

Episode 08: Let's Talk About Rent

GG (00:23):

So, hello everybody. I am here today with Lori Houston Assistant City Manager for the City of San Antonio. Lori, thank you for joining us today.

LH (00:30):

Thank you for having me.

GG (00:32):

So if you wouldn't mind telling our members, our listeners a little bit about what you do as an assistant city manager for the city.

LH (00:39):

Okay, great. I have been with the city of San Antonio for almost 18 years and in my current role, I've been an assistant city manager since 2015. So I oversee a portfolio of different departments in the city of San Antonio. They include the library system, the center city development operations department, the neighborhood housing services department, the department of arts and culture, the office of historic preservation and the Alamo master plan. And so those are my portfolio of departments that I work on day to day. Each of those departments have their own boards and commissions and I have the responsibility of making sure they continue with their mission and implement their plans.

GG (01:26):

That's a lot of commissions and boards that you're overseeing. And I know you're responsible project manager for the museum reach part of that project, right.

LH (01:36):

In 2009, we opened the extension of the museum reach segment of the San Antonio river improvement project. And so I managed that project from 2007 to 2009, which extended the Riverwalk basically about a mile North and paved the way for more development along the banks of the Northern part of the San Antonio river.

GG (01:56):

And I also read that you are responsible for bringing the most recent skyscraper to San Antonio. Is that true?

LH (02:02):

That is true. And so myself and Cheryl Scully worked on that project together where Westin Irvin and Frost Bank and the city of San Antonio did a complicated public private partnership where the city was able to acquire the old frost bank tower that we had used for consolidated office buildings. And by acquiring that, that allowed Westin Irvin to build Frost

Bank a new headquarters, which opened about a year ago. So they could relocate in downtown San Antonio and stay in downtown San Antonio.

GG (02:35):

That you have made San Antonio skyline beautiful. So congratulations on that.

LH (02:40):

Thank you.

GG (02:41):

So today you, you mentioned neighborhood and housing services as part of your charge. And I wanted to talk a little bit about renters issues, a whole bunch of renters issues. But the overlying idea is just the mayor's housing policy framework, which I believe, you also supervise, correct?

LH (03:01):

Yes. And so that was, that was created by the community and it was created by a commission that was appointed by the mayor. And about a year ago I became responsible for the neighborhood housing services department and the implementation of that policy.

GG (03:18):

So has that policy jumping right into it? COVID happened, has that policy, how has it helped you make adjustments now and then given all the current things going on with a rental issues?

LH (03:35):

Well, the policy clearly outlined the need for a coordinated housing system, and that was something we've been working on for the past two years. It also identified different tools that we needed to create, to help with the projection of housing, the retention of housing and keeping people actually in their homes, keeping them housed. And so two programs that really helped us right away as a result of the COVID pandemic are the right to counsel program and the risk mitigation fund, both of those programs were a result of the mayor's housing policy framework. And as a result of those, having those adopted by council and already underway, we were able to amend those programs slightly to be able to help accommodate the increase in demand as a result of COVID. So other cities, I will say, we're kind of turning to us asking us, you know, how does it, you do your housing assistance program? How are you doing your right to counsel program? And we were able to point to the stakeholder outreach, we've done the counsel's adoption of those policies and being able to point to some lessons learned already prior to implementation during the COVID pandemic.

GG (04:43):

You know, I think that's a Testament to the mayor's housing policy framework that all the work that y'all did. I know we were stakeholders, they were a lot of stakeholders and it did make city of San Antonio much more prepared for what we've been undergoing. But now do you think that with the current pandemic, has it made the plan clearer, or do you think that there's going to be other adjustments that are going to be, need to be done?

LH (05:08):

Well, first we do need to make some adjustments to the mayor's housing policy framework and what we've learned over the past year, year and a half is that there were some tools that were maybe missing from it, or there needed to be some more clarity and some of the goals or the types of strategies. So we are creating what we're referring to as an implementation plan that will build off the mayor's housing policy framework, build off all of that stakeholder engagement, but we're going to build an implementation plan that clearly identifies the roles and responsibilities of all the entities that are responsible for that plan. And so right now we're actually in the scope development phase of what that implementation plan should look like. And then we're going to be coming back to you and your members and other real estate industry members, along with other housing stakeholders to help us develop that implementation plan. So you're not off the hook. We need your members help. We need all of our stakeholders help on how we're going to implement that because the private sector and the nonprofit sector, they all have a role in implementing that plan.

