SAN ANTONIO HOUSING ACCESS REPORT

From Housing Supply to Housing Access

2026 Baseline

Prepared by American GI Forum of My City Is My Home

Research, testing, data-review, and quality-assurance contributions from
UTSA Rowdy Corps Community Scholars

Prepared for public release July 30, 2026

The report distinguishes housing supply, practical access, and successful navigation.

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Executive Summary

San Antonio's rental market cannot be understood by counting units or comparing advertised rent alone. This report examines whether residents have a realistic opportunity to apply for available housing and whether the systems surrounding that housing work from beginning to end.

The research combines four related workstreams while preserving each one's distinct methodology: Housing Finder apartment research, San Antonio single-family rental analysis, HUD-VASH verification outreach, and pre-launch testing of the San Antonio Housing Helper.

Key findings

Measure	2026 finding
Apartment research	1,228 Housing Finder property records; 1,101 with working council-district assignments.
Single-family market	1,637 current in-city single-family and duplex rental records in the San Antonio Board of REALTORS® Multiple Listing Service (MLS) after geographic and property-type filtering.
Advertised voucher access	92% of the in-city MLS records were marked Section 8 No; only 6.7% of three-or-more-bedroom records were marked Yes.
Rent-screened outreach pool	924 Section 8 No listings had asking rents at or below the initial HUD benchmark; they consolidated into 264 professional office-contact records.
HUD-VASH verification	The updated nonrandom call log represented 207 unique single-family rental listings. Within the exact 924-property outreach list, 93 of 105 confirmed responses did not accept HUD-VASH.
Housing navigation	Housing Helper testing repeatedly found that residents can become stuck between application, approval, payment, inspection, referral, and final resolution.

Bottom line: an advertised unit is not necessarily an accessible unit. The report therefore uses a three-part framework:

- Supply — Does a potentially suitable rental exist?
- Access — Will the household be given a realistic opportunity to apply for and rent it?
- Navigation — Can the household complete the applications, screening, inspections, payments, referrals, deadlines, and other systems needed to obtain or preserve the housing?

The final policy section recommends removing the five-unit threshold from San Antonio's veteran source-of-income protection; adopting Know Before You Pay and portable-application safeguards; establishing fair-chance and alternative-identification standards in City-supported housing; developing a phased registry and public-data system for professionally managed rentals; and adding targeted rental-access priorities to San Antonio's State Legislative Program. The report also establishes an independent baseline for future community accountability.

Report structure

1. Housing Finder — Apartment Market Access, Screening Barriers, and Entry Costs
2. Single-Family Rental Access — Professional Gatekeepers and Voucher Exclusion
3. Housing Helper — A San Antonio-Focused AI Housing Navigation Tool
4. Cross-Market Housing Access Findings
5. Housing Policy Recommendations

1. Housing Finder

Apartment Market Access, Screening Barriers, and Entry Costs in San Antonio

Overview

My City Is My Home developed the Housing Finder to address a practical problem that traditional rental-search websites do not solve well: residents often need to know not only what rentals exist, but which properties may realistically work with the barriers they are facing.

The Housing Finder is a free, self-service rental-search map focused on San Antonio and Bexar County. It helps residents narrow their search before they spend time calling, traveling to, or paying application fees at properties that may not work for their situation.

Public Housing Finder: mycityismyhome.com/renters/

The Housing Finder is not a live apartment-availability system, a housing-authority waitlist, or a guarantee of approval. It is a navigation and research tool built from previously reported and periodically verified property information.

2026 Apartment Research Dataset

The 2026 analytical dataset contains 1,228 apartment property records. Of those, 1,101 have a working San Antonio City Council district assignment for district-level comparison.

The apartment research examined application and administrative fees, deposits and risk fees, income requirements, prior eviction and broken-lease screening, foreclosure and bankruptcy, misdemeanor and felony history, identification barriers, voucher participation, HUD-VASH verification, management-company patterns, and other charges when documented.

Central Finding

An available apartment is not necessarily an accessible apartment.

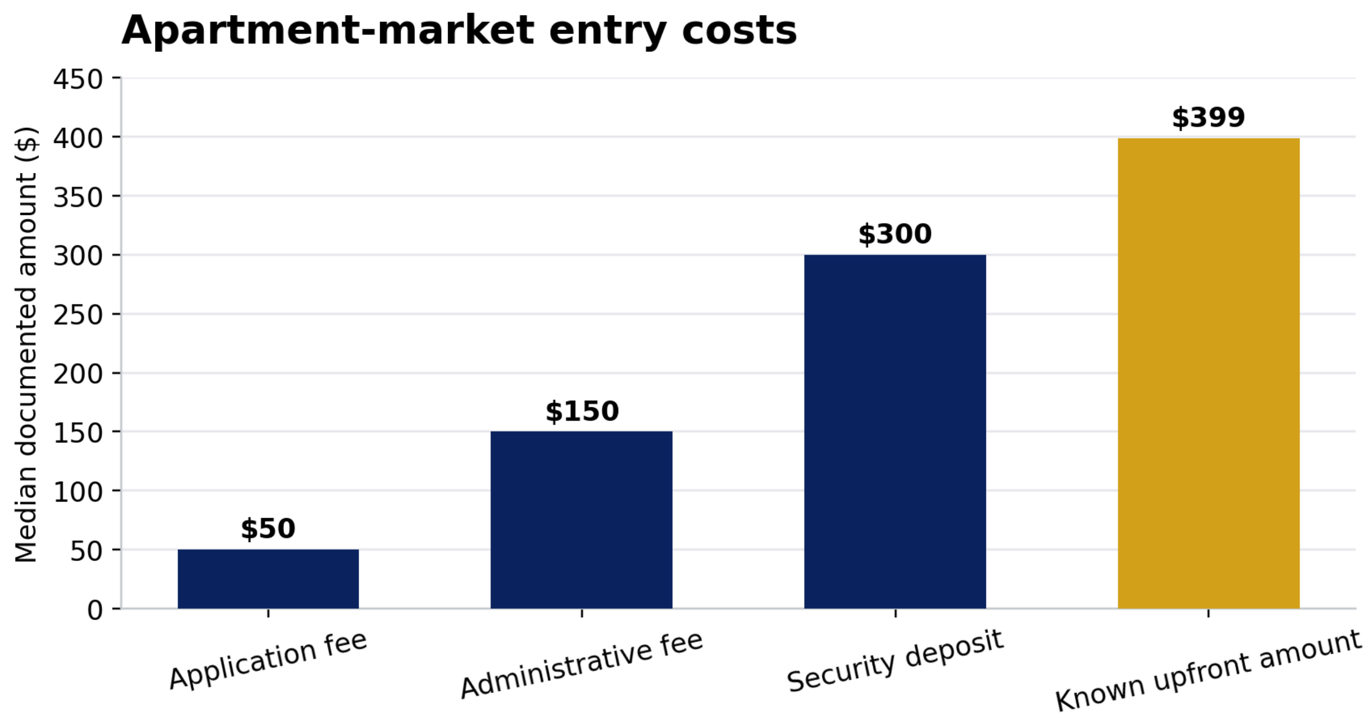
A renter may be able to afford the advertised rent and still be screened out because of an old eviction, broken lease, felony history, identification requirement, income standard, application cost, deposit, voucher policy, or another screening rule. Housing access therefore depends on more than supply and rent.

Citywide Entry Costs

The available data show that renters commonly face several hundred dollars in documented upfront charges before move-in, and some of those costs may be paid before the household knows whether it will pass screening.

- **Application fee:** 1,001 properties with data; median $50; highest amount $214
- **Administrative fee:** 610 properties with data; median $150; highest amount $500
- **Security deposit:** 899 properties with data; median $300; highest amount $1,500
- **Known upfront amount:** 1,040 properties with usable data; median approximately $399; highest amount $3,245

The known upfront amount combines available application, administrative, deposit, and risk-fee information. It is not a complete move-in estimate. Mandatory monthly packages, utilities, pet charges, parking, insurance programs, and other charges may not be fully captured.



The known-upfront median is calculated from records with usable combined fields; it is not the sum of the three category medians.

Figure 1. Median documented apartment-market entry costs.

Why this matters: an application is not an approval. **Repeated nonrefundable application and administrative charges** can consume money a low-income household may need for the deposit, utilities, transportation, or the eventual successful application.

Citywide Screening Barriers

The strongest citywide screening findings show that renters with certain histories have access to only a minority of the apartment properties in the dataset:

- First-time renter: 81.2% may consider
- Misdemeanor history: 54.1% may consider
- Bankruptcy history: 36.5% may consider
- Foreclosure history: 35.3% may consider
- Broken lease: 28.3% may consider
- Prior eviction: 22.6% may consider
- Felony history: 16.4% may consider
- No U.S. identification: 12.4% may consider

The citywide comparison below shows how documented screening barriers narrow the number of apartment properties that may consider an applicant.

These figures show why a renter's practical housing market can be much smaller than the number of apartments advertised for rent. The most restrictive barriers in the dataset are identification, felony history, prior eviction, and broken leases.

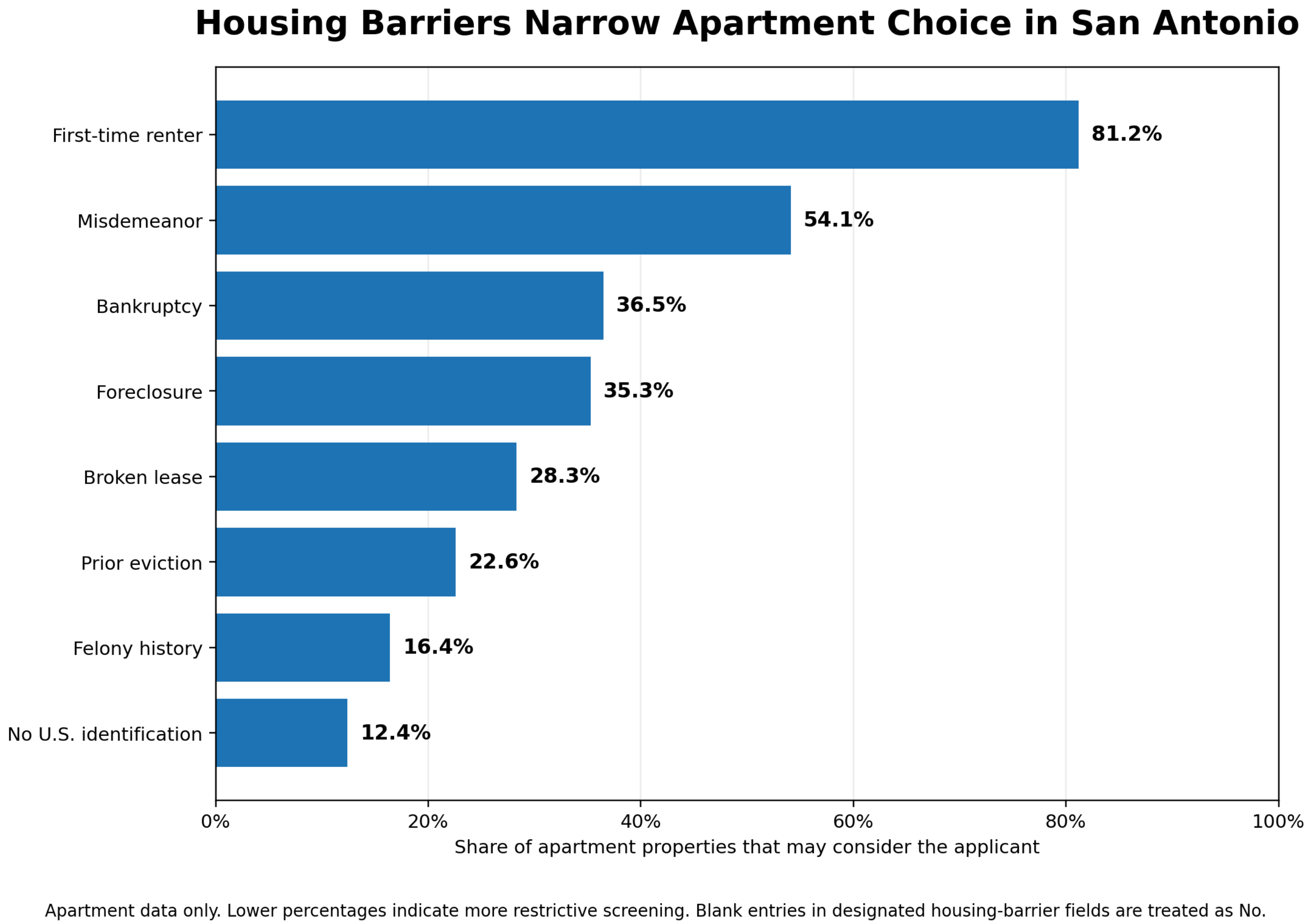


Figure 2. Citywide apartment screening-barrier findings.

