

2023

**Analysis of
Impediments to
Fair Housing
Choice**

CITY OF FORT WORTH

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EXECUTIVE SUMMARY	3
Executive Summary	4
SECTION I	10
Demographic Patterns and Community Profiles	11
Primary Findings	14
Demographic Context	14
Areas of Concentrated Poverty and Racial / Ethnic Concentration and Segregation (R/ECAP)	19
Household Income	23
Female-Headed Households	23
Household Income	25
Poverty	27
Household Food Security	28
SECTION II	30
Housing Market Assessment	31
Housing Market Assessment	31
Age of Housing Stock	34
Housing Cost Burden	36
Access to Publicly-Supported Housing.	38
Homeownership Rates, Housing Market, Balanced Housing Market	40
SECTION III	43
HMDA Analysis	44
Introduction	44
Loan Activity	44
Loan Category, Purpose, Loan Denial, Lending Analysis, Conclusions	46
SECTION IV.	57
Access to Opportunity	57
Education, School Proficiency / By Race and Ethnicity	58
Employment and Job Proximity	61
Transportation and Transit, Access to Broadband	66
SECTION V.	70
Zoning and Land Use	71
SECTION VI.	75
Community Engagement	75
SECTION VII.	81
Fair Housing Law, Public Policy and Enforcement	82
SECTION VIII.	107
Impediments and Remedial Actions	108
Appendix (included in Consolidated Plan Document)	129

EXECUTIVE SUMMARY

Executive Summary

The preparation of the 2023 Analysis of Impediments (AI) serves as a component of the City of Fort Worth's fulfillment of the requirements of the U.S. Department of Housing and Community Development Act of 1974. The 1974 Act requires that any community receiving U.S. Department of Housing and Urban Development (HUD) Federal Entitlement funding under the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Solutions Grant (ESG) and funding provided under the Public Housing Authorities' public and assisted housing programs must certify that the jurisdiction is "affirmatively furthering fair housing choice."

The 1974 requirement is based on the Federal Fair Housing Act adopted by the U.S. Congress and signed into law by President Lyndon B. Johnson in 1968. The Federal Fair Housing Act prohibits discrimination in housing based on a person's race, color, religion, gender, disability, familial status, or national origin. Persons protected from discrimination by fair housing laws are referred to as "members of the protected classes." Protected class members under the Federal Fair Housing Act are protected based on "race/ethnicity, color, religion, sex, disability, familial status, and national origin". In addition, HUD issued a Final Rule on February 3, 2012, that prohibits entitlement communities, public housing authorities, and other recipients of federal housing resources from discriminating based on actual or perceived sexual orientation, gender identity, or marital status.

This Analysis of Impediments (AI) is a review of demographic data, metrics of discrimination and disparity, local regulations and administrative policies, and procedures and practices that affect the location, availability, and accessibility of housing. The AI also assesses the conditions where housing is located, both public and private, along with public policies and regulations that affect fair housing choice.

A city-wide analysis and discussion on the trends and issues relating to housing supported the development of the AI. The community engagement process solicited

multiple perspectives including those of government agencies and departments, City of Fort Worth, and surrounding jurisdictions; elected and appointed boards and commissions; and fair housing advocates, social service agencies, housing developers, apartment owners, non-profit organizations, businesses, industry, civic and neighborhood associations, educational institutions, public and assisted housing residents, and the public.

The City of Fort Worth conducted public input sessions, council district hosted community meetings, and select focus group meetings, March – June 2023, on fair housing and community development issues to allow citizens the opportunity to provide input. Strategic planning sessions were held with elected and appointed representatives of the City of Fort Worth, and City of Fort Worth department representatives, elected and appointed officials with policy, regulatory, and program responsibilities that potentially impact housing, fair housing, and neighborhood sustainability. Supplemental interviews were conducted with various city departments, public and elected officials, nonprofit and for-profit developers, Continuum of Care organizations, community, professionals, and industry representatives, youth, and young adults, as needed, to obtain information from those unable to attend the community engagement and focus group sessions.

The combination of quantitative data analysis and qualitative research identified a series of factors that significantly contribute to fair housing issues in Fort Worth. These contributing factors were assigned three priority levels: high, medium, low based on the strength of supporting evidence that initially identified the factor:

- High – factors that limit or deny fair housing choice or access to opportunity, as well as, other factors that are urgent or establish a foundation for future actions.
- Medium – moderately urgent or building on prior actions.
- Low – limited impact on fair housing issues

Contributing factors to the impediment are discussed in various sections of the analysis, including Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs); Disparities in Access to Opportunity; Disproportionate Housing Needs; Publicly Supported Housing; Disability and Access; and Fair Housing Enforcement, Outreach Capacity, and Resources. The city of Fort Worth's housing and related programs, policies, procedures, waiting list, and regional influences have been reviewed and impediments identified are outlined in Section VIII of this report. Section VIII also includes recommendations and best practices to address identified impediments.

City of Fort Worth AI Conclusions and Recommendations

Assessment of characteristics affecting housing production, availability, and affordability were conducted, including the adequacy and effectiveness of housing designed, implemented, and operated by the City. The assessments evaluated Fort Worth Housing Solutions, the designated Housing Authority, Section 8 Housing Choice Voucher Programs' ability to reach their target markets and how effective they are in identifying and serving those who have the greatest need. The AI assessed the extent to which City departments, agencies, and sub recipients are currently operating programs and providing funding to address impediments identified in the FY 2018 - 2022 AI and in previous Analysis of Impediments. The analysis also included a review of programs, operating procedures, waiting list, and any regional impacts to fair housing. Programs, policies and procedures were deemed consistent and in compliance with HUD requirements. There were no impediments identified in the review of City of Fort Worth and Fort Worth housing Solutions' programs, policies, and procedures. Conclusions of the review of these areas and recommendations of remedial actions are presented in Section VIII of this report.

