

SAN ANTONIO HOUSING TRUST



JOINT REQUEST FOR APPLICATIONS

DUE BY 4:00pm, March 5, 2021

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San Antonio Housing Trust
Notice of Funding Availability

In the spirit of the Housing Policy Framework actions provided by the Mayor's Housing Task Force, the San Antonio Housing Trust and Foundation, Inc. are releasing a \$3,000,000 Joint Request for Applications to support non-profit 501(c)(3) and social enterprise organizations efforts to preserve, protect, and create affordable housing.

Successful applicants must demonstrate housing outcomes that addresses the need for low-income housing or housing that supports other inequitably disadvantaged populations while achieving the Housing Trust's goals of equity, economic inclusion, and ethnic diversity. In addition, successful applicants must demonstrate the actively prevents displacement or does not result in permanent housing displacement.

The Housing Trust Foundation will designate \$300,000 of the amount specifically for the ***Executive Director's Challenge***, which will allow demonstration programs, pilot projects, and creative initiatives to compete independently to address our communities most difficult housing challenges.

A Pre-Submittal Conference will be held **at 3:00 p.m., Central Time, on February 10, 2021 via Zoom only**. Attendance at the Pre-Submittal Conference is optional, but highly encouraged. Respondents may call the toll-free number listed below and enter access code to participate the day of the conference.

Zoom Link:

<https://us02web.zoom.us/j/89825507213?pwd=cmU3ZTc2h2QnFtbndZZ09yOGJsdz09>

Toll Free Dial-In Number: 346 248 7799

Meeting ID: 898 2550 7213

Meeting Password: 412639

Staff Contact Person: Nicole Collazo at nicolec@saht.org or by Phone at 210-735-2772.

Respondents may submit written questions concerning this RFA to the Staff Contact Person, Nicole Collazo – nicolec@saht.org, until **4:00 p.m., Central Time, on February 15, 2021**. Questions received after the stated deadline will not be answered. All questions shall be sent by e-mail.

All proposals must be received no later than **4:00 p.m., Central Standard Time, on March 5, 2021**. Any proposal or modification received after this time shall not be considered. Therefore, Respondents should strive for early submission to avoid any issues or cause delay in uploading proposal responses as RFA will close at the due date and time.

The RFA may be found at www.sahousingtrust.org or by requesting the application via email at nicolec@saht.org.

BACKGROUND

The San Antonio Housing Trust provides opportunities to support affordable housing projects, programs, and initiatives. Our aim is to align with community needs identified by the City of San Antonio and community-based housing organizations. There are four entities that perform different functions to carry out the objectives of the Trust (the "Trust entities"). [This Joint RFA will provide funding from the Housing Trust Fund and Foundation.](#)

Housing Trust Fund

The Trust is a fund established with a \$10 million corpus by the City of San Antonio governed by a Board of Trustees appointed by the San Antonio City Council. The Board of Trustees reviews and recommends decisions to the full San Antonio City Council on the Housing Trust Fund. The Trust earns interest from an established corpus, revenue generated from prior loan repayments, funds sourced from the other Trust entities, funds sourced from the City, and donations. The Board recommends funding for affordable housing initiatives based on proposals received from sponsors responding to a request for funding proposals during an open and competitive, solicitation process.

Foundation

The day-to-day administration of the Housing Trust Fund and its affiliated entities is performed by the San Antonio Housing Trust Foundation, Inc. initially formed in 1991, as a Section 501(c)(3) non-profit organization, under contract with the City of San Antonio. The Foundation provides administrative support for all the Trust entities. Staff provides recommendations for grants and low interest loans for projects and initiatives designed to support the City of San Antonio's efforts to produce, preserve, and protect affordable housing.

Finance Corporation

An entity formed by the Trust for the sole purpose of issuing private activity bonds to support the development or preservation of affordable housing projects. The Texas Low Income Housing Tax Credit Program requires applicants to have a reservation induced by bond inducing entities. The San Antonio Housing Trust Finance Corporation (SAHTFC) was formed by the City of San Antonio in 1997 to act as a financial pass-through entity to issue bonds to provide lower than market rate financing for affordable single and multi-family housing.