The identification finding deserves particular caution and attention. Under the dataset's coding rules, only 12.4% of properties were recorded as potentially considering an applicant without U.S. identification, making this the most restrictive of the eight citywide barrier categories. This does not establish that any particular identification policy is unlawful or measures immigration status. It shows that renters may lose access to large portions of the market based on documentation rules and supports clearer disclosure of acceptable identification before an application fee is paid.

District-Level Barrier Patterns

District limitation: the following comparisons use 1,101 working assignments created from ZIP overlap and nearest-district-centroid rules, not address-level geocoding. They are exploratory; 127 of the 1,228 Housing Finder records were not assigned to a district. Citywide findings use all 1,228 records.

To compare districts, the analysis created an Applicant Barrier Index using equal weight across eight categories: first-time renter, broken lease, prior eviction, foreclosure, bankruptcy, misdemeanor, felony history, and no U.S. identification. The index is a comparative research tool, not an official City index, legal conclusion, or measure of housing quality.

Highest overall applicant-barrier index:

1. District 6 — 69.9%

2. District 5 — 69.7%

3. District 8 — 69.4%

4. District 2 — 69.2%

5. District 4 — 68.1%

The top four districts are separated by less than one percentage point, so they are better understood as a high-barrier tier than as sharply different rankings.

When the comparison is limited to four severe barriers—broken leases, prior evictions, felony history, and no U.S. identification—the highest combined nonacceptance rates are:

1. District 8 — 90.6%

2. District 6 — 87.5%

3. District 5 — 84.4%

4. District 2 — 81.2%

5. District 9 — 81.0%

The exploratory district comparison suggests that screening restrictions may vary across San Antonio and can narrow where a renter has a realistic opportunity to apply. The apartment dataset alone does not establish precise district patterns or show that barriers are concentrated in higher-income neighborhoods; those conclusions would require address-level geocoding and a separate overlay with neighborhood income or opportunity measures.

District-Level Upfront Costs

Median known upfront cost is the preferred district comparison because isolated risk fees or unusually large deposits can pull averages upward.

Highest median known upfront costs:

1. District 3 — $455

2. District 6 — $450

3. District 1 — $440

4. District 9 — $422.50

5. District 8 — $407.50

District 3 illustrates why cost and screening should be analyzed separately: it has the lowest composite applicant-barrier index but the highest median known upfront cost. District 10 contains the largest single known upfront outlier at $3,245.

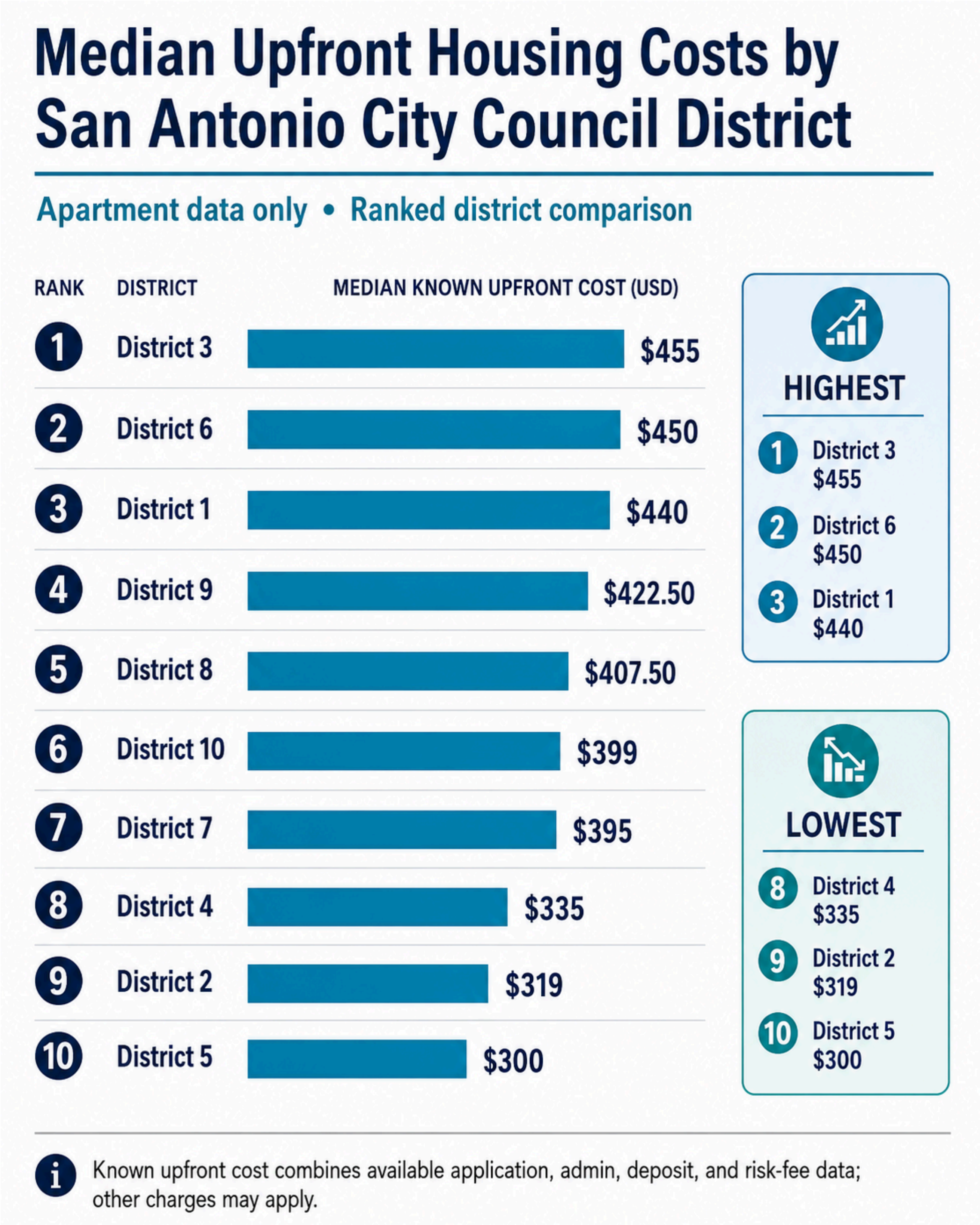


Figure 3. Exploratory comparison of median documented upfront housing costs by working district assignment.

Section 8 / Housing Choice Voucher Access

Under the Housing Finder's analytical coding rule, a blank Section 8 field is classified as "No," while a later clear telephone or in-person verification overrides the earlier entry.
The resulting apartment classifications are:

- 787 Section 8 No;
- 341 Section 8 Yes; and
- 100 income-based or otherwise unclear.

Among the 1,128 properties with a clear Yes/No classification, **69.8% are classified as not accepting Section 8**. It is an analytical classification, not proof of a current refusal or unlawful conduct. HUD-VASH remains a separate verification category because a general Section 8 response does not necessarily establish a property's HUD-VASH policy.

HUD-VASH

Volunteers visited 25 Housing Finder properties in June and July 2026 to ask specifically whether they accepted HUD-VASH:

- 5 Yes
- 13 No
- 1 Conditional
- 1 Would Not Confirm
- 5 Unknown or Not Applicable

The sample is too small to estimate a citywide HUD-VASH acceptance rate. It is useful for documenting specific verified barriers and identifying properties, management companies, and districts for follow-up.

Management-Company Patterns

The analysis identifies management portfolios with repeated Section 8 nonacceptance across multiple properties and districts. These patterns can be used to prioritize coordinated outreach, current-policy verification, and policy review. The data do not by themselves establish that every property in a portfolio follows one uniform corporate policy or that any particular practice is unlawful.

Data Stewardship and UTSA Contribution

Housing Finder is community-maintained rather than a direct feed from every property. It builds on rental-list work begun through nonprofit workgroups led by **Close to Home San Antonio** and is updated through published advertising, property research, direct verification when possible, resident feedback, volunteers, and periodic review. **UTSA Rowdy Corps Community Scholars** helped review records, research fees and screening barriers, document voucher information, identify inconsistencies, and test the tool. Because rents, fees, management, availability, and screening policies can change, **residents should confirm current information with a property before applying or paying a fee.**

Limitations

Housing Finder should not be interpreted as a statistically complete census of the San Antonio apartment market. Properties were updated at different times, some information is easier to verify than other information, and exact property-level claims should be checked against the underlying source record.

The Housing Finder is most useful for navigation, pattern identification, district comparison, and targeted follow-up. It is not a substitute for an official administrative rental database.

Connection to the Broader Report

Housing Finder documents apartment entry costs, screening barriers, and voucher access; the MLS analysis adds professionally marketed single-family and duplex rentals; and Housing Helper addresses navigation through applications, payments, inspections, referrals, and deadlines.

These findings form part of the report's independent baseline. Future Housing Finder updates can compare fees, screening barriers, voucher information, district patterns, and management practices while preserving the source, scope, and method of each dataset.

2. Single-Family Rental Access

Professional Gatekeepers and Voucher Exclusion

Single-family homes and duplexes are an important part of San Antonio's rental market. They can provide additional bedrooms, yards, privacy, accessibility, and space for veterans with spouses, children, caregivers, or service animals. However, these homes are largely absent from public affordable-housing navigation systems, and the available MLS data for San Antonio show that voucher holders encounter widespread exclusion before they can even apply.

Scope of the MLS analysis

The analysis used MLS rental files covering current and recently rented properties across ZIP-code groupings associated with San Antonio's ten City Council districts.

The MLS source files were extracted in July 2026. The 2,745 current rental records consisted of 2,533 actively marketed listings with MLS statuses ACT, NEW, PCH, or BOM, plus 212 listings in Application Received status. For the final geographic and property-type analysis, a listing had to be geocoded within San Antonio city limits and classified as a detached single-family home or duplex unit. Listings outside city limits or not meeting the final geographic/property-type criteria were excluded. This produced 1,637 current in-city single-family and duplex rental records across San Antonio's ten districts. Of these, 1,515 were actively marketed and 122 were in Application Received status. Application Received records were retained as part of the current-market snapshot but should not be interpreted as fully available units.

Data-preservation limitation: the property-level cleaned and geocoded 1,637-record extract was not retained in the received evidence folder. The corrected evidence package preserves the raw 2,745-record universe, its reproducible deduplication, and the final published aggregate outputs; future updates should retain the complete geocoded row-level extract.

Of those 1,637 rentals:

- 1,397 were detached single-family homes
- 240 were duplex units
- 1,506 were marked "No" in the MLS Section 8 field
- 131 were marked "Yes"

Only 8.0% of the current in-city single-family and duplex rental records were reported as accepting Section 8, while 92.0% were reported as not accepting it.

The MLS Section 8 field represents information entered into the listing system. It is not independent confirmation of a property's current voucher policy, and it does not establish whether any particular denial would violate current law. However, this is the information presented to real estate professionals and prospective renters searching the MLS market, making it a meaningful measure of how voucher access is advertised.

Family-sized homes are especially restricted

The shortage is even more severe for households needing additional bedrooms.

Among 1,290 current listings with three or more bedrooms:

- 87 were marked as accepting Section 8
- 1,203 were marked as not accepting Section 8

This means only 6.7% of the observed family-sized rentals were reported as accepting vouchers.

For veterans with children, multigenerational households, people with live-in caregivers, and larger families, a voucher may therefore provide rental assistance without providing meaningful access to the homes that meet the household's actual needs.

Voucher access varies sharply by district

Voucher-accepting listings were not evenly distributed across San Antonio.

District 5 had the highest observed acceptance rate, but even there only 15 of 83 current in-city rental records—18.1%—were marked "Yes." District 2 had the largest number of accepting listings, with 34 of 334.

Access was especially limited in Districts 8, 9, and 10:

- **District 8:** 5 of 104
- **District 9:** 0 of 104
- **District 10:** 11 of 189

Combined, only 16 of 397 current in-city rental records in Districts 8–10—4.0%—were reported as accepting Section 8. District 9 had no current accepting listings in the verified MLS snapshot.

No district had even one-quarter of its observed rental inventory marked as accepting Section 8. Voucher holders are therefore not choosing from the same geographic market as renters paying their full rent through wages, savings, or other private income.

Cross-market context: The apartment and MLS datasets are not directly comparable and their percentages should not be combined.

