

Effective March 16, 2020 Governor Gregg Abbott authorized the temporary suspension of some of the statutory provisions of the Texas Open Meetings Law This Meeting of the Board of Trustees of the San Antonio Housing Trust Foundation, Inc is being held pursuant to this authorization and will limit face-to-face meetings to slow the spread of the Corona Virus (COVID19). See attached Open Meeting Laws Subject to Temporary Suspension

**AGENDA
SAN ANTONIO HOUSING TRUST FOUNDATION, INC.**

A meeting of the SAN ANTONIO HOUSING TRUST FOUNDATION, INC BOARD OF DIRECTORS will be held on Monday, April 6, 2020 beginning at 1:00 p.m., via video and teleconference to consider the following matters:

NOTICE: *This board meeting will be held via Zoom. Members of the public may access this meeting by the free of charge video conference link by logging into the Zoom website –*

<https://zoom.us/j/214344361?pwd=UWdkR0JPS1g4SWRRZE92S0VTWVRVQT09> Meeting ID: 214 344 361 or dial in number 1 346 248 7799 no more than 15 minutes before the meeting. An electronic copy of the agenda packet may be accessed at the San Antonio Housing Trust website under the CALENDAR/Board Meeting date page prior to the meeting.

NOTICE: *This meeting of the Board of the San Antonio Housing Trust Foundation, being held for the reasons listed below, is authorized in accordance with the Texas Government Code, Sections 551.001 - 551.146. Verification of Notice of Meeting and Agenda are on file in the Office of the Executive Director. Closed meeting, if required, is authorized by the statute and will be conducted prior to the conclusion of the meeting. If, during the course of the meeting, any discussion of any item listed on the agenda should be held in closed meeting, the Board will convene in such closed meeting in accordance with Texas Government Code Sections 551.071 - 551.084. The Board may take action in the open portion of the meeting on items discussed in the closed meeting. The Board will consider, discuss, and take appropriate action regarding the following items.*

1. Call to Order and Roll Call
2. Approval of Board Meeting Minutes for February 12, 2020
3. Citizens to be heard – Interested speakers will have 3 minutes each to address the Board on agenda items or housing policy related matters; a total of 15 minutes will be provided
4. Treasurer’s Report – February 2020
5. Consideration and possible action authorizing the Executive Director to provide mortgage payment relief to San Antonio Housing Trust Foundation Residential Clients and approval of resolution relating to same.
6. Consideration and possible action to provide available Foundation funds and future restricted donations in a set aside to support the City of San Antonio’s Risk Mitigation Program and approval of resolution relating to same.
7. Executive Session pursuant to 551.071, 551.072, 551.074 of the Texas Government Code (Consultation with attorney on personnel, contracts, real estate and litigation matters may be discussed)

ANY ITEM DISCUSSED IN EXECUTIVE SESSION MAY BE ACTED ON IN OPEN SESSION

8. Adjournment

Open Meeting Laws Subject to Temporary Suspension

Effective March 16, 2020, and subject to the following conditions, the following statutory provisions are temporarily suspended to the extent necessary to allow telephonic or videoconference meetings and to avoid congregate settings in physical locations:

- those that require a quorum or a presiding officer to be physically present at the specified location of the meeting; provided, however, that a quorum still must participate in the telephonic or videoconference meeting
 - TEX. GOV'T CODE § 551.122(b)
 - TEX. GOV'T CODE § 551.127(a-3), (b)-(c), (e), (h)-(i)
 - TEX. GOV'T CODE § 551.130(c)-(d), (i)
 - TEX. GOV'T CODE § 322.003(d), (e)(2)
 - TEX. GOV'T CODE § 845.007(f)(2)
 - TEX. GOV'T CODE § 855.007(f)(2)
 - TEX. CIV. PRAC. & REM. CODE § 74.102(f)
 - TEX. INS. CODE § 2151.057(d)(1)
 - TEX. LOCAL GOV'T CODE § 379B.0085(a)

