



Workforce Housing Task Force Meeting
Thursday, December 13, 2018; 12:00pm
The Meadows Center, 201 San Marcos Springs Dr.

AGENDA

- 1. Welcome, Agenda, and Purpose of the meeting**
- 2. Presentation of Housing Study – Mollie Fitzpatrick, Managing Director Root Policy Research**
- 3. Housing Strategy Brainstorm Session – Rebecca Leonard, CEO Lionheart Places**
- 4. Next Steps and Establishment of Working Groups – Rebecca Leonard, CEO Lionheart Places**

Transition Vacant or Blighted Properties to Workforce Housing



Ownership

Increase rates of home ownership in San Marcos

Acquire tax forfeiture or other vacant and underutilized properties and transition them to workforce housing opportunities.

Transition Vacant or Blighted Property 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.



WORKFORCE HOUSING TASK FORCE

Benefits

- Create opportunities for home ownership
- Re-use blighted or underutilized properties
- Revitalize neighborhoods
- Create a source of land for builders
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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
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How could we implement this idea?

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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](#)

Increase Funding and Marketing for Affordable Homeownership Programs



Ownership

Increase rates of home ownership in San Marcos

Increase the funding and marketing of existing City and non-profit programs targeted to homeowners including down payment assistance, and new affordable home construction.

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.



WORKFORCE HOUSING TASK FORCE

Benefits

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

- Require additional staff resources
- Programs alone will not be able to accommodate the need for workforce housing.
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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](#)

Produce and Secure an Inventory of Permanently Affordable For-Sale Housing



Ownership Increase rates of home ownership in San Marcos

Encourage long-term or permanent affordability models when the City participates in the construction of new affordable housing.



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.
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Limitations

- Limits the investment opportunity for households.
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How could we implement this idea?

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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



Ownership Increase rates of home ownership in San Marcos

Modify development regulations to support and encourage new home ownership models in both new subdivisions and for infill development in location efficient areas.



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.
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Limitations

- New models of infill housing need to be carefully planned to fit in with the neighborhood.
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How could we implement this idea?

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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



 Increase rates of home ownership in San Marcos
Ownership

Home maintenance and repair assistance programs are targeted to homeowners that are struggling to maintain safe homes.



WORKFORCE HOUSING TASK FORCE

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
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Limitations

- Difficult to implement
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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](#)

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

SAN MARCOS WORKFORCE HOUSING TASK FORCE



WORKFORCE HOUSING TASK FORCE

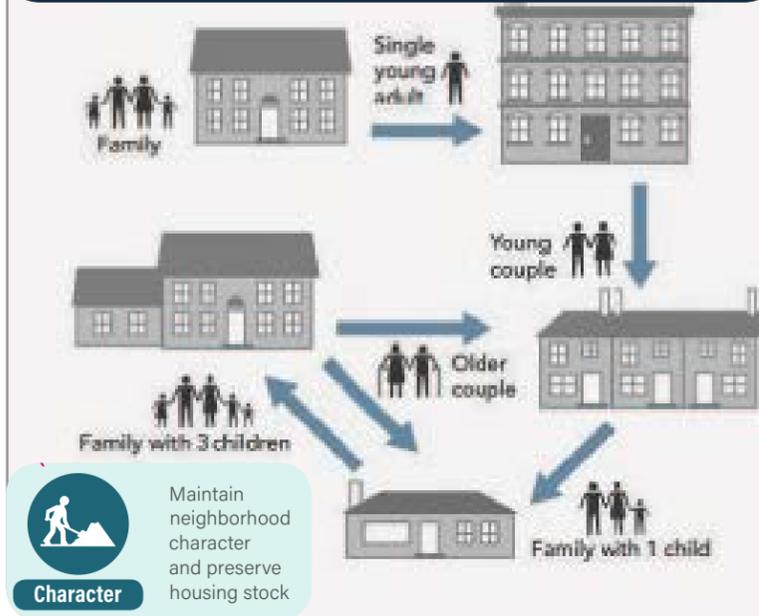
what are potential benefits?

what are potential limitations?

how could we implement this idea?

- Examples: action steps, funding tools or community partnerships

Implement Life-Cycle Housing Principles in Neighborhoods throughout the City



Housing that is "all age" friendly in design and location and encourages aging in place.



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
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Limitations

- Requires policy changes to allow these housing types within a neighborhood while preserving compatibility.
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How could we implement this idea?

