



### **Episode 29: Fair Housing Makes Us Stronger**

Let's be honest -- REALTORS® face an ever-changing industry. With emerging tech, growing trends, and a booming market, it's vital to keep up. Join me, Gilbert Gonzalez, CEO for the San Antonio Board of REALTORS®, as I get real with experts on what REALTORS® need to know about this industry. It's time to get real.

GG: Hey there everyone. Today I'm speaking with Verónica Soto. She's the director of the Neighborhood and Housing Services for the City of San Antonio. Her department created the COVID-19 Emergency Housing Assistance program, which was approved by City Council in 2020. The project is now a \$198-million-dollar program, which has kept thousands of families housed during the pandemic. As we enter the month of April, we commemorate the 1968 Fair Housing Act in which the U.S. established a law that prohibited discrimination in housing. Today, Verónica is here to tell us more about the city's housing resources. Thank you for joining us.

VS (00:57):

Oh my pleasure. Thank you for having me.

GG (01:01):

So, you have been the director for this department for a while. Can you tell us a little bit about the mission of your department?

VS (01:09):

Sure. So, our mission is to provide the best services we can when we address neighborhood and housing issues, and it is all about effective and, and efficient provision of services. And we have to say services because our portfolio of deliverables for the community is eight different business lines. So, we could be drafting policy that impacts everyone in the city, or it could be working one on one with a client who is facing eviction and needs assistance figuring out how to talk to their landlord. We also help people fixup their houses, their homeowners, they might need a new roof. And so that's why it's sufficient, efficient and effective delivery of services. But all of it is really grounded in our neighbors and helping address housing issues.

GG (02:01):

You have a huge scope of work that you encompass for the city, and we appreciate everything that you do. And one of the components of course, is fair housing which, it is going to be Fair Housing month. How would you describe fair housing to someone who, who isn't necessarily familiar with it?

VS (02:19):

So happy to be part of April Fair Housing month. It's a recognition throughout the country and many people, when I explain what it is, get it. But if I say fair housing, they may not understand. But when we say it's the right to rent an apartment, buy a home, get a mortgage free from discrimination, that's easy. You know, again, it shouldn't matter if you're single or married, if you're male or female, you're race, that should not matter. If you can afford something, you should have access and opportunity to buy that house, rent that apartment, or get a mortgage. That's what fair housing is. Being able to have that housing option free of discrimination. And things like race, color, religion, national origin, sex, it should not matter if you can afford it, if it's available, you should have the option. And that's what fair housing is. Making sure that regardless of those characteristics, you have access to that kind of housing.

GG (03:19):

So, you dis, you discussed all of the protected classes, but just one more time, it was race, gender, sexual orientation,

VS (03:28):

Religion, national origin, sex. I don't think I covered disability and familial status. And so, you know, it shouldn't matter if someone's in a wheelchair or not, they should still have access to rent an apartment or to buy a house or to secure a mortgage.

GG (03:45):

That makes sense. I think some people get confused with ADA law as well as fair housing, but they go hand in hand. Yes,

VS (03:53):

They do go hand in hand. Yes, they're right.

GG (03:54):

So, what does the city working on right now to kind of continue its efforts to make sure that everyone in San Antonio has access to housing?

VS (04:05):

So, one of the things we have is a very direct service. So, we do have housing navigators for our in-essence housing counselors. And one of the things they do is address fair housing questions and concerns that come up. Sometimes we'll get people saying, hey, this happened to me as I was looking for housing, is that legal? Is that right? It didn't feel right. And so, what our counselors do is we provide training. We train people on what their rights are as homeowners, as tenants. And so, we tell them, this is a fair housing situation, or this is not a fair housing situation. Sometimes people will approach us when they feel something wasn't fair, but it doesn't fall under those protected classes. And so we do have classes that deal with that. We help individual clients facing particular situations and advise them as to what their rights are.

