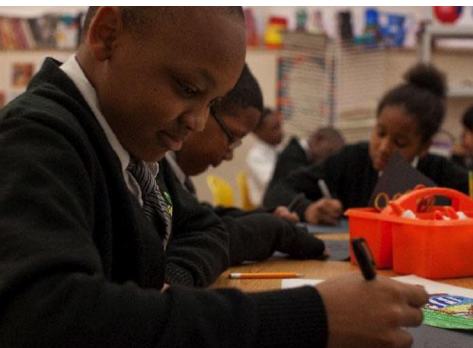
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Kinder Institute for Urban Research



REINVESTMENT  
FUND



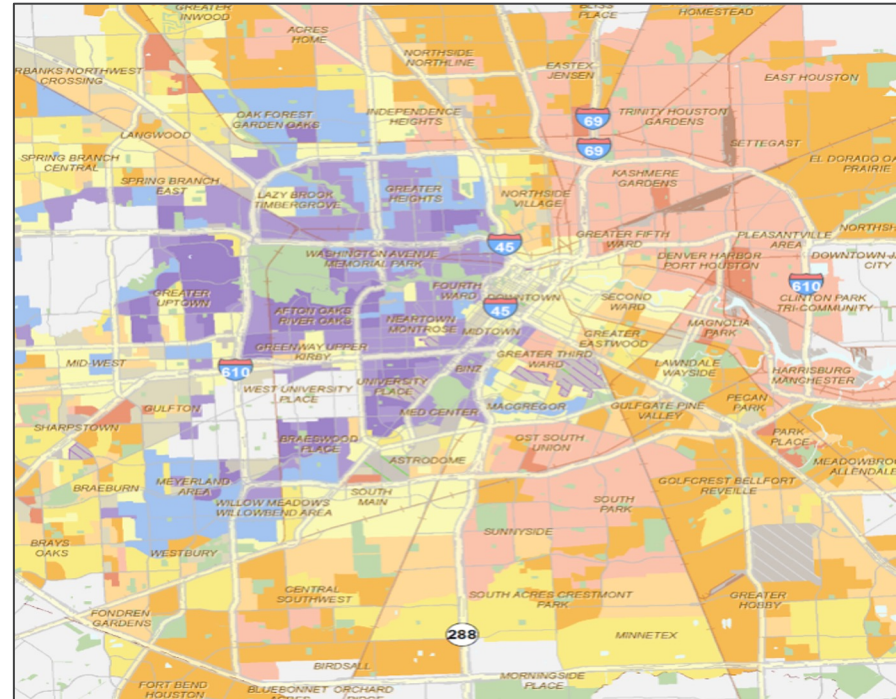
Market Value Analysis (MVA): Houston

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Houston Housing Data Conference  
October 28, 2022

# The Market Value Analysis

The **Market Value Analysis (MVA)** is a tool to help residents and policymakers identify and understand the elements of their local real estate markets. It is an objective, data-driven tool built on local administrative data and validated with local experts. With an MVA, public officials and private actors can more precisely target intervention strategies in weak markets and support sustainable growth in stronger markets.



# Housing Market Indicators

<b>Property Value and Investment</b>	Median Home Sales Price	Median price of homes sold, 2020-2022	<i>Purchased records from Data Axle</i>
	Home Price Variance	Coefficient of Variance of home prices, 2020-2022	<i>Purchased records from Data Axle</i>
	New Construction	Permits for single- and multi-family construction, 2020-2022	<i>Department of Planning and Development</i>
	<b>Renovation Permits*</b>	Permits for single- and multi-family renovation, 2020-2022	<i>Department of Planning and Development</i>
<b>Blight, Distress, and Vacancy</b>	Foreclosure Filings	Foreclosure filings as a share of homeowners, 2018 – 2022	<i>Constables' Foreclosure Auction Daily Court Review Records</i>
	<b>Housing Vacancy*</b>	Homes with signs of vacancy (low water usage, water shut offs, demolished buildings, dangerous buildings, code violation), 2022	<i>Department of Planning and Development, Department of Neighborhoods, Houston Water</i>
<b>Housing Stock and Land Use</b>	Owner Occupancy	Owner Occupied Homes, 2015 – 2019	<i>American Community Survey, Five-Year Estimate</i>
	Subsidized Housing	Units in LIHTC, HCV, and HHA housing as a share of households (excluding elderly developments), 2022	<i>Houston Housing Authority</i>
	Land Use	Commercial and industrial land as a share of land area, 2016	<i>Houston-Galveston Area Council</i>

\*Indicator is new or modified from 2016 MVA

# The MVA Process

1

Acquire **local administrative data** and geocode to Census block group geographies.

2

Manually inspect and **validate data layers** by driving the area.

3

Use statistical **cluster analysis** to identify areas with common attributes.

4

Manually inspect areas for conformity with **local experts** to assess fit

5

Alter parameters; **re-solve and re-inspect** until model accurately represents area

6

Summarize and describe the characteristics of each market

*Iterative*

## Lessons from 15+ years of experience

### Validating Data is Critical.

Researchers must systematically visit and observe neighborhoods in the city to understand the

### Geographic Scale Matters.

MSA and Census tract geographies are too large to accurately reflect the nuances of local real estate

### One Size Does Not Fit All.

MVA components and models share some similarities across cities but must be customized to the

### Integrate Local Knowledge.

All models are tested with local experts to incorporate qualitative feedback from each geography.

