



Eastside San Antonio

*Equitable Neighborhood
Development Action Plan*

Developed in partnership with



Mission

San Antonio for Growth on the Eastside (SAGE) is a nonprofit organization that champions development that benefits the quality of life for individuals, families, neighborhoods and businesses on San Antonio's Eastside.



Eastside San Antonio

Equitable Neighborhood Development Action Plan

Table of Contents

01 Introduction	4
02 About the Neighborhood	6
03 Human Impact of Neighborhood Change	12
04 Plan of Action	20

01 | Introduction

About SAGE


SAGE is a 501c3 Community Economic Development nonprofit organization that serves the Eastside of San Antonio. We champion investments that improve the quality of life for individuals, families, neighborhoods and businesses on San Antonio's Eastside. SAGE is one member in an ecosystem of nonprofit, private, and public sector entities that serves San Antonio's Eastside community.

The Eastside community is the target of a comprehensive community reinvestment and economic development effort. Our role within this ecosystem is unique because not only do we provide services to the Eastside, but we also serve as the community “quarterback” also known as a Collective Impact Coordinator (CIC) for the coordinated revitalization efforts underway on San Antonio's Eastside. Our role as CIC uniquely positions us to elevate the goals of this Equitable

Neighborhood Development (END) Action Plan, not just in our work, but also by weaving the values of equitable development into the Eastside collective impact strategy set on an annual basis.

SAGE has emphasized its efforts around community engagement to create development that is truly community driven. SAGE employs several different community engagement strategies to ensure we engage the community in an inclusive and genuine way. We host town-hall meetings, engage regularly with local neighborhood associations, and speak to a diverse set of stakeholders and residents.

Historically, SAGE has championed investment on the Eastside through support of commerce, business and other economic investment. SAGE's focus on the development of affordable housing in this Equitable Neighborhood Development Action Plan marks a shift in SAGE's programming and activity. For this reason, the action plan set forth places a heavy



emphasis on the professional development and skill building of SAGE staff. Staff will receive professional development and training on affordable housing, housing development and financing, deal structuring, and low-income housing counseling. In the Winter of 2019, SAGE engaged with peers, learned from research institutes, thought leaders and other nonprofits in the affordable housing field, received technical training, and led community engagement events.

Near the end of 2019 and in early 2020, once SAGE has engaged in months of community advocacy, peer learning, technical training, and community engagement, we feel we will have gained the knowledge and insight to be actively involved in the architecture of a permanently affordable housing development plan. We feel this path of professional development, community engagement and learning is vital to the sustainability of END affordable housing work at SAGE.

Equitable Neighborhood Development Vision

This action plan serves as a strategic plan for SAGE to support equitable development in San Antonio's Eastside that aligns with the specific needs of the Eastside community. We envision a comprehensive revitalization effort that is inclusive, not exclusive, that honors the rich cultural heritage and historic record of the community, that encourages new business growth without stifling existing institutions, and that welcomes new residents to the community without displacing those who have long called the Eastside "home." We know that ensuring that affordable housing options for people with low-to-moderate income is a key component in achieving this vision. Further, we believe that creating permanently affordable housing in the community will ensure that the community remains inclusive long into the future.

“None of the jobs are coming locally for people to just work in their neighborhood. I am talking about good paying jobs. I do see some buildings off of I-35 and I would like to see more come in toward this side of the city of San Antonio.”

—Pamela Vaughns Spears

02 | About the Neighborhood

History

1700s to mid-20th Century

Historically, San Antonio’s Eastside has been an African American community. The racial segregation of the city dates back to the 1700s. The city was racially segregated with “whites” living to the west of the San Antonio River, while the Eastside was home to dark skinned Native Americans and black Moors from the Canary Islands. Later, the Eastside was the site of San Antonio’s first African American settlement after the emancipation of slavery. Racial segregation persisted in San Antonio through the mid-20th Century, as was the norm in the segregated South. Today, the Eastside continues to be one of the most racially and ethnically diverse areas of the city, but the ethnic make-up has changed to a predominately Hispanic/Latino population with a large African American population.

HOLC Redlining

The history of disinvestment in this community is evident in the Home Owners Loan Corporation

(HOLC) maps of the 1930s, also known as Redlining Maps. San Antonio’s Eastside was identified as an area with a high racial concentration of “Negros,” and consequently, deemed a hazardous market for lending. The redlined Negro community seen in the HOLC maps roughly equates to the shape of today’s Eastside Promise Zone.

Education and Economic Disparity

The City of San Antonio is one of our nation’s fastest growing cities, with more than 60 people moving to San Antonio each day (US Census Bureau). Between 2000 and 2017, the city’s population has grown 27.7%. The Eastside’s population has also increased since 2000, but by 10.5%. One reason for this disparity in population growth is that people move to locations where they can be near their jobs. San Antonio’s economic and population boom is concentrated on the city’s far west and north side. The city is sprawling north and west; entry-level job opportunities that pay decent wages are concentrated in this area, too. The North and West sides of San Antonio hosts corporate centers and customer service centers for USAA, West Telemarketing, QVC, The Hartford, the Capitol

Group and American Funds. Conversely, San Antonio's Eastside is largely industrial. Entry-level jobs in the Eastside area often pay as low as Texas' current minimum wage of \$7.25 per hour for production, warehouse, and manual labor.

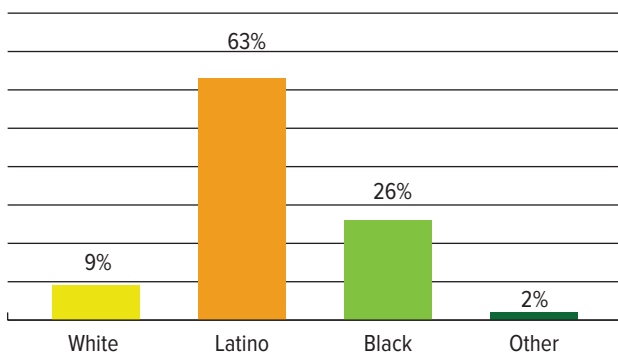
The Eastside of San Antonio continues to demonstrate persistent signs of economic distress. Eastsiders have lower median household incomes than the city, and a much larger proportion of the Eastside community earns less than \$25,000 annually, compared to the city. Roughly 1 in 5 San Antonians have less than

a high school diploma (18% of people over 25). Almost 1 in 3 Eastsiders have less than a high school diploma (31% of people over 25).