- those that require physical posting of a notice; provided, however, that the online notice must include a toll-free dial-in number or a free-of-charge videoconference link, along with an electronic copy of any agenda packet
 - TEX. GOV'T CODE § 551.043(b)(2)-(3)
 - TEX. GOV'T CODE §§ 551.049-551.051

- those that require the telephonic or videoconference meeting to be audible to members of the public who are physically present at the specified location of the meeting; provided, however, that the dial-in number or videoconference link provided in the notice must make the meeting audible to members of the public and allow for their two-way communication; and further provided that a recording of the meeting must be made available to the public
 - TEX. GOV'T CODE § 551.121(f)(1)
 - TEX. GOV'T CODE § 551.122(d)
 - TEX. GOV'T CODE § 551.125(e)-(f)
 - TEX. GOV'T CODE § 551.126(d)(1)
 - TEX. GOV'T CODE § 551.127(f), (j)
 - TEX. GOV'T CODE § 551.130(e)-(f)
 - TEX. GOV'T CODE § 551.131(e)(1)
 - TEX. GOV'T CODE § 322.003(e)(3)
 - TEX. GOV'T CODE § 436.054(e)
 - TEX. GOV'T CODE § 845.007(f)(3)
 - TEX. GOV'T CODE § 855.007(f)(3)
 - TEX. AGRIC. CODE § 41.061(c)-(d)
 - TEX. AGRIC. CODE § 41.1565(c)-(d)

- TEX. AGRIC. CODE § 41.205(d)–(e)
 - TEX. AGRIC. CODE § 62.0021(c)–(d)
 - TEX. EDUC. CODE § 66.08(h)(2)(B)
 - TEX. FAM. CODE § 264.504(e)
 - TEX. FIN. CODE § 11.106(c)(4)–(5)
 - TEX. FIN. CODE § 154.355(d)(2)–(3)
 - TEX. INS. CODE § 462.059(a)(1), (c)
 - TEX. INS. CODE § 463.059(d)
 - TEX. INS. CODE § 2151.057(e)
 - TEX. INS. CODE § 2210.1051(b)(2)–(3)
 - TEX. INS. CODE § 2211.0521(b)(2)–(3)
 - TEX. LOCAL GOV'T CODE § 379B.0085(b)(2)–(3)
 - TEX. SPEC. LOC. DIST. CODE § 9601.056(c)
 - TEX. TRANSP. CODE § 173.106(e)–(f)
 - TEX. TRANSP. CODE § 366.262(c)–(d)
 - TEX. TRANSP. CODE § 370.262(c)–(d)
- those that may be interpreted to require face-to-face interaction between members of the public and public officials; provided, however, that governmental bodies must offer alternative methods of communicating with their public officials.
 - TEX. GOV'T CODE § 551.007(b)
 - TEX. GOV'T CODE § 551.125(b)(1), (d)

These suspensions are in effect until terminated by the Office of the Governor, or until the March 13, 2020 disaster declaration is lifted or expires.

SAN ANTONIO HOUSING TRUST FOUNDATION
2020 BOARD OF DIRECTORS
MINUTES

DATE: Wednesday, February 12, 2020

TIME AND PLACE: 1:00 p.m.; 2515 Blanco Rd. San Antonio, TX 78212

PRESENT: Celina Peña, Paul DeManche, Estrella Garcia-Diaz, Randy Rice, Hilliard Galloway and John Whitsett (Arrived at 1:07pm)

ABSENT: Frankie Gonzales-Wolfe, John Harris II and Erica Martinez

STAFF MEMBERS: Pedro Alanis- Interim Executive Director Nicole Collazo-Assistant Director, Maria Bradley-Senior Administrative Assistant and Mark Sanchez-Attorney

VISITORS: Allison Shea- NHSD

1. CALL TO ORDER AND ROLL CALL: The meeting was called to order at 1:00pm
2. APPROVAL OF BOARD MEETING MINUTES FOR JANUARY 29, 2020

Director Paul DeManche motioned, and Director Estrella Garcia-Diaz seconded to approve the minutes for January 29, 2020 as presented.

MOTION CARRIED 5-0.

