



**CITY OF ELK GROVE
CITY COUNCIL STAFF REPORT**

AGENDA TITLE: **Housing Affordability and Homelessness Strategy**

MEETING DATE: **May 29, 2018**

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RECOMMENDED ACTION:

Staff recommends that the City Council discuss and provide direction to staff on two topics:

- Encouraging development of housing that is affordable to low- and moderate-income households; and
- Future implementation of a portion of the homeless appropriation received from the State of California in 2017.

BACKGROUND INFORMATION:

At this Special City Council Meeting, staff will discuss strategies on two inter-related topics:

- Housing affordability, which covers building housing at a variety of price points to accommodate the various income levels of Elk Grove residents; and
- Homelessness, which covers the need to address the range of challenges facing the homeless in our community.

Definitions

Discussions on housing affordability often categorize households by income level (e.g., low-income). Table 1 shows common income categories, which are based on the area median income for the

Sacramento region, adjusted for household size. The annual income limits and affordable housing costs are updated yearly, typically using data provided by the US Department of Housing and Urban Development.

Table 1 – Income Categories

Income category	Percent of median income	Annual income (four-person household)	Monthly affordable housing cost (for a 3 bedroom unit)
Extremely low-income	30%	\$25,100	\$625
Very low-income	50%	\$40,050	\$1,041
Low-income	80%	\$64,100	\$1,667
Median-income	100%	\$80,100	\$2,082
Moderate-income	120%	\$96,100	\$2,498

Note: The monthly affordable housing cost includes standard utilities, such as electricity, gas, sewer, water, and trash service.

There are many definitions of homelessness used by different agencies, but this staff report concentrates on the “literally homeless” defined as those persons living in a place not meant for human habitation (such as in a tent, car, or abandoned building), in an emergency shelter, or in transitional housing. The literally homeless are the most visible to the public, are in the highest need of services and housing, and are the source of the most frequent calls/complaints to Police and Code Enforcement.

The City’s Municipal Code definition of a “homeless person” generally aligns with the literally homeless definition, but also includes people that do not have a “fixed, regular, and adequate nighttime residence,” such as those staying in motels or moving frequently between homes of family and friends.

HOUSING AFFORDABILITY IN ELK GROVE

What is the status of housing affordability in Elk Grove?

There is no question that housing costs in Elk Grove are rising beyond the point of affordability for many households.

In March 2018, there were 219 home sales recorded in Elk Grove, with a median purchase price of \$420,000. This is a 10.5% increase over March 2017. When spending 30% of their gross income on housing, a moderate-income household could afford a property of around \$340,000. A low-income household could afford only \$221,000. Of the 562 properties in Elk Grove listed for sale as of the posting of this report, 56 were listed at prices

affordable to moderate-income households and one property (a one-bedroom condominium) was listed at a price affordable to a low-income household.

The median rent for a two-bedroom apartment in Sacramento County in December 2017 was about \$1,500. Although recent data specific to Elk Grove is hard to find, a company that compiles data from the most popular property management software noted that the average monthly rent is in the \$1,600 range. In 2016, the US Census Bureau estimated median monthly rent in Elk Grove at \$1,552. Both estimates include the large number of units which are rent-restricted as affordable housing, so the market-rate rents are higher. Staff regularly receives calls from local tenants whose rent is being raised beyond their means, often an increase of hundreds of dollars.

The City's 2013-2021 Regional Housing Needs Allocation, which is the number of units the City is legally required to plan for during that time period, included 3,462 lower-income units and 1,377 moderate-income units. Between 2013 and 2017, a total of 160 lower-income units and 252 moderate-income units had been built or permitted. All of the low-income units built in this timeframe were financed in part by the City, as shown in Table 2. The pace of building moderate-income units, which are not financed by the City, has stalled, with fewer than 25 units per year being built each year since 2015. In 2017, not a single moderate-income unit was built in the City.

Table 2 – Low-Income Units Proposed 2013-Present

	Avery Gardens (completed)	Bow Street (under construction)	Gardens at Quail Run (proposed)	Total
City loan amount	\$2 million	\$5 million	\$5 million	\$12 million
Extremely low-income units	10	10	10	30
Very low-income units	39	65	53	157
Low-income units	14	22	32	68

Note: In addition to the units built within this timeframe, the City financed 1,525 affordable units built prior to 2013, with a total loan value of nearly \$62 million.