GG (06:16):

We look forward to being a part of that plan and we appreciate being included. So thank you. When you say that there's some, what are the most important issue you think that we need to adjust with regards to the way the plan currently stands?

LH (06:32):

Well, the plan identified the goals for housing production. And so it said that we needed 18,900 new housing units over the next 10 years, and then identified those based on how many of those are single family or owner occupied versus renter occupied. And then it divided it by AMI categories. What we're finding is that our tax credit programs, the tax credits that are provided to the state and federal government they're allowing us to hit that 50 to 60% AMI requirement and our goals and our goal might be too low and we need to adjust it. And also the goals were very limited in terms of a, would have a goal for housing unit between 30 to 60% AMI for that rental category. Well, the tax credit was allowing us to hit that 50 to 60% AMI category, but there was a huge gap in the 30 to 50% AMI category.

LH (07:35):

So what we want to do is kind of break out the goals and refine them a little bit more to clearly have a goal set, or maybe 30 to 50% AMI rental, 50 to 60% AMI rental. And then we want to identify the partners that want to operate in that space. So for example, the San Antonio housing trust, they have the public facilities, corporation tool. They have other incentives that they have access to. Are they going to focus on that 30 to 60% AMI or 30 to 50% AMI? And then the city of San Antonio, we have our CDBG funding. We have our inner city instead of funding. We have tax rebates. What space do we want to focus on, ultimately we're all gonna be operating in all of those spaces, but I think it would be great for us to really say, I'm going to take ownership of this goal.

LH (08:29):

And so we can have a focus approach, but I'll work with my partner. So those are the conversations that we're having. And ultimately the implementation plan will serve as our housing policy and the housing authority and the housing trust and the city of San Antonio will all adopt it. So it'll be adopted by each entity and we'll be implementing it together. And that's truly when to become coordinated. We can have conversations. We can talk about who's doing what, but until we are truly integrated and leveraging each other's resources I don't think that we can consider ourself coordinated and this plan is going to help us get there.

GG (09:07):

That's fantastic. And AMI is the area median income. So when you're talking about 60% or 40%, we're saying that there's going to be production of livable spaces within 60% of the medium income, which I believe is somewhere around 70.

LH (09:23):

It's a little bit lower. It's more, it's closer to the 50 range for that 60% AMI, 80% AMI for a family of four is 72,000. And so we consider that 60 to 80% AMI space there's really is workforce housing. That is, you know, something that maybe a teacher is making or something that a you know, a police or a police officer or a nurse. We want to have housing that those individuals can live in as well. So we consider that more workforce. And then anything below is really what we would want to be considered affordable housing. You know, where can people who were making a, an hourly wage of \$15 an hour, where are they going to live? We need to make sure that we have spaces for them. And a lot of that, when you're looking at 60% AMI or below, you're really focused on the rental product. And when you're anything above 60%, primarily anything above 80%, the for sale product comes at play. And we have some great conversations going on with

habitat for humanity. We're set in some of our other infill development partners on how we can create for sale opportunities for our residents in San Antonio.

GG (10:36):

So the rental community has obviously been extremely impacted due to COVID and the pandemic, has it highlighted the social economic issues that San Antonio has been going through for the last couple of years? Or could we say that the plan always knew that they were there?

LH (10:57):

We always knew that we had high poverty rates in San Antonio and the planning acknowledges that. And what the plan did was helped us get better prepared for that. I mean, so we were already going in that direction of making sure that we can address some of this income disparity, but we have a long, long way to go. But because of this plan, like I said, we had several programs already in place and new programs that were created to help people stay in their home. That really helped us be better prepared when the COVID pandemic hit. And so instead of us focusing on trying to create a program, we were really focused on what, what programs and tools do we have that are really going to need to be more robust during this pandemic time. And that's when one of them wants to increase our housing assistance program. It went from, you know, we had the risk mitigation fund, I got a million dollars a year. Well that wasn't going to cut it with the pandemic. So we added \$24 million for that program for a total of 25 million. And then just two weeks ago, we add an additional 25 million. So we're at a \$50 million pot of money to help individuals who need to stay at their home.

