**Transition Vacant or Blighted Properties to Workforce Housing**

This strategy involves the City acquiring vacant or blighted properties, preparing them for development, and selling them at reduced prices to builders or non-profits that can build homes and make them available to qualifying households.

**Benefits**
- Create opportunities for home ownership
- Re-use blighted or underutilized properties
- Revitalize neighborhoods
- Create a source of land for builders
- 

**Limitations**
- Require long-term monitoring for affordability
- Not yield a large enough number of lots to support a viable program
- Require additional financial sources for land acquisition
- 

**How could we implement this idea?**
- 

**Idea sources and examples from other communities:**
- Land Bank Basics - NSP Toolkits
- LAND BANK AUTHORITIES A Guide for the Creation and Operation of Local Land Banks Frank S. Alexander

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**Increase Funding and Marketing for Affordable Homeownership Programs**

The City should encourage home ownership by significantly increasing support of programs that provide down payment assistance grants or loans as well as home buyer and owner education. This strategy also includes increased support for programs that construct new homes for qualified households.

**Benefits**
- Creates additional opportunities for households where ownership is just out of reach.
- Successful down payment assistance programs can become self funding over time.
- 

**Limitations**
- Require additional staff resources
- Programs alone will not be able to accommodate the need for workforce housing.
- 

**How could we implement this idea?**
- 

**Idea sources and examples from other communities:**
- San Antonio Housing Policy Framework; Mayor’s Housing Policy Task Force
- Growing SLC; 5 Year Housing Plan

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**Advance Affordable Homeownership Programs**

The City should encourage home ownership by significantly increasing support of programs that provide down payment assistance grants or loans as well as home buyer and owner education. This strategy also includes increased support for programs that construct new homes for qualified households.

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**Limitations**
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- 

**How could we implement this idea?**
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**Idea sources and examples from other communities:**
- San Antonio Housing Policy Framework; Mayor’s Housing Policy Task Force
- Growing SLC; 5 Year Housing Plan
Secure Permanently Affordable For-Sale Housing

Permanently affordable for-sale housing ensures that homes remain affordable to lower-income households on a long-term basis. By taking the cost of the land out of the real estate transaction, homes are much more affordable than houses on the open real estate market. Permanently affordable programs utilize some form of resale restrictions to ensure long-term affordability.

Benefits
- Ensures a long-term consistent supply of affordable home ownership opportunities within the City.

Limitations
- Limits the investment opportunity for households.

Idea sources and examples from other communities:
- Breckenridge, Co Workforce Housing Program
- National Community Land Trust Network Sector Chart and Glossary Terms
- Deed Restrictions and Community Land Trust Ground Leases: Protecting Long Term Affordable Homeownership

Advance New Home Ownership Models

New subdivisions (especially those within Intensity Zones) present an opportunity to increase housing diversity. Subdivision and zoning regulations can incentivize the development of a range of housing types, including missing middle housing. Smaller homes, including tiny houses, offer a more affordable housing product. These homes could be utilized as an infill option or allowed as an ADU to offer homeowners a way to increase income.

Benefits
- Reduce land costs
- Offer opportunities for homeownership to more households.

Limitations
- New models of infill housing need to be carefully planned to fit in with the neighborhood.

Idea sources and examples from other communities:
- Growing SLC, 5 Year Housing Plan
- City of Austin Strategic Housing Blueprint
Advance Home Maintenance and Repair Assistance Programs

Leaders are beginning to articulate the philosophy that “the most affordable home is the one you already have.” Expanding and increasing investment in these programs means reaching more households, recognizing the need to reinvest in substandard housing, preserving naturally-occurring affordable housing, and stemming the tide of homeownership loss.

Benefits

• Enhances neighborhoods
• Preserves affordability
• ...
• ...

Limitations

• Difficult to implement
• ...
• ...

How could we implement this idea?

Idea sources and examples from other communities:

• San Antonio Housing Policy Framework; Mayor’s Housing Policy Task Force

Housing SMTX

Ownership

Increase rates of home ownership in San Marcos

Character

Maintain neighborhood character and preserve housing stock

Capacity

Develop capacity within the City government and community partners.

Supply

Ensure new housing meets the needs of current and future residents.

what are potential benefits?

what are potential limitations?

how could we implement this idea?