What are some of the root causes of the increasing unaffordability of housing?

There are numerous factors driving up housing prices locally, including:

- *Strong demand for housing.* Builders will generally sell housing for the maximum price the market will bear, and low vacancy rates and a strong economy have increased demand for housing in excess of current production.
- *Rising costs of building homes.* This includes, most notably, construction costs as driven by the price of labor and materials; it also includes non-construction costs, such as land prices, impact fees and water/sewer connection fees.
- *Shortage of construction labor.* Many skilled construction workers left the field during the recession, and builders may be prepared to build more housing but unable to find workers. The Sacramento region competes with the Bay Area, where wages are typically higher, for construction labor.
- *Lot/home size.* A range of densities in housing tends to lead to wider affordability, with high density supporting apartment construction, medium density supporting single-family attached or condominium product types affordable to moderate-income buyers, and low density supporting larger homes for above moderate-income households. Development emphasis locally has continued to be primarily on large-lot single-family homes. Only one production home builder (DR Horton) built the majority of their homes in the 1,400-1,800 square foot range in 2017. All other builders concentrated on homes that were more than 2,100 square feet, and many 3,000+ square foot homes were built. Aside from some assisted living properties, the only multifamily housing completed in the last five years has been City-subsidized affordable housing.

How does this tie into homelessness?

At its core, homelessness is a housing problem, and the strength of the housing market is a key driver of homelessness in Elk Grove. Improved economic situations in recent years led to the creation of new households and the separation of households that previously shared housing to lower costs. A lack of housing options at all levels prevents households from “moving up” and vacating a unit that might otherwise be available to a household with a lower income level.

The strong demand for housing has led to extremely low vacancy rates in both rental and owner-occupied housing. Where a 5% vacancy rate is considered healthy, there is currently about a 2% vacancy rate in Elk Grove; of vacant units, about half are not for sale or rent, meaning they may be used irregularly, such as with second homes. When newly-formed households secure housing, it puts pressure on the for-sale and rental housing stock, and construction has not kept pace with the demand. In market-rate rental properties, landlords can adjust rents in a way that forces out tenants who were previously able to pay rent. Faced with many choices of tenants, landlords tend to look over households with lower incomes and credit and background challenges. Waitlists for affordable housing are often years long, and even most affordable housing will deny applicants with an eviction or other significant credit challenge on their record.

The City has seen the effect of this locally in moving people on from transitional housing. Even when transitional housing clients have funds for deposits, adequate income to pay rent, and a case worker to help them navigate the housing search process, they experience severe difficulties finding housing. Most leave Elk Grove in order to find housing options. Some are not successful at finding any housing options and reenter homelessness.

HOMELESSNESS IN ELK GROVE

What is the status of homelessness in Elk Grove?

In the past six years, the City has worked to address homelessness in partnership with local and regional nonprofits, including Elk Grove Homeless Assistance Resource Team (HART), Sacramento Self Help Housing (SSHH), and the Elk Grove Food Bank. However, despite improving economic conditions for many, homelessness remains a challenge in Elk Grove.

Staff recently compiled data from HART, SSHH, and the Elk Grove Police Department on the number of homeless individuals in Elk Grove. In the July-December 2017 timeframe, there were 331 unique individuals recorded as homeless. Those that were not overnight guests at the Winter Sanctuary operated by HART were typically sleeping in their cars or outside in tents or other temporary structures.

Elk Grove's homeless population reports staying in Elk Grove, as opposed to going to urban areas with greater availability of services, because they have connections to support (e.g., local family/friends, their children attend school here) and they feel safe in Elk Grove.

What resources are currently offered to homeless households?

In addition to Police and Code Enforcement efforts to address the effects of homelessness, the City developed relationships with two nonprofits to offer services spanning the continuum from proactive outreach to permanent housing for the homeless. Despite adding most of these efforts in the last six years, the number of homeless has continued to rise.

