

1: Key Conditions and Trends in the Regional Housing Market**Growth**

Annual % Change in Population, 1990-2000 1.8

Income and Employment

Median Household Income, 1998

Annual % Change in Income, 1993-1998

Unemployment Rate, 1997 4.3

Racial & Ethnic Diversity

Minority % of Population, 2000 62.0

Housing Affordability

House Price Growth Rate, 1995-2000 3.2

Rental Affordability Ratio, 1999 0.9

Worst Case Needs

% of Renters with Priority Housing Needs 11.0

HUD Assistance

HUD Assistance per Low-Income Renter, 1996 15.0

2: Housing Problems by Income Category		
	San Antonio	
	1995	Percentage
Very Low Income		
Excess Cost Burden	1650	21.31%
Severe Cost Burden	4301	55.50%
Moderately Deficient	255	3.29%
Severely Deficient	1486	19.19%
Overcrowded	126	1.63%
One or More Problems		
Low Income		
Excess Cost Burden	2592	30.76%
Severe Cost Burden	1560	18.51%
Moderately Deficient	123	1.46%
Severely Deficient	398	4.72%
Overcrowded	131	1.55%
One or More Problems	4681	55.50%
Moderate Income		
Excess Cost Burden	4050	30.18%
Severe Cost Burden	343	2.56%
Moderately Deficient	470	3.50%
Severely Deficient	1098	8.18%
Overcrowded	265	1.97%
One or More Problems	5410	40.32%

3: Affordability		
	San Antonio	
	1995	Percentage
Rental Unit Affordability		
- < 30% area median	5475	18.59%
- 30-50% area median	2203	7.48%
- 50-80% area median	13619	46.24%
- 80-95% area median	4541	15.42%
- > 95% area median	3481	11.82%
Homeowner Unit Affordability		
- < 30% area median	5204	8.14%
- 30-50% area median	5439	8.51%
- 50-80% area median	17981	28.13%
- 80-95% area median	8784	13.74%
- > 95% area median	26280	41.11%

4: Household Characteristics		
	San Antonio	
	1995	Percentage
Household Size		
- one person	14105	15.8%
- two people	30957	34.6%
- three people	1402	15.7%
- four people	17721	19.8%
- five or more people	12592	14.1%
Household Type		
- elderly	17714	19.8%
- small related	48854	54.7%
- large related	12592	14.1%
- other	10234	11.4%
Household Race/Ethnicity		
- non-Hispanic white	56699	63.4%
- non-Hispanic black	5701	6.4%
- Hispanic	25794	28.9%
- Asian	602	70.0%
- other	598	70.0%
Household Income		
- < 30% area median	7743	8.7%
- 30-50% area median	8426	9.4%
- 50-80% area median	13419	15.0%
- 80-95% area median	8418	9.4%
- > 95% area median	51388	5.1%

5: San Antonio and Bexar County Local Assessment for the 1990s

The San Antonio and Bexar County tables have been combined because the Bexar County plan only occasionally identifies areas outside of San Antonio. Despite the fact that Bexar County has 400k residents outside of San Antonio, the plan does not reflect this difference in a clear way. The San Antonio and Bexar County plans are thus very similar and use the same information about housing market and demographics.