VS (05:01):

And if it was something that was a fair housing issue, how to formally file complaints if they need to. But a lot of what we do is really education so that people are aware that there are protections for those classes that we have a thing called the fair housing act enacted back in 1968, and that in sale renting financing housing, that fair housing act applies. And so, a lot of what we do is education. So we have a hotline where people can call and, and register if they have a complaint. And so, our staff, our counselors, our house navigators call people back and help walk them through what fair housing is and what the process is. I would say our most important service is education and helping people understand

what fair housing is and understand if they're in a situation where fair housing is something that they should bring up with their landlord. A lot of the time we do mediation to avoid fair housing claims if you will. So that's, that's one of the areas where we spend a lot of time

GG (06:15):

When, through the education that you, that the counselors go through, what is the most often thing that people are surprised that shouldn't be happening to them? Is that a, is that a fair question? Like when they have that aha moment, I was like, oh, I you're, they shouldn't have told me that. Or they shouldn't have asked me for that.

VS (06:33):

Yeah. So, one thing that's a little surprising is age comes up quite a bit. So, people feel like they're too young. And so they feel like, wait, it shouldn't matter. I still afford that. So age comes up as a aha kind of thing. Sometimes, sometimes veteran status comes up and, and you would think in military city USA, that wouldn't be an issue. The veteran status sometimes comes up as well. And so those are like, yeah, I think I was too young. And, and so they didn't wanna rent me that unit because they thought I was too young and therefore too irresponsible. And so those are some of the things that happen. I think the training really helps people understand what power they have as they're seeking information. And so especially we, we ask our first-time home buyers to go through the class as well.

VS (07:34):

And they have a lot of eye-opening moments as they're looking to find a mortgage. And so, when they start talking to banks, they have a better understanding of what they should be looking for as well. And so for them, it's very helpful because they're wanting to have a piece of that American dream. And, and I think they're probably the ones that benefit a lot more because they're getting the class before they start talking to the bank or the mortgage company. And it helps them just have a little bit of a leg up in a process that can be very daunting.

GG (08:10):

It's a very overwhelming process. And then when you think about how much money it is, so them being familiar, makes perfect sense on why that would be helpful. Now I had not heard much about people, I don't, I don't, that the issues surrounding veterans like is that, that people are concerned that, oh, well, they're gonna get deployed and they're gonna be leave or, or something of that nature. Can you expand on that one?

VS (08:37):

Sure. it very much is that, that people think your veteran in, well, it's not that they're gonna get deployed, but rather that you might have PTSD and what kind of tenant or home buyer are gonna be if you reenlist. And so some of those issues come up. And so, I mean, it's unwarranted. And so sometimes it comes up in that way, but people do feel like, you know, there's a lot of programs to help veterans. Maybe I'm one of the people that needs that help. And so because of that, I'm not the best candidate. And so that's been surprising, cuz you wouldn't think that would come up as an issue, but it, but it does. It's the whole but what if you have an episode, it's like who, who are we to say who may or may not have an episode in that shouldn't matter, there are resources to help anyone anyway.

GG (09:32):

Absolutely. No, I, I agree a hundred percent as military city USA. For those who have given so much, we should be willing to give them somewhere to stay and somewhere to live. So, I am a veteran, or I am a

young person who feels as though someone has said something or asked me a question or is preventing me from having access to housing. Where do I go?

VS (09:57):

So, we have our housing counselors and I'll have to find the phone number. I'm scrolling through my information. So of course, our department is a good place to start. And our phone number is (210) 207-5309. You can always file if you feel it is something that warrants a complaint, a complaint with the Texas department of housing and community affairs. So, they have an 800 number and a web website. So it's (800) 525-0652. You can also file a civil rights complaint with the Texas workforce commission. And so you can do a housing complaint through them, if you wish. Probably the best place to start, especially if you are not sure, would be our department and our house navigators who can give you the initial assessment and help if you do need to file a complaint. So that number in our website, 207-5309. And of course, our web webpage is San Antonio.gov. And you look for our initial neighborhood and housing services department or an agency.

GG (11:09):

So now I think people may wonder does it apply to me and I, I'm not gonna exhaust the list, but I'm gonna ask for your help on it. We're talking about tenants. I mean, we're talking about law landlords, we're talking about people who are selling their houses. We're talking about mortgage providers; we're talking about realtors. All these people are required to not violate the law. Who else is included in that big list?