- *Navigation services.* A homeless services navigator performs outreach to homeless persons based on citizen and PD reports, with the goal of helping them obtain resources (such as identification and financial benefits) that they need in order to secure housing. The navigator also connects them to available housing resources throughout the region.
- *The Winter Sanctuary (also known as EG WINS).* This 12-week winter shelter provides up to 20 homeless persons with a nightly meal and place to sleep. In the last operating year, the program served 77 individuals, a nearly 40% increase from the prior year.
- *Transitional housing.* SSHH and HART operate two transitional homes: the Grace House, which serves mostly single adults, and the Meadow House, which is reserved for families.
- *Permanent shared housing.* The City supported the purchase of a single-family home in which rooms are individually rented to qualifying tenants for about \$400-500 per month. The home serves primarily those exiting transitional housing or the Winter Sanctuary, and has no maximum length of stay. A second home has been purchased and is pending rehabilitation and conversion to permanent shared housing.
- *Rapid re-housing assistance.* Through a grant from the State, homeless individuals in Elk Grove have access to funding that can cover housing search and landlord negotiation, short-term financial and rental assistance, and the delivery of home-based housing stabilization services.
- *Navigation hub for families.* In February 2018, the City purchased a property on Moon Creek Way in order to establish a navigation hub for families. The navigation hub will be similar to transitional housing, but with the goal of having a shorter average length of stay.

What other actions is the City taking to address homelessness?

The State of California's Budget Act of 2017 included a direct appropriation of \$5 million to Elk Grove for "navigation centers, which provide flexible dormitory-style living facilities while case managers connect individuals experiencing homelessness to permanent housing." The State Department of Housing and Community Development (HCD), which is tasked with distributing the funding, deemed usage of funds for a range of services aimed at navigating homeless persons and families to permanent housing to be in line with the intent of the appropriation.

In November 2017, the Council approved usage of the funds for a range of activities encompassing about \$4 million of the \$5 million allocation:

1. Navigation Team - \$1,500,000 over 10 years

The navigation team will provide proactive outreach to homeless persons, assisting them with gaining entry to the City's navigation hubs and other social services for which they may be eligible. The navigation team will be comprised of:

- A full-time navigator
- A full or part-time POP officer
- A full- or part-time mental health clinician

The team in place currently includes a full-time navigator and a part-time POP officer. Staff is recommending that a POP officer dedicated to homelessness be allocated on a full-time basis as part of the FY 2018-19 Budget.

Partnership on mental health services is underway. In the early part of 2018, staff approached Sacramento County's Division of Behavioral Health Services and advocated for establishment of a Mobile Crisis Support Team locally, which would provide a licensed mental health clinician and a peer counselor to work with our Police Department. Recently staff received notification that the County plans to move forward with allocating a local Mobile Crisis Support Team, with the City contributing some funds for start-up costs.

2. Navigation Hubs - \$1,000,000 for acquisition/rehab and \$1,000,000 for operations over 10 years

The Council approved funding the acquisition/rehabilitation and 10-year operating costs of two, single-family properties to serve as

navigation hubs, each of which would have private bedrooms and shared kitchen and restroom facilities. One navigation hub was intended to serve families, with the second navigation hub serving primarily single adults.

In February 2018, the Council approved acquisition of a property on Moon Creek Way to serve as a navigation hub for families. Staff is currently working with Bardis Homes, which has offered to complete substantial rehab work on the home at their cost. The purchase of the Moon Creek property encountered substantial neighborhood opposition, and purchase of a property for the navigation hub for single adults was put on hold pending further discussion with the Council.

3. *Exit Assistance - \$500,000*

In order to assist persons residing at the navigation hubs to achieve permanent housing, the Council approved creation of a general exit assistance program in the form of a limited-term subsidy, landlord incentive, etc., to be implemented on an individualized basis. Staff has reviewed many models in use in other jurisdictions, and is currently surveying landlords on their preferences and the feasibility of implementing various strategies locally. Ultimately, a program will be brought forward to the Council for approval.

At the November meeting, the Council also asked staff to explore other options for housing homeless households, particularly those exiting transitional housing, including the use of tiny homes. A total of \$1 million of the State appropriation was left unallocated pending further discussion.

ANALYSIS:

There remain a number of options the City could pursue in identifying resources for a future navigation hub and for a permanent housing strategy for persons exiting transitional housing. Overall, the City's available budget for creating a second navigation hub is \$1 million (originally \$500,000 for acquisition/rehab and \$500,000 for operating costs over 10 years) and \$1 million for housing that would assist people exiting the navigation hubs.