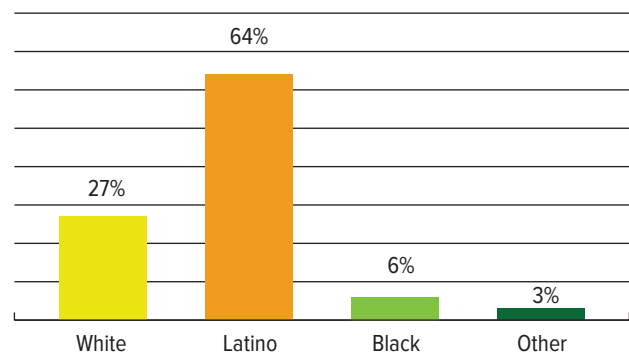
Racial Characteristics

The Eastside continues to be home to a sizable African American community compared to the city. Today, African Americans make up less than 7% of the city's population, however, more than 26% of Eastsiders are African American. The Latino population on the Eastside mirrors that of the city.

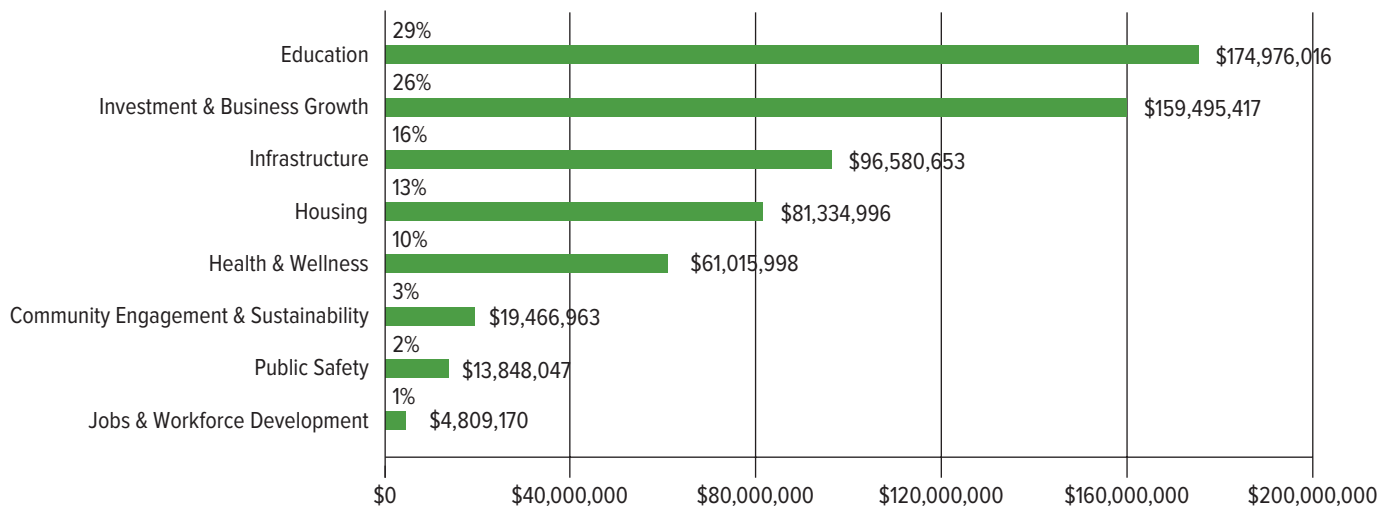
Eastside



San Antonio



Eastside Promise Zone Investments



Neighborhood Revitalization

In 2010, hundreds of stakeholders and community residents organized to hold Eastside Reinvestment Summits and develop a strategy to revitalize the Eastside, beginning with public investment. By the end of 2011, the Eastside community secured more than \$50 million in federal grants in support of the reinvestment initiative. To date, San Antonio's Eastside Promise Zone has received over \$366 million in federal, public capital, and other investments.

The chart above shows how more than half of those investments were targeted at improving education and increasing business growth on the Eastside. Massive investments were also made in infrastructure and housing.

\$366M

in federal, public capital, and other investments received to date by San Antonio's Eastside Promise Zone.