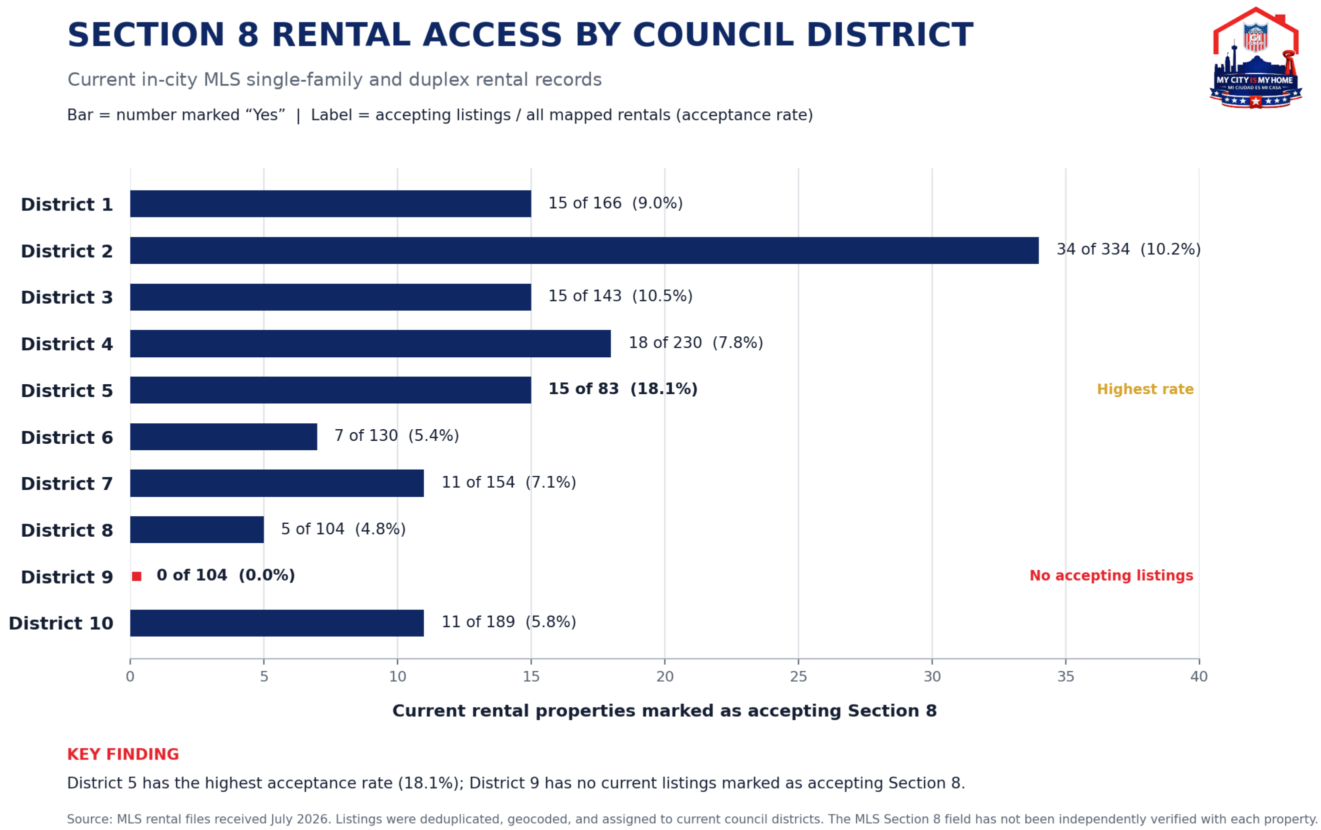


Figure 4. Section 8 rental access by City Council district.

Advertised voucher access remained at a similarly low level

The December 2024 Veteran Housing Voucher Fact Sheet published by American GI Forum of My City Is My Home is a broader snapshot of 234 of 3,332 listings—7.0%—identified as accepting vouchers. For the closest available comparison with the final 2026 in-city property-type criteria, the historical data were also reviewed as a filtered subset:

- December 2024 filtered subset: 151 of 2,103 listings accepted Section 8—**7.2%**
- July 2026 filtered subset: 131 of 1,637 listings accepted Section 8—**8.0%**

The advertised acceptance rate differed by less than one percentage point. These are different point-in-time listing pools rather than long-term tracking of the same properties, so the comparison cannot establish whether individual properties changed their policies. It does show that the overall level of advertised voucher access remained similarly low in the two snapshots. District-level differences should likewise be interpreted as snapshot comparisons rather than changes measured on the same set of properties.

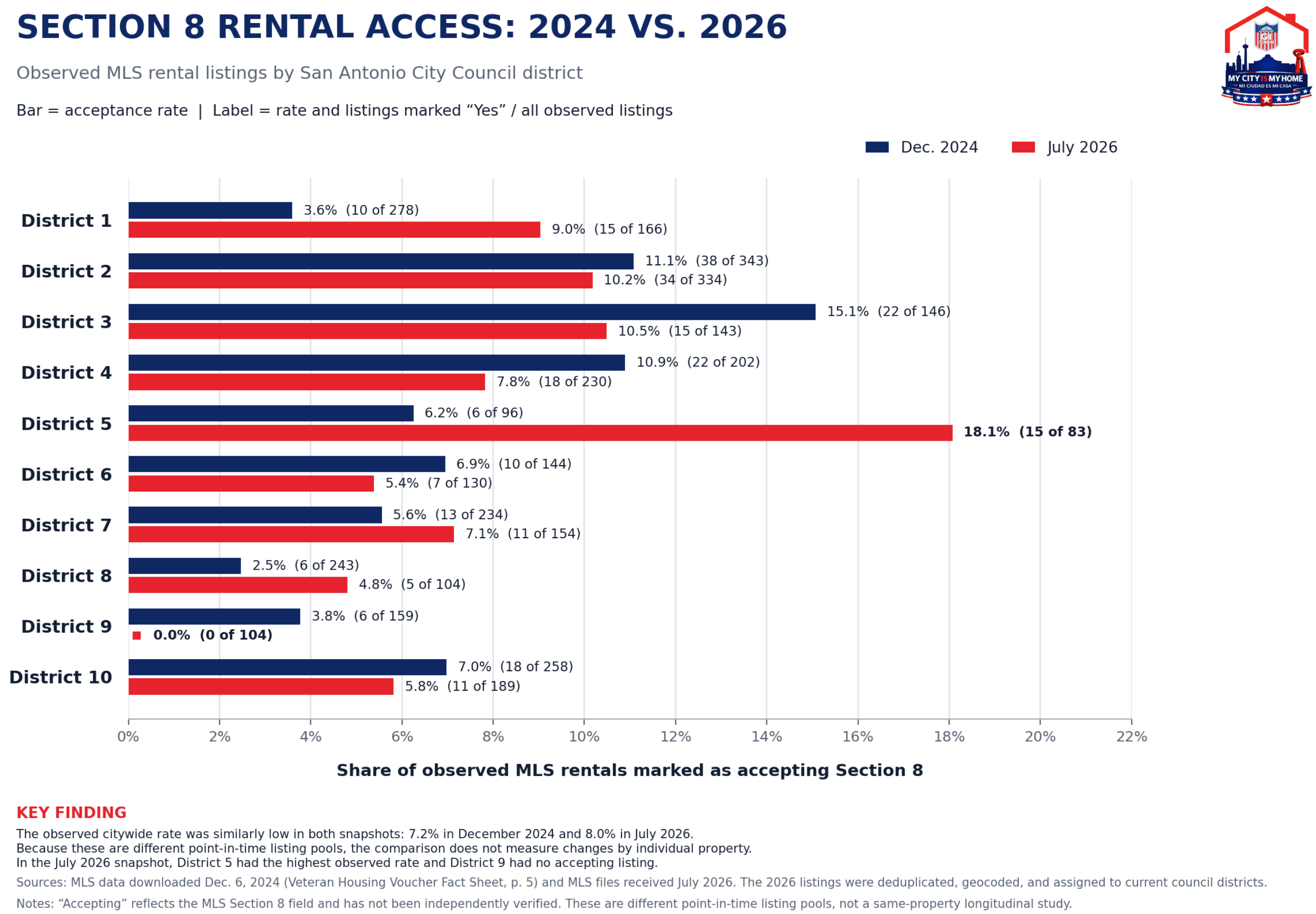


Figure 5. Advertised voucher access in comparable filtered MLS snapshots.

Asking rent was not the initial barrier for hundreds of homes

The 1,506 current in-city listings marked “No” were compared with HUD’s FY2026 ZIP-code and bedroom-size Small Area Fair Market Rent benchmarks.

Of those listings:

- 924—**61.4%**—had asking rents at or below the applicable HUD benchmark
- 603 were **at least $200 below the benchmark**

These are preliminary rent-screening matches, not guarantees of voucher approval. Final eligibility may depend on the household’s voucher size, tenant-paid utilities, gross rent, rent reasonableness, inspection, and the administering housing agency.

Nevertheless, the comparison identifies hundreds of homes where the advertised rent itself was within the initial voucher range, but the property was still marketed as not accepting Section 8. For these properties, the first visible barrier was not necessarily affordability. It was acceptance of the payment source.

SINGLE-FAMILY RENTAL ACCESS

924 HOMES WERE WITHIN THE INITIAL HUD RENT BENCHMARK

BUT WERE STILL LISTED “NO”

Current in-city single-family and duplex MLS rental records

THE INITIAL RENT SCREEN DID NOT REMOVE THE VOUCHER BARRIER

1,506

CURRENT IN-CITY MLS RENTALS

MARKED “SECTION 8: NO”

Every record in the next two groups is contained within these 1,506 listings.

924

61.4% OF “NO” LISTINGS

ASKING RENT AT OR BELOW

THE INITIAL HUD BENCHMARK

The advertised rent appeared financially possible at the first screening step—yet the listing was still marked “No.”

WITHIN THOSE 924 HOMES

603

HOMES WERE AT LEAST

$200 BELOW

THE HUD BENCHMARK

Even with substantial room below the initial benchmark, the listing remained marked “No.”

KEY TAKEAWAY

For hundreds of homes, advertised rent was not the first visible barrier. Voucher acceptance was.

HOW TO READ THIS FINDING

The HUD comparison is an initial rent screen. It shows that many advertised rents appeared financially plausible before application, inspection, or final rent approval—but the MLS entry still presented voucher acceptance as a barrier.

Source: July 20, 2026 MLS snapshot and HUD FY2026 ZIP-code/bedroom Small Area Fair Market Rent screening. MLS entries are listing representations. Benchmark matches do not guarantee voucher size, gross-rent approval, rent reasonableness, inspection, or lease-up.

Figure 6. Rent-screened homes within the initial HUD benchmark but still marked “No.”

Professional gatekeepers influence access across multiple homes

Public discussions about voucher requirements often focus on an individual “**mom-and-pop**” landlord making a personal decision about one rental home. The MLS data show a substantially more professionalized market.

Every property in this dataset was marketed through a listing agent and brokerage or real estate office. The data do not establish that every listing office owns the property, provides full-service property management, or makes the final voucher decision. An owner may still direct the agent's decision. However, listing agents, property managers, and brokerages are the public-facing gatekeepers who communicate rental requirements, advise owners, screen inquiries, and tell prospective tenants whether vouchers will be considered.

The 1,506 current "No" listings were highly concentrated among repeat offices:

Office concentration	No listings represented	Share of all No listings
At least 2 No listings	1,352	89.8%
At least 5 No listings	1,038	68.9%
At least 10 No listings	756	50.2%
At least 20 No listings	427	28.4%

One office alone represented 99 current listings marked "No."

Across all current in-city listings, 371 distinct office names, as entered in the MLS, were identified. These are listing-system name entries rather than 371 independently verified corporate entities; spelling, abbreviation, or naming variants may divide one firm across more than one entry. Of these:

- 307 appeared only on listings marked "No"
- 44 appeared on a mixture of "Yes" and "No" listings
- 20 appeared only on listings marked "Yes"

The mixed offices are important because they show that voucher decisions may vary by property or owner. The data should not be used to claim that every office has a blanket no-voucher policy without direct confirmation. At the same time, the overall concentration demonstrates that the professional rental industry is not a minor participant in voucher access. A policy, practice, or recommendation communicated by one agent, property manager, or office can affect dozens of homes.

The 924 properties whose advertised rent met the initial HUD benchmark could be consolidated into only 264 office-contact records. This means that relatively few professional gatekeepers represented hundreds of homes that were within the initial voucher rent range but advertised as not accepting Section 8.

This concentration also creates an outreach opportunity. Rather than approaching hundreds of rent-screened properties one at a time, the 924 initial HUD-benchmark matches can be organized through 264 office contacts for education, current-policy verification, HUD-VASH outreach, correction of outdated advertising, and follow-up. The report treats that as an implementation opportunity, not proof that every office controls the policy at every represented property.

