

Community of Practice Roundtable
Housing & Homelessness:
Local, State, and Federal
Legislative Updates

Virtual Discussion — Open to All
Monday, September 26
12:00 – 1:00 p.m. CT

Register: <https://bit.ly/3AIODUu>

LSC
SAN ANTONIO

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Alliance to House Everyone



Practitioner's Roundtable: Local, State and Federal Legislative Update



Mark Carmona, Chief Housing Officer, City of San Antonio



Cacie Madrid, Vice President of Public Policy, San Antonio Chamber of Commerce

Matthew Josephs, Senior Vice President, Policy, LISC

Mark Carmona

Chief Housing Officer, City of San Antonio



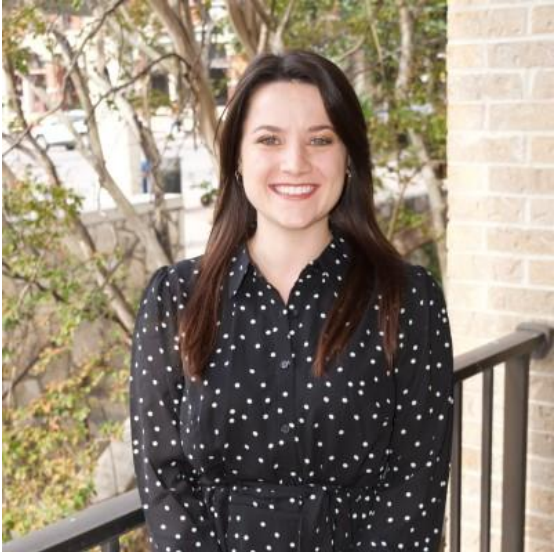
Mark Carmona Mark is currently the Chief Housing Officer for the City of San Antonio, a new position that oversees the implementation of the city's plans to address affordable housing and homelessness. Under his leadership, the city will deploy a more coordinated approach to housing affordability, addressing homelessness and long-term housing solutions. Previously, he was the President & CEO at Haven for Hope of Bexar County. Haven for Hope is a nationally acknowledged Center for Excellence for people experiencing homelessness.

Mark is collaborative executive leader with close to 30 years of experience in the housing, human & behavioral health services fields. He is a proven fundraiser with significant experience in community mobilization techniques and developing public policy, and he is experienced in developing and implementing legislative initiatives at the city, county, and state levels.

Mark is married to Elizabeth Valdivia Carmona with two sons, Marcos, and Aaron.

Cacie Madrid

Vice President of Public Policy, San Antonio Chamber of Commerce



Cacie Madrid is Vice President of Public Policy at the San Antonio Chamber of Commerce. Originally a Houston native, Cacie graduated from the University of Texas at Austin in 2013 with a Bachelor of Arts in Government and Writing. Before joining the San Antonio Chamber, she served as the Public Policy Specialist for the Alzheimer's Association - San Antonio & South Texas Chapter. With nearly 10 years of involvement in public policy and advocacy efforts, she has a deep understanding of what it takes to be an effective policy analyst and how to advance policy goals and coordinate advocacy initiatives. Cacie is familiar with the important issues and players in San Antonio, Bexar County, Texas, and the Federal Government. Cacie works alongside community leaders to highlight the strengths of the San Antonio community and advocate for policies that contribute to the success of individuals and San Antonio and Bexar County region.

Outside of work, Cacie enjoys spending time with her husband Chris and golden retriever Lady Bird. She enjoys running, bicycling, live music, and travel. She is currently pursuing a Master of Public Health from Tulane University.

Matthew Josephs

Senior Vice President, Policy, LISC



Matt Josephs is the Senior Vice President for Policy for The Local Initiatives Support Corporation (LISC). As the SVP for Policy, Matt is responsible for developing LISC’s federal policy agenda; communicating this agenda to LISC employees, board members, funders, and other stakeholders; and pursuing this agenda through engagement with members of Congress and other Federal officials.