3. CITIZENS TO BE HEARD-INTERESTED SPEAKERS WILL HAVE 3 MINUTES EACH TO ADDRESS THE BOARD ON AGENDA ITEMS OR HOUSING POLICY RELATED MATTERS; A TOTAL OF 15 MINUTES WILL BE PROVIDED.

NO CITIZENS TO BE HEARD.

4. PERSONNEL COMMITTEE: DISCUSSION AND POSSIBLE ACTION REGARDING EXTENSION OF INTERIM EXECUTIVE DIRECTOR CONTRACT

Director Paul DeManche and the Personnel Committee recommended to extend Pedro Alanis's contract as Interim Executive Director for an additional six months or until the Executive Director recruitment process is complete in addition to one month of onboarding.

Motion out of committee and seconded by Director Randy Rice to extend contract for Pedro Alanis as Interim Executive Director.

MOTION CARRIED 6-0.

5. PERSONNEL COMMITTEE: DISCUSSION AND POSSIBLE ACTION REGARDING STAFF BENEFITS.

President, Celina Peña stated that Pete and Nicole were doing extensive research on healthcare plans for the San Antonio Housing Trust team. She mentioned that the biggest barrier from an employer's perspective was having less than 5 employees which made it not affordable. The Personnel Committee recommended doing a stipend for staff. Celina Peña verified that it is within budget.

Motion out of the Committee and second by Director Estrella Garcia-Diaz to approve a \$900 per month stipend for Healthcare benefits until the remainder of the fiscal year 2020.

MOTION CARRIED 6-0.

6. FINANCE COMMITTEE: DISCUSSION AND POSSIBLE ACTION REGARDING SALE OF SAN ANTONIO HOUSING TRUST FOUNDATION, INC. RESIDENTIAL LOANS.

Interim Executive Director Pedro Alanis gave a brief update on the Residential Loans. He stated the Foundation manages 14 Residential loans totaling about \$139,000 in outstanding principal. The Foundation also manages 51 perpetual 3rd lien notes totaling \$134,434. Total Residential loan portfolio of \$271,580. The Foundation Board had asked Neighborhood Housing Services (NHS) to submit a proposal to purchase all the San Antonio Housing Trust Foundation portfolio. NHS came back with two options:

Option 1: NHS provide \$58,682 in upfront cash for the portfolio. Then pay back the remaining \$50,000 over time as 3rd liens are paid back.

Option 2: NHSSA would buy the entire SAHT Residential Loan Portfolio in one-time lump sum payment of \$75,000.

The Finance Committee recommended the second option to cash out the \$75,000. Director John Whitsett seconded.

Director Paul DeManche abstained.

MOTION CARRIED 5-0.

7. PRESENTATION OF THE SAN ANTONIO HOUSING TRUST FOUNDATION, INC. AUDIT FOR FISCAL YEAR ENDING 2019

Pedro Alanis presented the fiscal year 2019 audit. He mentioned the SAHTF was in compliance with no findings.

Director John Whitsett motioned, and Director Randy Rice seconded to approve the Audit as presented.

MOTION CARRIED 6-0.

8. EXECUTIVE SESSION: Pursuant to 551.071, 551.072, 551.074 of the Texas Government Code (consultation with attorney, personnel, contracts, real estate and litigation matters may be discussed)

ANY ITEM DISCUSSED IN EXECUTIVE SESSION MAY BE ACTED UPON IN OPEN SESSION.

9. ADJOURNMENT- Without objection the chair adjourned the meeting at 1:15p.m.

Signed this _____ of _____, 2020

Respectfully Submitted by:

Secretary

San Antonio Housing Trust Foundation, Inc.

Agenda Item 3

Agenda Date: 04-06-2020

DEPARTMENT: San Antonio Housing Trust Foundation, Inc.

SUBJECT:

Citizens to be heard [Interested speakers will have 3 minutes each to address the Board on agenda items or housing policy related matters; a total of 15 minutes will be provided]

Instructions to sign up for Citizens to be heard via Zoom video conference.

- To sign up for Citizens to be heard in a Zoom meeting, click the Raise Hand icon on the bottom left of the Zoom window.
- When you click the Raise Hand icon, a hand icon will appear next to your name that will notify the host your hand is raised.
- You will also see the hand icon turn green.
- When you want to lower your hand, you can click the hand icon again and your hand will be lowered.