The analysis of impediments in the City of Fort Worth revealed that the cost of new housing development and replacement housing is resulting in higher rental rates for Low-Moderate Income (LMI) persons. HUD approved Fair Market Rents (FMR) for Section 8 Housing Choice Voucher Program does not support access to market rate

housing throughout the State. Rents for available market rate properties are generally higher than FMRs and participation by private owners of rental properties is voluntary. Other impediments include high cost of land, appraisal value after development that does not support financing, and de-concentration of race/ethnicity, poverty, and lower income persons. Currently, privately owned – federally subsidized housing developments also need repair and replacement of marginal and obsolete units. Current market values for existing developments versus the land and development cost to build new replacement units makes the sale of existing units and development of comparable replacement units infeasible. The cost to modernize and update existing units is difficult due to limited federal funding and the cost for renovation being similar to the cost for building new replacement units on current and alternative sites.

The City of Fort Worth ordinances relative to fair housing are considered substantially equivalent to the Federal Fair Housing Act because it does provide substantially equivalent local enforcement, judicial and State review, and adjudication of penalties for those who violate the ordinances of City of Fort Worth. The City of Fort Worth Neighborhood Services Department provides education, training, and outreach of fair housing rights and remedies in City of Fort Worth. A federal “substantially equivalent” fair housing ordinance is required to qualify for federal funding to support local enforcement, outreach, and education. During the five-year period preceding the 2023 AI, complaints received by the jurisdiction were referred to the HUD Regional Office in Fort Worth, Texas for investigation and enforcement.

Private sector and industry support for fair housing law and compliance in real estate-related publications advertising the sale or rental of housing and advertising home improvements and remodeling opportunities directed toward persons in the City of Fort Worth. Some publications made blanket statements at the front of the publication stating that the magazines as well as their advertisers are subject to the Federal Fair Housing Act. Some advertiser included FHEO statements and/or logos. Including these statements and logos can be a means of educating the home seeking public that the

purchase of property and financing for housing is available to all persons.

Analysis of City's Consolidated Plan, Annual Plan, Consolidated Annual Performance Evaluation Report, and other documentation submitted by City of Fort Worth to HUD were reviewed. The City of Fort Worth Zoning Ordinance and public policies were examined to reveal any current ordinances or policies that impede fair housing. No concerns were noted. There were no impediments identified in the review of City of Fort Worth federally funded entitlement programs, policies, and procedures. There were no impediments associated with sub-recipient agencies receiving federal fund.

Remedial Actions for Identified Impediments - The major focus of the recommended remedial actions and goals are centered on creating partnerships, identifying new federal resources and leveraging private funding needed to enhance the City of Fort Worth's ability to increase the supply of affordable housing and its ability to better meet the needs of low-income and moderate-income households in the State. Other remedial actions are recommended as a means of reversing the negative and sometimes disparate impacts of market conditions and mortgage lending that adversely and disproportionately impact minorities and members of the protected classes under the Fair Housing Act. These include sub-prime lending, credit and collateral deficiencies impacting loan origination rates, poverty, unemployment, living wages and limited income.

The details of the identified goals and remedial actions are presented in Section VIII of the report. Best practice examples are presented to demonstrate alternative ways other jurisdictions have successfully responded to similar impediments identified in their communities. The City will need to evaluate the fiscal impact of implementing recommendations and best practice program examples for addressing impediments in Fort Worth. The following component of Section VIII describes the identified impediments, analysis of data relative to identified impediments, remedial actions needed, and goals for addressing identified impediments to fair housing.

Impediments

- ✚ Decreasing Concentrated Poverty, Income, Race, Ethnicity, Public and Assisted Housing (R-ECAP) Areas – High Priority
- ✚ Limited Development Subsidies and increasing Cost of Development – High Priority
- ✚ Limited Housing Resources to assist low-moderate income, elderly, and disabled homeowners maintain homes and enhance neighborhood stability – High Priority
- ✚ Expand the supply of Affordable Housing, Housing Choices, and Access to Financing – High Priority
- ✚ Limited Special Needs housing and services – High Priority
- ✚ Increase Homeownership among protected Class Members, Increase Rehabilitation of existing housing, and sustainability – High Priority
- ✚ Increase Outreach to Developers, Real Estate Professionals, Landlords, and Citizens on Fair Housing and Development Opportunities – High Priority
- ✚ Improve Transportation and Mobility for LMI Populations, Seniors, and Disabled Persons – High Priority
- ✚ Housing Affordability, Insufficient Income, Cost Burden – High Priority

SECTION I

DEMOGRAPHICS AND COMMUNITY PROFILE

Demographic and Community Profile

Introduction

The Community Profile is a review of demographic, income, employment, and housing data of Fort Worth, Texas gathered from the 2020 Census estimates, 2017 - 2022 American Community Survey (ACS) 5 - Year estimates, 2022 ACS 1 - Year estimate, 2010 U.S. Census, and data available for Fort Worth from other sources. ESRI GIS mapping data has been incorporated in maps and other graphics. The following sections provide data and analysis summarizing the status of fair and affordable housing in Fort Worth:

- Demographics - details the basic structure of the community in terms of racial diversity, population growth, and family structure.
- Income - analyzes income sources, the distribution of income across income class, and poverty.
- Employment - examines employment and unemployment rates, occupation trends, and major employers.
- Public Transportation - analyzes access and availability of public transit systems.
- Housing - examines data on housing stock, with particular attention to the age of housing, condition, vacancy rates, tenure, cost, and cost burdens.

Detailed analyses and data presented concentrate on the three major ethnic groups in Fort Worth: White, African American, and Hispanics. All other ethnic groups are smaller in number, and percentage and data are not presented in as much detail in this report. It is noteworthy that Asian populations are among the fastest growing populations in Fort Worth and were therefore considered as well. The profiles include tables and maps as reference materials. Most data presented in the tables and maps are summarized in the text. There may be some cases where additional information was included in the maps and graphics for the reader's benefit, though not explicitly noted in the text.

2.1. Demographics

The demographic analysis of Fort Worth concentrates on the magnitude and composition of the population and changes that occurred between 2010 and 2023. Map 2.1, on the following page, provides a visual representation of Fort Worth.

Detailed analyses concentrate on the three major ethnic groups in Fort Worth: White, African American, and Hispanics. All other ethnic groups are smaller in number and percentage and, therefore, data are not presented in as much detail in this report. The profiles include tables and maps as reference materials. Most data presented in the tables and maps are summarized in the text. There may be some cases where additional information was included in the maps and graphics for the reader's benefit, though not explicitly noted in the text.