• Examples: action steps, funding tools or community partnerships
Implement Life-Cycle Housing Principles

Lifecycle housing principles enable a diversity of housing types that respond to housing needs, allowing individuals to stay in their communities as their housing needs evolve. Across the country, trends for micro housing, community style living, generational housing to accommodate aging parents, and intentional community and living space that co-exist (like a day care in a Senior Center) are being demanded by a growing senior population and others.

**Benefits**
- Neighborhoods that are safe and accessible for children and the elderly
- Long-term housing affordability
- Protect social connections

**Limitations**
- Requires policy changes to allow these housing types within a neighborhood while preserving compatibility.

**How could we implement this idea?**
- 

Idea sources and examples from other communities:
- Growing SLC: 5 Year Housing Plan

Limit the Impact of Occupancy Restrictions on Certain Communities

Occupancy restrictions are intended to mitigate the effects of studentification within San Marcos neighborhoods. However, the impacts of occupancy restrictions can affect communities beyond students that wish to share housing in order to reduce the cost of housing. Regulations should be adjusted to avoid disparate impacts on communities such as: blended families, unmarried couples, disabled persons, single parents with children or recent immigrants.

**Benefits**
- Discourage the demolition or transition of existing housing with newer, more expensive alternatives.
- Reduce the negative affects from high concentrations of student residents

**Limitations**
- Raise the cost of housing for all unrelated roommates.
- Impacts all residents and not just students.

**How could we implement this idea?**
- 

Idea sources and examples from other communities:
- City of Bryan Stealth Dorm Ordinance
- PAS Report - Planning and Fair Housing
- Functional Family Definitions
Implement Community Land Trusts and Other Forms of Shared Equity Ownership

Community Land Trusts and other Shared Equity Homeownership models make a one-time investment to create a home that is affordable for purchase by a low- to moderate-income homebuyer. In return for purchasing a home at an affordable cost, the homeowners agree to limit their returns upon resale. In effect, homeowners "share" some of the proceeds from resale to pay the opportunity forward to the next qualified household who buys the home.

Benefits
- May remove or reduce land costs from housing.
- Owner or conservator of land can require maintenance

Limitations
- CLT's are typically managed by private non-profits and are not accountable to elected officials

How could we implement this idea?

Idea sources and examples from other communities:
- National Community Land Trust Network Sector Chart and Glossary Terms
- Deed Restrictions and Community Land Trust Ground Leases: Protecting Long Term Affordable Homeownership
- City of Austin Strategic Housing Blueprint

Prevent Displacement of Low and Moderate Income Residents

Displacement occurs when any household is forced to move from its residence by conditions that affect the dwelling or its immediate surroundings, and that: 1) are beyond the household’s reasonable ability to control or prevent; 2) occur despite the household's having met all previously imposed conditions of occupancy; 3) make continued occupancy by that household impossible, hazardous, or unaffordable.

Benefits
- Helps keep people in their homes and preserve existing affordability
- Encourages long term affordability

Limitations
- Requires a combination of strategies.
- Must be considered with all strategies.

How could we implement this idea?

Idea sources and examples from other communities:
- Growing SLC; 5 Year Housing Plan
- City of Austin Strategic Housing Blueprint
- Uprooted: Displacement in Austin; University of Texas
Coordinate Infrastructure Investment with Preservation Strategies

Coordinate large-scale improvement projects with efforts focused on preserving and creating opportunities for affordability.

**Benefits**
- Mitigates the impact of rising property values and possible displacement.

**Limitations**
- Adds time and complexity to public improvement projects.

How could we implement this idea?
- 

Idea sources and examples from other communities:
- San Antonio Housing Policy Framework; Mayor’s Housing Policy Task Force

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Have an idea for a new Strategy?

**Character**
- Maintain neighborhood character and preserve housing stock

**Ownership**
- Increase rates of home ownership in San Marcos

**Capacity**
- Develop capacity within the City government and community partners.

**Supply**
- Ensure new housing meets the needs of current and future residents.

**what are potential benefits?**

**what are potential limitations?**

**how could we implement this idea?**
- Examples: action steps, funding tools or community partnerships
City Leads in Coordinating a Citywide Housing System

The City's role in a coordinated system should be to take a leadership position in organizing, facilitating, and sustaining efforts for the long term. Making housing a priority requires that it be a structural and organizational priority. It means leveraging significant new funding for housing production, home rehabilitation and affordable housing preservation through effective distribution of information and the alignment of the public and private sectors.

