

San Antonio, Bexar County Boost Housing Assistance 30-Fold

By Iris Dimmick April 23, 2020

With a 10-1 vote, City Council increased its housing assistance program Thursday by nearly \$25 million to help as many as 20,000 families pay rent, utilities, and internet bills and provide cash to purchase groceries, gas, and medicine as they cope with the coronavirus pandemic.

City staff originally proposed a \$15.8 million COVID-19 Emergency Housing Program but, at the direction of Councilman Roberto Treviño (D1) and community advocates, the City was able to identify an additional \$9.2 million from various city-related accounts. That money, combined with Bexar County's assistance program that will cover residents outside the City's boundaries, brings the total close to \$30 million.



“I am proud of this vote to ensure that San Antonio workers who have been laid off or furloughed because of the COVID-19 pandemic will be able to pay their rent and stay in their homes,” Mayor Ron Nirenberg said in an email after the vote. “It is our duty to help the most vulnerable among us, and this crisis has created a true emergency. This vote is a watershed moment, and we will continue working every day to make sure that we take care of our people first. We will not leave the neediest among us behind.”

Treviño worked with **COPS/Metro and Texas Organizing Project (TOP)** to convey the need for additional housing funding to elected officials. They did not convince Councilman Clayton Perry (D10), who said he voted against the additional \$9.2 million because it is unknown how much funding is needed.

“It’s not that we don’t know how much we’re going to need, it’s that we know we’re going to need more,” Treviño told reporters after the vote.

“[The City has been] remarkably creative and resourceful in identifying fund for special projects [in the past],” Linda Davila, a COPS/Metro leader, told Council ahead of its vote.

Finding additional funding for San Antonio’s most vulnerable residents should be top priority, Davila said. “Rent and mortgage for May are [due] just around the corner.”

TOP and COPS/Metro will be working to spread the word throughout the community about the assistance program, Treviño said.

Federal housing assistance programs cannot be accessed by everyone, including undocumented workers, but local dollars are much more flexible, Treviño said. “Many of them, especially in our community, are not getting federal assistance. We can’t let that happen.”

The unemployment rate in San Antonio-New Braunfels Statistical Area is expected to climb to an estimated 12 percent to 14 percent, local and state officials said. In Bexar County, the unemployment rate had not exceeded 4 percent since September 2016.

Here’s a breakdown of the various funding sources that will be used to fund the new program, which is basically a pandemic version of the \$1 million Risk Mitigation Fund set up in 2018. The items in bold were added through Treviño’s amendment:

- \$7.7 million from the federal CARES Act stimulus
- **\$3.7 million from the City’s tax increment reinvestment zones (TIRZ)**
- \$3.5 million redirected from the City’s affordable housing budget
- **\$2.5 million from the City’s Parking Enterprise Fund**
- \$2.2 million redirected from the federal Community Development Block Grants
- \$2 million from the San Antonio Housing Trust (\$1 million from the foundation, \$1 million from the public finance corporation)
- **another \$2 million from that trust (\$1.5 from public facilities corporation, \$500,000 from finance corporation)**
- **\$1 million from the City’s Under One Roof program (through the public finance corporation’s budget)**
- \$350,000 from the existing Risk Mitigation Fund

The housing trust boards and TIRZs will need to vote on their respective allocations. The housing trust boards were already considering contributing more of their budgets to the program.

“We are confident they will approve,” Houston said. “Several council members [who serve on the housing trust boards] have reached out to us to let us know they would be supportive of that.”

If approved, San Antonio may be on track to have the largest housing assistance program in the country, officials said. Austin’s emergency reserve fund, which is similar to the measure approved here, is \$15 million.

The Family Independence Initiative (FII), a nonprofit that already provides cash for families living in poverty, will oversee the City’s cash payments for eligible homeowners and renters through direct deposit, mail, and pickup, Assistant City Manager Lori Houston said.

As part of the local program, up to \$3 million will be allocated to help with groceries, gas, and other expenses through the Direct Assistance Fund – \$1.1 million from FII and 1.9 from the City.

Under requirements listed in a City of San Antonio news release, residents are eligible for the assistance if they:

- are the primary lease or mortgage holder in a multifamily unit, mobile home, or single-family home within the city limits of San Antonio;

- provide proof of financial hardship that renders the household unable to pay rent, mortgage, or utilities;
- have an income at or below 100 percent of the Area Median Income. Under these Department of Housing and Urban Development guidelines, a San Antonio family earning \$72,000 a year or below would qualify.

Technically this funding is for coronavirus-related issues, Houston told the *Rivard Report*, but “everything is COVID-related. We’re trying to be really flexible to qualify people.”

Some don’t have bank accounts, for instance, and the City is working to get folks qualified, she said.

So far, the City has already approved 1,400 applications for assistance totaling nearly \$2.3 million. On average, residents receive \$1,393 for housing and \$240 in direct assistance.

Sixty-seven percent of applicants have an income less than 10 percent AMI (making between \$5,040 and \$7,200 per year). Most applicants, 69 percent, are women and 37 percent are between the ages of 26 and 35.

Were it not for San Antonio’s increased focus on affordable housing and addressing generational poverty in the last few years, many of these programs and relationships would have had to be started from scratch, City Manager Erik Walsh said.

This foresight has allowed the City to reallocate resources quickly, he said.

Thanks to the Office of Equity, the City had a head start on data regarding disparities in health, income, and access to education. And the City’s affordable housing policy, adopted in 2018, initiated the Risk Mitigation Fund.

The City’s poverty report, released last year, outlined the issues and provided guidelines aimed at tackling the issue in a meaningful way. It was that work that led the City to contract with FII, which had a \$1 million budget before the pandemic.

“We’ve tended to look at solutions for poverty as deciding what’s best for people and giving it to them rather than letting people be empowered to decide what’s best for them and what they need,” Bridger said. FII takes the latter approach by providing them with social networks, financing, and other resources.

The pandemic is further exposing inequality and inequity in San Antonio and across the nation, Nirenberg said. “From the very start of this administration, on the first day: we prioritized resiliency and compassion.”

We’re identifying where the equity gaps are, he said. “Folks are wanting to go back to normal – it’s not been normal for too many families in San Antonio.”