Demographic Patterns

This section follows the framework recommended in the U.S. Department of Housing and Urban Development's Analysis of Impediments to Fair Housing Choice (AI) guidebook. It also incorporates the most current approach to analyzing the demographic data indicative of housing barriers, borrowing in part from the Assessment of Fair Housing (AFH) template.

This map of Fort Worth, Texas, displays the city's geographical extent and infrastructure. The city limits are shaded in blue, covering a large area of the metropolitan region. Census tracts are delineated by thin white lines within the city limits. Major highways are shown as thick blue lines, including Interstate 35 (I-35), Interstate 20 (I-20), Interstate 30 (I-30), and State Routes 81, 377, 121, 170, 174, 180, 183, 26, 303, 360, 465, 580, and 506. Other roads are shown in brown, with major roads in a darker shade. The map also includes labels for various cities and towns such as Briar, Azle, Saginaw, Haltom City, Forest Hill, Burleson, Mansfield, Arlington, Grapevine, Keller, Colleyville, and White Settlement. A legend in the bottom left corner identifies the symbols for city limits, census tracts, and major highways (limited access, highway, major road, local road, and minor road). The map is sourced from Esri, HERE, Garmin, FAO, NOAA, USGS, OpenStreetMap contributors, and the GIS User Community.

13 | Page

Demographic Context

According to the 2021 Census estimates, the total population of Fort Worth was 908,469. Table I-1 below shows that the total population of Fort Worth increased by 29 percent between 2010 and 2021. Fort Worth experienced an increase in the Black or African American population by 29 percent between 2010 and 2021. The Asian population increased by 81 percent, while the Hispanic population increased by 37 percent between 2010 and 2021. The Census Bureau does not recognize Hispanic as a race but as an ethnicity. It is a common misidentification for ethnic Hispanics to choose the 'other' category on the Census for a race rather than White or African American. People identified as Two or More Races increased by 169 percent between 2010 and 2021.

Additionally, the table details the percentage of each race/ethnicity comprising Fort Worth's total population. The White population, which comprised 43 percent of the city's population in 2010, decreased to 38 percent of the total population in 2021. The Minority "Non-White" population now accounts for 62 percent of Fort Worth's 2021 population, increasing diversity within the city.

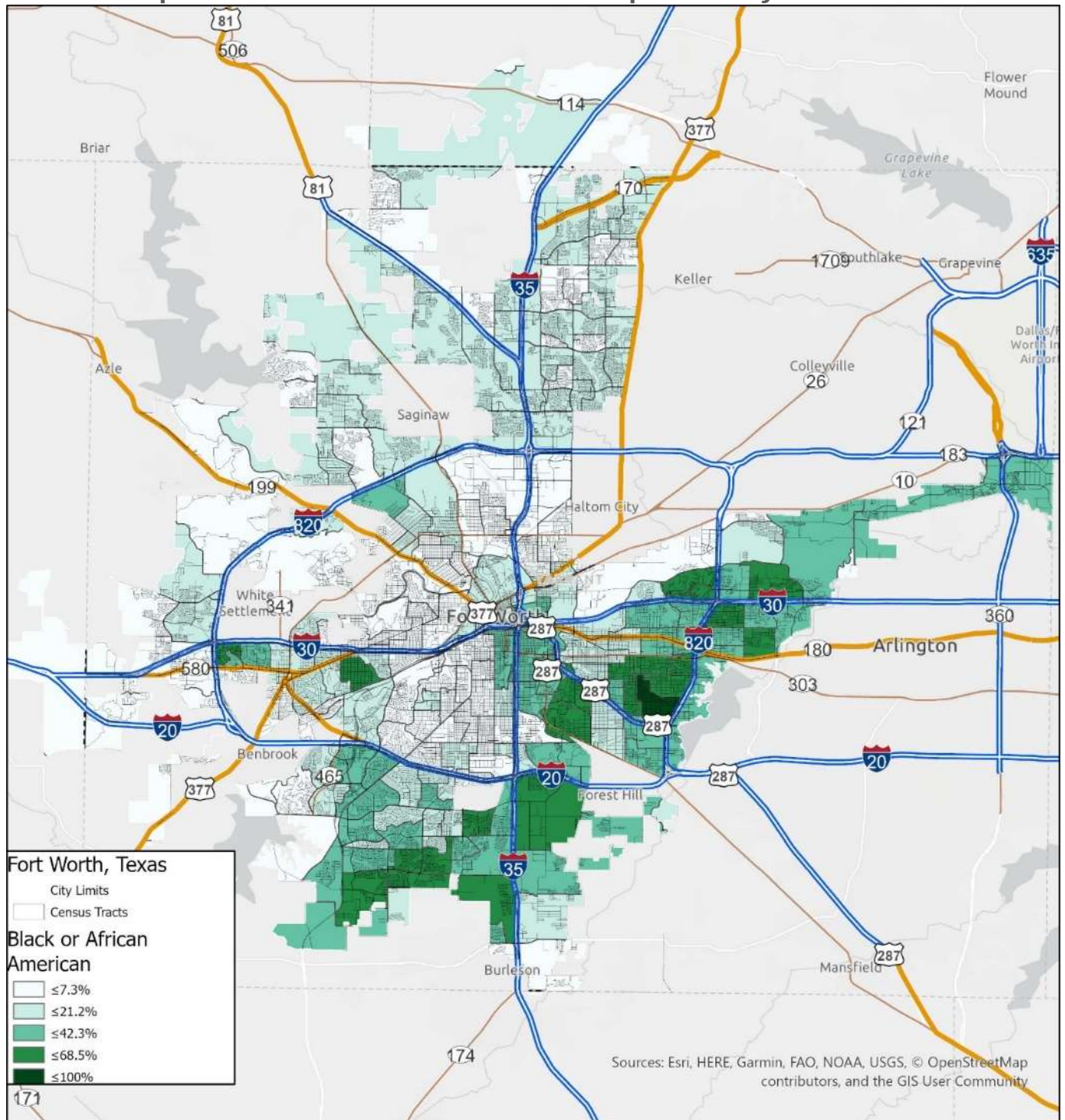
Table I-1 Population Change by Racial and Ethnic Composition, 2010-2021

	2010 Population	2021 Population	2010 - 2021 % Change	2010 % of Pop.	2021 % of Pop.
Total population	705,349	908,469	29%	100%	100%
White alone	304,609	347,480	14%	43%	38%
Black or African American alone	129,684	167,660	29%	18%	18%
American Indian and Alaska Native alone	2,784	1,859	-33%	0%	0%
Asian alone	24,152	43,617	81%	3%	5%
Native Hawaiian and Other Pacific Islander alone	361	609	69%	0%	0%
Some other race alone	1,292	3,348	159%	0%	0%
Two or more races	8,468	23,392	176%	1%	3%
Hispanic or Latino (of any race)	233,999	320,504	37%	33%	35%

Source: 2021 ACS 5-year Estimate, 2010 Decennial Census.: 2021 ACS 5-year estimate, 2010 Decennial Census.