Matt joined LISC in March of 2012 after serving for 13 years at the Treasury Department’s Community Development Financial Institutions (CDFI) Fund—most recently as Senior Advisor for Policy, where he was responsible for coordinating policy development and implementation across the CDFI Fund’s programs, as well as planning and implementing new initiatives and interagency partnerships. Matt also served for six years as the Program Manager of the New Markets Tax Credit (NMTC) Program, which to date has facilitated over \$50 billion of private sector investments into businesses and real estate projects in the nations’ most distressed rural and urban communities.

Prior to joining the CDFI Fund, Matt served as professional staff for the Senate Committee on Banking, Housing and Urban Affairs, where his portfolio of issues included public and assisted housing programs, homeless programs, FHA insurance, and HUD reform. Matt also served as a policy analyst with the Department of Housing and Urban Development’s office of Public and Indian Housing. Matt received a BA in Political Science from Emory University, and a Masters in Public Policy from the University of California at Berkeley.

Today's Agenda

12:00 Leilah Powell, Welcome and Announcements

12:05 Presenters:

- Mark Carmona, City of San Antonio
- Cacie Madrid, San Antonio Chamber
- Matthew Josepchs, LISC Policy

12:45 Q&A, Moderated by Leilah Powell



Housing & Legislative Issues

Mark Carmona
Chief Housing Officer, City of San Antonio

Overview

- Proposed Budget
 - General Fund
 - Restricted Funds
 - Grants
- Department Overview
- Affordable Housing Highlights and Program Changes

Key themes from the SHIP:

- Greater focus on people with the lowest incomes
- Focus on preserving existing homes
- Holistic approach to investments and service provision



FY 2023 Proposed Budget

Neighborhood Housing Services Department

Fund (\$ in Millions)	FY 2022 Adopted	FY 2022 Revised	FY 2023 Proposed	% over FY 2022 Adopted
General Fund	\$18.6	\$18.6	\$23.4	25.8%
Restricted Funds	2.0	2.0	4.6	130.0%
Grants	24.1	24.1	22.3	(7.4)%
Bond Program	4.1	4.1	99.9	2336.6%
Total	\$48.8	\$48.8	\$150.2	207.8%

Covid Grants	56.1	56.1	5.9	(89.4)%
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Positions	FY 2022	FY 2023 Proposed	Change
Neighborhood Housing Services Department	94	110	16

FY 2023 Affordable Housing Budget \$136M

Priority	Program	FY 2022 Adopted Budget (\$ in million)	FY 2023 Proposed Budget (\$ in million)	Change
Production	Affordable Housing Financing	\$8.4	\$7.8	\$(0.6)
	2022 Housing Bond	0.0	92.3	92.3
Rehab and Preservation	Major & Minor Rehab	20.4	18.5	(1.9)
	Title Clearance	0.1	0.1	0
	2022 Housing Bond	0.0	7.6	7.6
Homebuyer Assistance	Down Payment Assistance	1.2	1.2	0
Housing Assistance Program (HAP)	Right to Counsel	0.1	1.2	1.1
	Relocation	4.0	2.2	(1.8)
	Rental Assistance	0.0	3.45	3.45
Coordinated Housing	Coordinated Housing Support	1.3	1.3	0
	Local Initiatives Support Corporation	0.25	0.25	0
TOTAL		\$35.7 M	\$135.8 M	\$100.1 M

FY 2023 Goals: 1,300 Preservation and 1,200 Production

Homeowner Rehabilitation: \$26 Million

- Partnering with LISC San Antonio to launch homeowner maintenance classes and a homeowner financial counseling program
- Enhance title clearing efforts with non-profits
- Connect homeowners to additional benefits/services