Shared Housing

This model involves buying or renting housing where individuals or families rent one or more bedrooms and share kitchens and bathrooms, similar to a few houses the City has purchased in the last seven years. An on-site house manager lives at the property to ensure tenants are following house rules and respecting one another and neighbors.

While the homes the City has purchased are generally well-managed and have not received neighbor complaints once the properties are operating, there has often been substantial public concern at the time of purchase.

If the Council wishes to pursue shared housing for either the navigation hub or permanent housing, one option to mitigate public concerns may be to rent properties instead of purchasing them. This would allow the homes to be less permanent in any one neighborhood and would allow a lease to quickly be ended in the event there was a negative impact on a given neighborhood. Sacramento County recently implemented this strategy for 15 navigation hubs they are funding. However, the rental approach doesn't allow for significant rehab to maximize usage of the property, and rent costs are not considered a capital expense, limiting the funding sources that can be used.

Tiny Homes

In order to assess the feasibility of developing a tiny home community in Elk Grove, staff visited two projects in Texas: one the "gold standard" of tiny home communities and the other a government/nonprofit partnership with a structure similar to other City-funded housing efforts. Staff also met with three local groups currently pursuing tiny homes in the Sacramento area.

Attachment 1 outlines the highlights of each of the communities.

Although the details of implementation varied between the tiny home communities staff visited and researched, there were some common advantages:

- *Community involvement opportunities.* Most tiny home communities relied significantly on community partnerships to build the homes, giving the public a sense of investment in solving homelessness and possibly leading to greater compassion. Building a home, which many high school students and churches have done, can also be an opportunity for teaching construction skills.

- *Scalability.* The number of tiny homes on a given site is flexible. In some cases, a property might have as few as one to two homes, but larger projects could have 75 or more units.
- *Construction speed.* Tiny homes, especially when not individually plumbed or connected to the electrical grid, can be completed and placed quite quickly.
- *Portability.* The three local tiny home builders focused on providing homes that were fairly mobile. Powered by solar electricity and built to either the travel trailer or camping cabin code, the homes can be moved to a new location with little difficulty.
- *Preservation of individual dignity.* Unlike group shelters, tiny homes provide a measure of privacy and dignity. Residents can decorate the interior of their home to their preferences and can choose what level of interaction they'd like to have with their neighbors.

However, there remain some significant challenges to developing a tiny home community in Elk Grove:

- *Siting.* Nearly all of the organizations we spoke with identified siting their project as a major impediment. Community First located in a rural area just outside the City of Austin after their first three attempts to site the project in Austin were scuttled by neighborhood and/or political opposition. The Dallas project is located in a generally undesirable area between major transit thoroughfares, and the owner noted that it is unlikely such a project would ever be approved in Dallas today. Projects associated with churches, like Compassion Village, do seem to have an easier time with siting, but their current project is located in Del Paso Heights, where there is already a large and noticeable homeless population. Following the November Council meeting at which the topic of tiny homes was raised, there was substantial opposition from community members concerned about a tiny home project near their homes.
- *Construction cost.* Only one of the tiny home projects reviewed by the City had in-unit plumbing; several had only solar electric. While the cost of building a unit without these connections can be as low as \$6,000 with volunteer labor, connecting to water, sewer, and electric were noted as prohibitively expensive. Additionally, development impact fees imposed by the City and other service providers (e.g., sewer, water) do not differentiate based on the size of the unit, adding tens of thousands more to the cost of each unit.

- *Operating costs.* Providing truly permanent supportive housing, with the associated case management services, would likely have an ongoing cost of at least \$7,000 per year per resident. Unless connected to electricity and plumbing, such units would be ineligible for many sources of funding to offset the operations costs, including project-based Section 8 vouchers. Compassion Village and Kavanah appear to be able to offset some of the costs by providing a level of services that falls short of the permanent supportive standard and by partnering with churches to provide some oversight. However, the City must be cognizant of over-reliance on churches, as faith-based requirements, cannot be implemented in City-supported projects.

Partnership on a Navigation Hub or Permanent Supportive Housing

Another option staff could further explore is partnering with a developer to include a component of a navigation hub or permanent supportive housing serving homeless persons as a part of a development they were planning to construct.