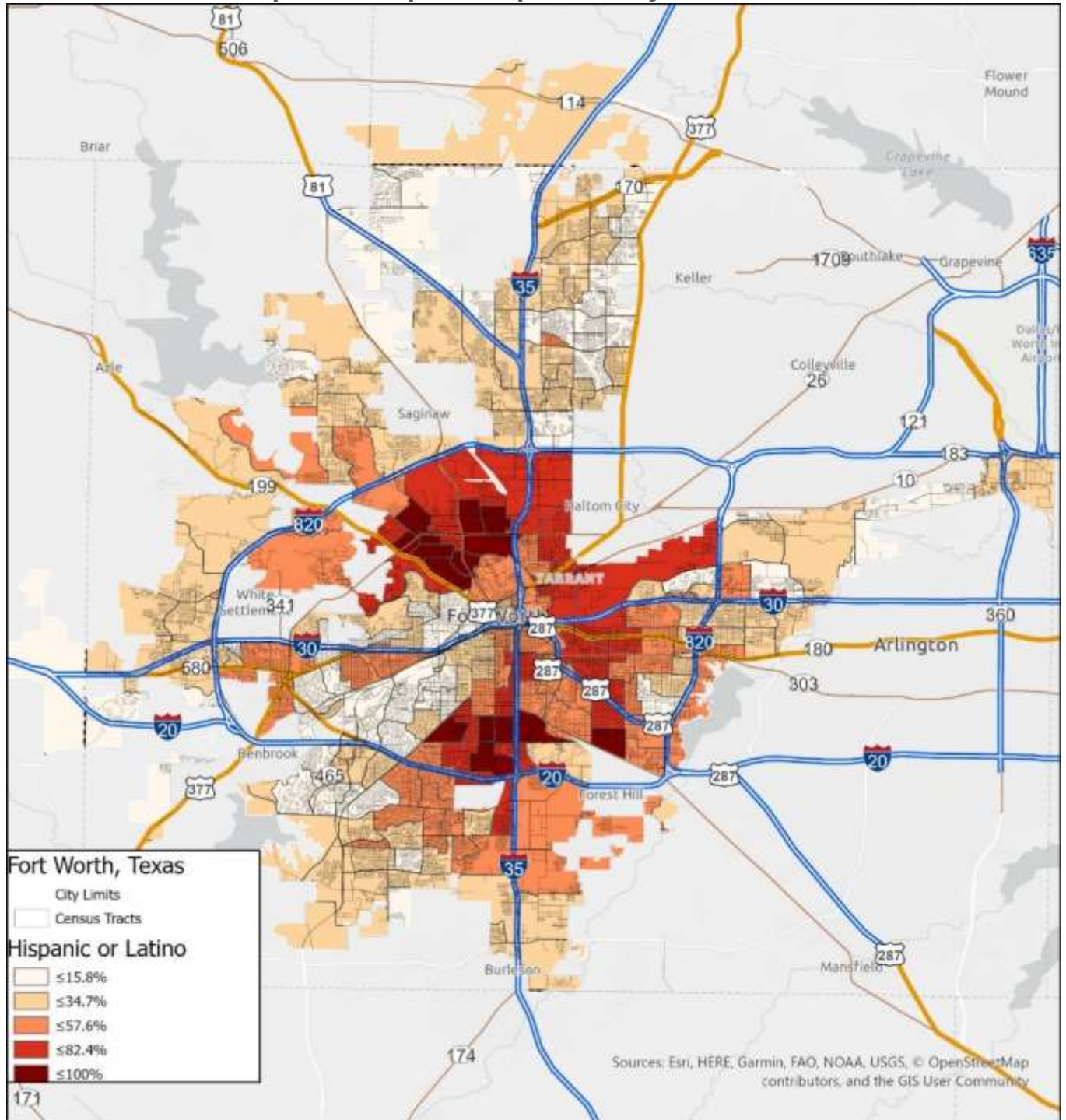
Map I-2 through Map I-5 illustrate spatial concentrations of the various racial and ethnic groups within Fort Worth.