Public Facility Corporation

The San Antonio Housing Trust Public Facilities Corporation (SAHTPFC or PFC) is a tool utilized by the Trust to create new affordable housing opportunities through partnerships with the development community. The PFC typically acts as the General Partner and the developer a Limited Partner. This structure allows a property tax exemption which reduces operating expenses and sales tax exemption which reduces building costs thus allowing an affordable housing project to be financially feasible. In exchange, the community receives both affordable units and a financial return to support other affordable housing initiatives. On December 10, 2009, the City Council adopted Resolution 2009-12-10- 0038R authorizing the creation of the San Antonio Housing Trust Public Facility Corporation pursuant to Chapter 303 of the Texas Local Government Code. Only cities, counties, school districts, housing authorities, and certain special districts have the authority to create a PFC under Chapter 303 of the Texas Local Government Code.

PROGRAM REQUIREMENTS

Program Goals and Target Populations

Applicant must fully demonstrate that the program or initiative shall meet one of the following programmatic goals and identify the number of inequitably disadvantaged households impacted such as the elderly, persons with physical or mental disabilities, low-income families with children, homeless, chronically ill, or other inequitably disadvantaged population. All applicants **must** identify at least one of the below programmatic goals to be responsive to this application. *The evaluation will seek a clear project description, scope of work, implementation plan, measured intended outcomes that either actively prevents displacement or does not result in permanent housing displacement.*

- A. **Preserve Low Income Housing:** SA Housing Trust seeks to preserve existing housing stock and preserve housing affordability for vulnerable populations. Examples could range from owner occupied rehabilitation/repair, rental rehabilitation, community land trusts, or other programs designed to extend affordability provisions.
- B. **Protect Residents:** SA Housing Trust seeks programs or initiatives designed to assist legacy or long-time residents at risk for displacement by increased housing demands and market pressures. This could include emergency rent stabilization, tax supplement programs, mobile home park purchases, accessory dwelling assistance.
- C. **Create New Housing:** SA Housing Trust seeks to fund new housing opportunities to ensure low-income residents have access to high quality, safe, and healthy housing. This could include creation of tax credit units, infill housing development, land bank programs, hotel conversions, or other types of new housing creation programs.

Eligible Applicants

All applicants **must** meet one of the following organizational categories to be responsive to this RFA.

- A. **Non-profit 501(c)(3)** entities including affordable housing providers, housing related charities, community-based development organizations, community housing development organizations, community development corporations, or other non-profit organizations are eligible through this RFA process.
- B. **Social Enterprises** that have affordable housing objectives in line with the program goals of the San Antonio Housing Trust. The Social Enterprise should document how it centers itself around a shared social mission while maximizing benefits to our community and the environment. The Social Enterprise should specify how prior profits over the past three years (minimum) have been and will be principally used to fund other social missions.

All eligible applicants:

1. shall not be delinquent in the payment of taxes to the City of San Antonio;
2. must not have been convicted of discrimination in the sale or lease of housing or any other violation of fair housing laws as they apply to the City of San Antonio, and do not have outstanding unresolved complaints of violation of fair housing laws;
3. shall have not filed for bankruptcy in the last 10 years or have not experienced loan default over the past ten years.

Income Targeting

All applications **must** meet income target thresholds with the use of San Antonio Housing Trust funds to be responsive to this RFA. Single family “for sale” housing new construction programs must benefit persons or households at or below 80% of the Area Median Income based on household/family size. Other housing programs and initiatives must benefit persons or households at or below 50% of the Area Median Income based on household/family size. *The evaluation of applications will preference lower income targeting. Additional points will be provided for deeper income targeting.*

Household Affordability

All applications **must** meet household affordability thresholds with the use of San Antonio Housing Trust funds to be responsive to this RFA. Additional points will be provided for greater affordability. For “for-sale” single family housing, applicant shall ensure households supported by these funds are not cost burdened above a 31% front end ratio and 43% back end ratio. For all other housing programs categories, applicant shall ensure households supported by these funds are not cost burdened above 30% housing cost to gross income. *The evaluation of applications will preference lower household affordability caps.*

Term of Affordability

The evaluation of applications will preference longer periods of affordability.