Housing Market

- Bexar county is located in the south central Texas. Designated as an urban county, it is composed of several incorporated cities of which the largest and most well known is San Antonio.
- In 1990 the population of Bexar county was 1,185,394. The population outside the city of San Antonio, however, was 463,885.
- In 1990, San Antonio was the tenth largest city in the nation with a population of 935,927 thousand and served as the primary urban center for south central Texas and northern Mexico.
- During the 1980's, total employment in San Antonio grew by 127,000 new jobs, most of which (76%) were in the service industries, thus though there was substantial job growth, these jobs were mostly in the low-wage sector.
- In 1990, the two largest industries in Bexar county were tourism and the military. Naturally both of those industries were concentrated in the city of San Antonio and the closing of two Air Force bases had a severe impact on jobs and the local economy.
- The unincorporated areas of Bexar county lacked in basic infrastructure, and many of the Bexar county residents living in these areas did not have access to potable water, indoor plumbing and drainage. This lack of infrastructure had severely impede housing development in these areas.
- In addition to lack of infrastructure, there is little public transportation in Bexar county outside of San Antonio making access to jobs, healthcare, and education difficult.
- Because the city of San Antonio is the economic center for Bexar county, most persons who are employed in Bexar county travel to San Antonio for work. The unemployment rate for Bexar county was 7.3% in 1990.
- In 1990 approximately 19% of the San Antonio housing stock was determined to be in substandard condition. Of these about 72% were in good enough condition to save through rehabilitation while 28% had to be destroyed. Of the units slated for destruction, 80.6% were owner-occupied and 19.4% are renter occupied.
- In 1990 167,712 lower income households resided in inadequate housing in terms of cost, size, or conditions. Forty-four percent of all households were classified as low and very low income, having an annual income of less than 80% of the San Antonio

median income.

- The rental vacancy rate for 1995 was 4%. There was a serious rental shortage for low and moderate income families.
- The plan addresses the need for additional affordable housing driven by a substantial increase in population from immigration and migration from other states. The crash of the banking and oil industries in the 80' and early 90's severely effected construction.
- Based on a population growth rate of 2.1%, it is estimated that the San Antonio will need an additional 7,191 housing units per year for the 5 year con plan period of 1995-2000, totaling 35,958.
- Of the building permits issued for 1,267 apartment units in 1993 78% were used for high end or luxury apartments.
- In 1991 rents increased by 11.9 % and in 1992 by 14.1% totaling 26% while CPI increased by 4% per year.

Demographics

- In 1990 San Antonio had a population of 935,927 persons of which 55.3% were Hispanic, 36.1% were White, 7% were African American, and 1.1% were Asian/Pacific Islander. Though as a whole, API's are a relatively small percentage of the total population, they experienced a 90% growth rate in the 1980's.
- In terms of households, 46% of households were Hispanic, 45% White, 7% were African American, and the remaining 2% were API and Native American. Approximately 44% of all households were considered to be low and very-low income households
- Over half of Hispanic and African American households are of low and very low income, in addition, African Americans make up a majority of renter households while whites and Hispanics make up the majority of owner occupied households.
- Of the 463,885 persons living in Bexar County in 1990, 60% were white, 25% Hispanic, and 5% African American. The remaining 10% were classified as "other" (8%) and the Native American and API (2%).

Special Populations

- Twenty-eight percent of households are or have an elderly resident (age 60+), 15.1% of households are considered large (5+ persons)
- The San Antonio Housing Authority (SAHA) administers 2129 units for elderly and frail elderly. In addition many city agencies and non-profit organizations provide services.

- There were 244,585 disabled persons living in San Antonio in 1991 of which approximately 80% fell in the low and extremely low income categories. The two primary needs were for adequate housing and transportation.
- In 1990 there was an established need for housing for 1800 - 2000 persons with HIV/AIDS and their families. Though there were only 1800 reported cases of HIV infection (with 1633 of them AIDS defined), the health department estimates that there actually closer to 7000 persons who are HIV infected. HOPWA served 200 clients. About one third of the HIV/AIDS population remain unserved.
- There was a severe shortage of housing for the mentally ill.
- It is estimated that between 14% and 16% of the male population and 6% of the female population had moderate to severe problems with alcohol. The drug using population had not been measured.
- During fiscal year 93-94 of the 11,751 homeless persons were made up of 3,760 individual adults and 2,626 families. Approximately 10,576 persons received shelter care in the city's emergency shelter facility and transitional housing facility.
- About 344 elderly persons were assisted by the Senior Citizen Utility Relief program in unincorporated Bexar county. This is the only information available on the elderly outside of San Antonio.