GG (12:07):

Let's jump into that. It was the emergency housing assistant program. And it now is the risk mitigation fund, is that correct?

LH (12:14):

No, it was the risk mitigation fund. So the risk mitigation fund was created a couple of years ago to help us with those who needed rental assistance as a result of loss of income, or maybe they needed to relocate because they were having challenges with the property owner or the landlord. And so that program really was to help in those cases. And so what we did is we tweak that program to help us meet the needs of those that are hurting during the COVID pandemic. And so one thing we did is first we added more money. And second, we knew from the story that we're hearing from those applying at the risk mitigation funds that people also needed money for groceries. They needed money for diapers. And so we added a cash component to the rental mortgage assistance programs. So if you applied for rental mortgage assistance and you get it through our program, you automatically qualify for some type of cash component up to \$300 to help you with groceries, fuel and other incidental costs.

LH (13:16):

Now, we also added a component that would allow you to get reimbursed or not reimbursed, but allow us to pay for utilities. We could always pay for your rental. I mean, sorry for your water or electrical, but we added internet access as another eligible utility because people were at home. We were pushing out all of our information through our internet channels. So also we had students at home, we needed access to the internet to be able to study from home. And so we made that an eligible expense. So those were the two major tweaks adding direct cash and making internet an eligible expense.

GG (13:59):

You know, I think I appreciate for sure that y'all are taking on as part of this, as well as the digital divide, which is that whole access to internet, which I think is fantastic. What, what is some of the challenges the city's facing while they're rolling out this program with the applications are getting in from homeowners or from landlords? What are some of those challenges?

LH (14:21):

I think some of the challenges we initially faced had to do with who is accessing the program. And so we get a report that helps us identify what districts are using the program. And of course, every council district is using the program, but some council districts have fewer applications than others. So for example, council district five, which is on the near West side San Antonio, they had a lower percentage of applications than usual. So it was around 6%, but most of the other districts were anywhere from eight to 12%. And so what we learned was we need to do more outreach in that community. Those individuals may not have access to the internet. They may not hear about the program through the media ads or the other advertising and outreach we're doing. And so we ended up partnering with churches and some grassroots organizations to help us with that outreach and intake.

LH (15:25):

So we spent a lot of time, the first month of the program really identifying, you know, what are the gaps who's not applying? And we also identified a gap and, you know, undocumented individuals, some did not feel comfortable coming to the city because they, you know, they wanted to go to a grassroots or a nonprofit organization. And so we identified several partners who could do that intake. So we have cops Metro doing intake. Okay. So we have several churches doing intake. We have Catholic charities doing intake. So being strategic in those partners and those partnerships to help us make sure that we are reaching out to everybody who would need this assistance. Also a big challenge was the growing pains that we had. We went from getting 57 applications a week. Now it's leveled off to about 650 to 700 a week. But that first week, you know, went from 57 to over a thousand.

LH (16:23):

Our system at the time was a paper system and it was not created to be able to accommodate that type of workload. We immediately started working on a software system, which launched April 22nd. The day before the actual program was adopted by council to allow us to have a system where people can apply online and the information is reviewed and accessible through some type of database, which is easier to process. So, you know, growing pains, but then identifying who has the missing, who is not applying to this program that we know is in desperately desperate need of help.

GG (17:02):

How long, I mean, it's, you started off at as a million at a million dollars, and now you said it was somewhere closer to 50 once with all the, the supplemental the cares act, money grants and all the other. How long do you think y'all are projecting that provide support for our community?