Neighborhood Change & Gentrification

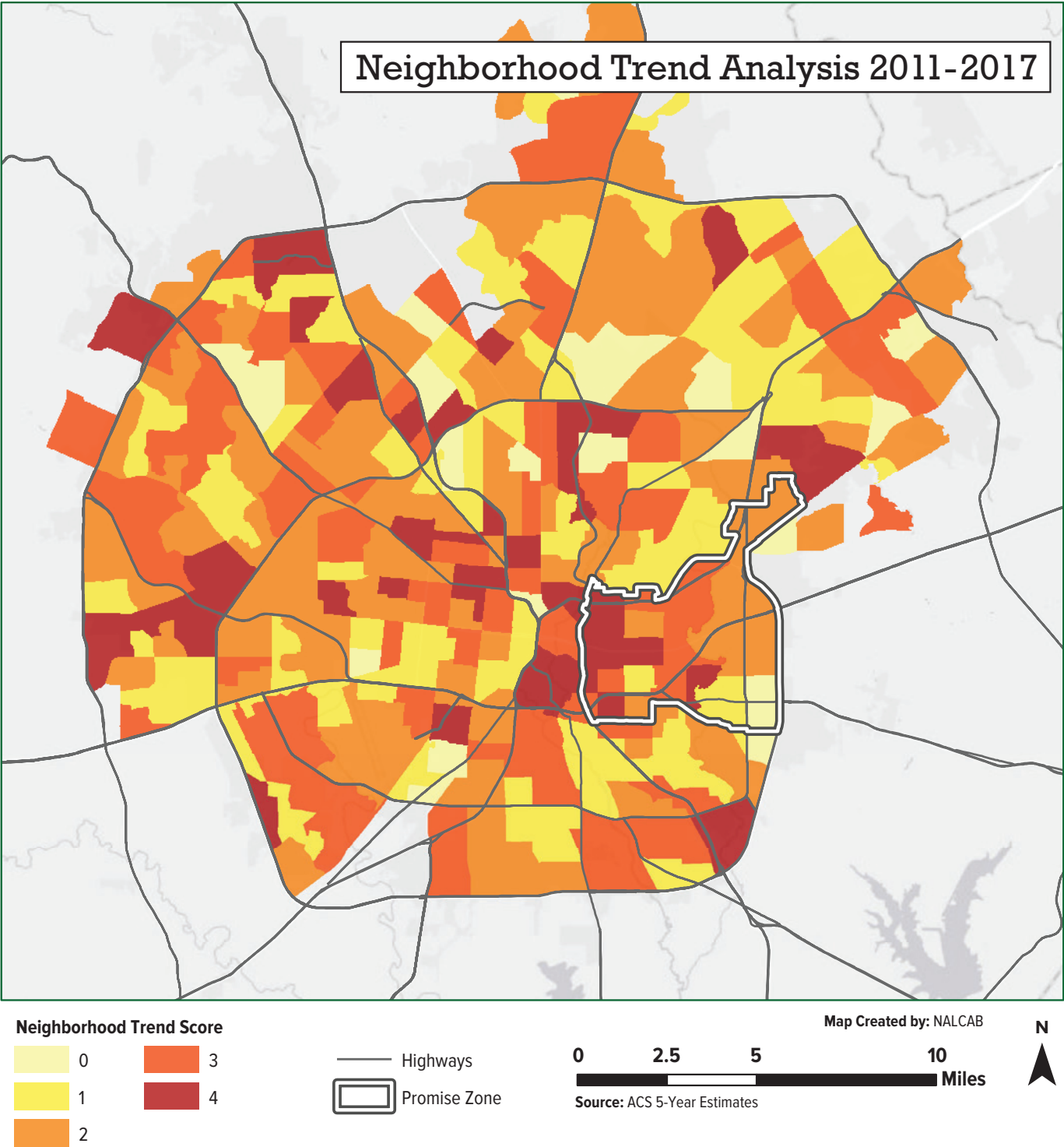
NALCAB completed a neighborhood trend analysis for the City of San Antonio. The Eastside is outlined in white. This trend analysis shows changes in the area over time based on the following indicators:

- Median Owner-Occupied Home Value & Median Rents
- Median Household Income
- Population 25 years or older with a bachelor's degree
- Race/Ethnicity

The median household income is low on San Antonio's Eastside, compared to the city, yet the median income on the Eastside is on the rise. As a trend, the White, non-Hispanic population in San Antonio is on the decline. Notably, the White, non-Hispanic population on San Antonio's Eastside is on the rise. Furthermore, Eastside vacancy rates and unemployment rates are falling while residents over 25 that have a Bachelor's degree or higher are on the rise. Members of the Eastside community may be vulnerable to displacement along with other challenges that manifest in areas of rapid neighborhood change.

This map shows how the part of the Eastside that is closest to downtown is experiencing the most rapid changes.

Eastside Rapid Change



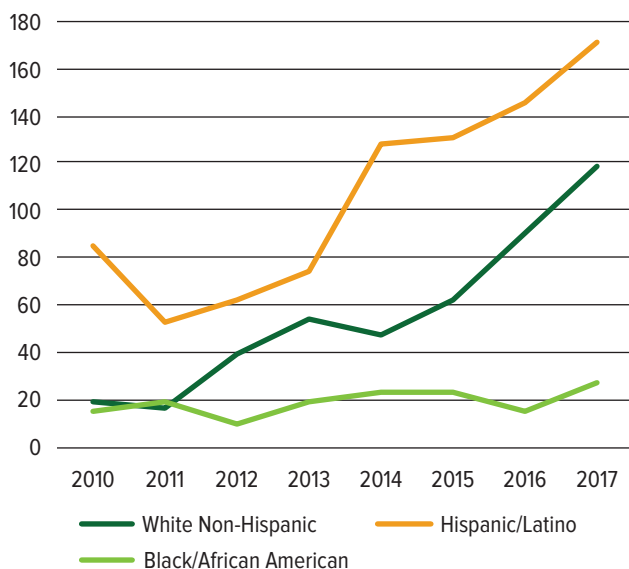
Rapidly Changing Demographics

The racial and ethnic profile of San Antonio's Eastside has changed significantly over the past few decades. A comparison of Census data for the Eastside between 2000 and 2017 shows that:

- The White population increased by 48.99%,
- The African American population dropped by 12.46%,
- The Hispanic population increased by 29.67%.

We wanted to learn how or if these large shifts in the racial and ethnic makeup of the community would be reflected in home purchases. We evaluated Home Mortgage Disclosure Act (HMDA) data for loans originated in the Eastside target area between 2010 and 2017. We looked for changes in the loans being originated for home purchase over time. These data show that year over year, more and more homes are being sold to White, non-Hispanic owners. Since 2010, the number of home loans originated to Black/African American buyers is falling in proportion to white buyers.

Home Loans Originated in Promise Zone



Further review of the HMDA data revealed another element of the rapid neighborhood change: an increase in wealthy residents. HMDA data also includes the household income for each of the loans originated in