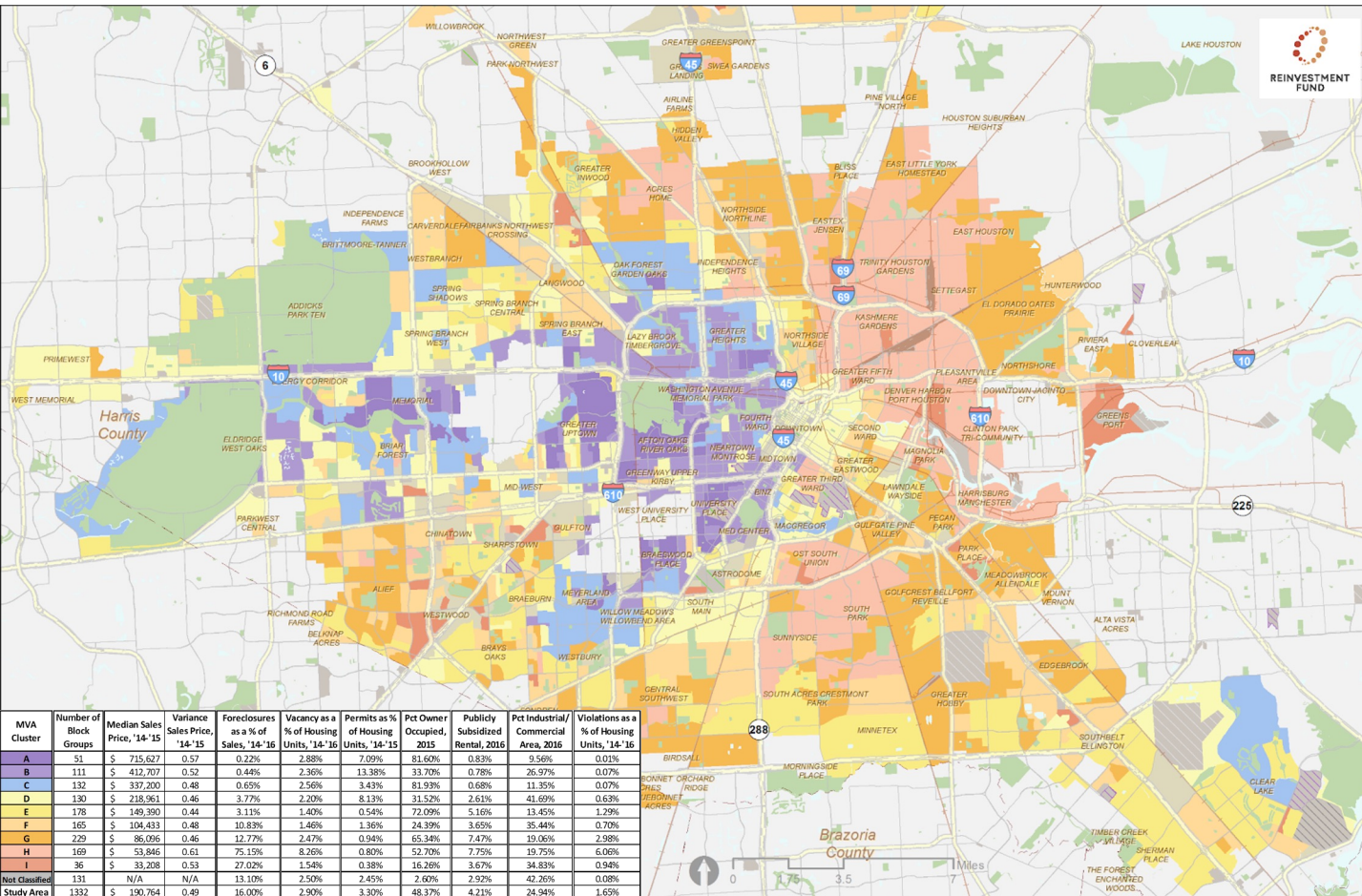


# MVAs in Action: How Cities Use the MVA



- Component of a local land banking strategy (Phila., NOLA, Pittsburgh, Wilmington)
- Guide capital budget (Detroit)
- Focus code enforcement (Phila., Baltimore, Indianapolis, NOLA)
- Benchmark quality of life measures (Phila.)
- Target statewide Strong Neighborhoods Revolving Loan Fund (DE/DSHA)
- Equitable development strategy (DE/DSHA)
- Inform LIHTC QAP (DE/DSHA)
- Develop CDBG ConPlan / Comprehensive plan (Detroit, Wilmington, St. Louis, Richmond, Dallas)
- Assessment of Fair Housing (Phila., Richmond)
- Assess changes in the market over time (Phila., Baltimore, Pittsburgh)
- Evaluate development opportunities (Pittsburgh, Phila., Houston, Detroit, St. Louis, cities in NJ)
- Target demolition and acquisition activities (Baltimore, Phila., Detroit, NOLA)
- Select transformative tipping point projects (Phila., Baltimore, Pittsburgh, NOLA)
- Engage partners – philanthropic, non-profit, government – in coordinated efforts to rebuild neighborhoods (Baltimore, Milwaukee, NOLA)

# Houston's 2016 Market Value Analysis





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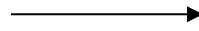
# Displacement Risk Ratio

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# Measuring Resident Displacement Risk

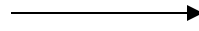
## Our Approach to Measuring Housing Market Pressure and Resident Displacement Risk

The concern driving this approach to measure is the *involuntary* aspect of displacement.



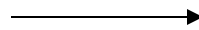
Households forced to leave their neighborhoods due to circumstances beyond their control (e.g., rising taxes, rent increase, condo conversion).

The analysis identifies areas where current housing prices are be unaffordable to long-term residents.



Assumes housing should be close to 3x family income (following HUD guidelines).

Examines ratio of a long-term residents' income to current housing prices to spotlight areas of concern.



Healthy neighborhoods should be stable or follow regional trends. Areas with rapid increases (or decreases) in ratios signal potential concern.

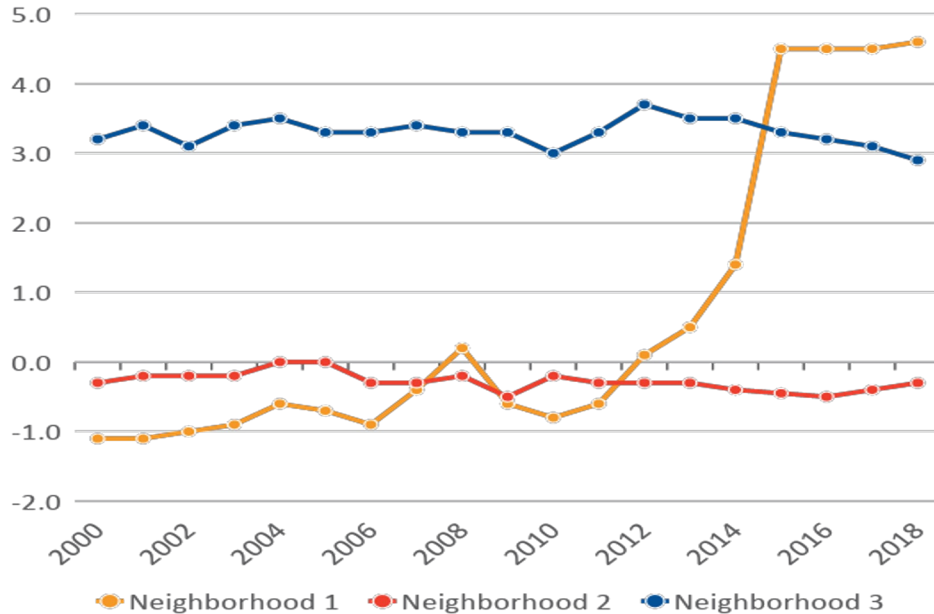
# Displacement Risk Ratio (DRR)

$$\text{Displacement Risk Ratio (DRR)} = \frac{\text{Average Sale Price (Year 1 \& Year 2)}}{\text{Median Family Income (inflation adjusted to appropriate year)}}$$

# Identifying Types of Market Stress

While Each Neighborhood Could Have Affordability Challenges, Neighborhood #1 Has the Highest Risk of Resident Displacement

*DRR Trends in Three Philadelphia Neighborhoods*



Middle and Weaker Markets Experiencing High Pressure (Rising DRR) or Lagging Pressure (Falling DRR) Are Often Priority

*MVA Classifications and DRR Categories*

	Strong Markets	Middle Markets	Weaker Markets
High Pressure			
Stable Areas			
Lagging Markets			

Highest Immediate Concern for Price-Based Displacement

Concern for Housing Market Decline & Disinvestment



Ira Goldstein,  
President Policy  
Solutions  
[Ira.Goldstein@reinvestment.com](mailto:Ira.Goldstein@reinvestment.com)



Jacob L. Rosch,  
Senior Policy Analyst  
[Jacob.Rosch@reinvestment.com](mailto:Jacob.Rosch@reinvestment.com)

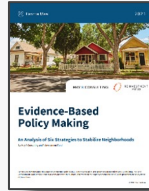


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Marci Monaco-Vavrik,  
Policy Analyst  
[Marci.Monaco-Vavrik@reinvestment.com](mailto:Marci.Monaco-Vavrik@reinvestment.com)