Map I-2 % Black or African American Population by Census Tract



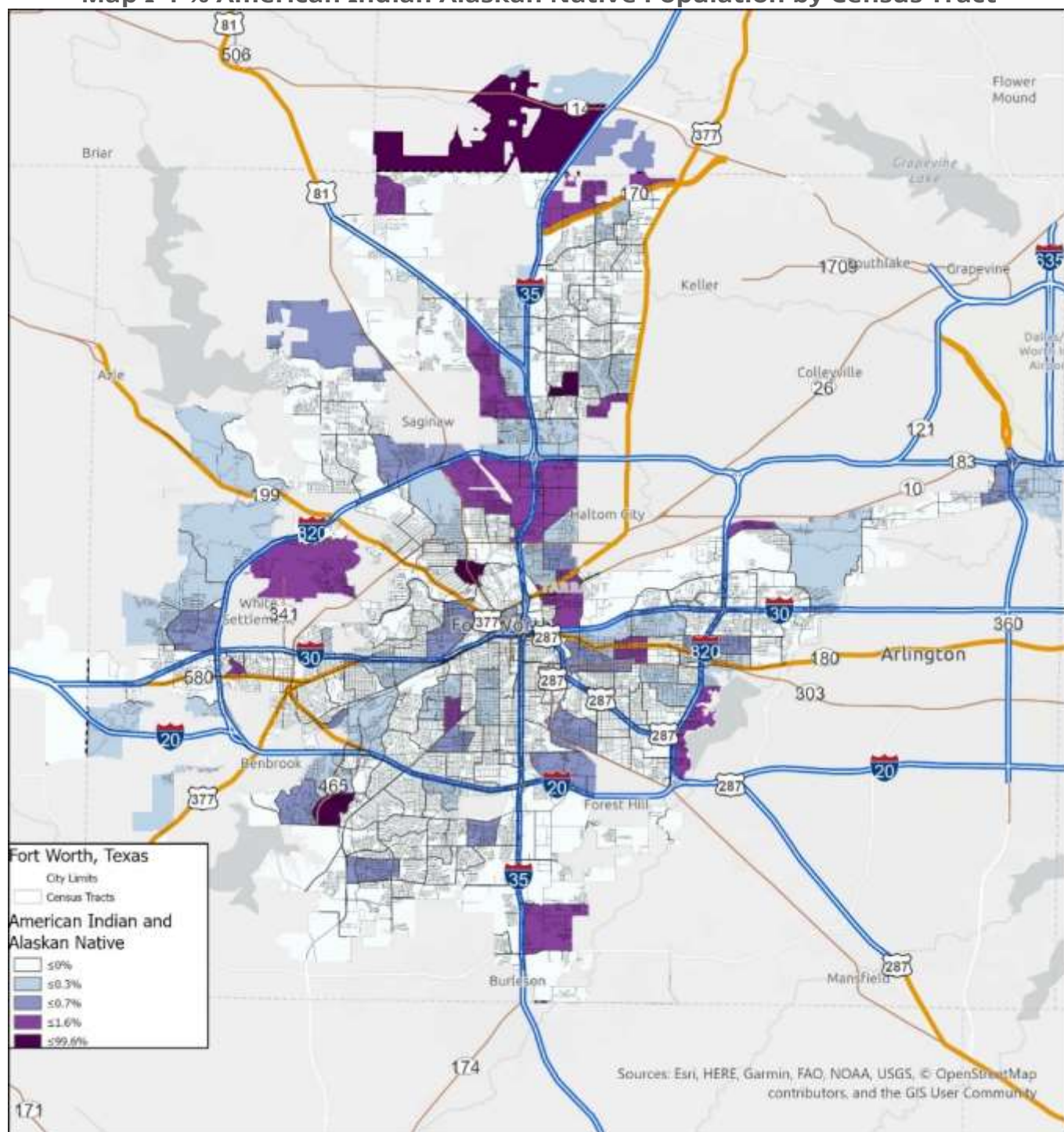
Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways

Map I-3 % Hispanic Population by Census Tract



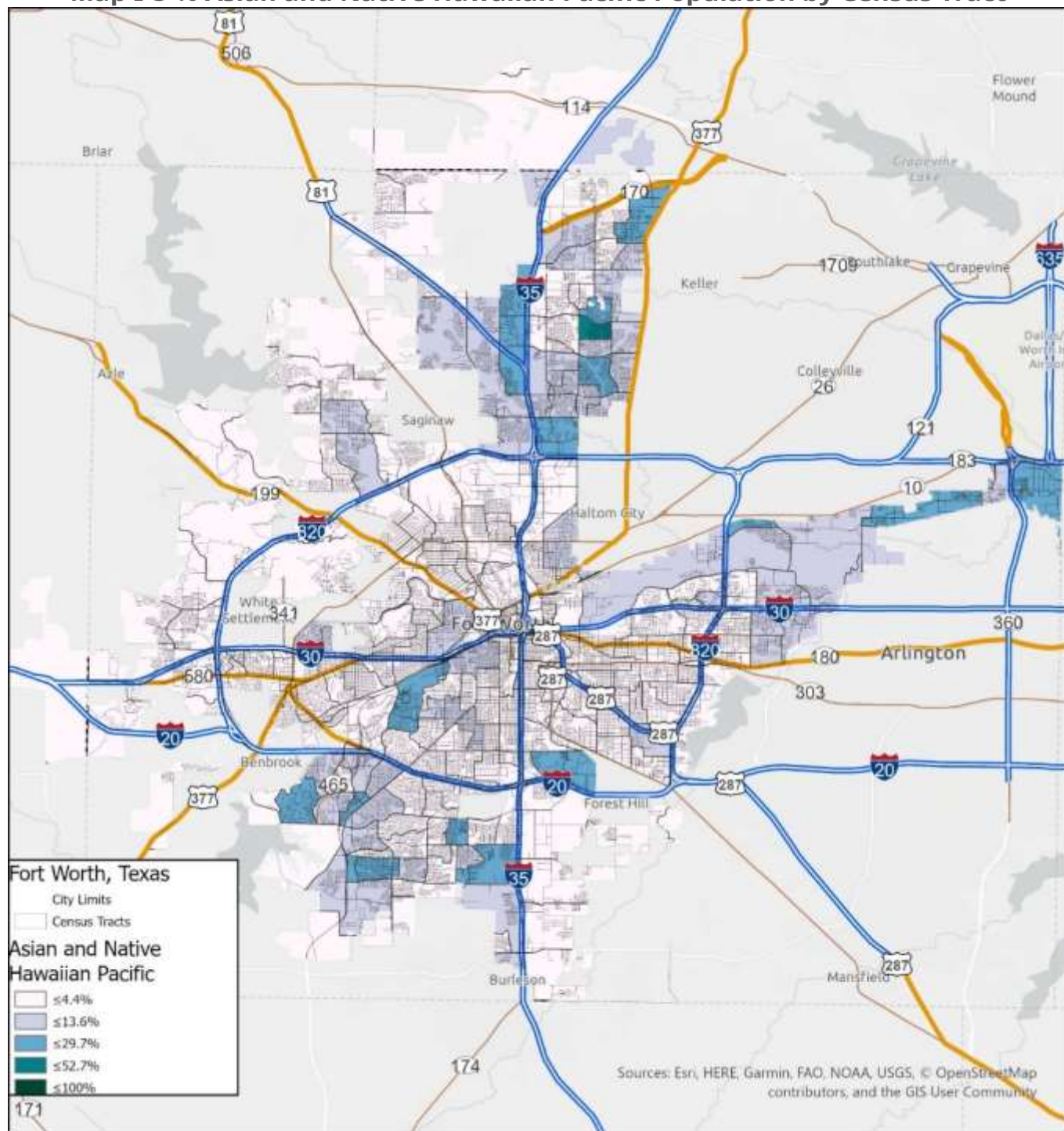
Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways

Map I-4 % American Indian Alaskan Native Population by Census Tract



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways

Map I-5 % Asian and Native Hawaiian Pacific Population by Census Tract



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways

Table I-2 below compares the number of persons born domestically to those born in foreign countries. The city's population has grown 29 percent since 2010, from 705,349 to 908,469 in 2021. Native-born persons accounted for 83 percent of the total population. The percentage of foreign-born residents in Fort Worth has remained at 17 percent of the city's total population since 2010.

