



## HOUSING PLAYBOOK FOR RECOVERY & RESILIENCY

While moving to recovery and resilience, the recommendations in this report will help leverage efforts to improve affordable housing (AH) availability, accessibility and affordability.

### PRINCIPLES & APPROACH


The Shelter and Food Security Working Group has been tasked with oversight of COVID-19 pandemic relief efforts relating to homelessness prevention and response, providing stable affordable housing, and emergency food distribution and provision. These efforts are needed to reduce the human suffering caused by unprecedented economic impacts of the shelter and safety orders and the global health pandemic. Impacts are especially severe on groups that were already suffering from housing and food insecurity, even if not directly experiencing homelessness.

With regard to housing, the Working Group proceeded to identify the most affected populations, utilizing both economic and public health data; determine what types of housing are needed by these populations; model projects to meet these needs; and match available or anticipated resources (local, state and federal) to projects. Equity was a key consideration, given that as the economic crisis becomes more pronounced it will disproportionately impact residents who are low income, persons of color or undocumented, and the communities and agencies that support them.

It is important to note that the Work Group's recommendations focus on both **housing demand** (supporting households) and **housing supply** (supporting the production of affordable, accessible housing units). This is similar to economic recovery plans that include both job training and small business supports.

The Working Group is operating under a three stage framework of **Relief, Recovery and Resilience**. During the Relief phase, efforts centered on providing immediate housing stability for tenants and vulnerable populations in crisis. During the Recovery phase, focus will shift toward the preservation of existing affordable housing and completion of projects in the pipeline. During the final phase, Resilience, the aim is to scale up affordable housing production sustainably—and equitably.

While the public health framework will guide economic re-opening, particularly the shift from relief to recovery, **our local commitment to equity** requires that at every phase we implement only strategies that also support systemic changes such as job re-training for growth industries, opportunities, small



business support, and provision/preservation of accessible, affordable housing. We cannot aim to restore or return to a pre-COVID economic system under which hundreds of thousands of San Antonians already suffered under chronic homelessness, generational poverty and dismal health outcomes.

Thus the housing recommendations in this report are investments that will pay off in three ways: by alleviating suffering, invigorating the economy through executing “shovel ready” projects and laying the foundation for fundamental change in our housing ecosystem. For example, a project creating new units for those who have experienced chronic homelessness succeeds in all three key areas, as does stabilizing naturally occurring affordable housing through co-op or community land trust models.

Housing resources are constrained in several dimensions, including amounts available, restrictions regarding use, and the timeframe in which to invest the funds. While advocates continue to support the allocation additional federal resources, they are likely to be more focused on individual and demand side assistance (as shown by the proposed HEROES Act). For these reasons it is critical to match resources with the most suitable uses, rather than commit funds to whatever projects are highest on the list at the current moment. **Resources most appropriate for Recovery and Resilience efforts must be stewarded during the Relief phase in order to maximize community resources.** At the same time, CARES Act dollars must be spent by the end of 2020 and investing in a few larger projects will help prevent funding bottlenecks.

The Food Security and Shelter Working Group is a true collaboration of City, County, private and public entities. The execution of successful Relief Phase efforts to date has mirrored these strong, varied partnerships, reaching across sectors, industries and jurisdictions. In order to accomplish the recommendations below, we must maintain this same level of coordination, acknowledging and drawing on each other’s strengths and building capacity across the housing ecosystem—within non-profits, for-profits, philanthropy, lenders, governments, advocates, service providers--rather than within individual organizations. In this way the work of the Food Security and Shelter Working Group will feed into and support both concurrent and future planning and implementation efforts, such as the City of San Antonio’s Strategic Housing Implementation Plan (SHIP) and HUD Consolidated Plan process. Ideally, partners from this Working Group will form part of those processes as well.