SINGLE-FAMILY RENTAL ACCESS

PROFESSIONAL GATEKEEPERS

HUNDREDS OF POTENTIAL HOMES
A MANAGEABLE PROFESSIONAL NETWORK

Rent-screened MLS listings marked “Section 8: No”

THE OUTREACH OPPORTUNITY

924

POTENTIAL HOMES

WITHIN THE INITIAL
HUD RENT BENCHMARK

REPRESENTED THROUGH

264

OFFICE CONTACTS

FOR TARGETED OUTREACH
AND PROFESSIONAL EDUCATION

One contact can affect how multiple advertised homes are presented to veterans and other voucher holders.

HOW CONCENTRATED WERE THE 924 LISTINGS?

Share represented by offices connected to multiple rent-screened “No” listings

Offices with 2+ listings — 89.8%

Offices with 5+ listings — 68.9%

Offices with 10+ listings — 50.2%

ONE OFFICE **99** CURRENT RENT-SCREENED “NO” LISTINGS

POLICY TAKEAWAY

One professional practice, script, training decision, or policy can influence access to multiple homes.

HOW TO READ THIS FINDING

The 264 figure counts office contacts associated with the 924 listings. An office may represent multiple listings, owners, or agents; this graphic does not claim that an office owns the homes or made 924 independent decisions.

Source: July 20, 2026 MLS snapshot and HUD FY2026 ZIP-code/bedroom initial rent screening. Percentages use the 924 rent-screened “No” properties as the denominator.

Figure 7. Professional gatekeepers and the rent-screened outreach opportunity.

Early HUD-VASH outreach confirms the concern

A Section 8 “No” entry does not automatically prove that a property will also reject a HUD-VASH voucher. The American GI Forum of My City Is My Home therefore began contacting agents to ask specifically about HUD-VASH. A phone response was associated only with listings tied to the responding agent or phone number in the outreach data; it was not treated as proof of an office-wide policy unless the response expressly applied across the office or portfolio.

Through July 23, 2026, the updated call log contained responses from 29 distinct agent phone numbers:

- 3 agents said they accepted HUD-VASH
- 26 agents said they did not accept HUD-VASH

The call spreadsheet contained 207 result rows. Because several agents represented multiple homes, the unique listings were associated with these responses:

- 19 properties were associated with an affirmative response
- 188 properties were associated with a negative response

When the results were limited to exact MLS-number matches within the 924-property HUD-benchmark-screened, in-city outreach list, **105 properties had confirmed responses**:

- 12 accepted HUD-VASH
- 93 did not accept HUD-VASH
- **Confirmed acceptance rate: 11.4%**

The outreach was an early, nonrandom sample and should not be presented as the final citywide VASH acceptance rate. No office-wide result was assigned unless a specific listing could be matched.

Defining a genuinely self-managed small landlord

For purposes of this report, the term self-managed small landlord is more precise than “**mom-and-pop landlord**.”

A self-managed small landlord is an owner who personally markets, screens, leases, and manages the rental property without delegating those functions to a property management company, brokerage, real estate agent, or other professional intermediary.

A person may remain a small property owner while hiring a professional company or licensed agent. However, once the rental is marketed and screened through a professional business, the public-facing access decision is no longer solely an informal interaction between an individual homeowner and a prospective tenant.

For this report, the distinction is descriptive and should not be read as a recommendation to exempt self-managed small landlords from veteran source-of-income protections.

The MLS files do not include sufficient ownership information to determine how many properties each owner possesses or how many owners personally manage their properties. What the data establish is that the observed MLS market is dominated by professional representation—and that repeat offices are associated with a large share of the listings excluding vouchers.

What the Findings Mean

The MLS analysis shows that voucher exclusion is not limited to high rents or isolated owners: 92.0% of current in-city records were marked “No,” **only 6.7%** of family-sized records were marked “Yes,” hundreds of “No” listings were within the initial HUD benchmark, and repeat professional offices represented most of the excluded inventory. Search tools can make information easier to find, but they cannot create housing choice when access is closed before a renter can apply.

Data limitations

This analysis represents a July 2026 MLS snapshot and does not include every rental property in San Antonio. Off-market rentals, owner-advertised homes, rooms for rent, and properties not listed through the MLS may not appear. HUD rent comparisons are preliminary screening estimates rather than voucher-approval determinations, and the HUD-VASH call results are an early, nonrandom outreach sample.

3. Housing Helper

A San Antonio-Focused AI Housing Navigation Tool

Overview

Housing problems often require more than locating information. Residents may need to identify the stage and urgency of the problem, the responsible organization, the documents or questions to prepare, and the next practical step. My City Is My Home and UTSA Rowdy Corps Community Scholars developed Housing Helper as a free San Antonio and Bexar County housing-navigation tool. It is designed for renters, homeowners, veterans, seniors, people with disabilities, voucher holders, people facing homelessness, families, volunteers, and others helping someone navigate a housing problem. No account is required.

Public Housing Helper: https://mycityismyhome.com/housing-helper/

What Housing Helper Does

Housing Helper provides short, practical next steps and routes residents to relevant guides, agencies, or services. Its current coverage includes:

- eviction, court, rental assistance, and payment problems;
- apartment-search barriers, Housing Choice Vouchers, HUD-VASH, veteran housing, and homelessness;
- repairs, unsafe housing, and utility shutoffs;
- property taxes, exemptions, foreclosure, mortgage problems, and homeowner repairs;
- inherited property, Transfer on Death Deeds, senior housing, and disability housing; and
- public-housing relocation, student housing instability, immigrant housing navigation, and related basic needs.

The tool is not a general-purpose chatbot, legal service, benefits counselor, or case-management system. Its role is to help a resident identify the housing problem, choose the next reasonable action, and reach the appropriate resource.

Stage-Based Navigation

Housing Helper does not treat an approval or referral as the end of a housing problem. For rental assistance, it distinguishes application, document completion, approved amount, payment issuance, landlord receipt, ledger credit, remaining balance, and any active eviction.
It also distinguishes a landlord demand, Notice to Vacate, court citation, judgment, appeal deadline, writ of possession, and physical lockout. The tool is instructed to identify the stage before giving procedural guidance and never invent a court date or legal deadline.

Local Knowledge and Human Testing

Housing Helper functions as a navigation layer over curated local guides and direct source links. Its San Antonio-focused instructions and decision rules help it:

- distinguish voucher types, eviction stages, utility problems, and payment stages;
- route residents to the appropriate housing authority, VA contact, City service, legal-aid provider, homelessness resource, or housing-search tool;
- stay in the user's language and avoid duplicate or unrelated contact information;
- avoid unsupported assumptions, guarantees, and advice outside its housing-navigation scope; and
- direct residents to underlying guides and sources rather than requiring reliance on an AI answer alone.

Development used an iterative human-in-the-loop process: local resources and rules were assembled, realistic questions were tested, errors were documented, and recurring gaps were corrected. The final pre-launch instructions contained more than 30 structured sections and additional housing-specific rules.

Testing produced concrete improvements in rental-assistance sequencing, legal-aid referrals, Spanish-language continuity, boundaries around VA benefits questions, and landlord repair questions. In a final ten-scenario rental-assistance series, the workflow identified the stage and useful next step in all ten; the main recurring issue—overuse of conditional legal-aid referrals—was then corrected.

Pre-Launch Development and Cost Snapshot

A final dashboard snapshot recorded:

- 351 AI system queries;
- 30 recorded discussions;
- 2,754,452 tokens processed;
- $3.93 in direct AI model usage, approximately $0.01 per recorded query; and
- a public guest allowance of 15 questions per day.

The $3.93 figure covers only direct model usage. It excludes hosting, software, staff and volunteer time, student research, guide preparation, resource verification, Housing Finder maintenance, testing, quality assurance, and future updates. The larger investment was the human work required to build and maintain the local system around the AI.

Boundaries and Privacy

Housing Helper cannot provide legal advice, determine program eligibility, see live availability, or replace an attorney, housing authority, voucher worker, VA case manager, social worker, or emergency service. Current funding, waitlists, availability, payments, inspections, and enrollment must be verified with the responsible organization.

The tool is designed to avoid requesting unnecessary sensitive information, including Social Security numbers, full dates of birth, financial information, passwords, portal credentials, VA claim numbers, and immigration identification numbers.

Housing Helper and Housing Finder

Housing Finder answers, "Where might I be able to rent?" Housing Helper answers, "What is happening, what should I do next, and who should I contact?" Residents may use either tool independently.

Technology is not the central innovation. The value comes from the local housing knowledge, referral rules, source materials, safeguards, human testing, and continuing community feedback built around it.

4. Cross-Market Housing Access Findings

Apartments, Single-Family Rentals, and the Difference Between Housing Supply and Housing Access

Purpose

The Housing Finder and MLS analyses examine different parts of San Antonio's rental market. Their percentages should not be combined because they use different sources, units of analysis, and methods. Read together, they show that advertised supply can be much larger than the market a particular renter can realistically access.

Voucher Access Across Two Rental Markets

The corrected apartment classifications are 787 Section 8 "No," 341 "Yes," and 100 income-based or otherwise unclear. Among the 1,128 clear Yes/No classifications**, 69.8% are classified "No."** The separate MLS analysis found 1,506 of 1,637 current in-city single-family and duplex records marked Section 8 "No" and 131 marked "Yes"—92.0% and 8.0%, respectively. The MLS field reflects listing-system information, not independent confirmation of each property's current policy.

Family-Sized and Rent-Screened Supply

Among 1,290 current single-family and duplex records with three or more bedrooms, **only 87** were marked as accepting Section 8; 1,203 were marked "No." The observed acceptance rate was **6.7%**.

Of the 1,506 MLS records marked "No," 924 had asking rents at or below the initial HUD Small Area Fair Market Rent benchmark, including 603 at least $200 below it. Those 924 listings were associated with only 264 professional office contacts.

These are preliminary rent-screening comparisons, not voucher-approval determinations. Final lease-up can depend on voucher size, tenant-paid utilities, gross rent, rent reasonableness, inspection, and the administering housing agency.

District and Professional-Gatekeeper Patterns

The MLS snapshot showed especially limited access in Districts 8–10: 5 of 104 records in District 8, 0 of 104 in District 9, and 11 of 189 in District 10 were marked "Yes." Combined, only 16 of 397 records—4.0%—were marked "Yes."

Professional offices also concentrated on the advertised exclusions: offices with at least two "No" listings represented 89.8% of all "No" listings; offices with at least ten represented 50.2%; and one office represented 99. This does not prove a blanket office policy, but it shows that education, verification, advertising corrections, and enforcement directed at professional gatekeepers can affect many homes.

COMBINED HOUSING ACCESS FINDINGS

SAN ANTONIO HOUSING ACCESS

Apartments vs. Single-Family Rentals

Two markets. Two methods. The same constrained choice.

VOUCHER HOLDERS FACE LIMITED OPTIONS

ACROSS BOTH MAJOR RENTAL MARKETS

APARTMENTS

Housing Finder analytical classifications

ANALYTICAL CLASSIFICATION

341	787
YES	NO

NONACCEPTANCE

69.8%

No — 787 of 1,128

Analytical nonacceptance among clear Yes/No classifications
100 income-based or otherwise unclear properties are excluded.

SINGLE-FAMILY + DUPLEX

Current in-city MLS rental records

MLS ENTRY

131	1,506
YES	NO

NONACCEPTANCE

92.0%

No — 1,506 of 1,637

Advertised nonacceptance in the current in-city MLS snapshot

CENTRAL FINDING

Apartments showed greater analytical voucher access than single-family and duplex rentals—but both datasets show substantial constraints on housing choice.

READ THESE RESULTS SEPARATELY

Different datasets and methodologies. Percentages should not be combined. Apartment results reflect clear Yes/No Housing Finder classifications; MLS results reflect how current in-city single-family and duplex records were advertised.

Sources: Updated Housing Finder apartment analysis and July 20, 2026 MLS snapshot. “No” is an analytical apartment classification or advertised MLS access signal; the datasets do not use identical collection methods and do not independently establish the reason for nonacceptance.

What the Combined Findings Mean

Apartment applicants can lose access through fees, screening rules, identification requirements, and voucher policies. Voucher households face an even narrower single-family market, especially when they need family-sized housing.

A housing system is not successful merely because a unit exists or assistance is approved. Success means an otherwise-qualified household can identify a realistic option, understand the requirements before paying, receive fair consideration, complete the process, and reach stable housing.

Data and Attribution Note

UTSA Rowdy Corps Community Scholars contributed research, testing, quality assurance, and data review to portions of the work. My City Is My Home operates and maintains Housing Finder and Housing Helper. The policy positions in this report are those of American GI Forum of My City Is My Home unless expressly stated otherwise.