Table I-2 Foreign-Born Population, 2010-2021

	2010		2021	
	Population	% of population	Population	% of population
Native	582,367	83%	756,912	83%
Foreign-Born Population	122,982	17%	151,557	17%
Population	705,349	100%	908,469	100%

Areas of Concentrated Poverty and Racial / Ethnic Concentration and Segregation (R/ECAP)

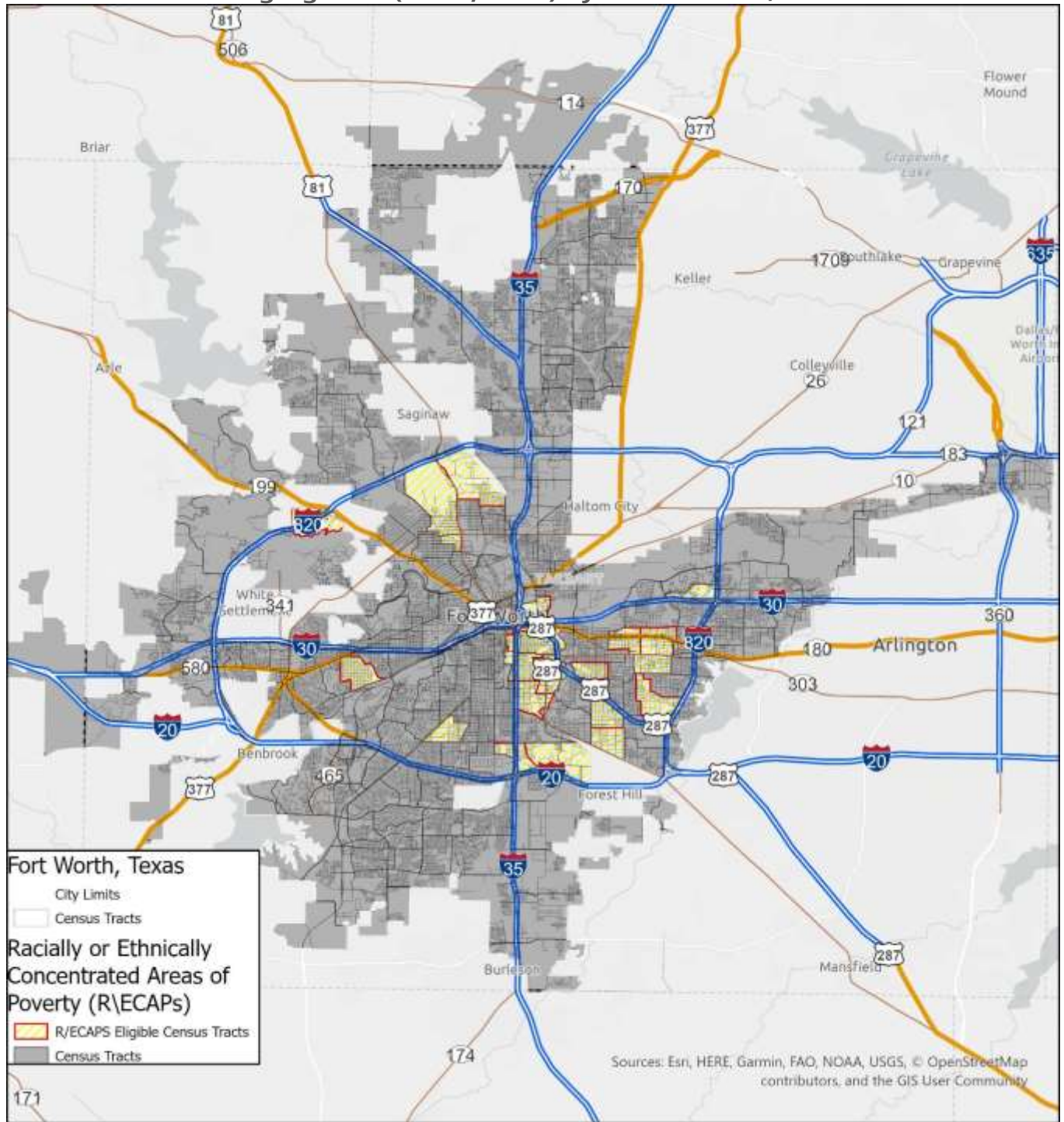
The U. S. Department of HUD has defined "Areas of Poverty, Racial and Ethnic Concentration and Segregation (R/ECAP) – as areas or census tracts within a jurisdiction comprised of 50% or higher minority population, three times or more the poverty level of the MSA, concentrated public and assisted housing, and areas generally lacking the necessary amenities and failing to provide a quality of life expected and desired for any area within the MSA.

The goal of de-concentration would be to achieve minority concentrations and poverty levels less than defined by R/ECAP and to transform these areas of concentration into "Opportunity Areas." Opportunity Areas offer access to quality goods and services, exemplary schools, health care, housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation. Map 1-6 included in the following pages depicts the census tracts with high concentrations of poverty and minorities.