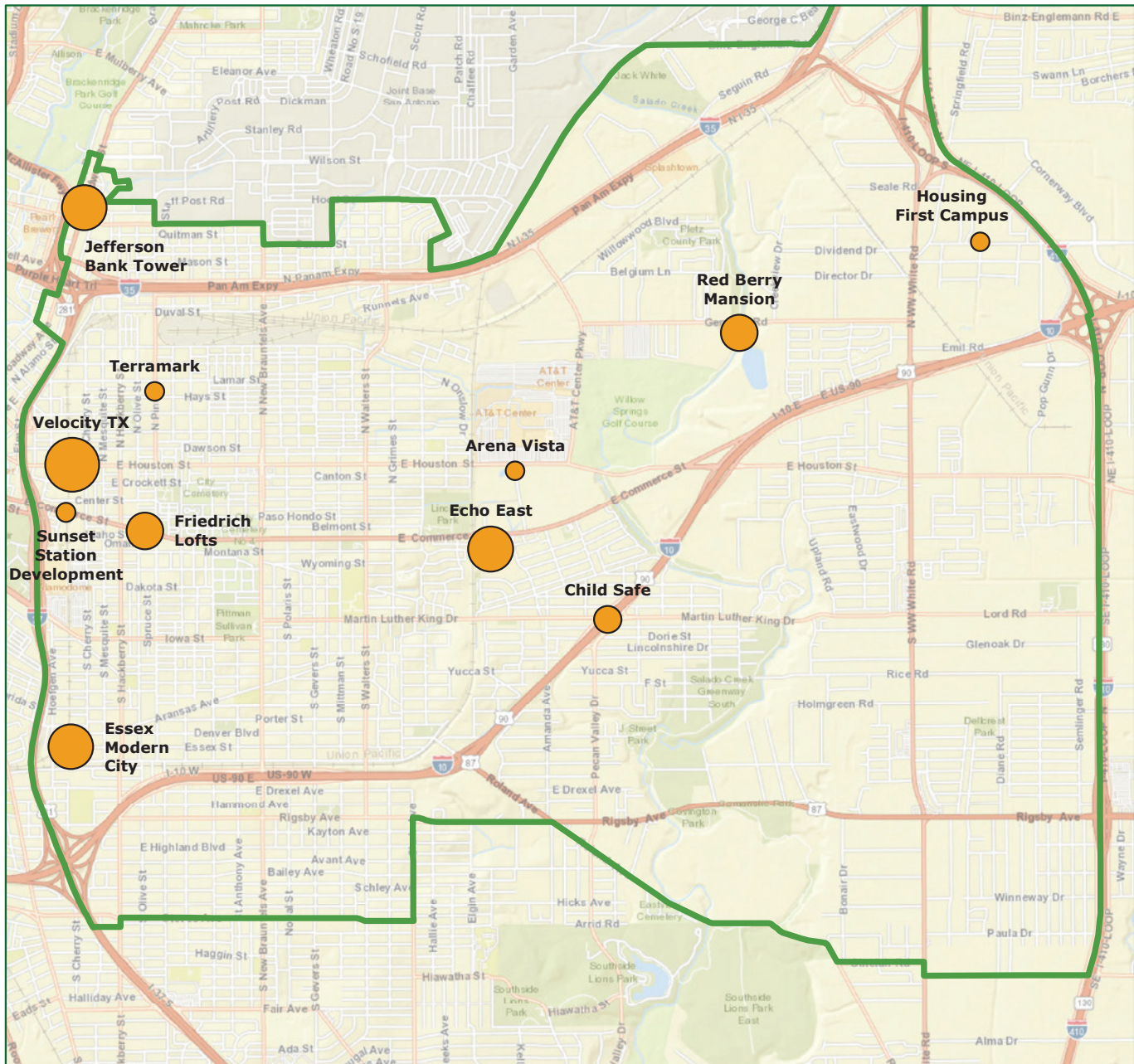
the area. We examined the data for changes in household income over time and found that the number of homebuyers with incomes above \$200,000 increased by 800% percent between 2010 and 2017. For a neighborhood with a median household income that is well below the city's AMI, there is a remarkable influx of homeowners with extremely high annual incomes.

Private Investments & Economic Development

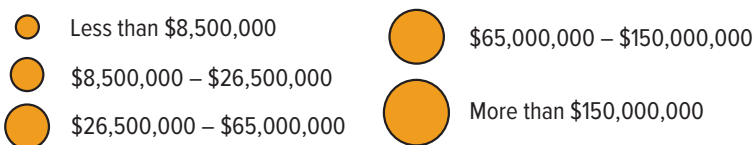
The massive, coordinated reinvestment effort on the Eastside has attracted substantial private investment as well. What was once a disinvested neighborhood has transformed into a desirable, trendy neighborhood with a hot housing market, and a string of large commercial and residential developments. The 8 development projects shown in the map at right represent a sampling of large private investments in the target area that began within the past few years and should be complete within the next 3-5 years. Each development has its share of incentives from the City of San Antonio and the county. While much of the development, investment, and change discussed up to this point focuses on the Near Eastside, some of these large-scale projects are located farther east in the Promise Zone—an indication that change is spreading across the broader Eastside community. These 8 projects represent over half a billion dollars in total project costs and over \$28 million in public investment and incentives. These projects will add at least 930 new housing units to the Eastside, with at least 20% of those units slated to be affordable housing units. These developments will bring 930 new jobs to the area and help to retain an additional 300 jobs that were at risk of being lost to another community.

This map shows the location of several large scale and/or high profile private development projects recently underway on the Eastside of San Antonio. What is notable is that these private projects are not just located near the downtown where the neighborhood is changing and gentrifying most rapidly. Large developments are underway across the Eastside, many miles from the city's urban core.

Developments Changing the Landscape of the Eastside



Development Cost



 Promise Zone

Map Created by: NALCAB 

0 0.25 .5 1 Miles

03 | Human Impact of Neighborhood Change

There is no local consensus as to whether this rapid change is good or bad for the neighborhoods. For example, The Government Hill Alliance Neighborhood Association split into two separate factions in early 2019 over a contentious disagreement about developments in the Government Hill Historic District. Government Hill United was created by those residents who believed their grievances and concerns about the rapidly changing neighborhood were not being taken seriously by Government Hill Alliance. The newly formed Government Hill United started expressing their concerns at The City of San Antonio's Historic and Design Review Commission meetings. Both neighborhood associations have a passion for Government Hill, but with these rapid changes in development, tensions mounted, forming more of a divide than an alliance in a pivotal time for the historic district.


Wins

Jobs & Business

The Eastside has seen recent growth in the number of new businesses and job opportunities. The Texas Research & Technology Foundation (TRTF) formed VelocityTX to bring hundreds of positions. Owner Randy Harig stated he intends to hire residents from the Eastside. He teamed up with area schools to create STEM programs for Eastside youth that prepare Eastsiders for jobs of the future.

SAGE store-front grant recipients have been using funds to update and remodel their places of business. Three of those recipients sat down to discuss how they expect their remodeled storefronts to garner the interest of future employees.

Khaled Gharib runs a convenience store in the East Meadows Neighborhood. Malik's Food Mart has been in business since 2011. The Eastside business owner wants to hire 'qualified' residents of the Eastside. "I like to share my dollar with other people. One of my



goals is to have full time workers. I need four people. I'd love to hire people from the area," said Gharib.