## New Research from Reinvestment Fund



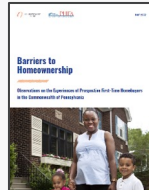
Evidence-Based Policy Making: Six Research-Based Strategies to Stabilize Neighborhoods  
<https://www.reinvestment.com/insights/evidence-based-policy-making/>



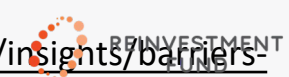
Philadelphia Home Appraisal Bias Task Force Report and Recommendations  
<https://www.reinvestment.com/insights/philadelphia-home-appraisal-bias-task-force-report-and-recommendations/>



Investor Home Purchases and the Rising Threat to Owners and Renters: Tales from 3 Cities  
<https://www.reinvestment.com/insights/investor-home-purchases-and-the-rising-threat-to-owners-and-renters-tales-from-3-cities/>



Barriers to Homeownership: Observations and Experiences of Prospective First-Time Homebuyers in the Commonwealth of Pennsylvania  
<https://www.reinvestment.com/insights/barriers-to-homeownership/>

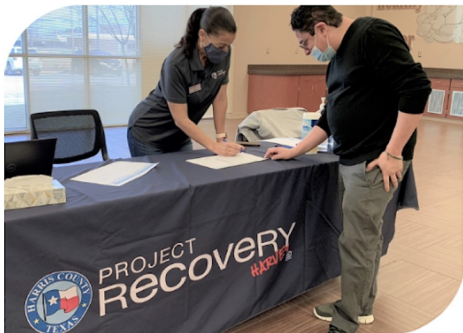




# Harris County Community Services Department

## Where We Invest in People and Place

Harris County Community Services Department provides a wide scope of services that allow living to be more affordable and easier to manage for residents of the 3rd largest county in the U.S.



### Housing & Community Development

Comprehensive community investment to spur revitalization, reinvestment, and economic opportunity.



### Social Services

Providing critical financial services such as rent and utility assistance and bereavement services to residents of Harris County.



### Transit

Increasing mobility to residents living outside of the Metro service area, including the elderly and residents with disabilities.



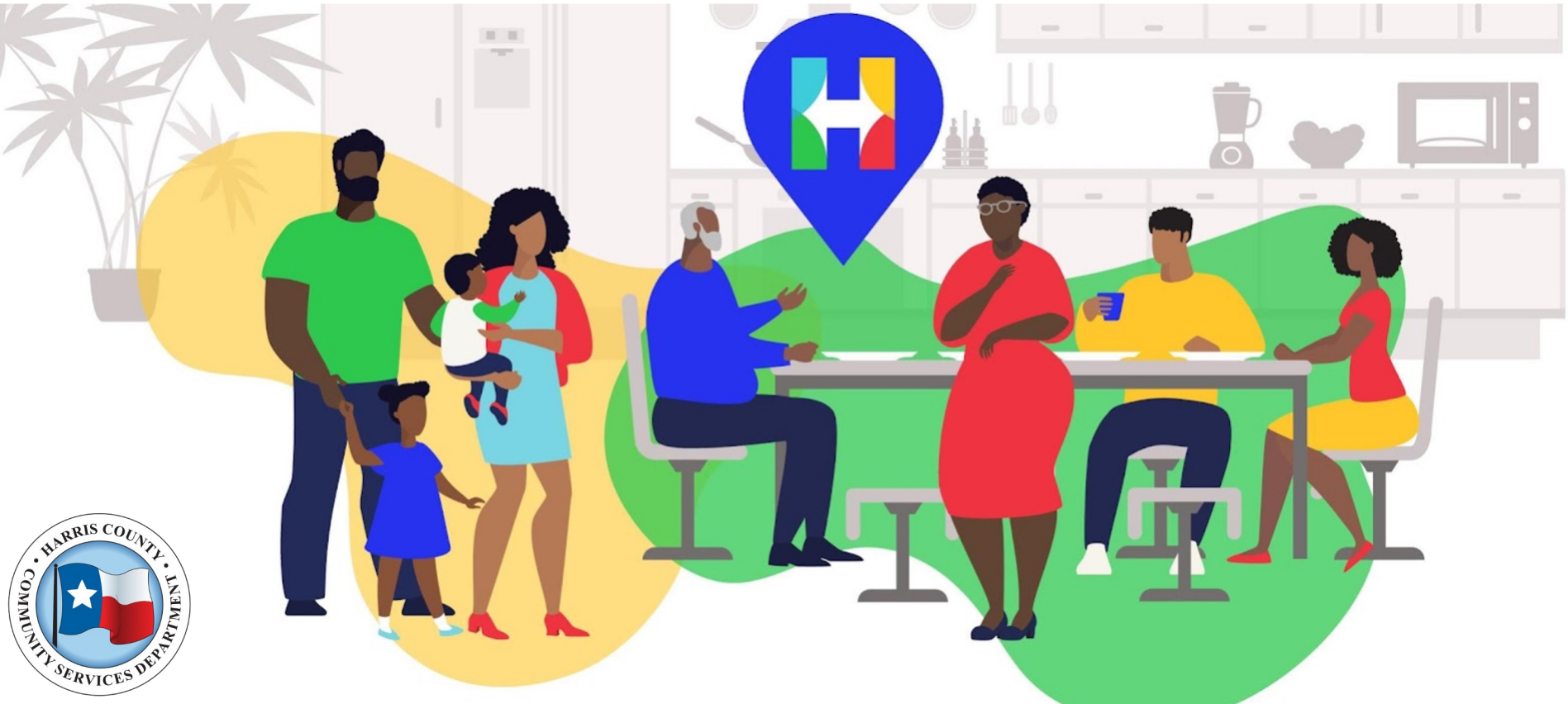
### Disaster Recovery

Investing in the repair and development of housing and infrastructure impacted by disasters as well as ensuring resiliency for future disasters.

To learn more about our services, visit  
[csd.harriscountytexas.gov](https://csd.harriscountytexas.gov)