Long-term affordability of housing trust assisted units are a priority. However, we recognize that the level of programmatic investment and program assistance is a factor into determining the appropriate duration of affordability provisions. This should be described in the application. Applicants should demonstrate how long the units will remain affordable and sustainable beyond the initial assistance. Additionally, applicants shall identify the proposed legal mechanism to ensuring the affordability period.

Executive Director’s Challenge

The SA Housing Trust Foundation shall provide \$300,000 for the Executive Director’s Challenge Program. This is specifically for **new** programs or **new** initiatives designed to drive innovation while accomplishing the Housing Trust’s identified program goals through unique, creative, or fresh solutions. Applicants must **submit separately** for Executive Director’s Challenge, if also applying for other SAHT Funding.

Equitable Programming

The San Antonio Housing Trust seeks to align its strategic investments with equitable values of economic inclusion, racial and ethnic diversity, and a focus on underserved and vulnerable populations. San Antonio is a highly economically segregated city with decades of disinvestment in low-income neighborhoods which are disproportionately where people of color reside. The San Antonio Housing Trust will seek programmatic investments based upon equitable approach will leverage our funds to ensure that all households served have access to safe, dignified, and affordable housing.

Utilizing the City’s Equity Atlas uses a Matrix and Demographic Indicator Map and Tool (link below), please click on the “Combined Score” Tab. Provide in the application a list of Census Tract(s) and the Census Tract score of the location of the applicants housing project or program target area provided by this tool. The “combined” score shows the concentration of both people of color and low-income households in that census tract. The higher the combined score, the higher the

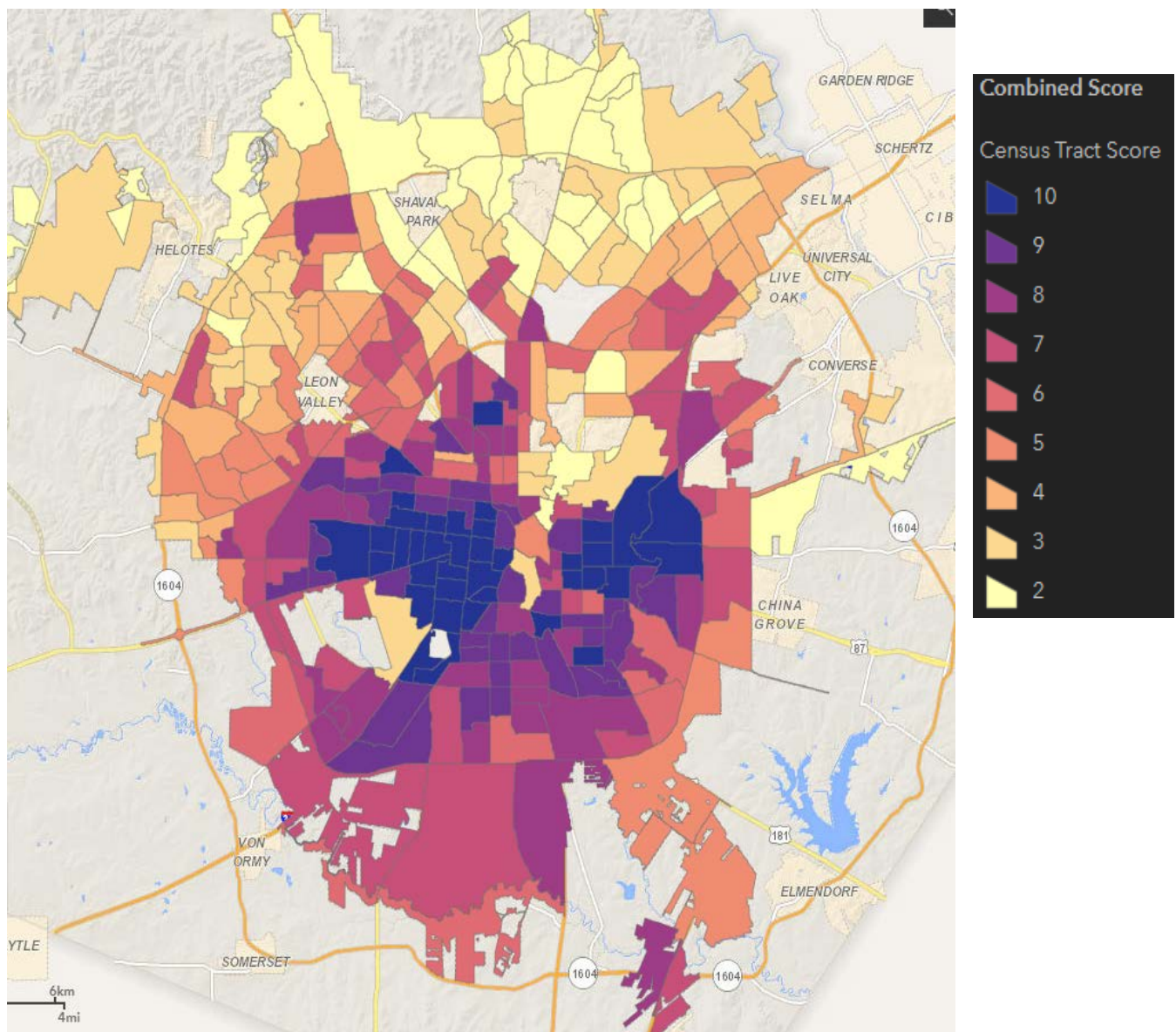
San Antonio Housing Trust and Foundation