5. Housing Policy Recommendations

From Housing Supply to Housing Access

Policy Principle

The findings above show that rental supply is not meaningful unless residents can understand the requirements, receive fair consideration, and complete the process needed to obtain or preserve housing.

The five recommendations below focus on barriers for which this report identifies a practical local or state policy response. Together, they move San Antonio from measuring housing supply alone toward measuring practical housing access.

1. Make San Antonio's Veteran Voucher Protection Effective Across the Rental Market

Why this matters

San Antonio's veteran source-of-income ordinance became effective May 8, 2026. Current City guidance applies the ordinance to housing providers that own or operate five or more rental units within City limits. The ordinance protects otherwise-qualified veterans from being rejected solely because they use covered federal housing assistance, while preserving lawful and reasonable screening standards.

The Single-Family MLS evidence shows why the current unit threshold should be reconsidered. The market is fragmented across individual houses and small portfolios, yet many of those homes are marketed through professional agents, brokerages, and property managers. Leaving smaller portfolios outside the ordinance can leave large portions of the single-family market outside the protection.

Recommended action

At the scheduled November 2026 policy review, remove the five-unit threshold so an otherwise-qualified veteran cannot be rejected solely because the veteran uses HUD-VASH or another covered federal housing voucher, regardless of the number of rental units owned or operated by the provider.

At the same time, clarify accountability for any owner, managing agent, property manager, brokerage, listing agent, leasing agent, operating entity, or other person who has authority to establish, recommend, communicate, or enforce a covered rental decision, to the extent permitted by law.

The City should not treat every address as an isolated event when multiple denials arise from the same documented company policy, script, training practice, or management decision.

Implementation of the existing veteran voucher protection—and any removal of the five-unit threshold—should include clear public guidance, notice to rental-property owners and professional offices, a centralized reporting process, coordination with HUD-VASH administrators, and enforcement when an otherwise-qualified veteran reports an unlawful voucher rejection. The 264 offices identified through the MLS analysis provide a targeted education list, beginning with offices responsible for the greatest number of potentially voucher-affordable listings.

Implementation

- Conduct proactive monitoring and periodic qualified fair-housing testing rather than relying only on complaints.
- Work with MLS providers to obtain timely access to relevant rental-policy information and review public advertising, leasing-office responses, property-manager policies, and repeat complaints.
- Pair enforcement with education and a clear process for correcting outdated or inaccurate advertising.
- Update all City FAQs, flyers, training materials, and enforcement guidance immediately if the coverage threshold changes.

The protection should continue to mean a fair opportunity to apply, not guaranteed approval.

2. Adopt a “Know Before You Pay” Rental Application Standard and Portable Application Safeguards

Why this matters

Housing Finder found a median application fee of $50, median administrative fee of $150, median security deposit of $300, and median documented upfront amount of approximately $399 among properties with usable data. A renter can spend nonrefundable money before learning that a screening rule makes approval unlikely.

Texas Property Code §92.3515 already requires landlords, when providing a rental application, to make tenant-selection criteria and potential grounds for denial available to the applicant. San Antonio should build practical renter protection around that existing state framework.

Recommended action

For City-funded, incentivized, contracted, land-supported, and voluntarily participating housing, require a clear pre-application disclosure before an application fee is collected.

The disclosure should include, where applicable:

- all mandatory application, administrative, deposit, move-in, recurring, utility, and other required charges;
- income, credit, criminal-history, eviction, broken-lease, identification, and voucher standards;
- the total known application-stage and estimated move-in cost, including whether another application is pending when known; and
- refund, credit, waiver, reconsideration, and appeal rules.

When City or nonprofit funds pay an application fee, require the selection criteria and a pre-screening checklist before public or charitable money is spent. Establish a reasonable reimbursement ceiling and require waiver, credit, or refund when materially inaccurate eligibility information supplied by a participating property caused the unsuccessful application.

Portable application pilot

Pilot a voluntary housing application passport or reusable tenant-screening report for City-supported and participating properties. The pilot should include renter consent, privacy protections, a defined validity period (example 90 days), a process to dispute inaccurate information, and limits on duplicate charges for substantially the same screening report.

3. Establish Fair-Chance and Alternative-Identification Standards in City-Supported Housing

Why this matters

The apartment data show that some of the strongest restrictions involve prior eviction, broken leases, felony history, and identification. Only 22.6% of apartment properties in the Housing Finder dataset were coded as potentially considering a prior eviction, 16.4% a felony history, and 12.4% an applicant without U.S. identification under the dataset's documented rules.

Automatic denial based only on a past record can exclude an otherwise-qualified applicant without considering age, relevance, changed circumstances, dismissal, rehabilitation, or mitigating information.

Recommended action

For City-funded, incentivized, contracted, or otherwise participating housing, require individualized review rather than automatic denial based solely on:

- criminal history;
- prior eviction;
- broken lease;
- bankruptcy; or
- foreclosure.

Standards should include published lookback periods, relevance to tenancy, an opportunity to submit mitigating information, a defined reconsideration process, consistent application, and reasonable-accommodation procedures where disability-related circumstances may be relevant.

Participating properties should also clearly disclose acceptable identity documents and lawful alternatives before a renter pays an application fee. The objective is not to weaken identity verification. It is to prevent residents from paying for applications when the documentation requirement itself makes them ineligible.

A broader private-market mandate should be treated as a separate legal question and reviewed under current Texas preemption law.

4. Build a Phased Registry for Professionally Managed Rentals and a Public Rental-Data System

Why this matters

Housing Finder and the Single-Family MLS analysis both demonstrate the difficulty of reconstructing basic rental information from scattered sources. Residents, nonprofits, universities, navigators, and City staff should not repeatedly have to determine who owns or manages a property, who is responsible for leasing decisions, whether information is current, and which public requirements apply.

San Antonio already uses structured rental-related registration and public data for defined programs, including the Proactive Apartment Inspections Program. The 2026 research supports moving toward a broader factual rental-data architecture.

San Antonio already requires separate permits for individual short-term rental units, and it maintains other property-specific registration programs for defined purposes. Those programs are not direct models for long-term tenancy regulation, but they demonstrate existing administrative capacity for property registration. Dallas provides a Texas long-term-rental precedent: its current Single-Family Rental Registration and Inspection Program requires annual registration of single-family homes, duplexes, and condominium rental units. San Antonio can study those systems while designing a narrower first phase focused on professionally managed and publicly connected rental housing.

Recommended Phase 1

Rather than beginning with every individual homeowner who rents one property, begin with professionally managed and institutionally connected rental housing:

- multifamily properties;
- single-family, duplex, and other rentals managed or marketed through a third-party property manager, brokerage, or professional rental agent;
- properties receiving City funds, incentives, land, fee benefits, or other public support; and
- properties already subject to City registration, inspection, or housing-program requirements.

A genuinely self-managed small landlord — an owner who personally markets, screens, leases, and manages the property without delegating those functions to a professional intermediary — could initially be deferred from the registration requirement while the City evaluates legal authority, cost, administrative burden, and program effectiveness.

This administrative phase-in should not be confused with the veteran source-of-income ordinance. Deferring a self-managed small landlord from an initial registry is not a recommendation to preserve the five-unit exemption from veteran voucher protection.

Core registry fields

The first phase should focus on reliable factual information:

- property address;
- legal owner or operating entity where publicly available;
- local responsible party;
- property-management company or brokerage;
- reliable contact information;
- number or type of units where available;
- City incentive or public-benefit status;
- applicable City registration, inspection, or code-program status;
- responsible veteran-voucher compliance contact for covered providers; and
- date the information was last updated.

The registration and accountability system should identify properties receiving City funding, incentives, land, tax benefits, or other public support and record any applicable voucher-access or tenant-protection commitments. The responsible City or affiliated entity should use this information to monitor compliance, investigate complaints, require corrective action, and enforce the governing agreement when violations are substantiated.

The City should make appropriate non-sensitive fields available in a machine-readable format so qualified public-interest tools such as Housing Finder can use the data instead of rebuilding the same factual records independently.

Enhanced fields involving screening criteria, fees, voucher status, or other tenancy practices should begin with City-supported, contracted, or voluntary participants unless broader local authority is confirmed.

5. Add Targeted Rental-Access Priorities to San Antonio's State Legislative Program

Why this matters

San Antonio adopts a State Legislative Program for each Texas legislative session. The program for the 89th Legislature broadly supported housing affordability, quality, accessibility, choice, and municipal authority, but did not expressly identify the rental-access reforms documented here. See San Antonio's 89th State Legislative Program.

Some reforms may exceed or present uncertainty under current municipal authority. Texas Local Government Code §250.007 generally restricts local source-of-income requirements involving federal housing assistance, although it preserves specific municipal authority to protect military veterans and to establish conditions connected to certain voluntary incentives, contracts, and programs.

Planning for the 90th Texas Legislature is timely. Bill filing begins November 9, 2026, and the regular session begins January 12, 2027.

Recommended action

Include the following targeted rental-access priorities in San Antonio's State Legislative Program for the 90th Texas Legislature:

- **Expand voucher access.** Amend Local Government Code §250.007 to permit local source-of-income protections for all otherwise-qualified applicants using lawful federal housing assistance, or establish equivalent statewide protection.
- **Protect existing veteran authority.** Oppose any legislation that would repeal, narrow, or otherwise weaken the existing authority of municipalities to protect military veterans using HUD-VASH or other federal housing assistance.
- **Require transparent, all-in rental pricing.** Require rental advertisements to display the total mandatory monthly price alongside the base rent. Before an application fee is collected, require itemized disclosure of all mandatory application, administrative, move-in, deposit, utility, and recurring charges. Clearly distinguish optional services from mandatory charges.
- **Establish eviction-record protections.** Automatically seal or restrict public reporting of eviction cases that are dismissed, withdrawn, or decided in favor of the tenant.
- **Prevent avoidable evictions.** Provide renters a reasonable opportunity to pay delinquent rent or correct a remediable lease violation before an eviction case is filed, subject to appropriate exceptions involving violence, immediate health or safety threats, or other serious conduct.

These priorities are consistent with Texas Housers' 2025 legislative priorities, including rental junk-fee transparency, eviction-record protections, an opportunity to cure, and repeal of the restriction on broader local voucher protections.

The City should also oppose legislation that would further restrict its authority to:

- Protect veterans using federal housing assistance;
- Establish housing-access or tenant-protection conditions on voluntary City funding, incentives, contracts, land, or other public benefits;
- Monitor and enforce commitments attached to public benefits; or
- Collect and publish factual rental-market information.

The 2026 Housing-Access Baseline

This report establishes an independent July 2026 baseline for measuring rental access in San Antonio. It supplements—but does not replace—the City's SHIP reporting, which primarily measures housing production, preservation, affordability, and related implementation goals.

My City Is My Home intends to conduct periodic updates, as organizational capacity and reliable data permit, to determine whether documented barriers improve, remain unchanged, or worsen. Future updates may examine:

- Application, administrative, and other mandatory charges;
- Deposits and known upfront costs;
- Income and tenant-screening requirements;
- HUD-VASH and Housing Choice Voucher access;
- Property type, bedroom count, asking rent, ZIP code, and council district;
- Access to family-sized voucher-affordable housing;
- Owner, management-company, and professional-office patterns;
- Compliance at publicly supported properties; and
- Progress on the policy actions identified in this report.

Each update should preserve the source, scope, verification date, and methodology of the underlying dataset. Apartment, MLS, City, and other datasets should not be combined into unsupported citywide percentages.

Community Accountability

Residents, housing advocates, service providers, veterans' organizations, researchers, and neighborhood leaders should use the 2026 findings to:

- Ask City Council for clear positions on the report's policy recommendations;
- Track which recommendations are introduced, adopted, funded, implemented, or rejected;
- Compare future rental-market findings with the July 2026 baseline;
- Document whether renters experience measurable improvements; and
- Publicly identify continuing gaps between stated City objectives and actual housing access.

The Mayor and City Council should request written staff responses to the report's principal findings and policy recommendations, including what actions are already underway, what measurable outcomes are expected, and what barriers require Council direction.

Implementation Priorities

Immediate / 2026

- Remove the five-unit threshold during the scheduled veteran ordinance review.
- Clarify professional-gatekeeper accountability, reporting, monitoring, and enforcement.
- Begin preparing the targeted rental-access items for the City's 90th Legislature State Legislative Program.

Near-Term / FY2027

- Implement Know Before You Pay standards in City-supported and participating housing.
- Pilot portable application safeguards.
- Implement fair-chance and alternative-identification standards in City-supported housing.
- Design Phase 1 of the professionally managed rental registry and public rental-data system.