# Harris County's Housing Needs Assessment and 10-Year Strategy

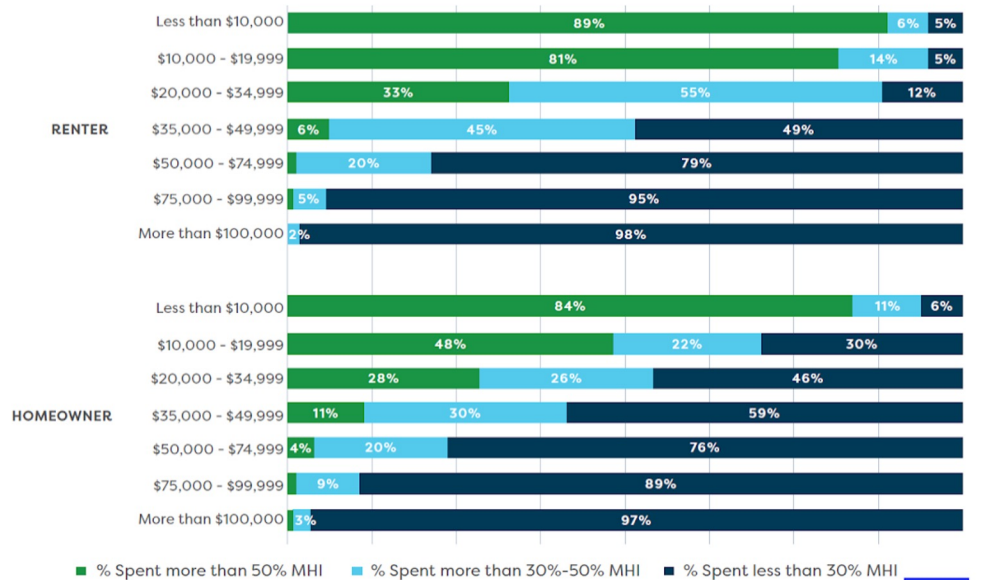


**Figure 14: Demographic and Housing Statistics of Harris County**

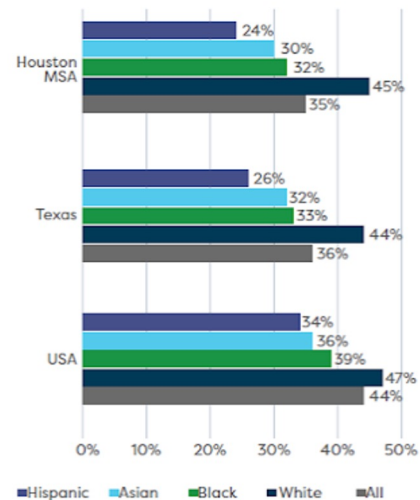
<b>DEMOGRAPHIC AND HOUSING STATISTICS</b>	<b>Harris County (Entire County)</b>	<b>Unincorporated Area Alone</b>	<b>City of Houston (Within Harris County) Alone</b>
Total Population	4,646,640	1,889,481	2,254,771
Occupied Homes	1,605,368	603,007	833,661
Owner-Occupied Homes	876,454	410,912	360,745
Renter-Occupied Homes	728,914	192,095	472,916
Household Size	2.89	3.13	2.70
Homes in Floodplain	396,122	90,298	239,963
Median Household Income	\$61,900	\$73,700	\$53,000
MHI Owner	\$87,000	\$90,800	\$80,600
MHI Renter	\$42,500	\$47,100	\$40,300
Median Gross Rent	\$1,100	\$1,200	\$1,000
% White	30%	33%	25%
% Black	19%	18%	21%
% Hispanic/Latino	43%	39%	45%
% Asian	7%	8%	7%
% Other	2%	2%	2%

Data Source: American Community Survey 2015-2019;  
Kinder Institute of Urban Research

**Figure 20: Cost Burden in Harris County by Housing Tenure and Income Level**

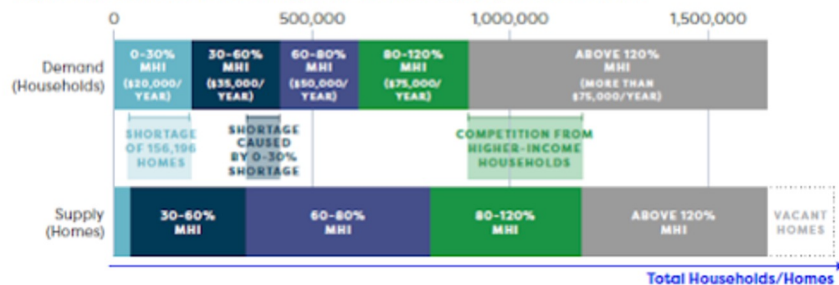


**Figure 35: Percent of Homeowners with High Confidence in Making Next Mortgage Payment**

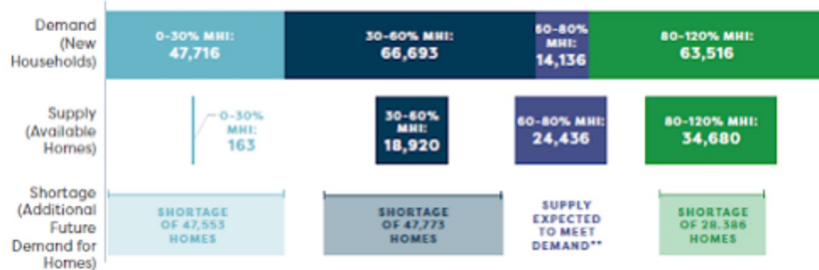


Source: United States Census Bureau & Kinder Institute For Urban Research-Urban Data Platform Team. (2021). Household Pulse Survey Data (Version 3) [Data set]. Rice University-Kinder Institute: UDP. <https://doi.org/10.25612/837.N2M4XGB40G0Z>  
 Note: Data exclude all cases with coefficient of variation >30%

**Figure 25: Distribution of Housing Demand and Supply by Income Bracket\***



**Figure 37: Distribution of 10-Year Housing Demand and Available Supply by Income Bracket\***



**Figure 62: New Housing to Meet the Needs of 20% of Today's Cost-Burdened Residents**

	Renter	Owner	Annual Goal through 2030
0-30% MHI (\$20,000/ year)	24,465	1,288	2,575 Units
30-60% MHI (\$35,000/year)	23,564	1,240	2,480 Units
60-80% MHI (\$50,000/year)	11,622	716	1,874 Units
80-120% MHI (\$75,000/year)	5,550	6,892	1,244 Units
<b>Total</b>	<b>67,729</b>	<b>14,008</b>	<b>8,174 Units Per Year</b>

**Figure 63: New Housing for Households Formed in Harris County over the Next 10 Years**

	Renter	Owner	Annual Goal through 2030
0-30% MHI (\$20,000/ year)	45,175	2,370	4,755 Units
30-60% MHI (\$35,000/year)	45,384	2,389	4,777 Units
60-80% MHI (\$50,000/year)	Supply Meets Demand	Supply Meets Demand	Supply Meets Demand
80-120% MHI (\$75,000/year)	1,680	27,156	2,884 Units
<b>Total</b>	<b>98,160</b>	<b>27,156</b>	<b>12,416 Units Per Year</b>

SHORT  
BREAK





# SUSTAINABLE FINANCING OPTIONS



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# Sustainable Financing Options

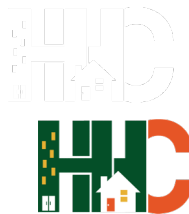
Panel Discussion: Innovative Financing Options?

## Moderator

**Laura Jaramillo**, LISC Houston

## Panelists

- **Christina Stoneham**, Houston Land Bank
- **David Steinwedell**, Austin Housing Conservancy Fund
- **Jonathan Campbell**, Washburn Companies



# Austin Housing Conservancy's Investor Deck - 22 Pages

A photograph of a man in a black t-shirt and cap carrying a young child on his shoulders. The child is wearing a black beanie and brown overalls, and is laughing joyfully. The man is smiling and looking towards the camera. The background is a solid teal color.

**Invest in  
Austin's People,  
Preserve  
Austin's Housing.**



AUSTIN  
HOUSING  
CONSERVANCY

INVESTOR DECK

9/12/22



SHORT  
BREAK





# LUNCH & KEYNOTE ADDRESS

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# Keynote Address

An in-depth look at the affordable housing plan for the City of San Antonio, Texas

## Keynote Speaker

**Mark Carmona**, Chief Housing Officer, City of San Antonio

Mark oversees the implementation of the city's plans to address affordable housing and homelessness. Under his leadership, the city will deploy a more coordinated approach to housing affordability, addressing homelessness and long-term housing solutions.