6: San Antonio Local Priorities and Strategies

SAN ANTONIO				
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET	
Low and moderate income homebuyers (50%-80%Median Income).	<ul style="list-style-type: none"> ▪ Homeownership incentive ▪ Homesteading ▪ Homeowner counseling ▪ Rehabilitation Grants ▪ Rehabilitation Loans ▪ Emergency Repair Grants ▪ In-fill Housing 	<ul style="list-style-type: none"> ▪ Providing first time homebuyers direct assistance for down payments and closing costs. ▪ Purchase/rehab of HUD, VA, RTC and/or private market for unoccupied residences of households to homestead ▪ Classes for first time homebuyers, support classes for existing homeowners ▪ Assist owner-occupants with moderate rehab for single-family homes. ▪ Assist owner-occupants with moderate rehabilitation of single-family homes. ▪ Assist owner-occupants with correction of life threatening and hazardous conditions. ▪ Encourage private development of new affordable homes on existing zoned lots. 	<p>Assist first time homeowner families.</p> <p>Rehabilitate Owner occupied residences.</p> <p>Assist low income homeowners with emergency repairs</p>	<p>1000 households</p> <p>500 units</p> <p>100 households</p>
Very low, low and moderate income households	<ul style="list-style-type: none"> ▪ Rental Assistance ▪ Family self-sufficiency ▪ Tenant Counseling ▪ Rental Rehabilitation ▪ Rental Conversion and New Construction 	<ul style="list-style-type: none"> ▪ Provide tenant-based rent subsidies. ▪ Provide self-sufficiency programs including education and training to recipients of housing assistance. ▪ Increase renters' knowledge of fair housing rights and responsibilities. ▪ Provide loans to property owners to rehabilitate substandard properties with a ten year affordability clause. ▪ Gap financing loans to encourage private sector development 	<p>increased the number of very low and low income households living in decent affordable rental housing.</p>	<p>2000 households</p>
All Households	<ul style="list-style-type: none"> ▪ Code Enforcement ▪ Replacement Housing ▪ In-fill Housing 	<ul style="list-style-type: none"> ▪ Systematically assess property conditions which effect visible character and safety of neighborhoods. ▪ Acquire and demolish substandard non-rehabilitable residences, and provide appropriate replacement housing. 	<p>Systematically complete public-supported revitalization and stabilization.</p>	<p>3 neighborhoods</p>

	<ul style="list-style-type: none"> ▪ Homeownership Incentive ▪ Rehabilitation Loans and Grants ▪ Economic Incentives ▪ Public Infrastructure ▪ Recreation ▪ Crime Prevention ▪ Neighborhood Empowerment 	<ul style="list-style-type: none"> ▪ Provide incentive packages to encourage vacant land development into affordable single and multi-family units. ▪ Provide incentives to encourage development and rehabilitation of existing structures for business enterprises and service providers. ▪ Rehabilitate and construct public infrastructure. ▪ Rehabilitate existing parks and recreational areas. ▪ Assist neighborhood residents to form and operate neighborhood watch programs. ▪ Assist neighborhood residents to form and administer neighborhood leadership organizations. 		
Homelessness	<ul style="list-style-type: none"> ▪ Acquisition and Rehabilitation <p>Operating and Services Support</p>	<ul style="list-style-type: none"> ▪ Expand the number and capacity of longer term emergency shelter, and transitional housing opportunities. ▪ Assist shelter facilities to obtain adequate resources for operation and maintenance, and for the necessary support services and referrals. 	<p>Increase the number of shelter space and beds.</p> <p>Increase the number of transitional housing facilities.</p>	<p>150 beds</p> <p>25 units</p>
Achieving self-sufficiency for homeless persons at risk for homelessness	<ul style="list-style-type: none"> ▪ Homeless Prevention ▪ Transitional Housing ▪ SRO 	<ul style="list-style-type: none"> ▪ provide financial assistance, budget counseling, and appropriate service referrals for households facing eviction and utility disconnection. ▪ Acquire and renovate suitable vacant structures, and provide housing assistance and support services during a 24-36 month training and educational program for homeless heads-of-households. ▪ Acquire and renovate vacant structures, support private and non-profit organizations to obtain resources to provide services. 	Reduce homelessness and Section 8 waiting list.	10 percent