VS (11:33):

Well, those are the main folks. And again, it goes back to the fair housing act of 1968, and it's supposed to be access for financing for housing. So, access would be landlords, someone who's selling you a house. So even the person selling a house can't say, oh no, I don't sell to, you know, women with children. They, they can't do that. And then the biggest thing I think is the financial institutions. So, mortgage companies, banks who are doing mortgages, those are the main ones. But really it should apply to all the agents of those organizations. So, for a landlord, the, the manager on site, these protections apply. For a bank, any one of their representatives or any, you know, any of the staff that works in a mortgage company are all representatives of this and they need to abide. And then again, even the, the realtor to the person actually selling the house, the fair housing act applies to them. And there are these closures that we have to do when you buy a house. One of the little pieces of paper you get is that fair housing act, act disclosure, same document that you get from a mortgage. And then when you sign the lease, you get a document about fair housing as well, because it's part of the law.

GG (12:53):

And if you're not receiving that document, then you really need to, to be asking more questions on where you're going.

VS (13:00):

Oh yes, for sure. Someone who is up on the act provides it automatically. And so if you're not getting that information, you, you need to be wary.

GG (13:12):

And you know, it's like you mentioned earlier, the person who is educated and aware and from is given that information to ahead of time is gonna know, hey, where is that information you're supposed to provide to me? So I want to have access to the home counselors that you mentioned, or where do I go,

how do I find that access? And is the city of San Antonio, the only people who provide that kind of education.

VS (13:37):

So, the city of San and Anthony is not the only place that provides that. We of course have dedicated staff and we help people and work on those programs every, every day. But you can also go to our department of human services and through them get some help. They have benefit navigators who are aware of the programs. Obviously the state also has a lot of guidance when it comes to this and there's locally a nonprofit organization that also provides counseling. The city's probably the best conduit for it. If you go to the state, it's the Texas department of housing and community affairs, they have a website, they have a phone number. They can also help if you're filing an actual discrimination complaint. You can go again through the Texas workforce commission, the civil rights submission. There is at the federal level, the HUD office does have an office of fair housing and equal opportunity.

VS (14:36):

And so if you wanna take it through the federal level, you can do that. But again, the counselors we have are actually HUD certified housing counselors and they do that one-on-one counseling, especially with homeowners. And so we can help homeowners avoid fair housing issues, but we can also help someone, perhaps they're a little bit delinquent and they need to help get help, especially with the pandemic. So we can help with the homeowner and the lender to try and to avoid foreclosure beyond just the housing information, but the states, the federal level locally. There's also fair housing council that provides counseling services locally. But the best way you can access any of those venues is by calling us. And then whoever you feel comfortable working with states, federal, ourselves, that's, that's how you can get additional help. And you know, part of the fair housing that we do is related to a lot of the programs that we run.

VS (15:36):

So, part of what we do, for example, is provide down payment assistance. We ask people to take a home ownership course. And part of that course is, talk about fair housing issues. But our down payment assistance program is really about helping families become a first-time home buyer. And we help families at many income levels with up to thirty thousand dollars to achieve that dream. And so, because we help people become home buyers again, we provide an education to be better home homeowners, but also understand fair housing. We're at the courts so that people who may be facing eviction and feel that it's not just nonpayment of rent, is something else going on? They can also get that counseling. And so it, it helps them as well to have access to the counselors where if they think it's something else other than, you know, the, the, the eviction factor, they can, they can work it out and offer that tenant landlord mediation as well.

VS (16:35):

We also help to fix up people's houses. So, these are people who own their house now. And as part of that reconstruction or rehab, we wanna make sure that they're able to maintain their home, but also understand some of the rights that they have as homeowners. So, in the course of talking about fair housing, we sometimes help people make sure that they get the tax exemptions that they're eligible for. And so it's another way of us using fair housing information as a way to getting people benefits, and informing them of their responsibility so that they don't have code enforcement after them if, if you know, your, your lawn is not maintained, as it should, or if you end up having a vehicle that maybe that's not how you're supposed to have a, a vehicle on your property. There's a way to have a inoperative vehicle okay on your property, there's a way to have it get a citation. So that's, that's part of what we

do, but we always tell folks about fair housing issues and what fair housing is in the course of providing our services.