SUMMARY:

This item will allow 3 minutes each for interested speakers to address the Board

San Antonio Housing Trust Foundation, Inc.

Agenda Item 4

Agenda Date: 04-06-2020

DEPARTMENT: San Antonio Housing Trust Foundation, Inc.

SUBJECT:

Treasurer's Report for February 2020

ATTACHMENTS:

*Budget Report February 2020

*All Accounts Spreadsheet as of March 20, 2020

**SAN ANTONIO HOUSING TRUST FOUNDATION
OPERATING BUDGET
FY 2020**

	<i>Adopted FY 2020 Budget</i>	<i>FY 2020 Actuals Thru End of February</i>	<i>FY 2020 Remaning Budget</i>	<i>% Expended</i>
USES				
Personnel Services				
Salaries	\$ 439,518	\$ (65,722.69)	\$ 373,795	
Auto Allowance	\$ 9,000	\$ (51.44)	\$ 8,949	
Taxes-Payroll	\$ 31,334	\$ (5,233.68)	\$ 26,100	
Taxes-Unemployment	\$ 1,620	\$ -	\$ 1,620	
Insurance - Workmen's Comp	\$ 550	\$ (596.10)	\$ (46)	
Insurance - health & life	\$ 300	\$ (112.32)	\$ 188	
Retirement Plan Exp.	\$ 45,135	\$ (5,872.24)	\$ 39,263	
Travel & Training	\$ 8,000	\$ (4,169.96)	\$ 3,830	
<i>Subtotal Personnel Services</i>	\$ 535,457	\$ (81,758.43)	\$ 453,699	15%
Contractual Services				
Audit	\$ 6,500	\$ (6,640.00)	\$ (140)	
Contract-Bookkeeping	\$ 7,320	\$ (3,900.00)	\$ 3,420	
Legal Fees	\$ 2,980	\$ (2,695.00)	\$ 285	
Fees to Professional	\$ 109,500	\$ (24,181.28)	\$ 85,319	
Maint. & Repairs	\$ 21,001	\$ (8,981.89)	\$ 12,019	
Rental of Equipment	\$ 2,000	\$ (49.61)	\$ 1,950	
Telephone and Internet	\$ 3,275	\$ (1,214.39)	\$ 2,061	
<i>Subtotal Contractual Services</i>	\$ 152,576	\$ (47,662.17)	\$ 104,914	31%
Commodities				
Bind, print & repoducton	\$ 150	\$ -	\$ 150	
Mail & parecel post	\$ 350	\$ (116.30)	\$ 234	
Office Supplies	\$ 2,100	\$ (4,344.89)	\$ (2,245)	
Utilites	\$ 6,700	\$ (3,305.03)	\$ 3,395	
<i>Subtotal Commodities</i>	\$ 9,300	\$ (7,766.22)	\$ 1,534	84%
Insurance/Other Expenditures				
Insurance - Business package	\$ 13,200	\$ (11,046.50)	\$ 2,154	
Advertising	\$ 500	\$ (1,300.32)	\$ (800)	
Membership, Fees & Licenses	\$ 400	\$ (806.18)	\$ (406)	
Subscriptions & Dues	\$ 700	\$ -	\$ 700	
Entertainment & food	\$ 1,300	\$ (1,604.71)	\$ (305)	
<i>Subtotal Insurance/Other Expenditures</i>	\$ 16,100	\$ (14,757.71)	\$ 1,342	92%
Capital Outlay				
Equipment purchases	\$ 2,500	\$ (1,388.72)	\$ 1,111	
Furniture purchases	\$ 500	\$ (379.92)	\$ 120	
<i>Subtotal Capital Outlay</i>	\$ 3,000	\$ (1,768.64)	\$ 1,231	59%
Total General Operating Budget	\$ 716,433	\$ (153,713.17)	\$ 562,720	21%