<p>Elderly and Physically Disabled Persons</p>	<ul style="list-style-type: none"> ▪ Rehabilitation Loans and Grants ▪ Elder-Share ▪ Rental Rehabilitation ▪ Rental Assistance ▪ Acquisition/Rehabilitation ▪ New Construction 	<ul style="list-style-type: none"> ▪ Provide financial assistance to complete repairs and barrier free improvements. ▪ Provide support to continue and expand elder-share service matching elderly homeowners with appropriate compatible resources. ▪ Provide financial incentives to encourage construction of rental units to barrier free units while maintaining affordability. ▪ Provide rental assistance (vouchers/certificates) to allow physically disabled and elderly to rent barrier free units. ▪ Provide financial incentives to increase the total number of available affordable units suitable for elderly and disabled renters. 	<p>Increase the number of barrier free housing units.</p> <p>Assist physically disabled or elderly households to live independently.</p>	<p>10 per year</p> <p>300 additional persons</p>
<p>Special Populations including: Mentally Ill Developmentally Disabled, and Persons Living With AIDS</p>	<p>Supportive housing for the chronically mentally ill and developmentally disabled</p> <p>Supportive housing for persons living with AIDS</p> <p>Acquisition/Rehabilitation</p> <p>New Construction</p>	<ul style="list-style-type: none"> ▪ Provide rent subsidies, and assistance to non-profit providers to obtain necessary resource to provide services for the mentally ill in residential facilities. ▪ Provide rent subsidies, and assistance to non-profit providers to obtain necessary resource to provide services to persons living with AIDS ▪ Financial incentives to private sector and non-profit organizations to acquire and rehabilitate vacant properties for occupancy by special needs populations. ▪ provide financial incentives to increase the total number of available and affordable units suitable for occupancy by special populations. 	<p>Increase supportive housing facilities for special populations.</p>	<p>10 units</p>
<p>Very low and low income households living in public housing.</p>	<ul style="list-style-type: none"> ▪ Rehabilitation ▪ Recreation ▪ Supportive Services 	<ul style="list-style-type: none"> ▪ Assist the Housing Authority to prioritize comprehensive rehabilitation schedule and assist in relieving reliance on CDBG funds. ▪ Develop and renovate recreational facilities in public housing. ▪ Provide or increase availability of appropriate supportive services at public 	<p>Improve the physical infrastructure.</p> <p>Provide on-site supportive services.</p> <p>Increase household</p>	<p>20% of units</p> <p>25% of PHA properties</p> <p>10% of</p>