Pamela Vaughns Spears, a longtime Eastside resident, was asked at one of SAGE's Business Briefings about new businesses coming to the Eastside. "As far as the 78220 area, I am seeing a lot of businesses open. I would like to see more corporate businesses come

to the Eastside so that people don't have to travel north," Spears told us.

Bob Aguilar of Security Loan Co. hopes to employ residents of the Eastside. "Now that it's finally starting to pick up, our hope is to hire several people. Some of the neighbors in the area have shown interest in working here," Aguilar said.



*"A lot of people had moved away from generational poverty, and crime, and lack of attention from the City. Houses were abandoned... The change that has happened in the last two (years) has been dramatic. Now investors **want** the properties!"*

—Alan Neff

Higher Quality Education

Schools on the Eastside are seeing steady improvement. Alberta Harris, life-long Eastside resident, said the biggest change she has seen on the Eastside has been the quality of education. “The schools have changed a lot since I went to school and my 5 daughters went to school. The education at Sam Houston and its feeder schools have improved,” Ms. Harris explained. According to the Texas Education Agency, San Antonio Independent School District (SAISD) ranked third highest in poverty but still gained the most in student achievement and the second most in school progress and overall performance. Notably, 91% of Bowden Elementary School 5th graders now perform at grade level or better in math — 20 points higher than the district average — and the primary Eastside high school graduation rate increased from 40% to 80% between 2009 and 2017.

Increased Quality of Housing Stock

In 2018, the historic vacant Friedrich building on Commerce was approved to be converted into a 347-unit apartment complex. 174 of these out of the 347 units will be priced as affordable at 60% and 80% AMI. This \$65 million project brings affordable living options to current and future Eastside residents to consider. In addition to the Friedrich building project, Terramark Urban Homes and the San Antonio Housing Authority partnered to build a community of 25 new, energy efficient, single-family homes starting at \$130,000.

Public Safety

The Eastside has had to fight the stigma of being a high crime area and the economic repercussions that come with that reputation. In an [interview with Jessie Degollado of KSAT](#), Joe Linson, a partner of Tony G’s Soul Food, one of the East Side’s most popular restaurants, said “Once that stigma gets in people’s minds, it’s hard to get out. You have to unlearn it.” The truth is that crime is decreasing on the Eastside. On July 18th, SAGE held an Eastside

Business Briefing with the focus on Public Safety with featured speakers San Antonio Police Chief McManus, Fire Chief Hood and Bexar County Assistant Chief Deputy Bennett. At the event, Chief McManus explained, “Council District 2 experienced a 19 percent decrease in crime, the highest decrease of any council district in the city. Don’t make any mistake about it. There is crime in every area of the city, not just the Eastside.”

Pride

Eastsiders truly love their ‘playground’. A lot have grown up on the Eastside and refuse to leave, while others who’ve left state they will never lose their Eastside pride. “The culture makes the Eastside unique—a group of families, residents. It’s the way all of us come together as one. We’re a real neighborhood,” said Alberta Harris, a long-time Eastside resident.

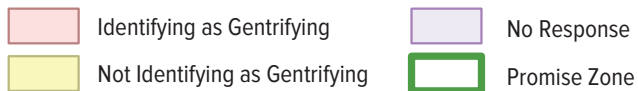
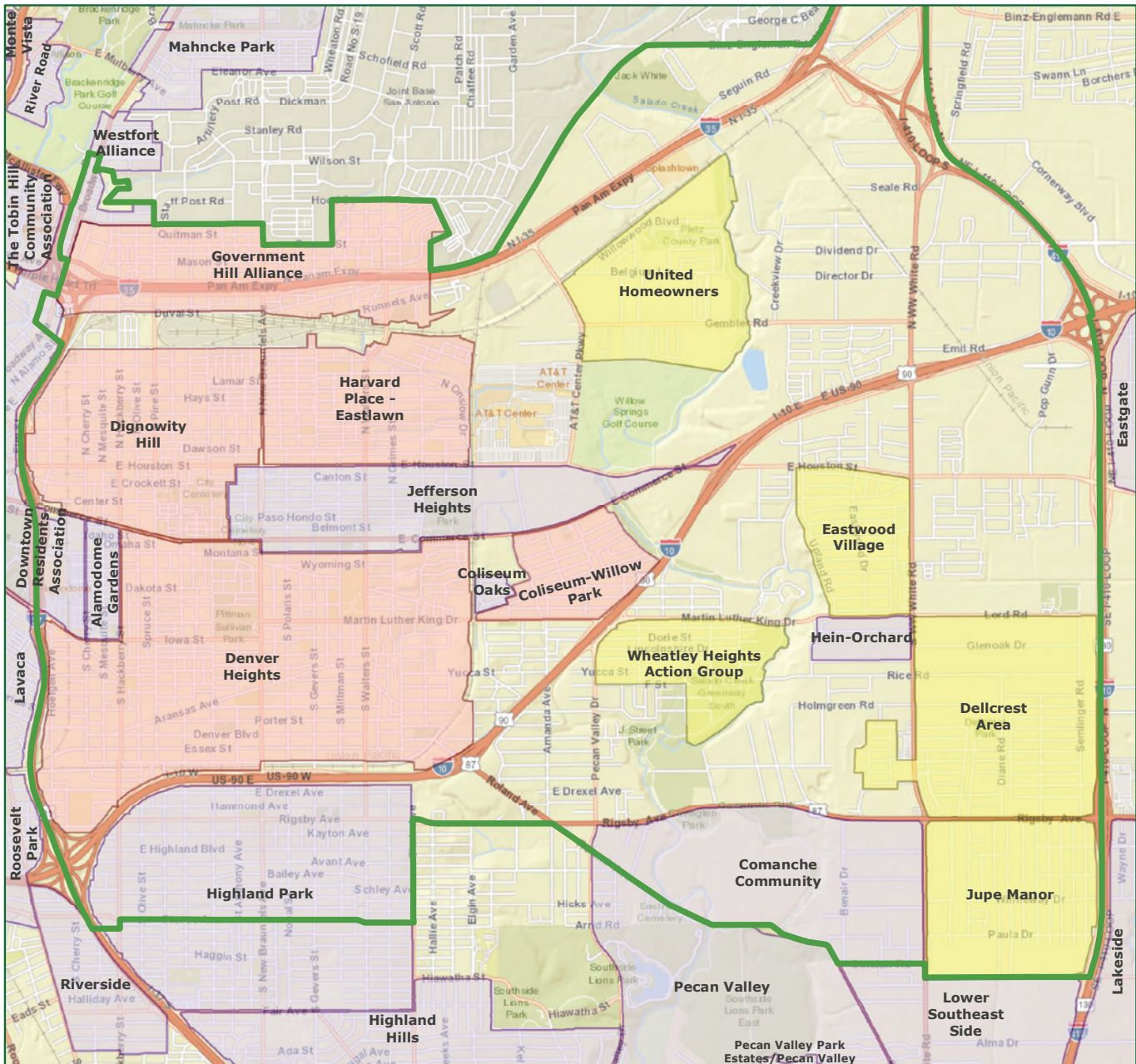
Community member, Nneka Cleaver, has lived in the Eastside for seven years and owns Tha1 Media, a local radio station focused on community issues. When asked about what she enjoys about the Eastside Nneka stated, “I like the community feel. I love talking to neighbors and being a part of a rich history of the city.”