205 Crane | District 3



Before – Residents Displaced by Fire



Under Construction



After

Development

- **\$510,000 to restore City fee waiver program to \$2.5 million**

- Provides City permitting and development fee waivers to eligible projects in 4 categories:
 - Affordable Housing: **\$1.6 million**
 - Historic and Owner-Occupied Rehabilitation: **\$200,000**
 - Small Business: **\$200,000**
 - Targeted Industry: **\$500,000**



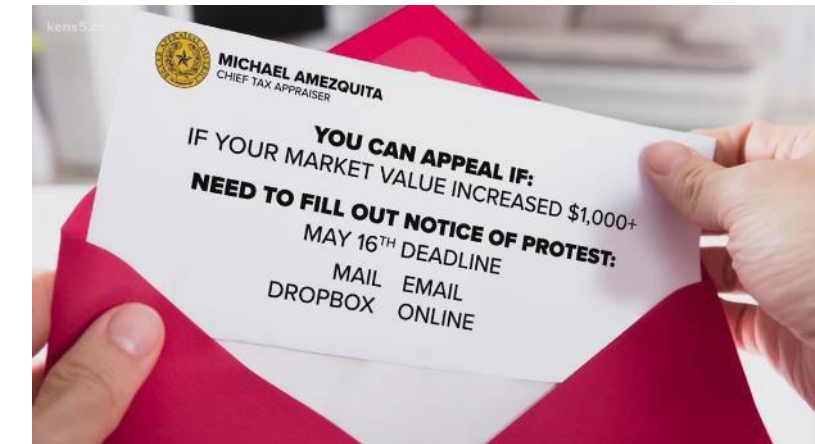
- **\$885,449 to restore Inner City Incentive Program**

- Inner City Incentive Fund supports targeted development in inner city neighborhood
- Funds may be used to construct public infrastructure, promote infill affordable housing, support business retention/recruitment, or address mobility issues



Property Tax Protest & Education Campaign \$250K

- Community educational campaign to empower residents with resources and information to combat rising property taxes
- City-wide free seminars aligned with supportive services to provide residents:
 - Legal aid to help file homestead exemptions onsite
 - Educational resources on tax protest and appeal opportunities to empower residents
 - Bilingual virtual sessions with legal aid providers



State Legislative Priorities

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Legislative Priorities

Homestead Preservation & Property Tax

- Advance solutions to rising property taxes such as freezes, new exemptions, or income-based calculations
- Empower San Antonio and other Texas cities to utilize Homestead Preservation Districts

Medicaid Expansion & Eviction Prevention

- Expansion of Medicaid in Texas and partner with Managed Care Organizations to improve housing
- Advocate for eviction reform to prevent and mitigate harm and displacement

Legislative Priorities

Ad Valorem Tax & Public Finance Corporations

- Creation of ad valorem tax for small-unit multi-family and affordable housing developments
- Close the Public Finance Corporation loophole