## PRIORITY POPULATIONS


- Those experiencing homelessness, including the chronically homeless, whether currently sheltered or unsheltered
- Families under 50-60% AMI, who are particularly vulnerable economically
- Older San Antonians who are especially at risk now and in the case of resurgence
- Persons of color, especially African Americans whose mortality rates are much higher than other groups
- Undocumented San Antonians

## RELIEF PHASE ACCOMPLISHMENTS (March-May 2020)

- Activation of joint City-County EOC to manage public health emergency.
- Internal transition to remote work.
- Creation of Working Group community response structure.
- Lease of two hotels for quarantine housing and shelter overflow, with medical and other supportive services.
- Coordinated effort to move hotel occupants to permanent housing.
- Allocated \$30 million in funding for Emergency Housing Assistance Program and Bexar County relief program and began distribution of funding.
- Collaborative philanthropic response headed by United Way and San Antonio Area Foundation.

## RECOMMENDATIONS: RECOVERY PHASE (June-December 2020)

- Inventory, research and identify hotel and motel property or properties for acquisition and conversion to transitional and PSH (permanent supportive housing):
  - Develop a financing plan that includes acquisition, operating and services funding; and
  - Create ownership and operating structures that include health care providers.
- Provide technical assistance and gap financing (“soft” or grant funds) for projects that:
  - Are currently in the AH pipeline -- under construction or in development;
  - Will serve targeted populations; and/or
  - From which funds were redirected during the Relief Phase.
- Identify and deliver resources for preservation of existing AH units, both subsidized and Naturally Occurring (NOAH), through:
  - Technical assistance to subsidized properties, including loans and grants as necessary and enhanced asset management leading to loan modifications;
  - Supports to CHDOs with impacted rent rolls, including operating grants and enhanced asset management leading to loan modifications; and
  - Identifying at risk NOAH and preventing foreclosure or forced sale, with a special focus on small buildings (2-8 units) and conversion of MH to co-ops, to prevent displacement.
- Acquire free-standing isolation/quarantine units to be re-purposed as ADU/tiny homes.
- Research and monitor market-rate multi-family projects coming online in the first half of 2020 for conversion to rent-restricted AH.
- Clear title to tax-foreclosed properties for rehabilitation and in-fill construction.

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- Explore county-wide implementation of "probationary period" for evictions, during which supportive services are available including financial coaching and training, as well as access to any emergency housing resources.
  - Advocate for new allocations of public housing vouchers in San Antonio and Bexar County, including crafting pilot programs in conjunction with local PHAs.
  - Fill Chief Housing Officer role within COSA.
  - Expand housing counseling efforts, with an emphasis on eviction and foreclosure avoidance as well as sustainable tenancy/homeownership for older San Antonians.
  - Integrate housing production and rehabilitation with job training programs.

## RECOMMENDATIONS: RESILIENCY PHASE (2021)

- Continue focus on wrap-around supportive services and meeting residents where they are, as opposed to delivering services within organizational or program silos.
- Continue to integrate new funding sources and partners into AH capital stacks.
- As new income and other data becomes available, refocus COSA assistance on lower AMI levels as necessary to serve targeted populations.
- Collaborate with PHAs to make project-based vouchers available.
- Integrate Housing Playbook with HUD Consolidated Planning process.
- Identify infill opportunities to continue creation of tiny homes/ADUs in order to diversify independent living opportunities for targeted populations.
- Exclusively utilize Bexar County foreclosure portfolio for affordable housing.

## IMMEDIATE NEXT STEPS

- Identify and inventory national, state and local partners and resources for specific projects.
- Establish, obtain and begin to track dashboard metrics, e.g. eviction filings and cases, property tax payments and late fees, local rent rolls, foreclosures, MLS listings, emergency housing assistance applications and grants.
- Expand remote engagement of community housing partners and stakeholders to increase collaboration and empowerment.
- Fast-track regulatory relief to enable AH production.
- Integrate Housing Playbook with COSA Strategic Housing Implementation Plan (SHIP).
- Promote and utilize Trauma Informed Care principles to encourage productive work relationships and structures (Safety, Choice, Collaboration, Trustworthiness and Empowerment).