LH (17:19):

We think that the \$50 million we have today will get us through mid to late November, assuming that we continue to get the 650 or 700 applications a week now we might get more funding though, between now and November. We have the CARES ACT that has not distributed all of the CDBG funding that they allocated. As part of that act. We might get more CDBG funding. We might get more emergency solutions grant, and those are two sources offending in the CARES Act that can go towards housing assistance. So we anticipate are \$50 million growing, but if we were to get no more funding, we think that would go through mid to late November.

GG (18:03):

We all hope of course, that we get more funding. So let's just say, come January, we're past this pandemic and things are starting to get back to normal, which we're all hoping for. What do you think the program will look like after that? I mean, it's obviously been very successful. It was always there. It's definitely being used right now, given the situation, what does it look like moving forward?

LH (18:25):

Yeah. Gilbert, I think these are things that you and I both think about a lot, like for example, the federal stimulus package provided stimulus tracks to individuals who qualified and it had a wonderful unemployment benefit that unemployment benefit ends this July. And so what's going to happen. I don't know. I hoping that once August comes around, there is going to be jobs available for those who were, who lost their job to be able to apply for it does mean mobile workforce training. So it really just depends on what happens in August. And if there are jobs available, if there's workforce training, that's definitely gonna help. But the true impact of COVID to our community is really kind of an unknown. And I think we're going to have more clarity on that come August, September, because those benefits they've not been extended. They are set to expire in July, and it's really going to depend on, you know, availability of jobs and workforce training, I think.

GG (19:34):

So our, obviously our members are, are generally helping property owners who are renting out their properties. What would you say to the landlords who want to participate in this and help out the tenant? Because, you know, landlords, obviously they don't want to have a house that's empty and not receiving rent. They want someone there. So what do they need to do in order to get the full benefit of this program?

LH (19:59):

I think that first being aware of the program, they need to know that the program exists and they need to make sure that they inform their residents, that the program is available. We have several partners in the San Antonio board of realtors and in the San Antonio apartment association who are helping us with that already. So marketing and outreach is key. Also continuing to have a dialogue with the city is helpful for you to kind of give us trends that you're seeing. I think it's been really helpful to hear reports from SABOR and the apartment association about, you know, rent collection as you get your, your monthly report. So what are the trends are rents coming in? Or was there a dip the year before? So it's been really helpful to have that dialogue and to talk about those trends. But I think the most important thing that I could ask is that landlords and tenants are working together and landlords are being flexible and helping with payment plans. And they acknowledge that this is a pandemic, this is temporary, and that everyone is hurting. And if we can have that dialogue, which, you know, landlords and the tenants, I think that's going to help. And that's probably the most valuable thing that can be happening right now.

GG (21:16):

And I know you've been the hub for all of this talking to everyone. Have you seen landlords not wanting to participate or being reluctant to participate in it?

LH (21:28):

You know, what I can say is that we have not had a landlord say they would not accept payment from the city of San Antonio. And we have had some landlords who say they do not want to register as a vendor in our system. And, and there could be several reasons for that. One is a lot of these landlords, they own one or two properties. They're not a large operation. And so they may not have access to the computer. They may not be, you know, technically savvy to be able to register as a vendor. We've had some of those conversations with landlords. We've also had some who were just hesitant to give us their information, but they said, yes, we will accept payment. So we've developed a different system, but now allows the city of San Antonio to remit payment on behalf of the tenant, to the landlord, without having a landlord have to having to register as a vendor in our system.

LH (22:22):

So that was something that we identified early on and we have fixed that. But I've never had a landlord say, I won't take your payments. There's been some who've just said, no, I don't want to register as a vendor as a vendor, or I don't have the ability to do that. But most of the time most of them have been very willing to work with us. Every landlord has to

confirm that the amount that's owed that the tenant is saying is owed is correct. Some landlords have come back and said, they're not going to waive fees, they'll provide a discount. Some have said, no, this individual is overdue on two months. And we work with that landlord to get two months of payment in, so the tenant can start fresh. So it's been a lot of dialogue with tenants and landlords through this process, but I want to stress like the landlords have been great and they've all wanted to, you know, help. Several have said, yes I don't want to be a vendor, but I will accept payment. And we've worked for them to get a work around and how we get the payment to them.