**Benefits**
- The City is the beneficiary of federal funds.
- The City has unique resources that can be leveraged.
- 
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- 

**Limitations**
- Staffing / Budget
- Organizational Structure
- 
- 

How could we implement this idea?
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Idea sources and examples from other communities:
- San Antonio Housing Policy Framework; Mayor’s Housing Policy Task Force
- City of Houston SAY YES Campaign

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Develop and Pursue Funding for Workforce Housing

Develop a sustainable diversified Workforce Housing funding strategy through the following activities: (1) pursue funding partners such as foundations, state and federal governments, San Marcos employers, nonprofits, social services, construction companies, and faith communities. (2) Construct income-producing housing products or (3) create dedicated revenue sources to set aside into a Housing Trust Fund.

**Benefits**
- Spread financial risk among several sources
- Constant stream of funds to be leveraged
- Dedicated funding sources tied to increased development leads to resources being available when they are needed most.
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**Limitations**
- Current staffing levels and organization
- Challenges in coordinating such a large and complex system in the community.
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How could we implement this idea?
- 
- 

Idea sources and examples from other communities:
- San Antonio Housing Policy Framework; Mayor’s Housing Policy Task Force
- Growing SLC; 5 Year Housing Plan
- City of Austin Strategic Housing Blueprint
- Housing Element Policy Best Practices; San Mateo, CA
Undertake Strategic Land Banking

Land banks help affordable housing developers meet one of their greatest challenges: securing properties and sites on which to build affordable and/or mixed income housing. Land Banks:

1) obtain property on the market or through the tax foreclosure process. 2) clear the title and/or extinguish back taxes. 3) negotiate sales based on the outcome that most aligns with the entities’ priorities such as Workforce Housing.

Benefits

• Property returned to a productive use.
• Neighborhood improvement.
• Opportunity to create and preserve sustainable affordable housing in projected growth areas.
• ...

Limitations

• The tax delinquent process is a long and litigious process.
• Limited funding
• Limited availability for property acquisitions
• ...

How could we implement this idea?

•
•

Idea sources and examples from other communities:

• Houston Land Bank
• Land Bank Basics - NSP Toolkits
• LAND BANK AUTHORITIES A Guide for the Creation and Operation of Local Land Banks Frank S. Alexander
• Center for Community Progress FAQ

Lead in the Construction of Innovative Housing Solutions

One of the most important areas that the government can and should influence the private market is in pioneering technologies that provide a long-term public benefit, but that must first be “proven.” Innovative Housing Solutions encompass a variety of strategies including, but not limited to: building design, efficient materials, construction of affordable housing stock, location of housing (urban context), and ownership of housing.

Benefits

• Promote quality design and neighborhood enhancement
• Reduce long-term maintenance.
• Promote environmentally sustainable and energy efficient housing.
• ...

Limitations

• Access to funding.
• Requires partnerships with non-profit builders and programs.
• ...

How could we implement this idea?

•
•

Idea sources and examples from other communities:

• Growing SLC; 5 Year Housing Plan
Develop a Housing Trust Fund

Entities set aside funds in a Housing Trust Fund for affordable housing programs such as land acquisition, development, and grant matching funds.

Benefits
- Resources become available to the greatest extent when they are needed the most.
- Constant stream of funds to address affordable housing
- 
- 
- 

Limitations
- Competing City priorities.
- 
- 
- 

How could we implement this idea?
- 
- 

Idea sources and examples from other communities:
- Growing SLC; 5 Year Housing Plan
- San Antonio Housing Policy Framework; Mayor’s Housing Policy Task Force
- Housing Trust Fund Survey; Center for Community Change
- Colorado Housing Trust Fund Revenue Source Study

Have an idea for a new Strategy?

Ownership: Increase rates of home ownership in San Marcos

Character: Maintain neighborhood character and preserve housing stock

Capacity: Develop capacity within the City government and community partners.

Supply: Ensure new housing meets the needs of current and future residents.

Housing SMTX

what are potential benefits?

what are potential limitations?

how could we implement this idea?
- Examples: action steps, funding tools or community partnerships
Remove Barriers to Housing in the Development Process

This strategy focuses on improving processes to remove barriers and create a more transparent and efficient processing of permits and plans, ensuring that the development codes and affordability goals align.

**Benefits**
- Reduce the need to seek variances and zoning approvals for desired housing types.
- Streamline time frame for housing development.
- Clear expectations for "by-right" development.

**Limitations**
- Staff Resources
- Loss in revenue from reduced fees
- Community opposition

How could we implement this idea?