HUD's definition of a R/ECAP is as follows:

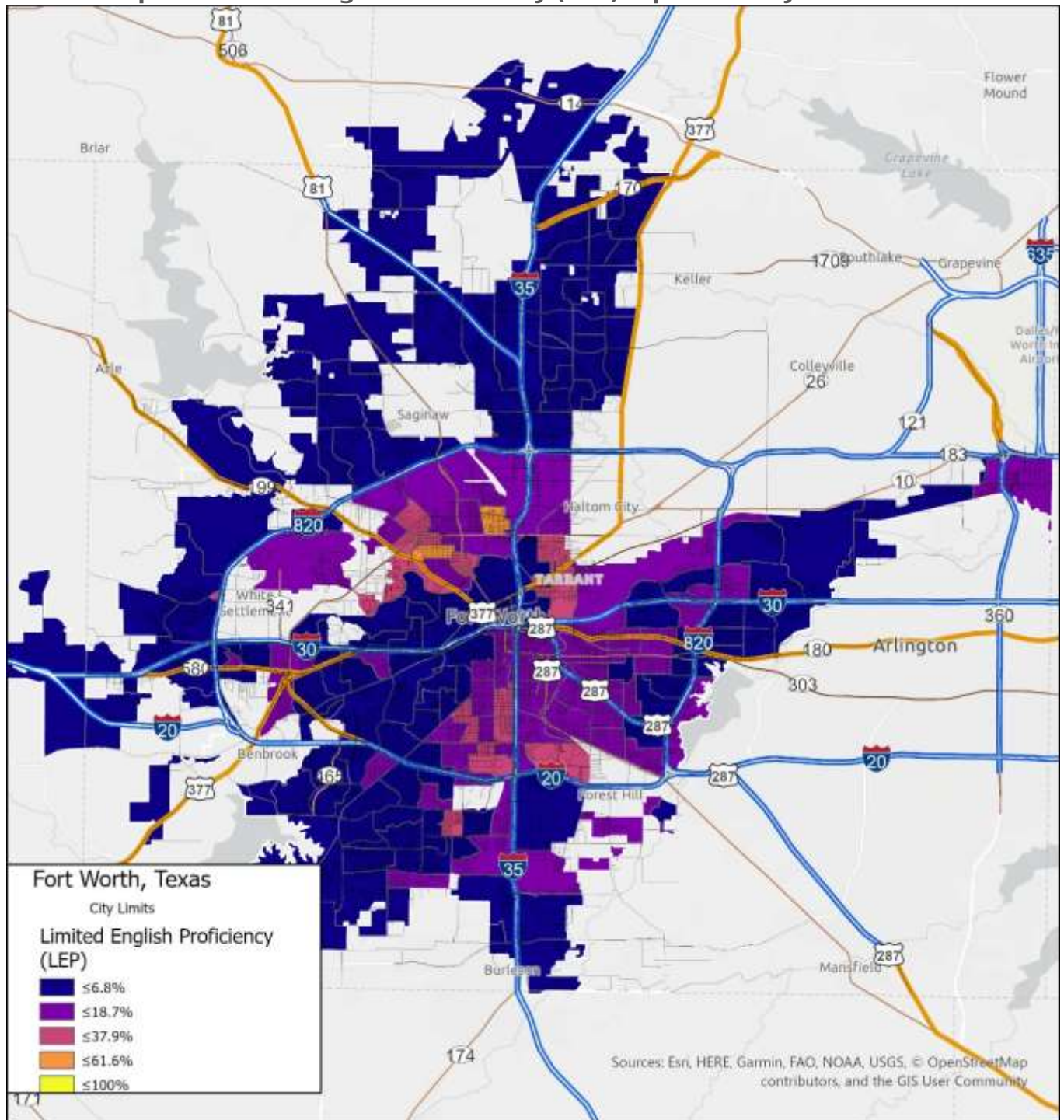
- A census tract that has a non-white population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, and a poverty rate of 40 percent or more; or
- A census tract has a non-white population of 50 percent or more (majority-minority), and the poverty rate is three times the average tract poverty rate for the region, whichever is lower. For these analyses, the region is defined as the Dallas-Fort Worth-Arlington MSA, with a poverty rate of 11 percent.
- The MSA poverty rate was 11 percent. Three times the poverty rate is 33 percent, thus making any census tract with a poverty rate over 33 percent the threshold for the RCAP/ECAP criteria for Fort Worth. Map I-6 identifies the census tracts meeting the RCAP/ECAP criteria for Fort Worth. The majority of the city's RCAP/ECAP areas surround Highway 287, east of Interstate 35 and inside the Interstate 820 corridor.

Map I-6 Areas of Concentrated Poverty and Racial / Ethnic Concentration and Segregation (RCAP/ECAP) by Census Tract, 2021



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways, Department of Housing Urban Development