Trust Entities Financial Snapshot

as of March 20, 2020

City of San Antonio Trust

Accounts	Cash Balance	Commitments	Notes
City Trust Account	\$ 10,000,000		
Investment Income	\$ 1,136,643		
		(\$177,721)	Encumbered for Contracted Payment to Foundation
		(\$10,000,000)	Reserved
Available	\$ 958,922		

Public Facility Corporation

Accounts	Cash Balance	Commitments	Notes
PFC Revenue Account	\$ 3,181,540		Deposit Only Acct
		(\$176,847)	25 % owed to Foundation at end of March
(Deposit Only Acct)			
Total Available	\$ 3,004,693		

Finance Corporation

Accounts	Cash Balance	Commitments	Notes
FC Revenue Account	\$ 980,105		Deposit Only Acct
		(\$4,208)	25 % owed to Foundation at end of March
(Deposit Only Acct)			
Total Available	\$ 975,897		

Foundation

Accounts	Cash Balance	Commitments	Notes
General Operating Fund	\$ 562,720		
		(\$562,720)	Encumbered for Foundation Staff Budget (funded by OR)
Available	\$ -		
Foundation Operating Reserves	\$ 1,594,561		
Available	\$ 1,594,561		
City Float Account	\$ 424,259		
		(\$424,259)	Hip Float Funds (\$700,000)
Available	\$ -		
CHDO Funds	\$ 54,220		
		(\$54,220)	Funds owed to COSA
Available	\$ -		
City Programs	\$ 63,113		
		(\$63,113)	Held for City Uses (Post Purchase, Summit, etc...)
Available	\$ -		
Foundation Project Fund	\$ 715,332		
		(\$1,225)	1st Lien Escrow
		(\$327,837)	1% (FY18-FY19) Due to Corpus
Available	\$ 386,270		
Cash Balances	\$ 3,414,205		
Commitments	\$ (1,433,374)		
Total Available	\$ 1,980,831		

All Entity Disbursement Fund

All Trust Disbursement	\$ 2,128,713		
		(\$2,000,000)	To be expended for Under One Roof Program (PFC)
		(\$119,849)	To be expended on Red Berry ICIF (PFC)
Available	\$ 8,864		(Interest Income)

San Antonio Housing Trust Foundation, Inc.

Agenda Item 5

Agenda Date: 04-06-2020

SUBJECT:

Consideration and possible action regarding the deferment of San Antonio Housing Trust Foundation Residential Clients mortgage note payments.

SUMMARY:

The San Antonio Housing Trust Foundation currently has 13 first and second lien mortgage loans with a low-income residents, the majority of which are senior citizens. Due to the COVID 19 pandemic, many households are struggling financially due to wage losses, increased food insecurity, and other factors. Additionally, the City of San Antonio has placed a Stay at Home order impacting thousands of people in San Antonio.

To address this issue all levels of government, business community, non-profit community, and individuals are seeking ways to mitigate quickly the short-term impacts of this current crisis. As an example, on March 27, 2020 congress passed and the President signed the CARES Act which is considered Phase III of the coronavirus relief efforts. This act in part prohibits foreclosures on all federally backed mortgage loans for a period of 60 days and provides up to a 180-day forbearance for those who have experienced hardships.

Additionally, the Board previously approved the sale of the entire residential loan portfolio to NHS of San Antonio. NHS is agreeable to holding on the sale to allow SAHT Foundation to provide relief for the residents. We will complete the transaction when upon ending of the relief period.

RECOMMENDATION:

Staff believes the financial struggles impacting our 13 borrowers should be presumed and the Executive Director should be given authority to provide relief, as follows:

1. No late fees shall be charged to any borrower for a period of 60 days
2. Borrowers shall be provided a deferment of loan payments for 60 days
3. On a case by case basis, the Executive Director may extend this relieve up to 120 additional days or upon transacting the loan portfolio.

San Antonio Housing Trust Foundation, Inc.
Agenda Item 6

Agenda Date: 04-06-2020

SUBJECT:

Consideration and possible action to provide available Foundation funds and future restricted donations in a set aside to support the City of San Antonio's Risk Mitigation Program.