Texas State Legislature Updates

Cacie Madrid
Vice President of Public Policy
San Antonio Chamber of Commerce

LSC POLICY

Federal Policy Update

Matt Josephs

Senior Vice President for Policy



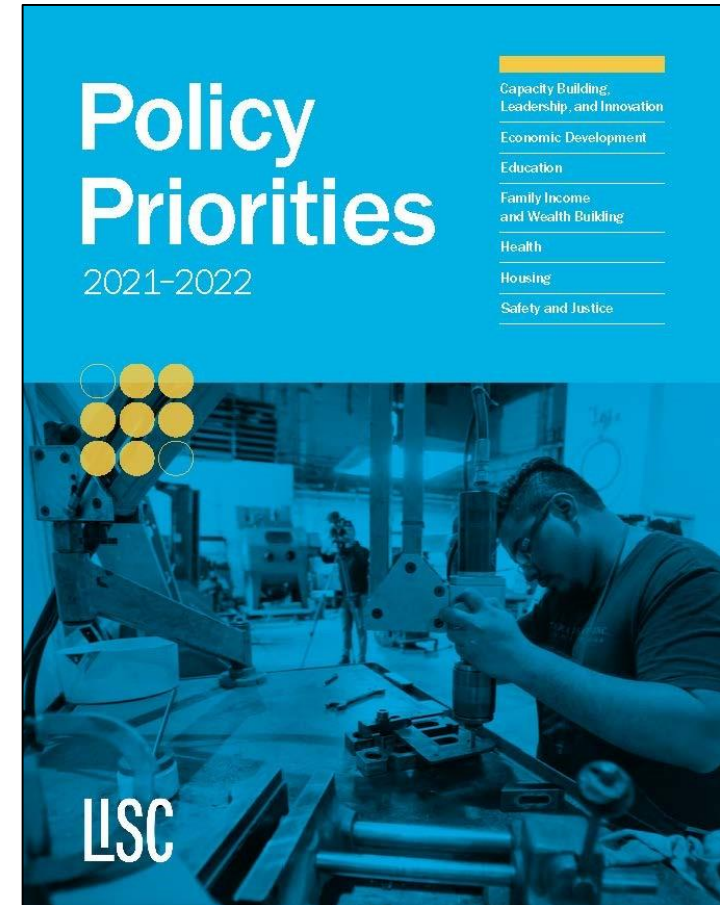
Agenda

- Overview of LISC and LISC Policy
- FY 2023 Policy Priorities
 - Appropriations Update
 - Key Housing Programs
 - Low-Income Housing Tax Credit
 - New Markets Tax Credit
 - Neighborhood Homes Investment Act
 - Community Reinvestment Act Rulemaking

Together with residents and partners, LISC forges resilient and inclusive communities of opportunity across America—great places to live, work, visit, do business and raise families.

LISC's 2021 – 2022 Policy Proposals

- Prior to the 2020 election, LISC released a set of **over 75 policy proposals** that are housed in 17 different federal agencies.
- This blueprint outlines the federal policies needed to fuel affordable housing, economic development, health, education, safety and jobs – in order to help families and communities thrive.
- Complete policy proposals: www.lisc.org/policypriorities
- [Executive Summary](#)
- Special Call Outs:
 - [Policy Proposals for Rural America](#)
 - [Policy Proposals to Address the Racial Equity Gap](#)



FY 2023 Appropriations: Overview

- Congress must pass all appropriations bills or a continuing resolution (CR) by September 30th as FY 2023 begins on October 1st.
- The House Appropriations Committee passed 6 of their 12 annual government funding bills for FY 2023 in July. The Senate released their spending measures in July with no mark ups scheduled as of this writing.
- Congress will need to rely on a stopgap funding measure to keep the government running beyond September 30th. The CR would likely expire in December to give lawmakers time to strike a deal on the FY 2023 budget.

Appropriations Funding: Key Housing Programs

Program	FY 20	FY 21	FY 22	FY 23 – House	FY 23 – Senate
Section 4 Program	\$36 million	\$41 million	\$41 million	\$47 million	\$43 million
HOME Program	\$1.35 billion	\$1.35 billion	\$1.5 billion	\$1.7 billion	\$1.725 billion
CDBG Program	\$3.4 billion	\$3.45 billion	\$3.3 billion	\$3.3 billion	\$3.525 billion
Homeless Assistance Grants	\$2.8 billion	\$3 billion	\$3.2 billion	\$3.6 billion	\$3.5 billion
Tenant Based Rental Assistance	\$23.8 billion	\$25.7 billion	\$27.4 billion	\$31.1 billion	\$30.2 billion
U.S. Interagency Council on Homelessness	\$3.7 million	\$3.8 million	\$3.8 million	\$4.6 million	\$4 million
Public Housing 1) Operating 2) Capital Fund	1) \$4.5 billion 2) \$2.9 billion	1) \$4.8 billion 2) \$2.9 billion	1) \$5.1 billion 2) \$3.4 billion	1) \$5.1 billion 2) \$3.7 billion	1) \$5.1 billion 2) \$3.4 billion