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Idea sources and examples from other communities:

- [Growing SLC; 5 Year Housing Plan](#)

Limit the Impact of Occupancy Restrictions on Certain Communities



Character: Maintain neighborhood character and preserve housing stock

Residential occupancy restrictions limit the number of people within a dwelling unit.



Limit the Impact of Occupancy Restrictions on 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
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Limitations

- Raise the cost of housing for all unrelated roommates.
- Impacts all residents and not just students.
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How could we implement this idea?

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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



Character Maintain neighborhood character and preserve housing stock

Shared Equity Ownership programs provide homeownership units that are re-sale restricted to provide long-term or permanent affordability.



Implement CLTs 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
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Limitations

- CLT’s are typically managed by private non-profits and are not accountable to elected officials
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How could we implement this idea?

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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



Character Maintain neighborhood character and preserve housing stock

Develop policies and practices to limit forces which are pressuring low and moderate income homeowners to be displaced.



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
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Limitations

- Requires a combination of strategies.
- Must be considered with all strategies.
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How could we implement this idea?

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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



Character Maintain neighborhood character and preserve housing stock

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



Coordinate Infrastructure Investment with Preservation

Infrastructure investments can often lead to increases in property value and rents. Proactive preservation strategies should be coordinated with infrastructure investments. Work with property owners and the community prior to large infrastructure investments to help maintain affordability and stabilize the neighborhood.

Benefits

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

- Adds time and complexity to public improvement projects.
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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](#)

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

SAN MARCOS WORKFORCE HOUSING TASK FORCE



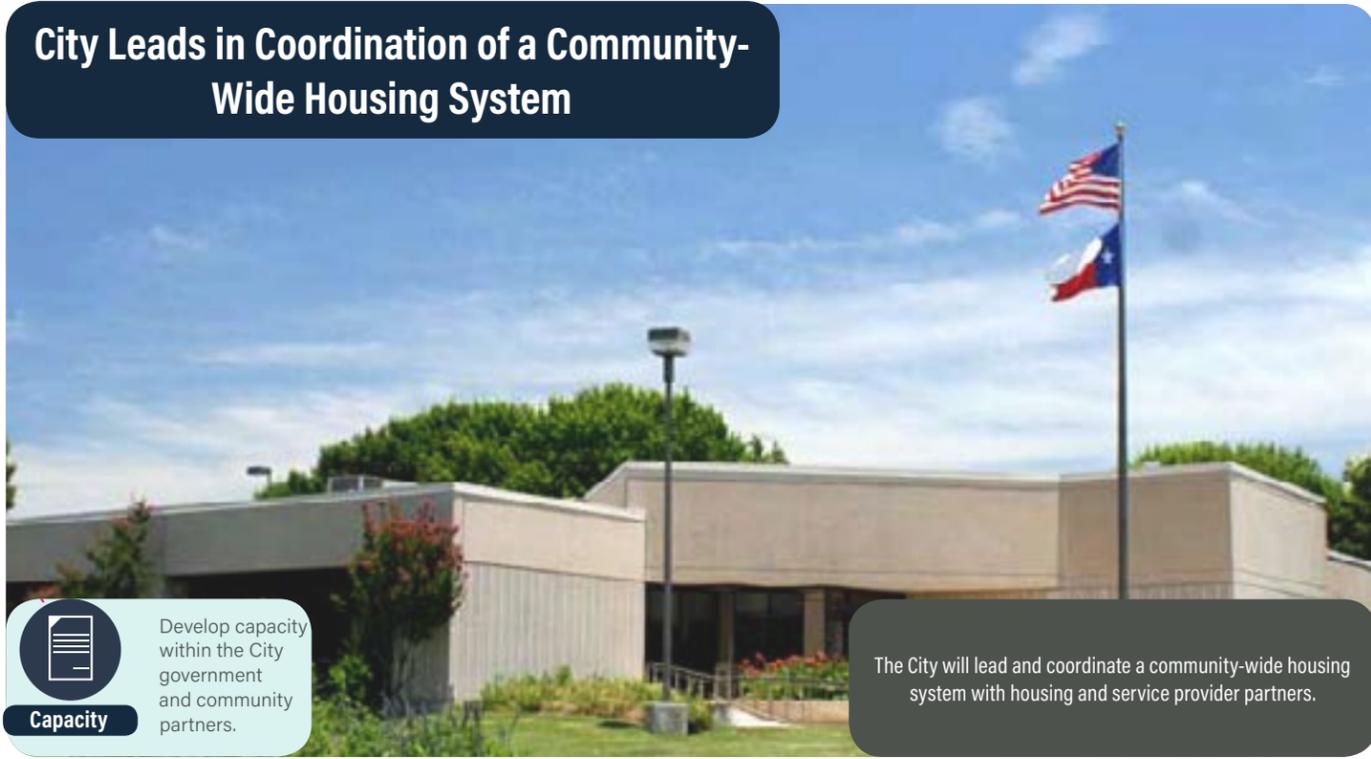
what are potential benefits?

what are potential limitations?

how could we implement this idea?