GG (23:29):

I mean, it sounds a little bit similar to what you mentioned about the immigrant community, not wanting to come to the city because it was just, you know, I, I don't know what to expect if I go to the city and ask for help and maybe landlords are having the same reluctance, which is why do I have to be a vendor? I just, it's just my house. I rent it out every month. And so it sounds like communication is obviously what you all have been working really good on to make sure everyone understands the full benefits of the program and the why.

LH (23:56):

Yes, that's, that's been a focus because not all landlords are large apartment organizations. I mean, like, it's like, you know, it's a family that has one rental property, just like you said, and really should they go through all that work, which is not a lot of work, but should they have to go through that to get payment? And when we can easily process it separately and it's actually more expedient to do it the way that we've come up with.

GG (24:21):

So when we talk about communication, it, I'm going to assume that there's going to be people who don't receive all this information about the resources available to them to try and get them before the eviction process. So now we're at the evictions process, the courts have been closed. So we anticipate that there's going to be a backlog of cases possibly. Just because the courts haven't been able to do their jobs for the last couple of months. What part of this do you think is going to be, what, what part of the caseload do you think is going to be evictions when it comes time and the courts are open and fully functioning?

LH (25:02):

Well, I can speak to the unreal experience we've had this week. And so one of the JP courts opened yesterday now the JP courts that are opening, they're going to be opening up in the next two weeks. Several of them have indicated that they're just gonna be focusing on our backlog of cases. So those cases that they needed to address pre March 16th before the courts were shut down. And so that's what they started with. And so they are sending out notices, scheduling those hearings for those cases now in an effort to be proactive. And we are going to assume that if you were going through an eviction pre COVID, you're probably still hurting during COVID and post COVID. And so we went ahead and worked with all of the JP courts, created an information flyer that is accompanied with each of the notices that are mailed to both the plaintiff and the defendant saying that they are receiving this notice because they are being scheduled for a hearing.

LH (26:10):

And if they are receiving notice as a result of nonpayment of rent, the city of San Antonio and Bexar County can help. It's in English and Spanish, it gives them a phone number and an email address to reach out to, and we can help make that payment. And hopefully that case gets dismissed. Now, if that doesn't happen, we actually have city staff and Bexar County staff at the eviction court. And so we had city staff at the courts yesterday, and then we have attorneys, the Texas Rio Grande Legal Aid organization that are available to provide consultations for those that might have other legal challenges. But just yesterday, we already were helping eight individuals who were going to the eviction court. Six of them are getting help through our emergency housing assistance program. And then two are getting help through our right to counsel program. And so actually, from what I understand, only about 12 cases actually were heard yesterday,

the others either didn't show up or they were dismissed. So 75% of those that went to court yesterday, our city organization touch and we're providing them assistance.

GG (27:27):

That's fantastic.

LH (27:28):

It's wonderful. So if, if they get the letter and they can take care of it before they go to court and hopefully it'll get dismissed, or, but if they don't get the letter or don't understand the letter and they go to court, we're going to be there to help. And that's going to happen throughout December. We have, we have budgeted staffing those courts through December, and we will monitor make adjustments as we proceed the next couple of months,

GG (27:52):

You know, and I can't stress enough how much that's a win, win, you know, for the tenant who has somewhere safe to stay during these uncertain times. And for the landlord who has someone who is still there and who is able to meet their own financial commitments with renting out their house now is the, the, the city staff that's there is that the same thing as the right to counsel program, which came out of the mayor's housing policy framework, or are those two separate things?

LH (28:17):

It is the same staff can, that can address that. But so we have city staff there that can refer individuals to the right to counsel program and, or they can register individuals for the application through the application process for the emergency housing assistance program. So they can do both. Now, if a lawyer is necessary, that city staff will get someone available virtually, and we will do a WebEx consultation with an attorney and the resident. And so we have staff there that can help with both.

GG (28:57):

What's the threshold for getting a lawyer involved?