GG (17:51):

So that is a lot of things that are encompassing. And I know you mentioned eight business lines, and I believe you've been with the city now for five, six years, maybe

VS (18:02):

Five years. Yes.

GG (18:03):

What has been the most rewarding thing that you've seen in this time that you've been able to be here?

VS (18:10):

Oh my gosh. There's a lot of things that, that I love about my job. I'll have to go back to the last two years. We have been running the Emergency Housing Assistance programs for two years. It'll be two years on April 18th. You know, you remember dates like that when you launch a huge program. And it, it was a huge program that just helped keep our family housed. All the shutdown orders started in March of 2020. Our program was launching around that time, but it was still April. So by the time we opened our online portal, people already were one month behind. And we knew that with so many people relying on tourism and tourism drying up our restaurants or hotels, people in the service sector you know, Uber or Lyft drivers who suddenly weren't gonna have as many trips, all those folks would fall behind. Because if, if you have limited income and your hours get reduced, you're gonna make choices about, do I feed my kids?

VS (19:27):

Do I pay the rent? And so some people were gonna make the choice of, I have to feed my kids. I'm, I'm gonna not pay rent and deal with the consequences. So running the emergency housing assistance program for the last two years has been one of the most rewarding experiences of my career. I know we made a difference for the families that got assistance. I know that, you know, we we've had ways, but that year, the first six months and, and we made a lot of mistakes along the way, but we, we learned, we improved our process, but helping help keep people house, helping them avoid homelessness, providing at the beginning of the program, we had cash assistance to providing them 'em the flexibility to use that cash if they needed it to pay for gas or to pay for a car repair so they could get somewhere or take their kids somewhere, or it helped them pay for internet access so that their kids could have school at home.

VS (20:32):

That was, that was just so rewarding. I feel blessed like I was at the right place at the right time because the city wanted to have a good program, invested its own money. We didn't wait around for the federal government. We, we launched our program, half of it with some federal funds where we had discretion, but half of it was locally raised. For our first project was 25 million and half of it was local money. So we were putting our money to help our neighbors. And so I am so proud of that program of all the people that delivered very long days and, and our commitment to do mortgage and rent. Many programs launch just covering rent. We didn't want homeowners to fear that they would be foreclosed on and leave their homes. It's devastating to go through that experience of, of I'm gonna lose my house if you're renting, or if you're a homeowner, the whole I'm gonna lose my house.

VS (21:37):

And so that has been very gratifying and I am just so proud of the team here. It hasn't been easy, but again, I was at the right place at the right time to have that can do attitude that I, to the work and to have a city manager and an executive team that said, we need to do a job and we need to do it well to have the support of city council and pushing us not easy conversations either to say you're taking too long to, to get the payments, but that has been one of proudest things. One of the most gratifying things, and probably one of the most important things that our department and their, that I say the whole city could have done. Making sure that people did not feel like they were gonna leave their housing has been one of the most important things we could do when it came to pandemic response.

VS (22:33):

And it was our department who delivered and, you know, almost 200 million dollars over two years over 62 households that kept their housing. It's incredible. And in the course of doing a good job, we built one of the, of best programs in the country. We didn't set out to run one of the best programs in the country. We wanted to run a program that would serve our neighbors and help people stay housed. And, and yet we got accolades because we, we have one of the best programs and then we took our learning and helped other cities set up great programs. So, I'm just so lucky that I was in the right place at the right time with the support to run such a great program.

GG (23:25):

Well, we had the opportunity to see y'all work only to help disseminate information. And I will second that y'all did fantastic work in comparison to the rest of the nation to address the concerns of our citizens and, and this city and make it great. So congratulations to you and your team for that. I can absolutely see why y'all would be proud of that accomplishment. Vero, thank you so much for spending some time with us today to talk about fair housing. We look forward to working with, with your department and with the city always to, to make sure that housing is affordable and available and accessible to everyone in our community.

VS (24:04):

Well, thank you. And thank you for the wonderful partnership. We need as many partners pulling in the same direction as we can and SABOR has been a great partner. So, thank you for being a partner and helping us create a better San Antonio.

GG (24:20):

We're gonna keep doing it. Thank you, Vero. Have a great day.

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