concentration. *The evaluation will preference programs based on a combined score according the City of San Antonio Equity Matrix.*

- If the two census adjacent census tracts are used, use the highest “combined” equity score.
- If more than two or a scatter sites are anticipated, use an average of the “combined” equity score.
- Multi-family new construction projects only shall be scored based on the lowest “combined” equity score.

<https://cosagis.maps.arcgis.com/apps/MapSeries/index.html?appid=184271d3b89748e5b6ba183463da804a>

City of San Antonio Equity Matrix and Demographic Indicator “Combined Score” Map



Capacity and Experience

Applicants must demonstrate both organizational and staff leadership experience in implementing the program or initiative described and have the capacity adequately meet the outcomes presented in this application. *The evaluation will seek sufficient and clear evidence of experience and capacity.*

Funding and Forms of Assistance

The Housing Trust will seek to fund awards requests for no less than \$200,000, except for Executive Director's Challenge Fund which has a \$50,000 minimum. Assistance may be provided in the form of grants, deferred/forgivable loans, cash flow loans, revolving loan funds, repayable loans, low yield equity, or other forms of financial assistance. All expenses must be directly related to carrying out the program identified in this application. *The evaluation will preference programs that provide repayment back the Housing Trust for use in future applications.*

Minority and Women Applicant Preferencing

The SA Housing Trust provides a preference to eligible applicants that are led by or majority staffed by both women and persons of color. To receive points for this preference a social enterprise or non-profit entity must provide demographic information that document at least 51% of board makeup and 51% of key leadership positions are occupied by women and persons of color.

Matching Funds Requirement

Applicant shall identify all other anticipated sources of funding though a detailed source and uses statement that documents how the outcomes presented in this application will be met. The San Antonio Housing Trust shall require minimum of 10% in matching funds, except for Demonstration Program Set Aside Awards. *The evaluation will preference higher matching %'s.*

Administrative/Operational Costs

The San Antonio Housing Trust shall allow a maximum of 10% of an applicant's request for direct administrative or operational support to meet the outcomes as presented in this application. The evaluation of applications will preference lower required administrative or operational funding.

Ineligible Costs

Assistance funds may not be used for fundraising, political activities, equipment or furnishings, advertising, or repair and maintenance of facilities (other than housing). Direct Income payments to residents are eligible to the extent that payments made to or on behalf of an individual or family are part of strategic targeted program designed to stabilize both the household and the neighborhood.

Reporting

Applicants shall be required to report quarterly on the number of persons and households served, income of persons and households, total number of persons benefitted, race and ethnicity, and location.

Funding Recognition

All awardees must acknowledge the San Antonio Housing Trust in annual reporting and press releases regarding the program.