LH (29:01):

There are some that maybe a lot of times it might be negotiating a payment plan. And so if you can imagine, if you were going through an eviction March 16th, you probably haven't been able to make your payments. And if you haven't left that unit, you could have a very high bill that that's still owed. So it's, you know, North of five or 6,000. So in those cases, we might have somebody from our right to counsel program helped mediate a payment plan between the landlord and the tenant. Or there might be a case where maybe the landlord or the tenant doesn't want to stay anymore and they need assistance with just relocating. And so city staff would take it from there and help them with relocation. But a lot of the times it's going to be mediation and helping us with those payment plans.

GG (29:55):

So going back to the right to counsel program, that one component, what was the basis for the creation of that program?

LH (30:02):

You know, one of the challenges we saw and that came out of the soap works development soap works with an apartment complex on San Pedro Creek. A new owner came in, they did some improvements and as a result there were some rents that were increased. And so some tenants felt that the rent increase was too high and they were relocated, but it was city staff that was going in and trying to mediate between the, the new property owner and the tenants. And

we felt that there was a better way to do this. And so we did some best practice research and found other programs, similar programs in New York that really helped identify an entity that could help with that mediation.

GG (30:50):

So I know when I think about education and outreach, it sounds like a lot of issues have to do with tenants, just not knowing. When we were at a forum for tenants, you know, they're questions about deposits and how do I, I didn't get my deposit back. Well, there's a law about that. There's a question of about repairs and what do I do if the property is uninhabitable and there's laws about that. So I feel like it's a great thing to get them notice. Now you are currently working on a notice for tenants rights or notice of tenants rights, and that speaks specifically about evictions, correct? Can you tell us a little bit about what you're undertaking with this project? And I believe you've been working on it for a while. This is not just a new thing.

LH (31:34):

Well, this is something that our fair housing team identified as a tool like over a year ago. We really wanted there to be a notice that tenants would get, as they were being served, a notice to vacate, they will help them understand what is this process? What, what do they really need to do? And we really weren't able to, to move on it because of a lot of things. We were, we were working on the mayor's housing task force report. We had other priorities, or maybe we just didn't have the partnerships in place at that time to be able to move forward. The COVID pandemic really highlighted the needs, this tool, and as a result of a partnership with the San Antonio apartment association and the board of realtors and RECSA. So we were able to really come up with a, a document that we refer to as a notice of tenant's rights that a landlord will need to serve to a tenant who's being evicted for nonpayment within a day of getting served that notice of vacate. And what the notice says is really you're receiving this notice to vacate as a result of nonpayment of rent. You do not need to leave immediately, please contact your landlord to work out a payment plan. If you need help contact the city of San Antonio. And by the way, if you cannot make your rent payment or your, or other utility or payments, please contact these numbers and we may be able to help. So it's really to make sure it can, it knows they're not alone. It doesn't mean you need to leave right away. It was to encourage that dialog between the landlord and the tenant, and also let them know that there are resources available to help them. So we just, we felt that was really important is very important for that notice to be easy to read, very concise and not intimidating to, to attendant who receive this because it's very scary to go through an eviction process and people are hurting people live day to day paycheck to paycheck, and if they came home and there was a notice on their door without knowing what other resources are available, it can be, it can, it can be very, very scary, very daunting. And we wanna make sure that people knew that we were here to help.

GG (33:45):

You know, we talk about home ownership, right? That's important to us, to our members. So we know the value of, of the home and what it does for our community. So you're right. Absolutely. If you got to notice and all of a sudden your home was going to be taken away from you, that is pretty scary. And I can't stress enough that the tenant's rights doesn't change any legal obligation. It doesn't create any new legal rights for a tenant to stay longer. All it is is, Hey tenants, you should know this information about this process, right?

LH (34:15):

Yes. It's, it's really giving them the information on the eviction process that is set up by the state. And then it's telling them who to call if they need help,

GG (34:26):

You know, and going back to the lack of knowledge on behalf of tenants, there's often a topic about the reputation that landlords have, right? And I know there's a desire to create a renter's commission, which we've all been talking about. Can you tell me a little bit about how you've come to understand this? Because you've told me before you, you work in both worlds, you're talking to the advocacy groups for tenants, you, you work really well with the associations. So what is your experience with this idea of landlords?