Some of the advantages of this strategy include:

- *Access to other funding mechanisms.* It is likely that in the next few years some funding from No Place Like Home will be available and will fund some of the social services needed by a chronically homeless population with mental health challenges. The State Legislature is actively working on establishing other funding for addressing housing affordability and homelessness issues, so other funding may be available.
- *Siting.* Inclusion of a navigation hub or permanent supportive housing component in a new affordable housing project may encounter less opposition because they are usually planned for land that is already zoned for multifamily construction.

There are also some potential disadvantages:

- *High cost of ongoing operations.* While the City has some funding set aside for construction and, in the case of the navigation hub, funding for some operations, most developers of affordable housing will plan for a timeframe longer than the City's funds will last. This, along with the exceptionally high cost of permanent supportive housing, could make finding a suitable partner difficult.

- *Timeframe.* Affordable housing projects take years to plan, fund, and construct. The City's available funding is a very small portion of the cost of a project, and the developer would need to obtain most funding from other sources. Staff estimates it could be three to five years before a project would be open to serve residents under this strategy.

FISCAL IMPACT:

The City received an appropriation of \$5 million in the State of California's Budget Act of 2017, set aside for navigation centers, the goal of which is to navigate homeless people into housing. The City also maintains an Affordable Housing Fund, which is generated by impact fees on new market-rate residential and non-residential development.

There is no direct cost associated with this item, which is a discussion of priorities and strategies related to housing affordability and homelessness. However, there will be staff costs associated with implementing the selected strategies. These activity delivery costs are anticipated to be paid from the State appropriation or the Affordable Housing Fund.

QUESTIONS TO GUIDE DISCUSSION:

- Does the Council want staff to continue to pursue tiny homes?
 - If so, what type of tiny home project (transitional/permanent, plumbed/unplumbed, general site preferences)?
 - If so, what type of population should be served (e.g., chronically homeless, families)?
 - If not, what strategies would the Council like to see to address exiting homeless people from temporary housing?
- What strategies would the Council like staff to explore for future navigation hubs?
 - Should staff continue to focus on single-family homes implemented in a scattered-site fashion? If so, should they be purchased or leased?
- Are there other ideas we haven't presented that Council would like staff to implement or research?

ATTACHMENT:

1. Tiny Home Communities Comparison

TINY HOME COMMUNITIES COMPARISON

	Community First Austin, TX	Cottages at Hickory Crossing Dallas, TX	Compassion Village Sacramento, CA	Kavanah Sacramento, CA	First Step Communities Location TBD
Project description	Large tiny home and RV project with an emphasis on building community among residents; “gold standard” in US tiny home communities	Mid-size tiny home community serving extremely high needs homeless population	Tiny home community model operated on church-owned land; modeled after Austin’s Community First, but on a smaller scale	Tiny home producer that works with a variety of partners (mostly churches) to place 1-2 homes on a property	Large interim/transitional tiny home project centered around a community building
Location	27 acres outside Austin city limits	3 acres in area of Dallas bordered by freeways and railroad	Rear portion of church property in Del Paso Heights	Various locations	Conceptual – not yet sited Requires 2-3 acres
Type of housing	Permanent	Permanent	Permanent	Transitional (guideline of 9-18 months)	Transitional (6-12 months)
Number of units	140 (also have 100 RVs on-site)	50	20 planned (4 existing)	4, with plans to add many more	100 planned
Ownership entity	Faith-based nonprofit	Housing nonprofit	Faith-based nonprofit	Faith-based nonprofit	Nonprofit
Ethos	Solution to homelessness is community, NOT just housing	Provide permanent supportive housing to the hardest to serve is cost-effective	Partner with churches to provide a home and a welcoming community	Work with high schools to construct homes while teaching marketable construction skills	Provide energy-efficient housing and a sense of community, while preserving individual privacy and dignity
Resident demographics	80% single chronically homeless adults living in Austin at least one year; 20% non-homeless “missional liver”	100% chronically homeless, focuses on those with most severe needs	Focus on chronically homeless, but takes referrals from churches and neighbors	Focus on homeless veterans, other criteria are flexible	Focus on serving high needs chronically homeless
Size (sq ft)	200	432	104	>100	169
Electricity	Full (on the grid)	Full (on the grid)	Solar (1-2 outlets only)	Solar (1-2 outlets)	Solar (1 outlet plus small heater)
Restroom facilities	Shared but private	In-unit	Shared, usually with nearby building	“Camp toilet” provided in-unit Usually limited access to nearby building for toilet	Shared, located in community center
Kitchen facilities	Shared outdoor kitchens	In-unit	Shared with nearby building, may be limited-use	No access or shared, limited-use access with nearby building	No access
Key features	<ul style="list-style-type: none"> - Cement foundations - Porches/patios on all units - Paved pathways and significant landscaping - Zoned as an RV park 	<ul style="list-style-type: none"> - Cement foundations - Porches on all units - In-unit security systems - Secured property - Common areas with standard landscaping 	<ul style="list-style-type: none"> - Built on travel trailers to RV code and can be moved - Land and facilities are leased from churches - Provide some meals to compensate for limited-use kitchen facility 	<ul style="list-style-type: none"> - Built on travel trailers and can be moved - Anticipates high level of involvement from church community on which tiny home is located 	<ul style="list-style-type: none"> - Built to camping cabin code - Common areas with standard landscaping
On-site services	<ul style="list-style-type: none"> - Medical clinic - Community store - Job training - Transit service to downtown - Laundry facilities 	<ul style="list-style-type: none"> - Medical clinic - Case management - Daily community programs - Substance abuse counseling - Frequent transit service (15-30 minute headways until 3am) - Laundry facilities - free 	Limited and varies by site	Limited and varies by site	<ul style="list-style-type: none"> - Community center - Medical clinic - Dog park - Community garden - Communal meals (1-2/day) - Laundry facilities
Rent	\$325-425/month	\$849/month (but all tenants have Section 8 voucher, so pay \$50-230)	\$250/month	Negotiable	30% of resident’s income
Development cost	\$20 million	\$8.8 million	<ul style="list-style-type: none"> - \$7,500 in materials costs per home - Land and facilities are leased 	<ul style="list-style-type: none"> - \$6,000 per home - Placed on privately-owned land 	\$1.1 million + land