Non-Discrimination

Applicants shall not discrimination on the basis race, color, religion, sex, sexual orientation, gender

identity, veteran status, disability, familial status, national origin, or age. The Trust believes that every resident deserves to be treated with dignity & respect, as well as provide fair access to opportunities and will comply with the City of San Antonio's Non-Discrimination Ordinance. The Non-Discrimination Ordinance (NDO) provides protection from discrimination in the areas of employment, contracts and subcontracts, appointments to Boards and Commissions, housing, and public accommodation.

Source of Income Protection

Programs or initiatives funded by Housing Trust funds which provide for rental housing opportunities shall not to refuse to rent residential units based solely on the renter's source of income such as Section 8, Housing Choice Vouchers, Section 8 Veterans Affairs Supportive Housing, other rental vouchers, child support, spousal maintenance, social security and supplemental security income, or retirement income.

Audited Financial Statements

Selected applicants shall be required to provide current audited organizational Financial Statements along with the management letter prior to execution of final grant agreements. Applicant will be required to submit audited financial statements for each year of the grant period.

Conflict of Interest

All actual and potential conflicts should be disclosed even if they are deemed to be immaterial. Conflicts' of interest include activities of family members, friends, and business associates. Applicant shall disclose all significant financial interests of any applicant personnel, including those of the personnel's spouse and dependent children and that would reasonably appear to be affected by the activities funded or proposed for funding by the Trust; or in entities whose financial interests would reasonably appear to be affected by such activities.

Indemnity/Insurance Requirements

Applicants receiving funding must agree to hold the San Antonio Housing Trust Foundation Inc. harmless and indemnify it as to all claims, suits, costs, fees and liability arising out of the acts or work of the agency, its employees, subcontractors, or agents pursuant to the funding agreement, where such liability is incurred as a result of the actions or omissions of such parties. The insurance of the Agency must be primary and noncontributory with any insurance for which the City is named insured and include a waiver of subrogation against the City for losses arising from work performed by the Agency. The San Antonio Housing Trust Foundation Inc. must be named as an additional insured and be provided with a certificate and endorsement showing such coverage. The following minimum insurance coverage will be expected:

A. Workers Compensation	Statutory Amount
B. Professional Liability	\$1,000,000
C. Automobile Liability	\$1,000,000
D. Broad Form Comprehensive Liability	\$1,000,000/occurrence

EVALUATION CRITERIA

Applications will be deemed non-responsive if the applications do not meet the following criteria:

- Meets at least programmatic goal
- Meets organization eligibility criteria
- Meets income target thresholds
- Meets household affordability thresholds

Responsive Applications will then be raked and scored based on the following point scale.

Evaluation Matrix	Competitive RFA	Director's Challenge
Criteria	Points	Points
Program Goals & Vulnerable and Underserved Impacts <i>Did applicant provide a sufficient description, scope of work, implementation plan, cost per unit, and intended outcomes that specifically targets vulnerable populations identified in this RFA?</i>	20	30
Equitable Programming Projects Using Highest Combined Equity Score MF Rental New Construction Uses Lowest Combined Score	(20 max) =2 x Score = (12 -Score) x 2	(30 max) = 3 x Score
Affordability Provisions <i>Permanent</i> <i>15+ Years</i> <i>6-15 years</i> <i>5 Years or less</i> <i>No Affordability Provisions</i>	- 10 pts 5 pts 3 pts 0 pts	10pts 5 pts 3 pts 0 pts 0 pts
Income Targeting <i>Primarily serves Ind/HH at or below 30% AMI</i> <i>Primarily serves Ind/HH at or below 50% AMI</i>	10 pts 5pts	15 pts 8 pts
Capacity and Experience <i>Did applicant provide sufficient proof of organizational capacity and prior experience to demonstrate delivery or implementation of the program/initiative?</i>	15	10
Funding and Forms of Assistance <i>Assistance paid back in < 2 years</i> <i>Assistance paid back in 2-5 years</i> <i>Assistance paid back in 5-10 years</i> <i>Assistance designed to not to be repaid</i>	10 pts 7 pts 4 pts 0pts	5 pts 3 pts 1 pts 0pts
Minority and Women Board and Leadership Preference <i>51% of Board Makeup</i> <i>51% of Leadership Staff</i> <i>Both Board & Leadership</i> <i>Neither</i>	5 pts 5 pts 10 pts 0pts	Not Required
Matching Funds <i>10% Match</i> <i>10-50% Match</i> <i>>50% Match</i>	0 pts 3 pts 5 pts	Not Required
Total Score Possible	100	100

APPLICATION AND SUBMITTAL REQUIREMENTS

Respondent's submission shall include an Executive Summary, Organizational Background Information, Key Staff and Contact Information, Program Description, Detailed Equity Narrative, Funding Requirements, Specific Outcomes, Sources and Uses Statement, Conflict of Interest Statement, Acknowledgements of Requirements, and any other necessary information to address requirements of this RFA.