Challenges

Vulnerability to Displacement & Gentrification

The Eastside is the seat of several very active neighborhood associations. Part of SAGE’s neighborhood engagement strategy includes attending all neighborhood association meetings held in our Eastside service area. During the course of 2019, five of the 10 actively meeting neighborhood associations self-identified as gentrifying neighborhoods. Those neighborhood associations are highlighted in red, and they report experiencing numerous challenges and pressures brought about by neighborhood change.

Neighborhood Associations





“I want to live in my neighborhood; I want to shop in my neighborhood; I want to worship in my neighborhood. I would like to see more large corporations that bring more jobs so I can work in my neighborhood, too.”

—Pamela Vaughns Spears

Rising Taxes

The influx of development in a short period of time, the perception of the Eastside as a trendy location, and proximity to downtown has resulted in an increase of property taxes for longtime Eastside residents. Sulema Mendoza, Eastside resident and active community member, expressed her concerns about rising taxes and the challenges they have caused her neighbors. “Rising property taxes, which inconveniently puts generational families in default [on their payments] and puts seniors out of [their] homes. There’s not enough support and education to keep families in their homes so that they’re not forced out.” With these unexpected rises in taxes, families are left unprepared to fight for their homes that they have lived in for generations.

Housing Cost Burden

Families living on the Eastside are more likely to be housing cost burdened than their counterparts in the greater San Antonio area. Forty-two percent of Eastsiders are housing cost-burdened, compared to 32% cost-burdened households in the county (Census Bureau 2017 ACS 5-year Estimates).

HUD defines cost-burdened households as families that pay more than 30% of their income on housing expenses. This can cause families to struggle to afford food, medical care, clothing, transportation and other basic needs. Eastside residents may be facing these challenges at a higher rate than in other parts of the county.

According to the US Census, 6,964 renters in this area were cost burdened. Of those renters, 12% were over the age of 65. Additionally, 61% of cost burdened renters earned less than \$20,000 a year.

More affordable housing options for Eastside families could help mitigate housing cost burdens and prevent families from having to sacrifice basic needs to compensate for high housing costs.

It is also important to consider the difference in median income for the Eastside as it compares to the median income of the region when determining what “affordable” housing looks like and when planning for housing solutions that do not cause cost-burdens for families in the area. In 2017, the median household income for Bexar County was \$54,175 compared to



a median household income of only \$29,877 on the Eastside (Census Bureau ACS 5-year Estimates). Using HUD's affordability limit of 30%, a household earning Bexar County's median income can afford \$1,354 a month without being cost-burdened, while a family earning the Eastside's median household income can only afford \$747 a month without being cost-burdened. This is very important when considering housing options for low-income families. Low-income is often defined as a family with income at or below 80% of the Area Median Income. Low-income housing can then be defined as housing that doesn't cause a cost-burden for families earning 80% of AMI, in the case of Bexar County, that would be a family earning \$43,340 per year. This family could afford monthly housing costs of \$1,084. That is still well above what a family earning the Eastside's median household income could afford without being cost-burdened.

Energy Cost Burden

Low-income households often experience high energy costs in combination with poor housing quality. This combination of factors contributes to housing

instability, and can lead families to make financial trade-offs between essential needs. According to research by the Texas Energy Poverty Research Institute (TEPRI), the combination of low-income density found in the Eastside and energy inefficient older homes put the Eastside community at risk of energy cost burdens and are at risk of experiencing energy poverty.

Elderly

Many seniors are on limited budgets due to retirement, which limits their ability to cope with rising housing costs. "There's really no more affordable housing in the area [than there] was 20 years ago. If you are a senior and desiring to move over to the Eastside. This is a very difficult challenge, unless you already own property that [was] left to you [as an] heir," Aubrey Lewis, president of the Denver Heights Neighborhood Association.



Millennials

The Eastside's proximity to downtown and perception as a trendy location has contributed to increasing housing costs. This is, in part, due to a cultural shift that has occurred in San Antonio and cities across the United States: millennials moving from suburbs and small towns to urban centers. As [NPR](#) noted when discussing this phenomenon, "Getting to a big city — or at least near one — still has the smell of success." When living close to downtown is a sign of success, a neighborhood's proximity to downtown is going to entice professionals, drive up home prices, and potentially transform a community from one once filled with working-class families to one priced for the professional class. On the Eastside, this trend is evident in the dramatic increases in home prices in the neighborhoods closest to downtown, including Government Hill, Dignowity Hill and Denver Heights.