BUILD  
STRONG





# A CASE FOR HOUSING AFFORDABILITY

MARK CARMONA

CHIEF HOUSING OFFICER – CITY OF SAN ANTONIO

HOUSTON HOUSING COLLABORATIVE

OCTOBER 28, 2022

# A CALL TO ACTION

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- Development project experience of displacement and the impact it had on residents (homelessness, mental health issues, etc.)
- Need a comprehensive, compassionate housing policy that is inclusive, in all areas of town, that puts people first while dealing with issues of displacement and the positive and negative impacts of gentrification.
- As we grew the table, the scope grew with it. We invited people who had participated in Housing Policy Framework development, neighborhood leaders, CHDOs, homelessness service providers, developers, lenders, advocates- and did our best to nurture spaces of collaboration and co-authorship.
- Community involvement is critical. Need to provide people with the tools to hold people accountable. The issue was not created overnight, so solutions will take time

# HOUSING POLICY FRAMEWORK

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- Task Force’s charge and responsibility to create a comprehensive and compassionate housing policy framework that “allow(s) residents to live with dignity, age in place, rehabilitate their housing, and preserve the integrity of their neighborhoods”.
- A key finding was that housing should be considered an infrastructure service like water, electricity and transportation. Executive level position and system engagement
- Many pressing issues affecting people’s lives—from the reduction in homeownership to the lack of affordability in rental units, from homelessness to the regulatory barriers impacting affordable housing construction, and from an aging housing stock to concerns over property taxes.
- Our city is experiencing more severe housing insecurity and affordability challenges than ever before. With housing costs increasing at a much faster rate than incomes, people have no choice but to live far from where they work, families are displaced and destabilized, and students suffer in school. All of this impacts the City’s economic gain and San Antonio’s future.

# STRATEGIC HOUSING IMPLEMENTATION PLAN (SHIP)

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- SHIP didn't start as a strategic housing plan, it started only to recalibrate our goals. We had set a target of 18,600 units in 10 years and realized we had more than half of that in our pipeline only 2 years into implementation of the Housing Policy Framework.
- What forms a strong, effective, and comprehensive housing plan? The most effective ones are co- developed. Key elements of success- vision, community buy-in, high-level leadership championing it, and now, continued follow up.
- The SHIP is many things to many people, but it is not all things to all people. We made an intentional shift to focus our work on the biggest gap in the market- 0-30% AMI. There are folks still in community who don't believe we are doing enough, and there are others who think we took it too far. We navigate this tension in part by highlighting specific strengths of each tool within the plan to show that some work best for certain AMIs.



# STRATEGIC HOUSING IMPLEMENTATION PLAN (SHIP)

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- The Strategic Housing Implementation Plan (SHIP) is a key part towards achieving the vision of quality, accessible, affordable housing choices for all San Antonio households. Today, 95,000 households in Bexar County are cost burdened spending more than 30% of their take home pay on housing
- The SHIP is a 10-year plan to stabilize these households by preserving our existing affordable housing, creating new affordable options, and leveraging tools like Housing Choice Vouchers and workforce development programs to boost incomes. The plan calls for building or preserving over 28,000 affordable homes over the next 10 years, an increase of nearly 10,000 homes over previous goals



## WHAT IS THE SHIP?

A shared vision for housing affordability in San Antonio through:

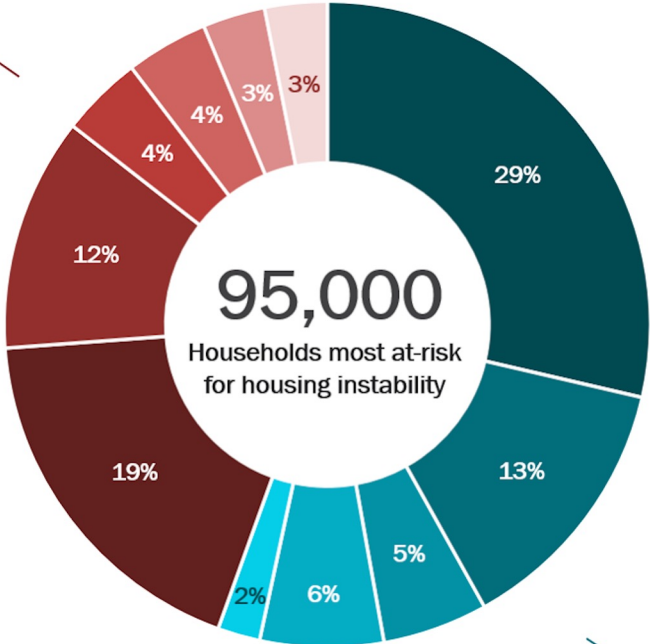
- A new **definition of affordability**
- New production & preservation **goals focused on households with the lowest incomes**
- A 10-year **funding outlook**
- 36 **strategies** sourced from many different plans & initiatives