Respondent is expected to examine this RFA carefully, understand the terms and conditions for providing the services listed herein and respond completely. Failure to complete and provide any of these application requirements may result in the respondent's application being deemed non-responsive and therefore disqualified from consideration.

Submission of the Application: must be received no later than the deadline and should conform to the requirements specified in this RFA.

- One (1) electronic copy of a signed Application submitted via email or file share link; *and*
- (2) signed and printed copies of the Application.

Applications must be received via email and to the physical address **no later than 4:00 PM on Friday March 5, 2021** at 2515 Blanco Road, San Antonio TX 78212. Any application or modification received after this time may not be considered. Therefore, Respondents should strive for early submission to avoid the possibility of rejection for late arrival.

Application Format: Each application shall be submitted on letter size pages (8.5" x 11"), with font size no less than 12-point type, and margins no less than .1" around the perimeter of each page. Each application must include the sections and attachments in the sequence as requested by this Application. Failure to meet the above conditions may result in disqualification of the application or may negatively affect scoring.

RESTRICTIONS ON COMMUNICATION

Respondents are prohibited from communicating with SAHT Staff, Board Members, and Foundation Board Members regarding this RFA or applications from the time the RFA has been released until funds have been awarded. These restrictions extend to "thank you" letters, phone calls, emails, and any contact *that results in the direct or indirect discussion* of the RFA and/or application submitted by respondent. Violation of this provision by Respondent and/or its agent may lead to disqualification of Respondent's application from consideration. The only communication allowed with SAHT staff includes the following:

- Respondents may submit questions concerning this RFA to the staff contact person listed below until 4:00 P.M. Central Standard Time, on. Questions received after February 15, 2021 will not be answered. All question shall be sent by email to nicolec@saht.org.
- If necessary, an interview may be scheduled.
- Upon completion of the evaluation process, Respondents shall receive a notification letter and phone call indicating the recommended firm and anticipated agenda dates.

SCHEDULE OF EVENTS

Following is a list of **projected dates/times** with respect to this RFA:

Milestone	Date/Time
RFA Release Date	February 1, 2021
Pre-Submittal Conference	February 10, 2021
Final Questions Accepted	February 15, 2021 at 4:00pm
Applications Due	March 5, 2021 at 4:00pm
Evaluation Period	March 8 - March 19
Anticipated Board Action	Late March or Early April

Evaluation Criteria Addendum

EVALUATION CRITERIA

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Responsive Applications will then be raked and scored based on the following point scale.

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Income Targeting Primarily serves Ind/HH at or below 30% AMI Primarily serves Ind/HH at or below 50% AMI or Single family "for sale" new construction programs <60% AMI Single family "for sale" new construction programs < 80% AMI	10 pts 5pts 10pts 5pts	15 pts 8 pts
Capacity and Experience <i>Did applicant provide sufficient proof of organizational capacity and prior experience to demonstrate delivery or implementation of the program/initiative?</i>	15	10
Funding and Forms of Assistance <i>Assistance paid back in < 2 years</i> <i>Assistance paid back in 2-5 years</i> <i>Assistance paid back in 5-10 years</i> <i>Assistance designed to not to be repaid</i>	10 pts 7 pts 4 pts 0pts	5 pts 3 pts 1 pts 0pts
Minority and Women Board and Leadership Preference <i>51% of Board Makeup</i> <i>51% of Leadership Staff</i> <i>Both Board & Leadership</i> <i>Neither</i>	5 pts 5 pts 10 pts 0pts	Not Required
Matching Funds <i>10% Match</i> <i>10-50% Match</i> <i>>50% Match</i>	0 pts 3 pts 5 pts	Not Required
Total Score Possible	100	100