	Community First Austin, TX	Cottages at Hickory Crossing Dallas, TX	Compassion Village Sacramento, CA	Kavanah Sacramento, CA	First Step Communities Location TBD
Funding sources	Private funding	\$4.5M foundation, \$2.5M city/county, \$1.3M nonprofit, \$0.5 individual donations	Private funding	Private funding	Anticipates using private funding and city/county funding
Operating costs	Would not share	\$528,000	\$120,000+	None once home is transferred	\$750,000-900,000
Funding sources	Rents, private donations	Project-based Section 8, tenant rents	Tenant rents, private funding	Private funding	Private donations, tenant rents, city/county
Employees	35	3	1 (on-site property manager)	None	Anticipate 3-5
Housing First model	No	Yes	Yes	No	Yes
Pets	Allowed (max 2); many residents had	Service animals only	No pets	Service animals only	Yes
Strengths	<ul style="list-style-type: none"> - Varied architectural styles - Inviting landscaping/layout - 11 microbusinesses onsite - High success rate (only 5% have left without permanent housing) 	<ul style="list-style-type: none"> - LEED Platinum - Serves hardest to serve population - Excellent siting near services/transit 	<ul style="list-style-type: none"> - Makes use of underutilized portions of church properties - Elk Grove churches are interested (5 are building houses) 	<ul style="list-style-type: none"> - Works with Veterans Administration for referrals - Trains youth in construction skills—many schools are looking to participate 	<ul style="list-style-type: none"> - Units are easily movable - Community center could serve future purpose if units were moved
Weaknesses	<ul style="list-style-type: none"> - High cost of construction and operations - Picking residents who will “fit in” may mean not targeting hardest to serve 	<ul style="list-style-type: none"> - Have had many problems related to challenges of residents (thefts, prostitution, damage to unit, drugs, etc.) - Not a lot of sense of community - High turnover - Not breaking even on operating costs 	<ul style="list-style-type: none"> - Limited case management (just starting to implement) - Requires church partner - May be tax implications for participating churches 	<ul style="list-style-type: none"> - Services are limited - Tenants are not well-tracked once homes are placed - If placed on church property, residents are required to serve the church - Some potential code issues 	<ul style="list-style-type: none"> - Unclear plan for connecting residents with permanent housing - Not yet implemented so some potential issues not known