# 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

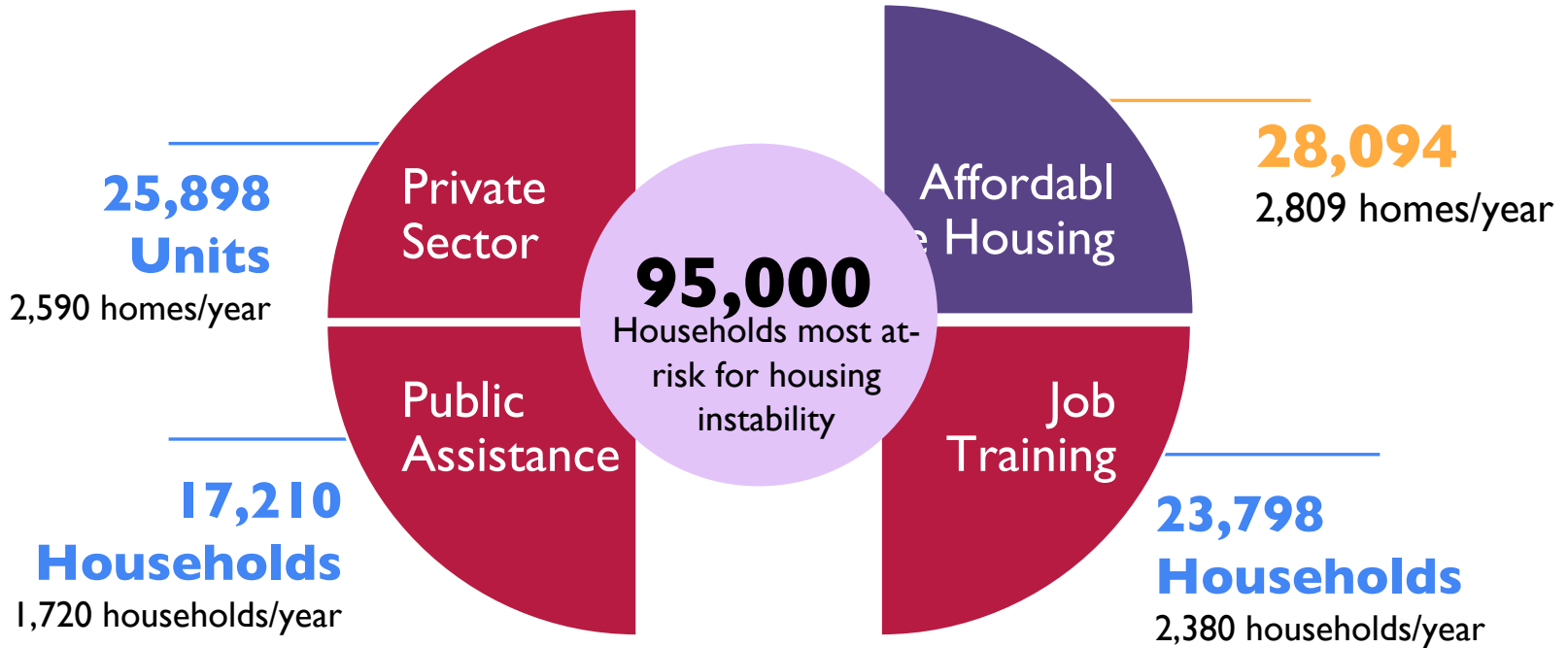


- 0-30% AMI | \$ 20,010  
27,264 Households
- 31-50% AMI | \$33,350  
12,665 Households
- 51-60% AMI | \$40,020  
5,014 Households
- 61-80% AMI | \$53,360  
5,886 Households
- 81-100% AMI | \$66,700  
2,024 Households

## Renters

55% of overall need

# SHIP APPROACH



# 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)



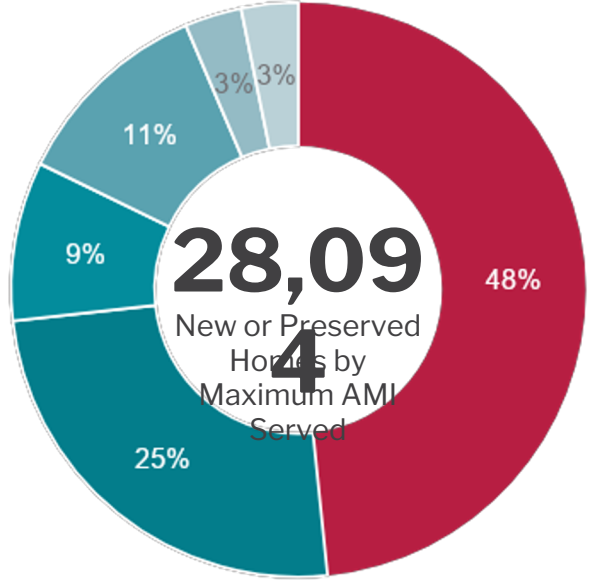
# WHAT WILL BE TRACKED?

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

# NEW PRODUCTION & PRESERVATION GOALS

## BY AMI

- 0-30% AMI | \$22,400**  
13,592 Homes
- 31-50% AMI | \$33,200**  
6,990 Homes
- 51-60% AMI | \$44,820**  
2,516 Homes
- 61-80% AMI | \$59,700**  
3,196 Homes
- 81-100% AMI | \$74,700**  
900 Homes
- 101-120% AMI | \$89,550**  
900 Homes



**28,094**  
New or Preserved  
Homes by  
Maximum AMI  
Served

- Includes:**
- **1,000 Permanent Supportive Housing units**
  - **1,200 age-restricted homes for older adults**

## FY 2022- FY 2031

	HOMEOWNERSHIP		RENTAL	
Household AMI	Production	Preservation	Production	Preservation
0-30% AMI	0	5,786	6,897*	909
31-50% AMI	0	3,200	2,653	1,137
51-60% AMI	0	1,000	1,061	455
61-80% AMI	650***	500	0**	2,046
81-100% AMI	650	250	0	0
101-120% AMI	650	250	0	0
Sub Totals	1,950	10,986	10,611	4,547
	12,936		15,158	
Grand Total	28,094			

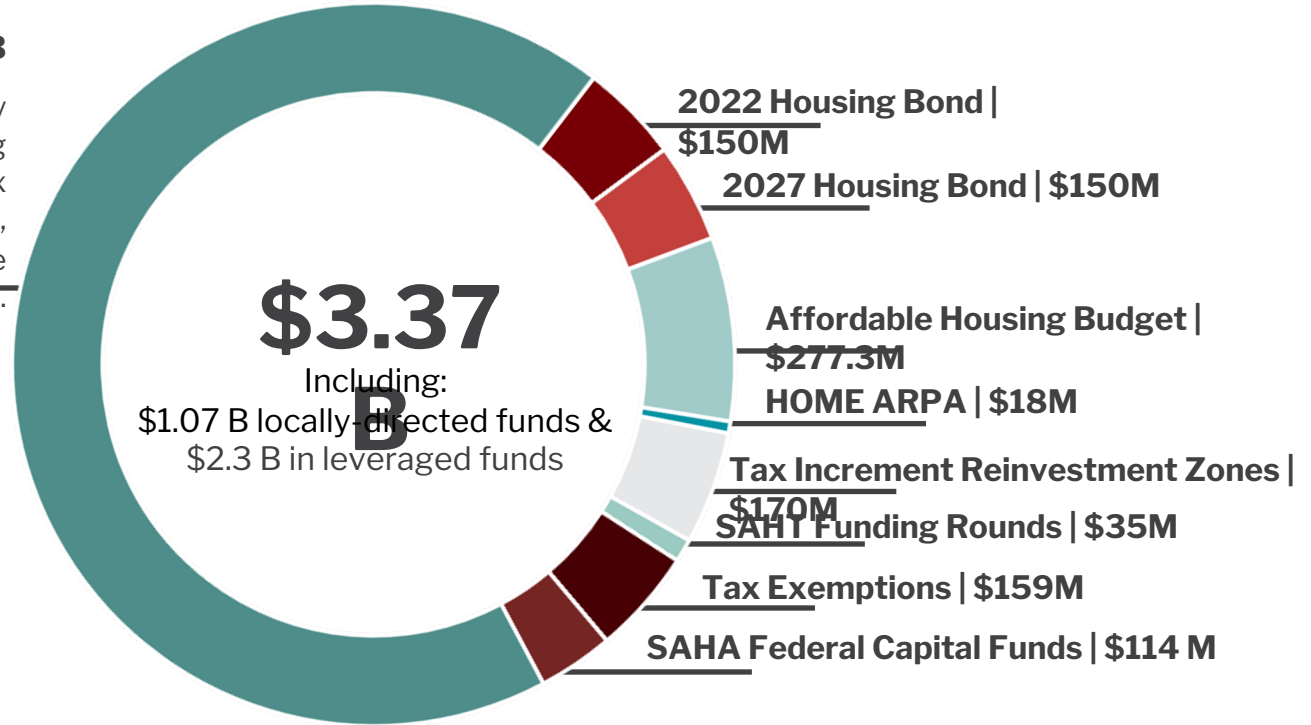
- Includes 1,000 units of Permanent Supportive Housing
- \*\* Production at 61-80% AMI will be tracked for informational purposes, but not counted towards the City's targets
- \*\*\* Homeownership production below 60% AMI will be tracked



# 10 YEAR FUNDING PLAN

## Leveraged Funds | \$2.3B

These sources include the primary funding for affordable housing projects including housing tax credits, HUD 221(D)(4), conventional debt, and private activity bonds.