Aging housing stock

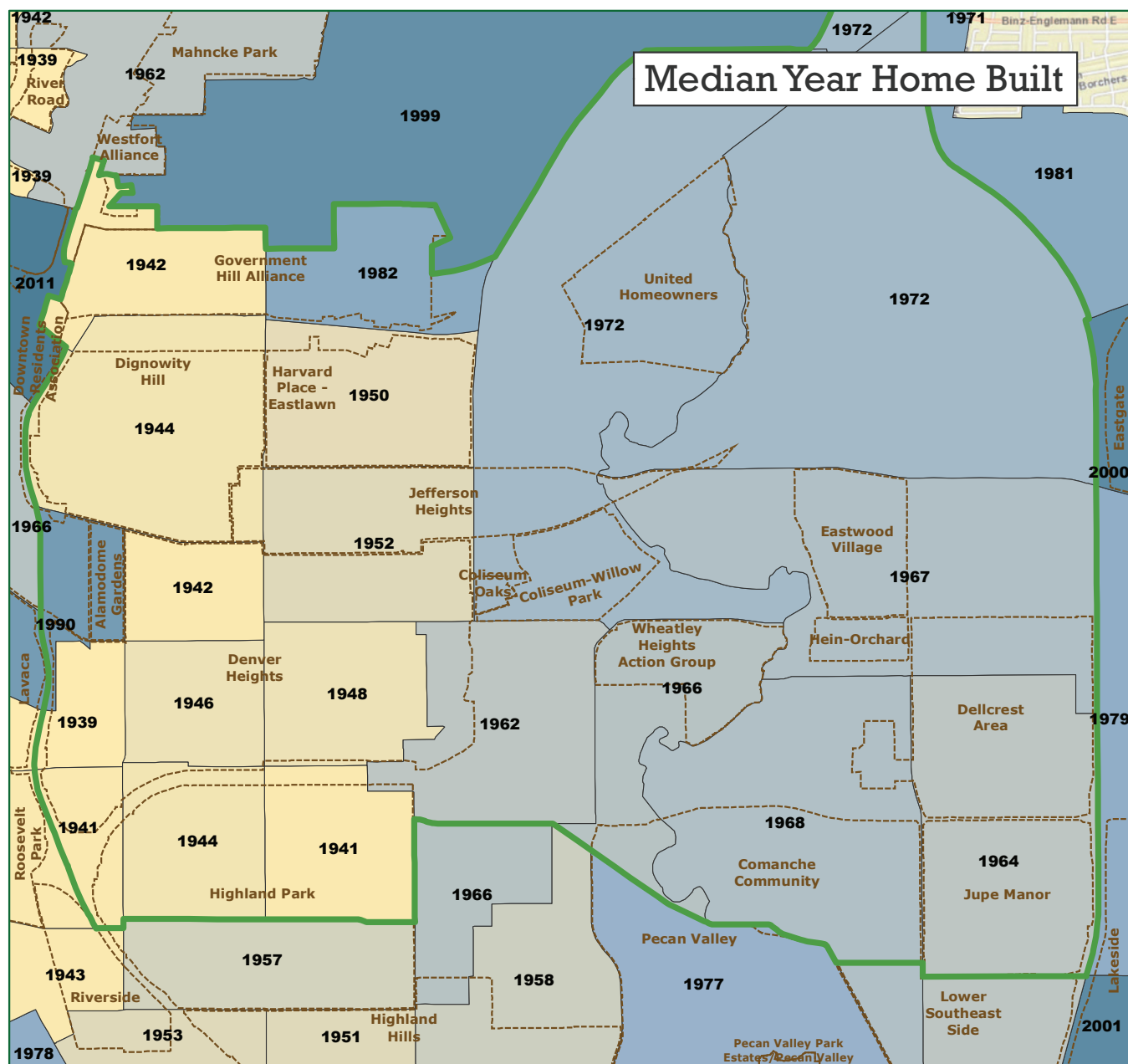
The median age of housing on the Eastside is approximately 63 years old, with older homes concentrated near downtown. Much of the housing on the near-Eastside was built between 1939 and 1952. Low-income homeowners have difficulty maintaining older homes. Low-income households, particularly the elderly on fixed incomes, often defer home maintenance and repairs to pay for food and medicine. Older structures are less energy efficient

than new-builds as well, compounding the financial burdens of owning an aging home. Deteriorating housing quality caused by poor air quality, leaks and mold are tied to increased incidences of illness.

Predatory Investors

As mentioned, due to its proximity to downtown, the Eastside has become one of the most desired and sought out locations to live and start businesses within San Antonio. The increased interest of the Eastside coupled with the increase in property taxes, makes long-time Eastside residents vulnerable to predatory investors. Without any preparation or education on how to fight and keep their homes, long-time residents are manipulated into signing contracts and entering agreements that they do not necessarily understand. Alan Neff, an Eastside resident, talks about his neighbor who was struggling to keep his Eastside home due to his financial struggles and continuous increase in property taxes. His neighbor was taken advantage by a predatory home buyer who preyed on his financial vulnerability and desperation. Neff states he "was manipulated, lied to, and made to sign an agreement he didn't understand. He didn't read that he was going to sell his house for less than what he was told he would sell for." For Neff, this is a very common story that results in the displacement of several of his neighbors that have lived there for years.

Median Age of Housing Stock



Map Created by: NALCAB

N

 Promise Zone

0 0.5 1 2 Miles

*The goal of the Eastside Equitable Neighborhood Development Action Plan is to **ensure the continued affordability of housing on the Eastside.** SAGE will employ a variety of strategies towards this end.*

04 | Plan of Action

Build Capacity of SAGE Staff

Traditionally, SAGE has focused on business and economic development activities. In light of the pressing need for affordable housing solutions on the Eastside, our organization is adding affordable housing as a focus. In order to do this work well, we have taken and will take the following actions to build our capacity to address housing needs on the Eastside.


Housing Development Finance Professional (HDFP) Certification Program — Key staff will complete a rigorous training program offered by the National Development Council (NDC) in pursuit of HDFP Certification. The four weeks of training is designed to provide staff members with the skills to create and preserve affordable housing, both rental and owner-occupied single-family housing. Training covers tax credits, underwriting criteria, debt and equity investment vehicles, appraisals, deal structuring, and more.

HUD Housing Counselor Training and Certification — This training and certification

allows staff to readily identify housing issues and learn resources and solutions. According to HUD, the knowledge gained from this curriculum can help reduce fraud often seen in real estate programs and foreclosure prevention like predatory lending and other scams.

Peer Learning, Training and Technical Assistance — Because SAGE is new to the housing arena, we look to our partners for technical assistance, training, support and guidance. SAGE will expand existing partnership and create new ones when necessary. Partners include NALCAB, The University of Texas at San Antonio (UTSA), Local Initiatives Support Corporation (LISC), the Department of Housing and Urban Development (HUD), and the National Development Council (NDC) Staff will attend conferences and events where they can learn from and connect with tech companies, housing developers, policy makers, regulators, venture capitalists, think tanks and others focused on affordable housing.