State Legislative Priorities

- Broader source-of-income protection;
- preservation of existing veteran-protection authority;
- transparent all-in rental pricing;
- eviction-record protections; and
- a reasonable opportunity to cure before avoidable eviction filings.

Legal and Implementation Note

These recommendations are an advocacy and policy framework, not legal advice. Ordinance amendments, mandatory registry requirements, disclosure mandates, fee structures, data publication, enforcement mechanisms, and contractual conditions should receive current City Attorney review before adoption.

Selected legal and implementation reference points:

- City of San Antonio Veteran Source of Income FAQs
- Texas Property Code Chapter 92
- Texas Local Government Code Chapter 250
- City of San Antonio Proactive Apartment Inspections
- City of Dallas Single-Family Rental Registration and Inspection Program
- HUD FY2026 Small Area Fair Market Rents

Final Policy Standard

The report's central policy standard is not whether San Antonio can count more rental units.

The standard is whether an otherwise-qualified resident can:

find a realistic housing option → understand the requirements before paying → receive fair consideration → complete the necessary administrative process → and successfully reach or preserve stable housing.

That is the difference between housing supply and housing access.

Rowdy Corps
Civic and Community-Engaged Leadership

ACKNOWLEDGMENTS

UTSA Intern Recognition

Building better housing information for San Antonio

The American GI Forum of My City Is My Home gratefully recognizes The University of Texas at San Antonio and the Rowdy Corps Community Scholars program for supporting this community-engaged housing project. UTSA students contributed the research, technical skill, careful review, and public-service commitment needed to strengthen two practical tools: the San Antonio Housing Finder and the Housing Helper.

Their work helped turn housing data and emerging technology into clearer, more dependable public resources for San Antonio residents.

Partnership in Action

Across the internship team, the students supported a Housing Finder containing more than 1,200 apartment records and helped test a locally focused housing-navigation assistant before public launch. Their contributions included:

- Researching and verifying apartment and mobile-home information through online sources, property contacts, and field work.
- Reviewing rental costs, application requirements, voucher policies, screening barriers, and other details residents need before applying.
- Identifying outdated, incomplete, duplicate, or contradictory housing records and helping improve data quality.
- Testing the Housing Helper across renter, homeowner, veteran, voucher, eviction, repair, homelessness, and basic-needs scenarios.
- Documenting errors and recommending improvements to accuracy, clarity, safety language, context handling, and local resource referrals.

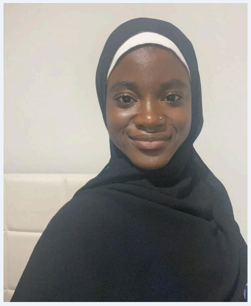
A Community Investment

The UTSA partnership expanded the capacity of a small nonprofit while giving students applied experience in civic technology, housing policy, data quality, artificial-intelligence testing, public-service design, and program evaluation. Their work will continue to benefit renters, homeowners, veterans, seniors, people with disabilities, voucher holders, and families navigating housing instability.

Ameerah Babs-Kazeem • Katlyn Hinkle • Wael Albakri

Student Contributors

The following profiles recognize the individual academic backgrounds and project contributions each intern brought to the partnership.



Ameerah Babs-Kazeem

Undergraduate Accounting Major | The University of Texas at San Antonio

American GI Forum of My City Is My Home Internship 2025

Ameerah applied the accuracy and organization expected in accounting to a public-service housing database. Through the CELO project with My City Is My Home, she researched apartment communities, verified information through online sources and direct property contact, identified outdated or inconsistent records, and helped update Housing Finder listings. Her work supported clearer documentation of rental costs, voucher policies, screening barriers, and other information that can be difficult for renters to obtain before applying. By strengthening the data behind the Housing Finder, Ameerah helped make housing navigation more dependable for San Antonio individuals and families.

Katlyn Hinkle

Undergraduate Finance Major | The University of Texas at San Antonio

American GI Forum of My City Is My Home Internship 2026

Katlyn focused on improving access to practical information about apartments around San Antonio. She researched properties, reviewed existing records, helped correct and update listing details, and supported verification of the information residents need when comparing housing options. Her finance studies brought useful attention to the real cost of securing a home, including application expenses, deposits, fees, income requirements, and other barriers that can affect a household's decision. Katlyn's careful review helped make housing information easier to use and more useful for residents who need accurate facts before spending time or money on an application.

Wael Albakri

M.S. Student, Artificial Intelligence & Analytics | B.S., Computer Science | UTSA

American GI Forum of My City Is My Home Internship 2025

Wael has supported My City Is My Home by combining data analysis, quality assurance, and reporting experience from government, nonprofit, and academic settings. He updated and validated housing information and conducted structured testing of the Housing Helper through multi-question conversations and realistic housing scenarios. Wael documented unsupported assumptions, repeated or inappropriate referrals, context failures, and other issues, then provided actionable feedback to improve accuracy, safety, clarity, and local resource routing. His technical and quality-control work helped move the Housing Helper toward a more dependable public launch for San Antonio residents.

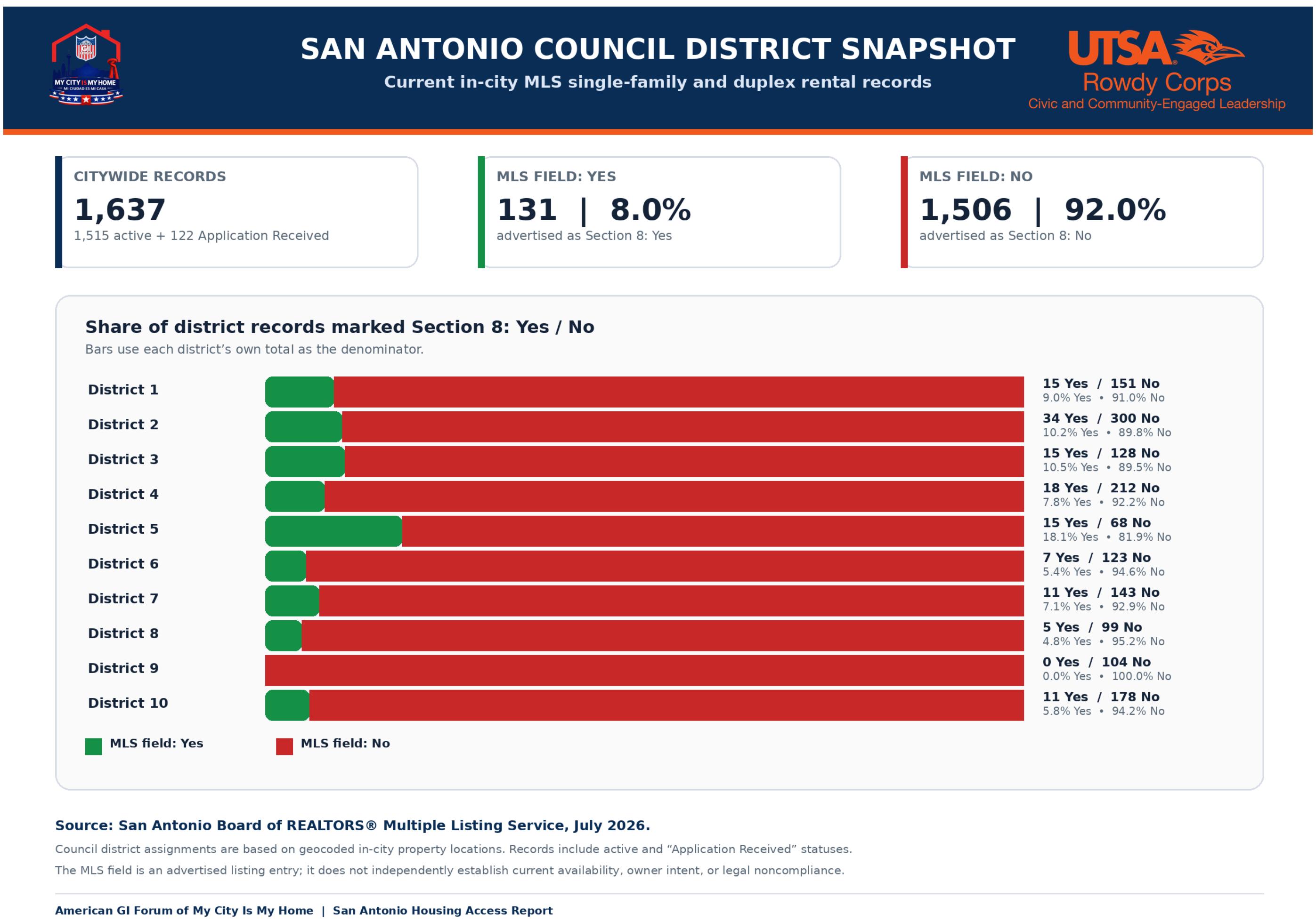
With gratitude to UTSA, Rowdy Corps Community Scholars, and the students who helped strengthen housing access in San Antonio.

Appendix A. Council District MLS Section 8 Snapshots

This appendix presents the finalized July 2026 geocoded council-district snapshots for current in-city MLS single-family and duplex rental records. The citywide overview and ten district figures use each district's own denominator.

Accessible data summary: District 1—15 Yes and 151 No of 166; District 2—34 Yes and 300 No of 334; District 3—15 Yes and 128 No of 143; District 4—18 Yes and 212 No of 230; District 5—15 Yes and 68 No of 83; District 6—7 Yes and 123 No of 130; District 7—11 Yes and 143 No of 154; District 8—5 Yes and 99 No of 104; District 9—0 Yes and 104 No of 104; and District 10—11 Yes and 178 No of 189.

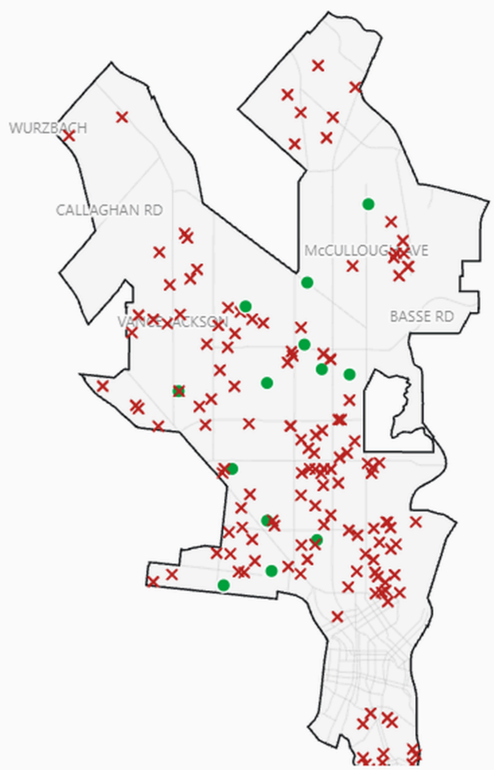
For consistency with the report, each figure describes the MLS field as marked Section 8: Yes or No. The field does not independently establish owner intent, current unit availability, HUD-VASH acceptance, or legal noncompliance.