**\$3.37**

Including:

**\$1.07 B** locally-directed funds & **\$2.3 B** in leveraged funds

## 36 Total Strategies

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### **Housing Policy Framework Focus Areas**

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Develop A Coordinated Housing System

---

Increase City Investment in Housing

---

Increase Affordable Production, Rehabilitation, & Preservation

---

Protect & Promote Neighborhoods

---

Ensure Accountability to the Public

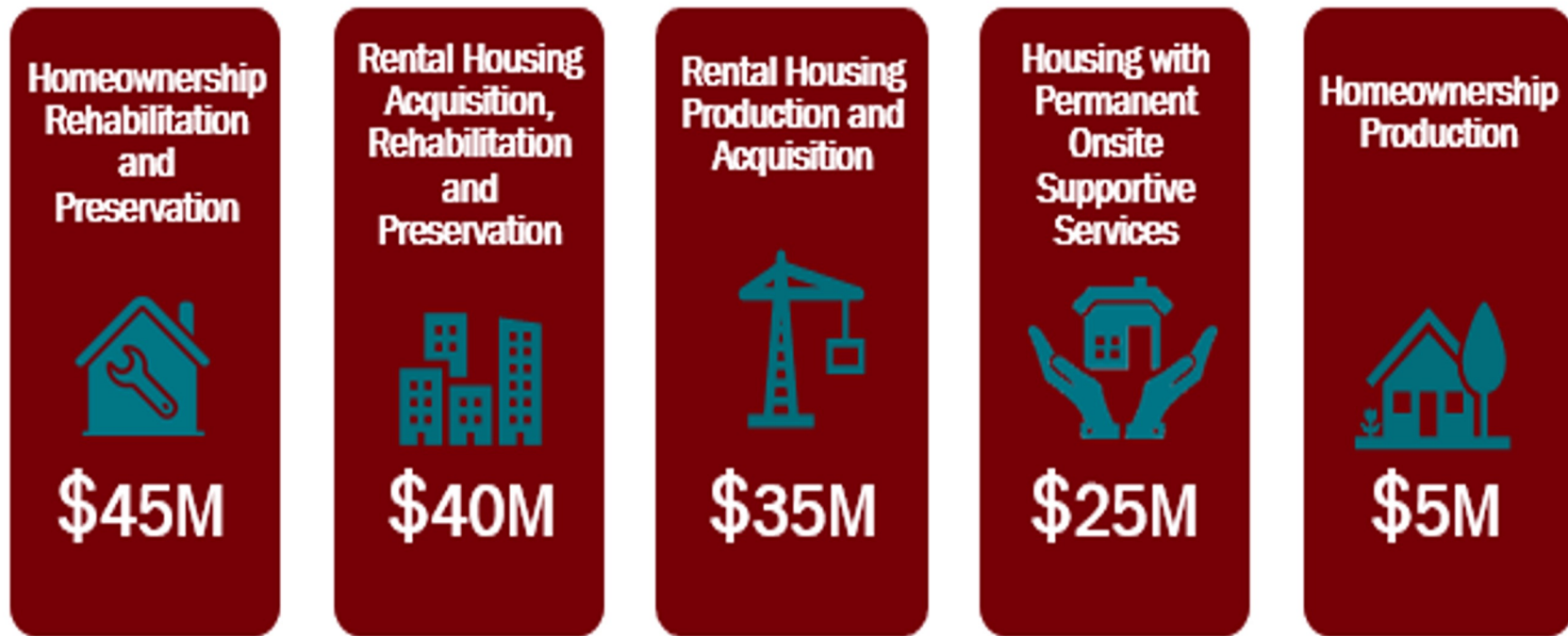
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# SYSTEM INTERSECTION WITH HOUSING

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- Social Determinants of Health – conditions in the environment where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality of life outcomes and risks – Economic Stability, Education Access and Quality, Health Care Access and Quality, Neighborhood and Built Environment, Social and Community Context
  - Workforce
  - Healthcare
  - Transportation
  - Economic Development
  - Human Services
  - Faith Communities

# 2022 HOUSING BOND



# PROGRAMS AND TARGETS

<b>Homeownership rehabilitation and preservation</b> to include minor repair and remediation of code violations with a priority for homes at risk for demolition for households making up to 50% prioritizing 30% of the Area Median Income and below.	<b>\$45 M</b>
<b>Rental housing acquisition, rehabilitation, and preservation</b> to prioritize public housing & income-based housing for households making up to 30% of the Area Median Income.	<b>\$40 M</b>
<b>Permanent Supportive Housing</b> for people experiencing homelessness to facilitate a housing first approach in line with HUD guidance.	<b>\$25 M</b>
<b>Rental housing production and acquisition</b> to prioritize public housing/income-based housing for households making up to 50% AMI with a priority for 30% of the Area Median Income.	<b>\$35 M</b>
<b>Homeownership production</b> for households making up to 80% of the Area Median Income prioritizing households making 60% and below of the Area Median Income.	<b>\$5 M</b>

# PUBLIC INFORMATION AND EDUCATION CAMPAIGN

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- New Narratives – How are we connecting housing issues to the chief concerns of public audiences?
- New Frames – Framing can help. Affordability frame leads people to think in terms of personal budgets and individual responsibility. An availability frame points people to the role of public policy in providing access
- Community Engagement – NIMBY to YIMBY
- Long-Term View
- Targeted Campaigns

# QUESTIONS??

---

Mark Carmona

Chief Housing Officer

City of San Antonio

(210) 965-4765

[mark.carmona@sanantonio.gov](mailto:mark.carmona@sanantonio.gov)

# Mrs. Aja Edwards

1st Annual HHC Housing Conf, Chair





# Mr. Paul Charles

HHC Coordinating Team Member



# Programs/ Initiatives

- Research: Connection Btwn Health & Housing
  - Kinder Institute for Urban Research
  - Health Equity Collective
- Research: Houston Housing Data Fact-Finding
  - Kinder Institute for Urban Research
- Event: HHC Annual Housing Conference
  - National Fair Housing Alliance
- Event: Bankers Fair
  - Varying different Financial Institutions as sponsors
- Mayoral Candidate Forums on Housing Issues



# Become A Member Today

Membership in the Houston Housing Collaborative offers a dynamic mix of knowledge sharing, community engagement, and advocacy.

SIGN-UP FOR THE  
MAILING LIST OR  
JOIN THE COLLABORATIVE



Membership Type	\$25	\$100	\$250	\$500	\$750
<b>Individual Member</b>					
Regular		✓			
Low Income or Student	✓				
<b>Organizational Member</b>					
Start Up < \$100K Administrative Budget		✓			
Small \$100K - \$500K Budget			✓		
Midsize \$500K - \$2M Budget				✓	
Large >\$2M Budget					✓



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@Housing4HTX



# Post Conference Celebration/ Pre-Astros Warm-up!!



HOME MENU HOURS & LOCATION EVENTS VENUE RENTAL DJ SUN CONTACT

## COME FIND US

1701 COMMONWEALTH ST

HOUSTON, TX 77006

**(713) 360-7228**

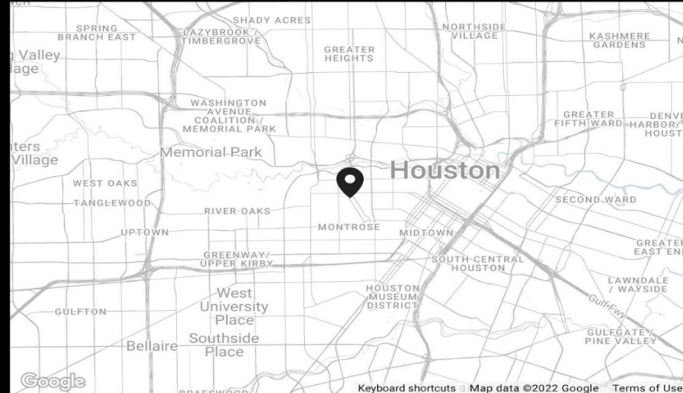
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## Special HOURS

**3pm - 5:30pm**

Dog Friendly Patio!