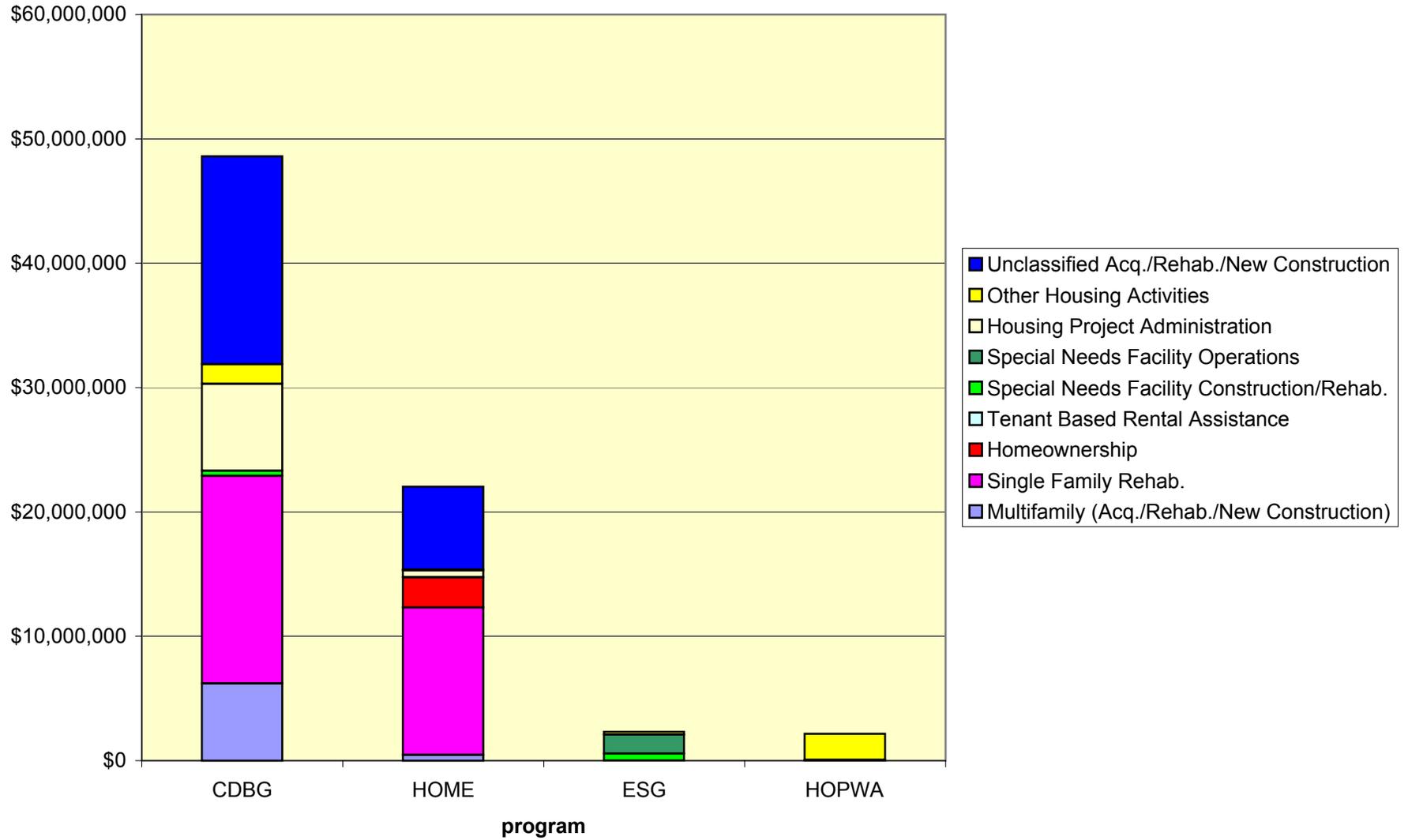
		housing project sites.	mainstreaming.	residents
Non-Housing Community Development Priorities				
Capital Improvements	<ul style="list-style-type: none"> ▪ Street Drainage ▪ Neighborhood Facilities and Parks 	<ul style="list-style-type: none"> ▪ concentrate funding in neighborhoods serving residents who are predominantly of low and low-moderate income. Fund engineering component first followed by appropriate construction phases. 		
Public Service	<ul style="list-style-type: none"> ▪ Services for youth and other "human needs." 	<ul style="list-style-type: none"> ▪ CDBG supported public service projects are concentrated in the areas of youth services/recreation, child care, health care and education, addressing youth gang violence, employment retention, and education/job training for youth. 		

5: Bexar County Local Assessment for the 1990s

Bexar county is an urban county containing the city of San Antonio therefore most of the Bexar county plan includes the city of San Antonio. The following refers to information about the areas of Bexar county not including San Antonio. This table should be used as an attachment to the San Antonio table because there is little information in the plan on areas outside of San Antonio. Although 400k people live in Bexar county outside of San Antonio, the plan reflects San Antonio as the center point.

Housing Market
▪
Demographics
Special Populations
▪

7: Allocation of Housing Expenditures - San Antonio TX



7: Allocation of Housing Expenditures - Bexar County, TX