COUNCIL DISTRICT 1

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
166	**15**	**151**
current in-city MLS records	9.0% of district records	91.0% of district records



● **MLS field: Yes** ✕ **MLS field: No**

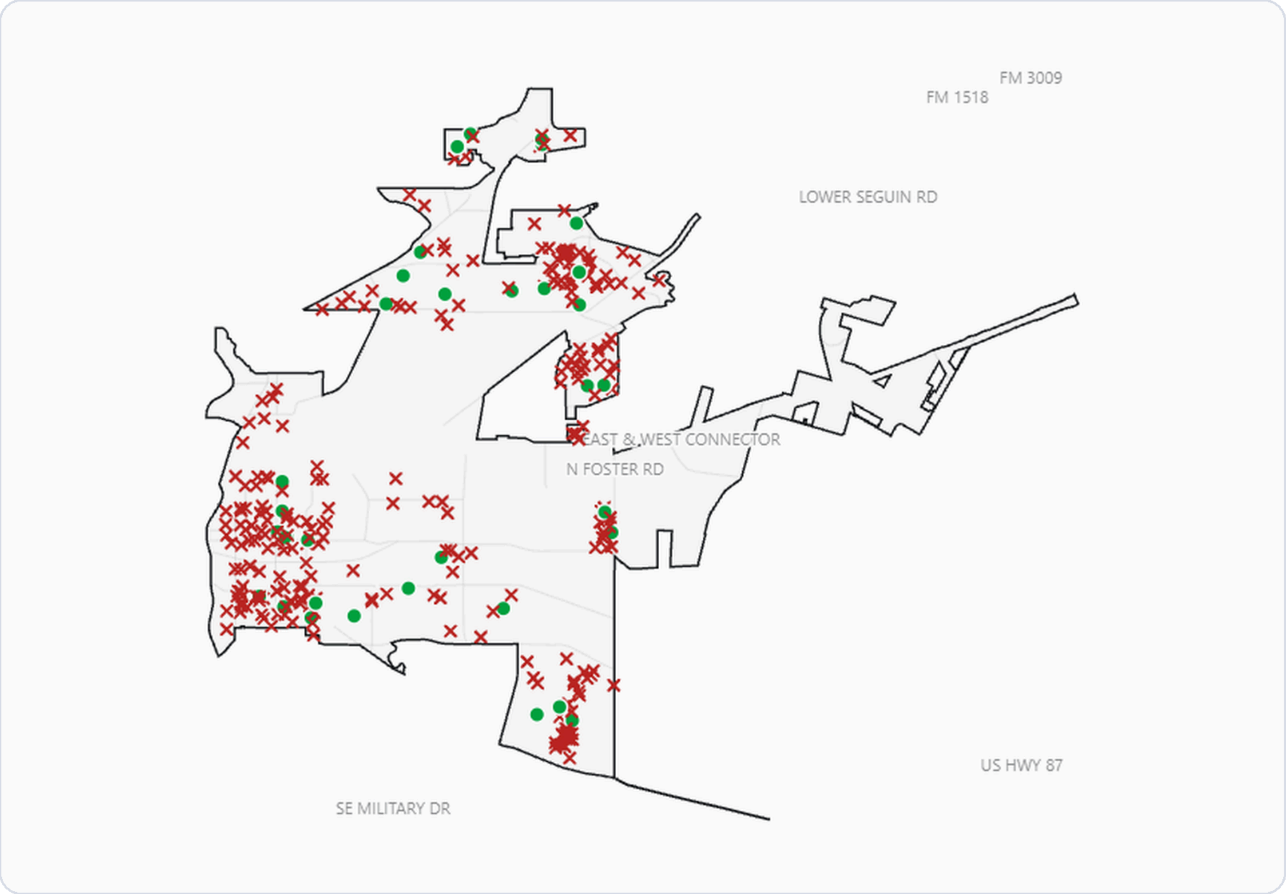
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and “Application Received” statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 2

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
334	**34**	**300**
current in-city MLS records	10.2% of district records	89.8% of district records



● **MLS field: Yes** ✕ **MLS field: No**

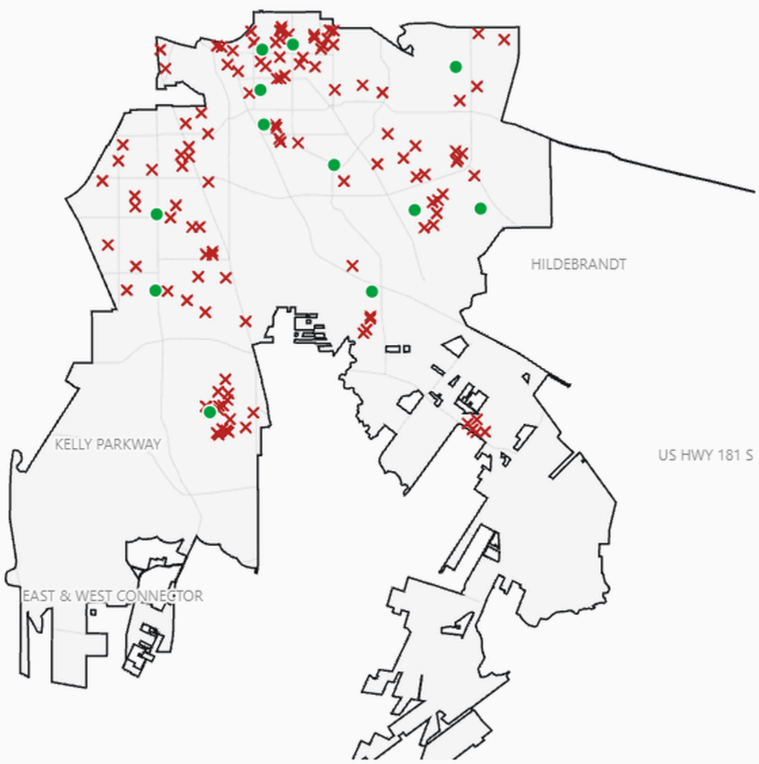
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and “Application Received” statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 3

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
143	**15**	**128**
current in-city MLS records	10.5% of district records	89.5% of district records



● **MLS field: Yes** ✕ **MLS field: No**

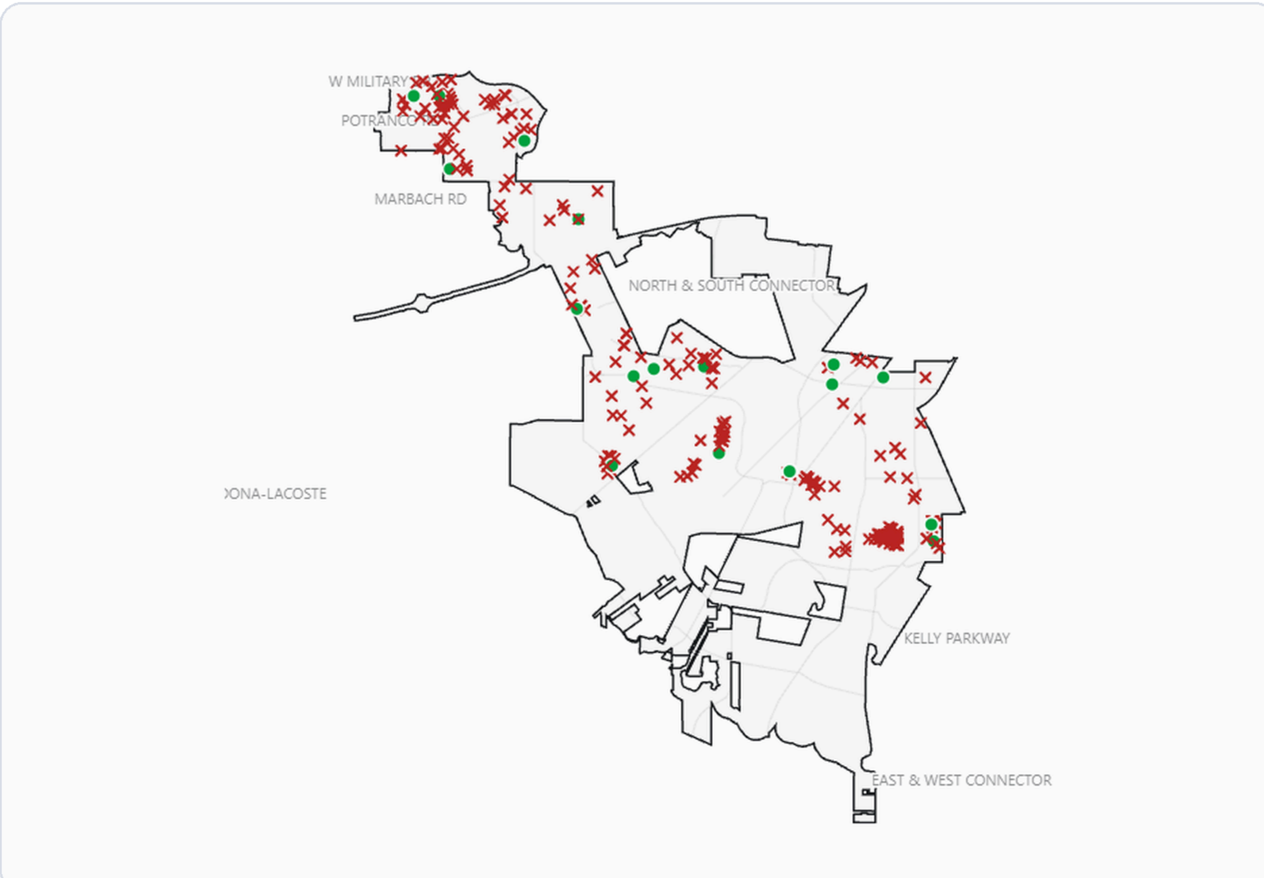
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and “Application Received” statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 4

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
230	**18**	**212**
current in-city MLS records	7.8% of district records	92.2% of district records



● **MLS field: Yes**   ✕ **MLS field: No**

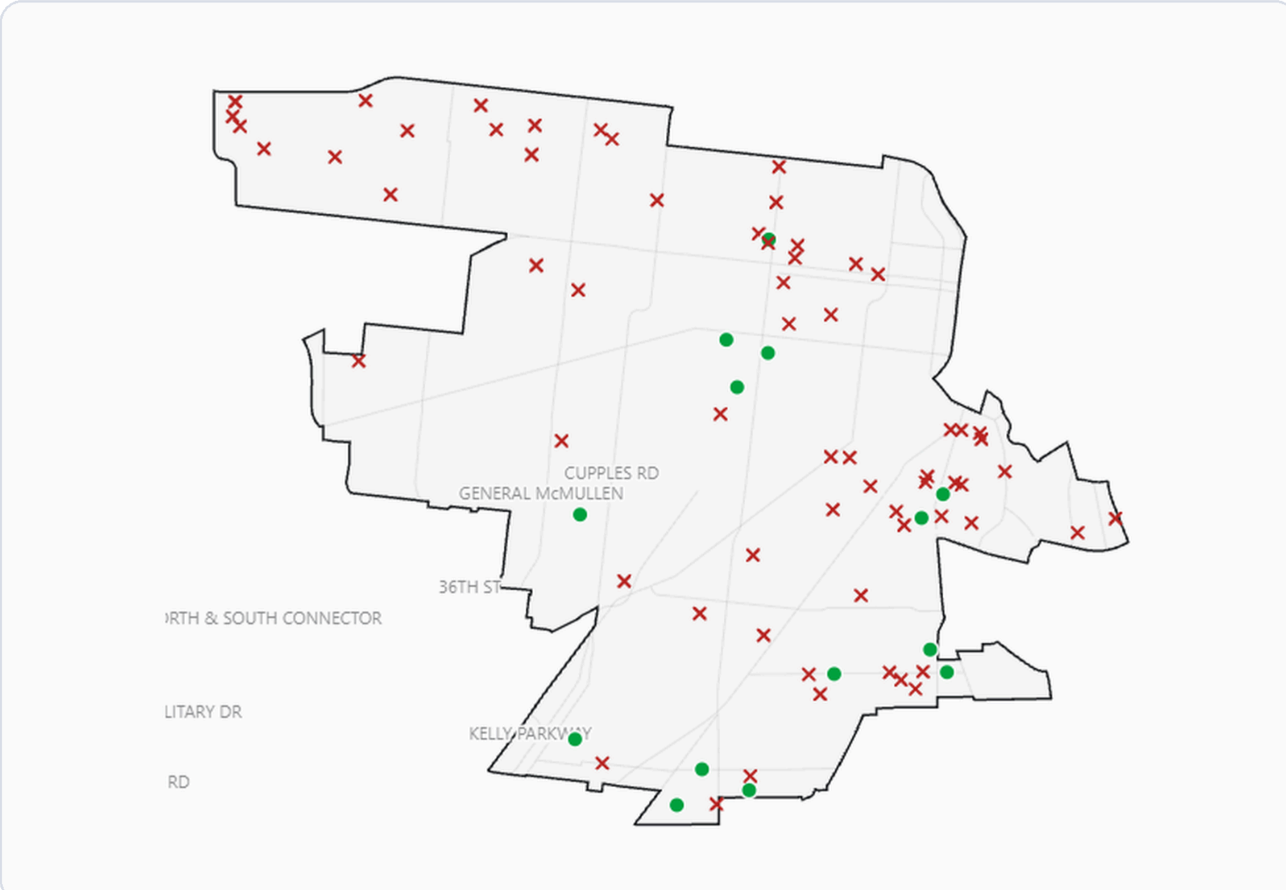
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and “Application Received” statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 5

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
83	**15**	**68**
current in-city MLS records	18.1% of district records	81.9% of district records