HAPPY HOUR 4PM - 7PM



SHORT  
BREAK





# ADVOCATING FOR CHANGE



IN PARTNERSHIP WITH

**KEYS UNLOCK  
DREAMS**  
A PROGRAM OF THE NATIONAL FAIR HOUSING  
ALLIANCE

# Advocating for Change

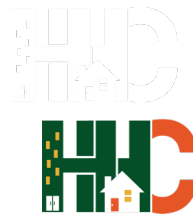
What's Next? Advocating for Change and Getting Results!

## Moderator

**Amanda Timm**, Amanda Timm Consulting

## Panelists

- **Laila Khalili**, Houston in Action
- **Monika Graham**, Alliance for Justice
- **Chrishelle Palay**, HOME Coalition





# Bolder Advocacy's Top Resources

 **BOLDER ADVOCACY**  
A program of Alliance for Justice

## OUR TOP RESOURCES

ADVOCACY & LOBBYING	ELECTION-RELATED ACTIVITY
<p><a href="#">Being A Player: A Guide to IRS Lobbying Regulations for Advocacy Charities</a></p> <p><a href="#">Keeping Track: A Guide to Recordkeeping for Advocacy Charities</a></p> <p><a href="#">Influencing Public Policy in the Digital Age: The Law of Online Lobbying and Election-Related Activities</a></p> <p><a href="#">Comparison of 501(c)(3)s, 501(c)(4)s, and Political 527 Organizations</a></p> <p><a href="#">Public Charities Can Lobby</a></p> <p><a href="#">Maximize Your Lobbying Limit: Electing the 501(h)</a></p> <p><a href="#">What is Lobbying Under the 501(h) Election?</a></p> <p><a href="#">501(h) Lobbying Calculator</a></p> <p><a href="#">Lobbying Flowchart</a></p> <p><a href="#">Legal Tips On Using Social Media For Advocacy: How 501(c)(3) Public Charities Can Use Social Media for Policy Change</a></p> <p><a href="#">Ballot Measures and Public Charities</a></p> <p><a href="#">Lobbying Under the Insubstantial Part Test</a></p> <p><a href="#">When Does Your Activity Become Lobbying?</a></p> <p><a href="#">Transition Advocacy: Is it Lobbying?</a></p> <p><a href="#">International Advocacy: What You Need to Know</a></p> <p><a href="#">Administrative Advocacy</a></p> <p><a href="#">Confirmation of Federal Judges and Executive Branch Nominees</a></p> <p><a href="#">Ballot Measures and Recalls: Basic Rules for 501(c)(3) Public Charities, 501(c)(4)s, and Unions</a></p>	<p><a href="#">Rules of the Game: A Guide to Election-Related Activities</a></p> <p><a href="#">Election Checklist for 501(c)(3) Public Charities: Ensuring Election Year Advocacy Efforts Remain Nonpartisan</a></p> <p><a href="#">Commenting on Candidates and Campaigns: How 501(c)(3)s Can Respond During an Election Year</a></p> <p><a href="#">Praising and Criticizing Incumbents: How 501(c)(3)s Can Hold Elected Officials Accountable for Official Actions</a></p> <p><a href="#">Setting the Record Straight: How Your 501(c)(3) Can Distribute Voting Records or Legislative Scorecards</a></p> <p><a href="#">Election Activities of Individuals Associated with 501(c)(3) Organizations</a></p> <p><a href="#">Candidate Questionnaires &amp; Voter Guides</a></p> <p><a href="#">Hosting Candidates Debates: Public Charities Can Educate the Community Through Candidate Debates</a></p> <p><a href="#">Hosting Candidates at Charitable Events: Ensuring Candidate Appearances Remain Nonpartisan</a></p> <p><a href="#">Sample 501(c)(3) Organizational Policy for Election Season</a></p> <p><a href="#">501(c)(3) Organizations and National Party Conventions</a></p> <p><a href="#">501(c)3 Employees Running for Office</a></p> <p><a href="#">Board Members and Election-Year Activities</a></p> <p><a href="#">501(c)(3) Contact with Parties and Candidates Concerning Election Protection Efforts</a></p> <p><a href="#">Can a Nonprofit Provide Incentives to Encourage Citizens to Register to Vote or Vote?</a></p>

## 501(C)(3) & 501(C)(4) NONPARTISAN PARTNERSHIPS

[The Connection: Strategies for Creating & Operating \(c\)\(3\)s, \(c\)\(4\)s, & Political Organizations](#)

[Our Coalition Checklist](#)

[Comparison of 501\(c\)\(3\) and 501\(c\)\(4\) Permissible Activities](#)

[Guidelines for Joint \(c\)\(3\) & \(c\)\(4\) websites](#)

[The Practical Implications of Affiliated 501\(c\)\(3\)s and 501\(c\)\(4\)s](#)

[Allocation of Costs and Reimbursement of Expenses Between \(c\)\(3\) and \(c\)\(4\)](#)

[Sample Grant Agreement for a grant from a 501\(c\)\(3\) to a 501\(c\)\(4\)](#)

## FUNDING ADVOCACY

[Investing in Change: A Funder's Guide to Supporting Advocacy](#)

[Philanthropy Advocacy Playbook](#)

[Private and Public Foundations May Fund Charities that Lobby](#)

[Grants & Lobbying – What Funders Need Grantees to Know](#)

[Sample General Support Grant Agreement Language](#)

[Sample Specific Project Grant Agreement Language](#)

## BALLOT MEASURES

[Check out our Ballot Measures Toolkit](#)

## CONTACT US FOR TECHNICAL ASSISTANCE

 [advocacy@afj.org](mailto:advocacy@afj.org)

 1-866-675-6229

 [AFJBeBOLD](#)

 [Rules of the Game](#)

[bolderadvocacy.org/resource-library/technical-assistance](https://bolderadvocacy.org/resource-library/technical-assistance)



# CLOSING REMARKS

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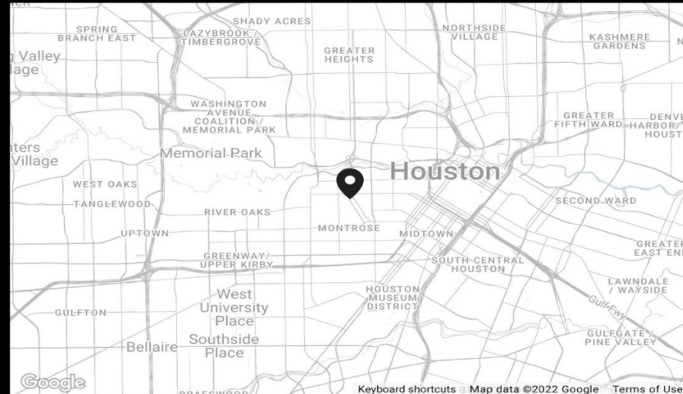
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