- Examples: action steps, funding tools or community partnerships

City Leads in Coordination of a Community-Wide Housing System



Capacity
Develop capacity within the City government and community partners.

The City will lead and coordinate a community-wide housing system with housing and service provider partners.



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
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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](#)
- [City of Houston SAY YES Campaign](#)

Develop and Pursue Funding for Workforce Housing



Capacity
Develop capacity within the City government and community partners.

Create sustainable diversified funding for Workforce Housing strategies.



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?

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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](#)
- [City of Austin Strategic Housing Blueprint](#)
- [Housing Element Policy Best Practices; San Mateo, CA](#)

Undertake Strategic Land Banking



Capacity
Develop capacity within the City government and community partners.

Land banks are governmental entities or nonprofit corporations that focus on the conversion of vacant, abandoned, and tax delinquent properties into productive use.



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.
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Limitations

- The tax delinquent process is a long and litigious process.
- Limited funding
- Limited availability for property acquisitions
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How could we implement this idea?

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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



Capacity
Develop capacity within the City government and community partners.

The City will champion the construction of innovative housing solutions.



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.
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Limitations

- Access to funding.
- Requires partnerships with non-profit builders and programs.
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How could we implement this idea?

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Idea sources and examples from other communities:

- [Growing SLC; 5 Year Housing Plan](#)

Develop a Housing Trust Fund



Capacity Develop capacity within the City government and community partners.

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



WORKFORCE HOUSING TASK FORCE

Develop a Housing Trust Fund

Create dedicated revenue source for affordable housing such as a portion of sales of City property, hotel tax, or property tax. Set aside the funds in a Housing Trust Fund.

Benefits

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

- Competing City priorities.
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How could we implement this idea?

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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

SAN MARCOS WORKFORCE HOUSING TASK FORCE



WORKFORCE HOUSING TASK FORCE

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 Production in the Development Process



Supply

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

Certain City processes such as permitting time, permit costs, zoning barriers, and transparency of requirements should be evaluated in order to remove any impediments that may discourage housing development.

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.



WORKFORCE HOUSING TASK FORCE

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
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Limitations

- Staff Resources
- Loss in revenue from reduced fees
- Community opposition
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How could we implement this idea?

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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 the City's Affordability Needs



Supply

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

Implement flexible zoning tools and regulations designed to facilitate the production of workforce housing as appropriate across the 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.



WORKFORCE HOUSING TASK FORCE

Benefits

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

- Focused and concentrated neighborhood planning efforts are needed for implementation in Existing Neighborhoods
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How could we implement this idea?

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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



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

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.



WORKFORCE HOUSING TASK FORCE

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
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Limitations

- Will need to coordinate with other goals and strategies
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How could we implement this idea?

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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



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

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.



WORKFORCE HOUSING TASK FORCE

Locate New Housing in Transit Supportive Locations

This strategy involves prioritizing new housing developments in areas of the City that have current or future public transportation access, street and sidewalk access, and are in close proximity to services. Locating housing near quality public transit or transportation corridors allows residents to fit both housing and transportation expenses into their budget, thus increasing the affordability of housing.

Benefits

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

- May require the adoption of incentives to direct growth accordingly
- Current public transportation system is unreliable or inefficient
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How could we implement this idea?

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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



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

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.



Financing and Regulatory Mechanisms in Intensity Zones

The City's Comprehensive Plan encourages new growth and housing within Intensity Zones. Couple increased allowances for growth and development through zoning map changes with financing mechanisms that set aside money for the creation of affordability or encourage the preservation of existing housing within Intensity Zones.

Benefits

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

- Ensure that affordability is long term
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How could we implement this idea?

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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?



Ownership

Increase rates of home ownership in San Marcos

Character

Maintain neighborhood character and preserve housing stock

Capacity

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Housing SMTX

SAN MARCOS WORKFORCE HOUSING TASK FORCE



what are potential benefits?

what are potential limitations?

how could we implement this idea?

- Examples: action steps, funding tools or community partnerships



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