● MLS field: Yes   ✕ MLS field: No

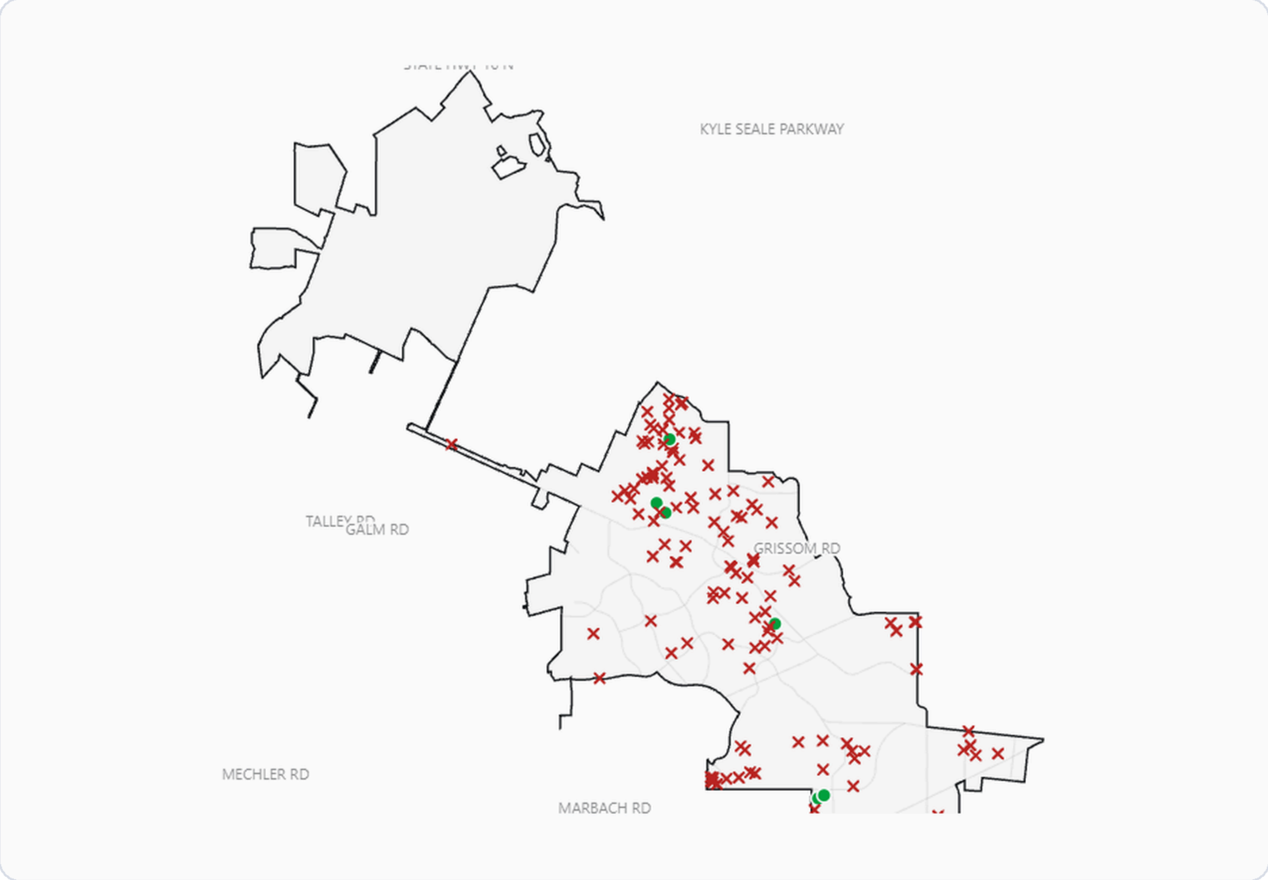
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and “Application Received” statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 6

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
130	**7**	**123**
current in-city MLS records	5.4% of district records	94.6% of district records



MLS field: Yes **MLS field: No**

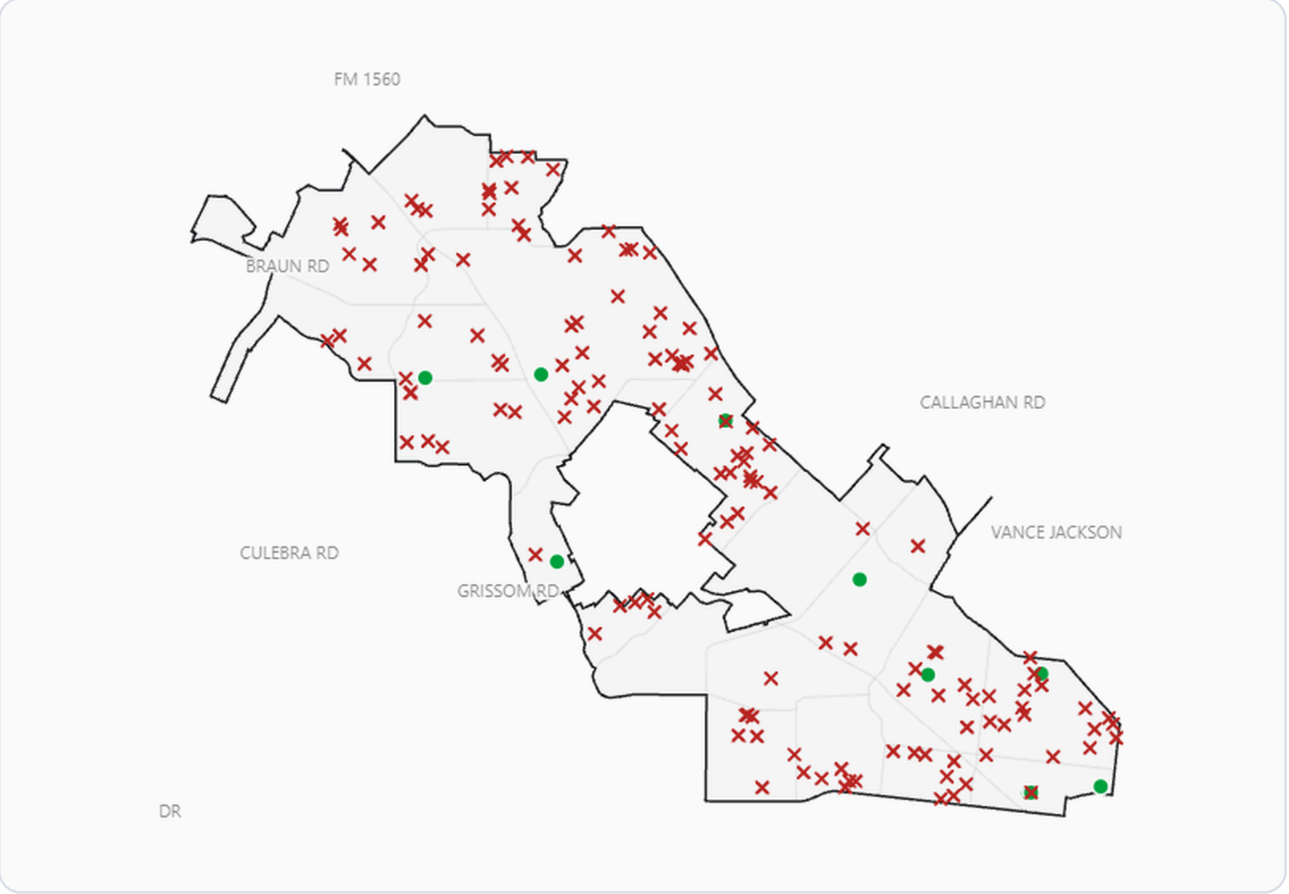
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and “Application Received” statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 7

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
154	**11**	**143**
current in-city MLS records	7.1% of district records	92.9% of district records



MLS field: Yes **MLS field: No**

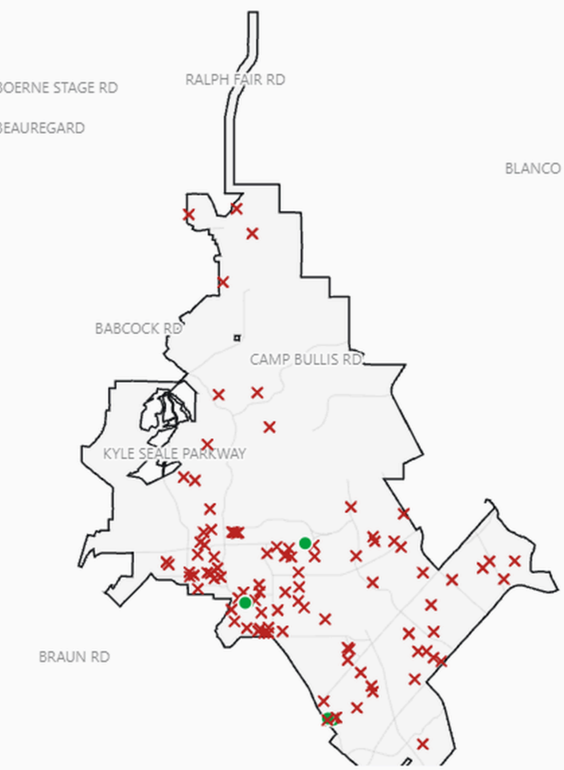
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and “Application Received” statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 8

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
104	**5**	**99**
current in-city MLS records	4.8% of district records	95.2% of district records



● **MLS field: Yes** ✕ **MLS field: No**

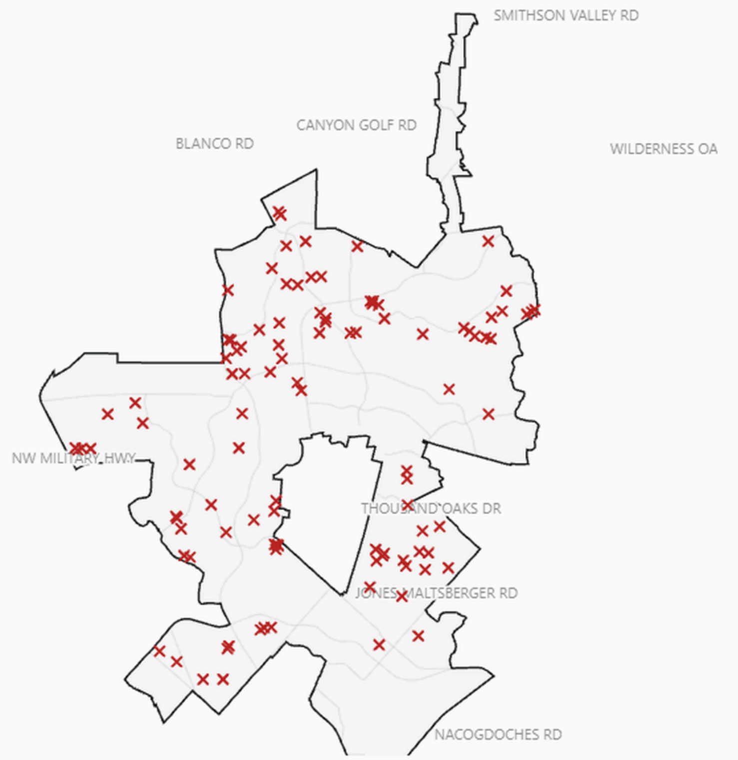
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and "Application Received" statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 9

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
104	**0**	**104**
current in-city MLS records	0.0% of district records	100.0% of district records



● **MLS field: Yes** ✕ **MLS field: No**

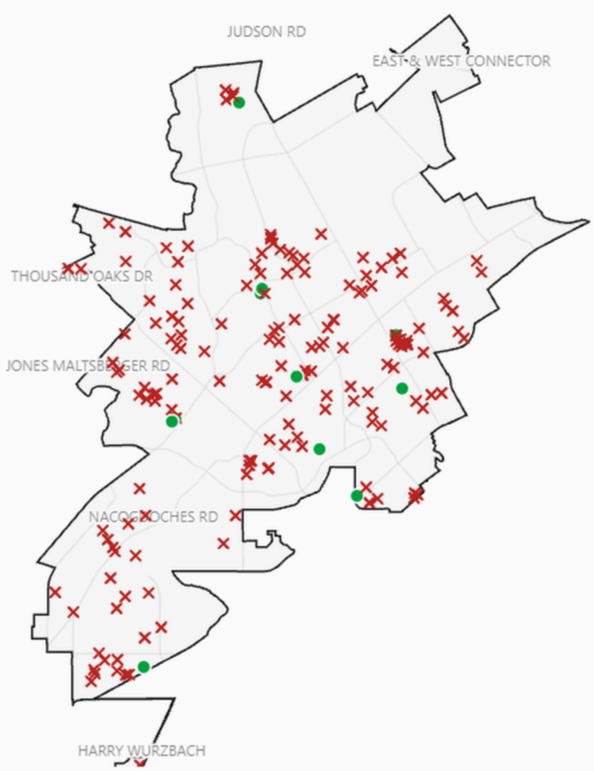
Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and "Application Received" statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.

COUNCIL DISTRICT 10

MLS SECTION 8 FIELD SNAPSHOT

TOTAL RECORDS	MLS FIELD: YES	MLS FIELD: NO
189	**11**	**178**
current in-city MLS records	5.8% of district records	94.2% of district records



MLS field: Yes **MLS field: No**

Source: San Antonio Board of REALTORS® Multiple Listing Service, July 2026.

Records include actively marketed and “Application Received” statuses. The MLS field is an advertised listing entry; it does not independently establish owner intent, current availability, or legal noncompliance.