LH (35:00):

And first I wanted to make sure that I'm clear that, you know, landlords need education too. And that's why it's important for us to have these dialogues with the apartment association, the board of realtors and other industry associations, to make sure that that education is out there. Now the renters commission, that was something that came about, about a year ago. And it is very clear that there is an us versus them tenants, versus landlords kind of mentality. I'm hoping that the renters commission can really be a commission that has representatives from both sides, where there can be a dialogue where people can talk about solutions and share perspectives and talk about tools that landlords may be able to provide or inform the city on that can help with some of these issues that tenants are facing. But it's really about creating that partnership and that dialogue and having an outlet where tenants can come and share their frustration. They can go to our fair housing staff and we can help them, but it'd be really helpful for landlords to hear these concerns as well. So, so they understand that this is something that their industry has, has done or participated in and how we can correct that together. And the same with tenants. It's about hearing what, they're, what they have to say. Some, we may need to do more education to really understand, you know, make sure that people understand the rights of the tenants, but I just want to stress it's about that dialogue and coming, just coming up with solutions that we can all work on.

GG (36:48):

I can't agree with you more about the dialog between both the tenant and the landlord. There was a story recently on the news about tenants who were upset that they leased properties , and they didn't feel safe anymore. And they felt that the property manager should have told them, Hey, you're moving into a neighborhood that has high crime rates. You know, and the first thing I thought of is our realtors are trained very well to be very careful about that question, not to steer anyone to neighborhoods or say, Oh, you don't want to live in that neighborhood. I mean, that's, that's steering, it's a violation of the law. So for them to answer that question or the tenants feel like they should have answered that question I don't think you can get to those solutions without both sides or hearing both sides. So I can understand the renter's commission, if you were going to say though, the pressure point for most tenants, what would you say their most vocal complaint is?

LH (37:52):

I think there's lack of communication between the landlord and the tenant. That's a lot of it comes down to communication and oftentimes the communication is one sided it's, it's coming from the landlord to the tenant, and there's no way for the tenants to be able to get that to, to communicate back to the landlord. And so there needs to be more dialogue. And I think that's why things like the housing commission and other entities have become the place where people come and share their concerns because they just don't have that ability to, to file a grievance or to have that dialogue with the landlord. I just want to stress, like, that's just that that's a few examples. I mean, it's a few, but as you said, you know, it only takes a few examples to really kind of create that reputation.

GG (38:46):

You've mentioned that the pandemic has shocked the system and identified the gaps. Do you feel like y'all are ready to take on all these new challenges moving forward?

LH (38:57):

I think we, we, we were already ready. And I think it really has to do with the mayor's housing policy framework that was created, that was created by the community. We had started on that coordinated housing system and having communication. So we were, we were becoming more prepared and I think that as a result of that effort, we were better prepared for the COVID pandemic. We've learned a lot and we're going to be able to tweak and move forward. It's about being able to pivot and respond and the policy that was adopted by council and the implementation plan that we're working on and we'll be working on with you and several other community members is going to help us do that.

GG (39:41):

You know, the city you, your team have done a fantastic job, responding and pivoting opening the lines of communications between all the interested parties. And I can't say thank you enough for allowing us to have a seat at the table. So thank you so much. And for giving us some of your time today to talk to us a little bit about the renters commission and all just the renter's issues going on.

LH (40:05):

Well, thank you, Gilbert, thank you to your team. It's been a really great partnership, and I think I'll say it where we're stronger than ever. Our partnership is much stronger. You look for the silver linings in the COVID pandemic, and I don't think I've talked to you or Brett more, any that any time during this pandemic, and we talked more weekly than we talked a year over a year ago. And so it's really kind of strengthened our partnership and we're leveraging each of those resources and it's just gonna get better moving forward. And I think the renters commission is going to help us kind of leverage some more partnerships and be able to come up with solutions together.

GG (40:40):

Well we look forward to that partnership.

LH: Thank you.

GG: Thank you. Have a great afternoon.

LH: You too.