Idea sources and examples from other communities:
- Growing SLC; 5 Year Housing Plan
- City of Austin Strategic Housing Blueprint
- The White House (2016) Housing Development Toolkit
- Removing Regulatory Barriers to Housing
- Planning an Affordable City

Modernize Zoning Regulations to Reflect Affordability Needs

Increasing flexibility around dimensional requirements and code definitions will reduce barriers to housing construction that are unnecessary for achieving City goals, such as neighborhood preservation. A concentrated zoning map review is warranted to address these critical issues and to refine the map to focus on the inclusion of compatible workforce housing across the City.

**Benefits**
- Increased supply of diverse housing to meet demand.
- Greater housing options.
- Majority of new housing focused in walkable mixed use Intensity Zones.

**Limitations**
- Focused and concentrated neighborhood planning efforts are needed for implementation in Existing Neighborhoods

How could we implement this idea?

Idea sources and examples from other communities:
- Growing SLC; 5 Year Housing Plan
- City of Austin Strategic Housing Blueprint
Establish and Monitor Housing Production

Goals based on Growth

Market-rate housing and income-restricted housing contribute to the housing stock of the City and both sectors should be monitored in order to align with the goals of creating and preserving housing for all citizens with varying needs.

Link Housing Production with Population Growth

The City should establish goals and monitor housing production and loss to ensure that housing meets the needs of both the current and projected populations of the City. Policies and programs for both market-rate and income-restricted housing should be adjusted to reflect the City’s needs.

Benefits
- Prevent the loss of market-rate affordable rental and ownership homes
- Addresses both rental and homeownership needs

Limitations
- Will need to coordinate with other goals and strategies

How could we implement this idea?

Idea sources and examples from other communities:
- Growing SLC: 5 Year Housing Plan
- City of Austin Strategic Housing Blueprint

Locate New Housing in Current or Future Transit Supportive Locations

Adopt policies which promote new housing in location-efficient areas such as along public transit routes and transportation corridors in order to provide residents affordable and efficient access to services.

Benefits
- Residents will spend less of their income on transportation costs
- Directs housing in accordance with the Comprehensive Plan
- Encourages alternative modes of transportation.

Limitations
- May require the adoption of incentives to direct growth accordingly
- Current public transportation system is unreliable or inefficient

How could we implement this idea?

Idea sources and examples from other communities:
- Affordable Housing Contributes to Equitable Transit-Oriented Development in Saint Paul’s Corridor
- Creating Connected Communities: A Guidebook for Improving Transportation Connections
- Growing SLC: 5 Year Housing Plan
- City of Austin Strategic Housing Blueprint
Establish Financing and Regulatory Mechanisms in Intensity Zones

The Comprehensive Plan identifies Intensity Zones as preferred growth areas. Coordinate financing and regulatory mechanisms in these areas targeted at preserving and creating additional housing opportunities.

**Benefits**
- Prevent displacement
- Encourage mixed income communities
- Place Workforce Housing in Location Efficient Areas
- Leverage growth opportunities

**Limitations**
- Ensure that affordability is long term

Idea sources and examples from other communities:
- Growing SLC: 5 Year Housing Plan
- City of Austin Strategic Housing Blueprint

Have an idea for a new Strategy?

<table>
<thead>
<tr>
<th>Character</th>
<th>Ownership</th>
<th>Supply</th>
<th>Capacity</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Maintain neighborhood character and preserve housing stock</td>
<td>Develop capacity within the City government and community partners.</td>
<td>Ensure new housing meets the needs of current and future residents.</td>
</tr>
</tbody>
</table>

**Supply**
Ensure new housing meets the needs of current and future residents.

**Capacity**
Develop capacity within the City government and community partners.

**Ownership**
Increase rates of home ownership in San Marcos.

**Character**
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**How could we implement this idea?**
- Examples: action steps, funding tools or community partnerships

**Housing SMTX**

**what are potential benefits?**

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Have an idea for a new Strategy?

- Increase rates of home ownership in San Marcos
- Maintain neighborhood character and preserve housing stock
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**Ownership**

**Character**

**Capacity**

**Supply**

Housing SMTX

**San Marcos Workforce Housing Task Force**

**Have an idea for a new Strategy?**

- What are potential benefits?
- What are potential limitations?
- How could we implement this idea?

- Examples: action steps, funding tools or community partnerships

**Ownership**

**Character**

**Capacity**

**Supply**