FY 2023 Policy Priorities: Top Housing Priorities

- **Section 4 Program**
 - Increase program resources.
- **HOME Investment Partnerships Program**
 - Increase program resources; regulatory reform; and reauthorizing bill.
- **Community Development Block Grant**
 - Increase program resources.
- **CDFI Fund**
 - Full funding for the CDFI Fund and sustain funding for the Economic Mobility Corps.
 - Capital Magnet Fund administrative reforms.

FY 2023 Policy Priorities: Top Housing Priorities

- **Digital Inclusion within Federally Assisted Housing**
 - Increase resources to support enhanced outreach and ensure more federally assisted households are made aware of and if interested, enroll in the [Affordable Connectivity Program](#) (ACP).
 - Authorized by the Bipartisan Infrastructure Law, the ACP provides a discount of up to \$30 per month toward internet service for eligible households and up to \$75 per month for households on qualifying Tribal lands, as well as assistance towards purchasing computers.
 - On August 5th, the Federal Communications Commission (FCC) voted to adopt a pilot program to expand ACP participation among Federal Public Housing Assistance (FPHA) Programs beneficiaries. LISC submitted [comments](#) to the FCC in the spring urging action on this issue.
- **[Your Home, Your Internet Pilot Program](#)**
 - FCC authorized a one-year pilot program, providing up to \$5 million for 20 pilot participants for outreach and other support to increase enrollment within federally-assisted households.
 - Entities eligible to apply include federal agencies, state and local housing agencies, and nonprofit organizations working with federally-assisted households.
 - FCC also allocated a separate \$5 million to support broader coordination with HUD.

FY 2023 Policy Priorities: Top Tax and Banking Regulatory Priorities

- **Low-Income Housing Tax Credit**
 - Expand and strengthen LIHTC.
 - Enact the *Affordable Housing Credit Improvement Act* (S. 1136 and H.R. 2573):
 - Increases the 9% housing credit allocation formula by 50%;
 - Allows 4% credits to be better utilized alongside PAB financing;
 - Provides additional basis boosts for projects serving extremely low income tenants; and
 - Enhances the ability to finance LIHTC properties in rural and Native communities
- **New Markets Tax Credit**
 - Enact the *New Markets Tax Credit Extension Act* (H.R. 1321 and S. 456) which would extend the NMTC indefinitely.

FY 2023 Policy Priorities: Top Tax and Banking Regulatory Priorities

- **Neighborhood Homes Investment Act**

- Create a tax credit to encourage investment and repairs of single family homes in distressed neighborhoods.
- Addresses the appraisal gap: the tax credit would cover the difference between the total development costs and the final sales price, up to 35% of TDCs.
- Credits could only be claimed when homes are occupied by eligible low and moderate income homeowners.
- Would be administered by State Housing Finance Agencies, similar to how LIHTC is administered.
- Could lead to the development or rehabilitation of over 500,000 single family homes over the next ten years.

FY 2023 Policy Priorities:

Community Reinvestment Act Rulemaking

- On May 5th, the three major federal banking regulators — the Federal Deposit Insurance Corporation, the Federal Reserve, and the Office of the Comptroller of the Currency — released a proposed rule that would substantially amend their Community Reinvestment Act (CRA) regulations.
- The proposed rule is designed to update the CRA rules to reflect changes in the banking industry and to encourage more lending to benefit low- and moderate-income households and communities. The regulations were last overhauled in 1995.
- Public comments were due on August 5th. [LISC's comments](#) noted several positive aspects of the rule, but also several areas of concern – including the lack of specific focus on investments and grant activities, the lack of detail on how responsiveness of community development products will be measured, and a potential scoring imbalance between community development activities and retail lending activities.

Q&A

Please enter questions in the chat.