Become a CDFI — SAGE received a CDFI Technical Assistance Grant. During the TA period, SAGE is exploring ways that it could use CDFI status to support and develop local, small/start-up affordable



housing developers on the Eastside. At the end of 2019, SAGE followed that technical assistance with an application to seeking CDFI status .

Advocate for Affordable Housing on the Eastside

SAGE will leverage its position on existing boards, commissions, and task forces, as well as utilize its events, to advocate for policies, programs, and investments that create and preserve affordable housing on the Eastside.

Position as Collective Impact Partner —

As the Eastside Promise Zone Collective Impact backbone agency, SAGE is setting the stage for other Promise Zones to facilitate a sustainability model. The City of San Antonio and the Mayor's office help facilitate the process with partners that all have a vested interest in the success of the Eastside in the areas of Education, Public Safety, Community Leadership, Local Business Owners, and Housing. The resources gained from this Council provide a blueprint for the work that SAGE needs to continue supporting and highlighting.

Participating on Task Forces:

A) SAGE has been asked to take a leading role in the City's ForEveryoneHome TaskForce. This initiative includes a representative from the East, West, South and partners focused on housing, such as San Antonio Housing Authority (SAHA), University Health System (UHS), and the City of San Antonio. This cohort has been asked to create a housing strategy, much like the Mayor's Housing Task Force, in an all-inclusive fashion with the Technical Assistance from ForEveryoneHome. The group has met several times and most recently, attended a Reclaiming Vacant Properties Conference with more than 1000 participants.

B) SAGE participates on the San Antonio Conservation Society Council in order to help maintain the culture and historical relevance of the Eastside. SAGE was asked to participate in a meeting with the Texas Land Commissioner to discuss the properties such as the Woolworth Building, the GJ Sutton Building (now demolished) and many more.

C) Participating on the CENSUS 2020 committee is directly related to the community and its resources. The ability to ensure an accurate and complete count of the citizens on the Eastside, gives a voice to those

that are at risk of not being counted. Factual evidence states that the fewer people counted in a community, the fewer federal dollars and representatives will be allocated to the Eastside. This committee allows us to have a unified voice and opportunity to dispel the myths about citizenship and technology concerns, through SAGE, a trusted community partner.

Eastside Housing Summit — SAGE hosted an Eastside Housing Summit in the Fall of 2019. The summit brought together local leaders and subject matter experts to discuss housing affordability on the Eastside. Leaders from NALCAB, LISC, SA2020, NDC, Investment Fund, and The City of San Antonio, presented to community members and engaged in discussion. The summit included 2 panel discussions. The first panel featured public, private and nonprofit housing developers. The second panel was comprised of community lending institutions. The housing summit informed, educated, and fostered thoughtful conversation about housing affordability and access to stable housing within the context of the rapidly changing landscape on the Eastside.

Increase Stock of Affordable Housing

SAGE will conduct market research, collect community input, and evaluate strategies for the creation of permanently affordable housing on the Eastside. In collaboration with LISC and NDC, we will select a viable, permanently affordable housing product to build on the Eastside. The housing option selected for development will be informed by community input, market research and analysis, and individual interviews. The goal is to design a project that will add 5 units of affordable housing to the landscape. SAGE will partner with established nonprofit developers for the construction of these units.

Build Wealth and Assets for Low- and Moderate-Income Eastside Residents

SAGE will partner with Big Sun Community Solar to give qualified LMI residents the opportunity to purchase solar panels through a community solar program. The Big Sun Community Solar program is designed to allow LMI households overcome the typical barriers to solar panel ownership: lack of financial resources, home and roof condition, poor or no credit, lower levels of energy and financial literacy. The LMI Community Solar Program provides an opportunity for LMI households to build equity, even if they do not own a home. Community solar ownership reduces energy burdens and provides LMI households the opportunity to build assets by growing their equity in the ownership of the panels. This program eliminates the upfront cost of solar ownership, making the benefits of solar energy accessible to LMI families in a solar desert.

Help Residents Keep Housing Costs Down

SAGE is proud to partner with a new, local 501c3 nonprofit organization, Mi Ciudad Es Mi Casa (MCMC), to help residents lower their housing costs by accessing existing tax exemptions. MCMC has evaluated county homeowners' data to identify households that may qualify for the homestead tax exemption, but are not claiming the exemption. MCMC identified 700 households in Denver Heights, one of the Eastside communities impacted by rapid change, that may not be claiming this valuable tax exemption. SAGE staff assist MCMC as they complete door-to-door outreach by knocking on each of the identified homes and provide the homeowner with valuable information.

Ensuring the Continued Affordability of Housing

Strategy	Activity	Timeline	Metric
Build Organizational Capacity	Complete Housing Development Finance Professional Certification.	Oct 2018-Dec 2019	2 staff pass certification exam
	Complete HUD Housing Counselor Certification.	Aug 2019-Jan 2020	2 staff pass certification exam
	Peer Learning, Training and TA.	Ongoing	Execute new MOUs with partners
	Become a CDFI	Oct 2018-Oct 2020	Apply for CDFI Certification

Strategy	Activity	Timeline	Metric
Advocate	Leverage SAGE's position as Collective Impact Coordinator agency for the Eastside Promise Zone. Elevate affordable housing needs as a priority measure for 2019-2020 Collective Impact goals	Oct 2018-Ongoing	Establish Affordable Housing as a Collective Impact Priority and publish in 2019 Eastside Impact Report
	Eastside Housing Summit, explores new affordable housing options, Anti-Displacement Strategies, Resources for Homeowners	Oct 2019	Engage and educate 50 community members about housing services and policies

Strategy	Activity	Timeline	Metric
Increase stock of affordable housing	Select a permanently affordable housing product to build on the Eastside	Feb 2020-Ongoing	Add 5 affordable housing units to the Eastside

Strategy	Activity	Timeline	Metric
Asset Building for community members	Help Eastside residents purchase solar panels	Jan 2020-June 2020	5 residents purchase community solar

Strategy	Activity	Timeline	Metric
Help residents keep housing costs down	Education and outreach	October 2019-Ongoing	Add housing resources, tips and programs to social media, website and digital newsletters.



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