SUMMARY:

On March 19, 2020, City Councilwoman Adriana Rocha Garcia, District 4 issued a Council Consideration Request memo supported by four additional councilmembers regarding the Revitalize SA Plan, an effort to support an economic relief and assistance plan for residents and business owners facing economic difficulties as a result of the COVID-19 pandemic.

Included as part of the Revitalize SA Plan was a request to double funding for Risk Mitigation Fund to prevent displacements and help residents who are temporarily unable to pay their rent or mortgage or who require emergency assistance. As a result, the City provided a request to the San Antonio Housing Trust Foundation for a set aside of up to \$1 million for the City of San Antonio's Risk Mitigation Program. In addition to a contribution to the set aside, the Housing Trust would accept donations in partnership with the City's fundraising efforts. Trust staff would also assist the City in deploying these funds, in the same way we issue payments to title companies on behalf of the City's Homebuyer Incentive Program.

The City's Risk Mitigation program fund was started by the City with a \$1 million initial contribution. Those funds are expected to be completed with the most recent requests which have climbed from 57 requests per week to 2,000 requests this last week prior to April 1st. The average household who qualifies for the program is provided approximately \$3,500 in assistance. See attached exhibit.

RECOMMENDATION OUT OF COMMITTEE:

The Funding Round Committee met on Tuesday March 31, 2020 to consider the City's request. The recommendation is to provide \$500,000 in Foundation funds as a set aside for the City's Risk Mitigation program with a condition for an additional \$500,000 if fundraising efforts are unable to meet the needs of the program. Staff is also recommending authorizing the Foundation to receive and deploy any donations on behalf of the City's campaign to leverage additional dollars for the Risk Mitigation Program.

NEIGHBORHOOD & HOUSING SERVICES DEPARTMENT

Risk Mitigation Fund



Background

On March 21, 2019, City Council approved the first \$1,000,000 policy to implement the City's first Risk Mitigation Fund as a pilot displacement prevention and mitigation strategy. The fund provides emergency rent, mortgage, utility payments, relocation assistance, and other services for low income households at risk of or experiencing displacement.

Programs

The fund overseen by a team of city staff, community organizers who have utilized the fund, and the Housing Commission. The program's provides the following services:

Program	Description
Emergency Housing Stabilization Program (EHS)	Clients can receive up to \$3,500 for rent or mortgage assistance and up to \$1,500 for utility assistance.
Resident Relocation Assistance Program (RRAP)	Clients can receive up to \$3,000 (or \$7,000 if in a mobile home) to assist with moving due to redevelopment or a code enforcement action on the site
PLACE	Provider Liability Assurance for Community Empowerment (PLACE) is a partnership with SARAH to assist those with barriers to finding affordable housing such as evictions and poor rental history. PLACE launched in September 2019 with an additional \$15,000.00 from USAA.
Right-to-Counsel (RTC)	Created at the request of CM Treviño. COSA contracted TRLA to provide legal aid to qualifying clients facing eviction or the loss of a housing voucher.
Program Delivery	Provides for additional staffing to include temporary employees
Marketing & Outreach	Marketing and proactive outreach in targeted communities & apartments

Results to date

- 237 households totaling 618 individuals were served by the Risk Mitigation Fund from April 1, 2019 - September 30, 2019.
- Through March 19th, 207 households have been served in FY 2020.
- The weekly average of requests for rental and mortgage assistance increased from approximately 57 requests weekly before March 16th to over 2,000 and rising.
- The Risk Mitigation fund currently has \$430,000 available for emergency rental and mortgage assistance; process approximately \$30,000 in assistance the week of March 30 with expenses anticipated to increase weekly.

COVID-19 Response

The COVID-19 pandemic has already led to an increase in households seeking assistance. Staff has taken steps to prepare for the influx of residents including:

- Reallocated \$200,000 from Relocation Assistance to Emergency Assistance
- Streamlining the application process to a fully automated application (in progress)
- Longer in person phone assistance times (8AM -5PM)
- Reallocated staff to accommodate an influx of inquiries
- Leveraging additional funding by redirecting existing Federal funds and utilizing new Federal money available through the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act)