Map I-7 Limited English Proficiency (LEP) Population by Census Tract



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways,

Household Income

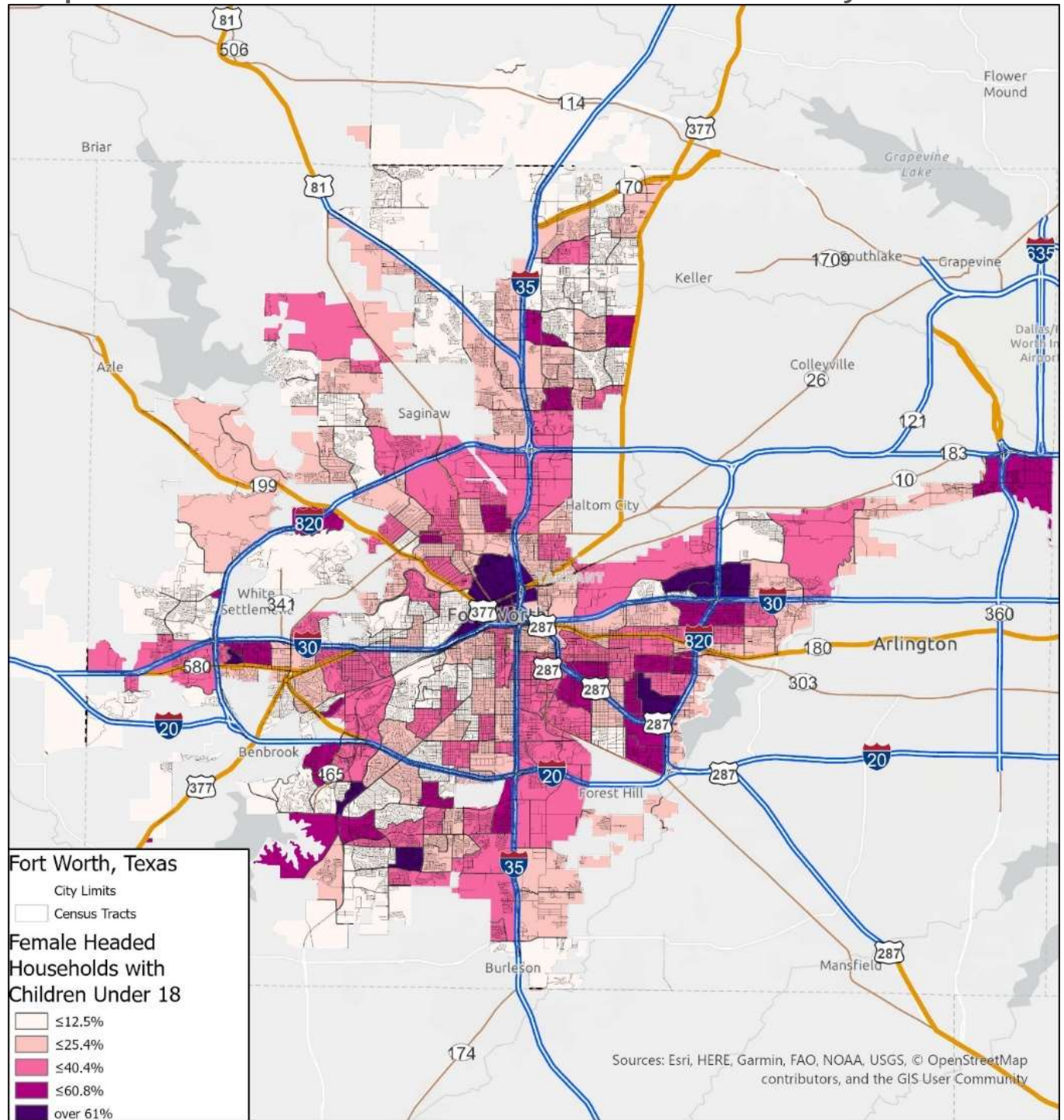
Female-Headed Households in Fort Worth and female-headed households with children generally face higher rates of impediment to housing choice and discrimination. Higher percentages of female-headed households with children under eighteen sometimes correlate to increased incidents of reported rental property owners' refusal to rent to tenants with children. There are also higher incidents of female-headed households in Fort Worth among African American and Hispanic households. As shown in Table I-3 below, the percentage of female-headed households among White households in Fort Worth was 9 percent, compared to 27 percent among African American households and 17 percent among Hispanic households. Only 28 percent of African American households were husband/wife family households, compared to 49 percent of White households and 52 percent of Hispanic households.

Table I-3 Household Composition

	White Non-Hispanic		African American		Hispanic	
	# of	% of	# of	% of	# of	% of
Household Type	Households	Households	Households	Households	Households	Households
Family households:	90,259	62%	38,960	62%	69,484	79%
Married-couple family	72,054	49%	17,707	28%	46,030	52%
Other family:	18,205	12%	21,253	34%	23,454	27%
Male householder, no wife present	5,087	3%	4,088	6%	8,198	9%
Female householder, no husband	13,118	9%	17,165	27%	15,256	17%
Non-family households:	56,304	38%	24,045	38%	18,503	21%
Householder living alone	44,913	31%	21,193	34%	13,832	16%
Householder not living alone	11,391	8%	2,852	5%	4,671	5%
Total Households	146,563	100%	63,005	100%	87,987	100%

Non-family households as a percentage of total households for all three major races/ethnicities were comparable, with Hispanic households being the lowest of the three. White non-family households comprised 38 percent of all White households in Fort Worth. Non-Family households among African Americans accounted for 38 percent of all African American households. Hispanics accounted for 21 percent of all Hispanic households. Map I-8, on the following page, shows the spatial distribution.

Map I-8 % Female-Headed Households with Children Under 18 by Census Tracts

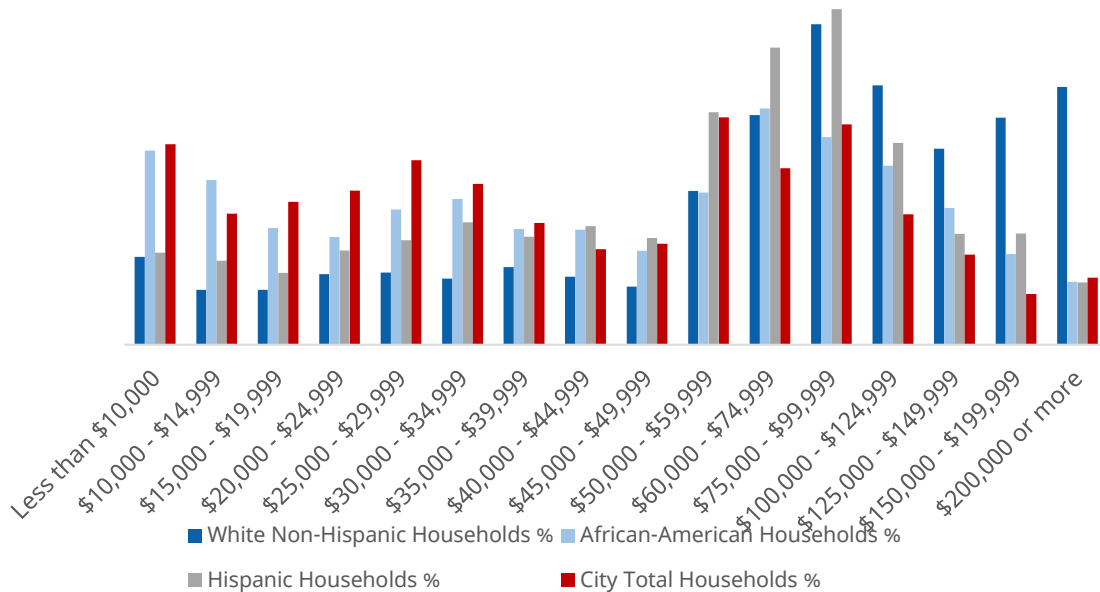


Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways

Household Income

Income is essential in securing and maintaining housing. Lack of income for housing often prevents LMI households from moving to areas where local amenities raise the value of housing. Data in Table I-4 shows the distribution of household income by income classes among Whites, African American, and Hispanics.

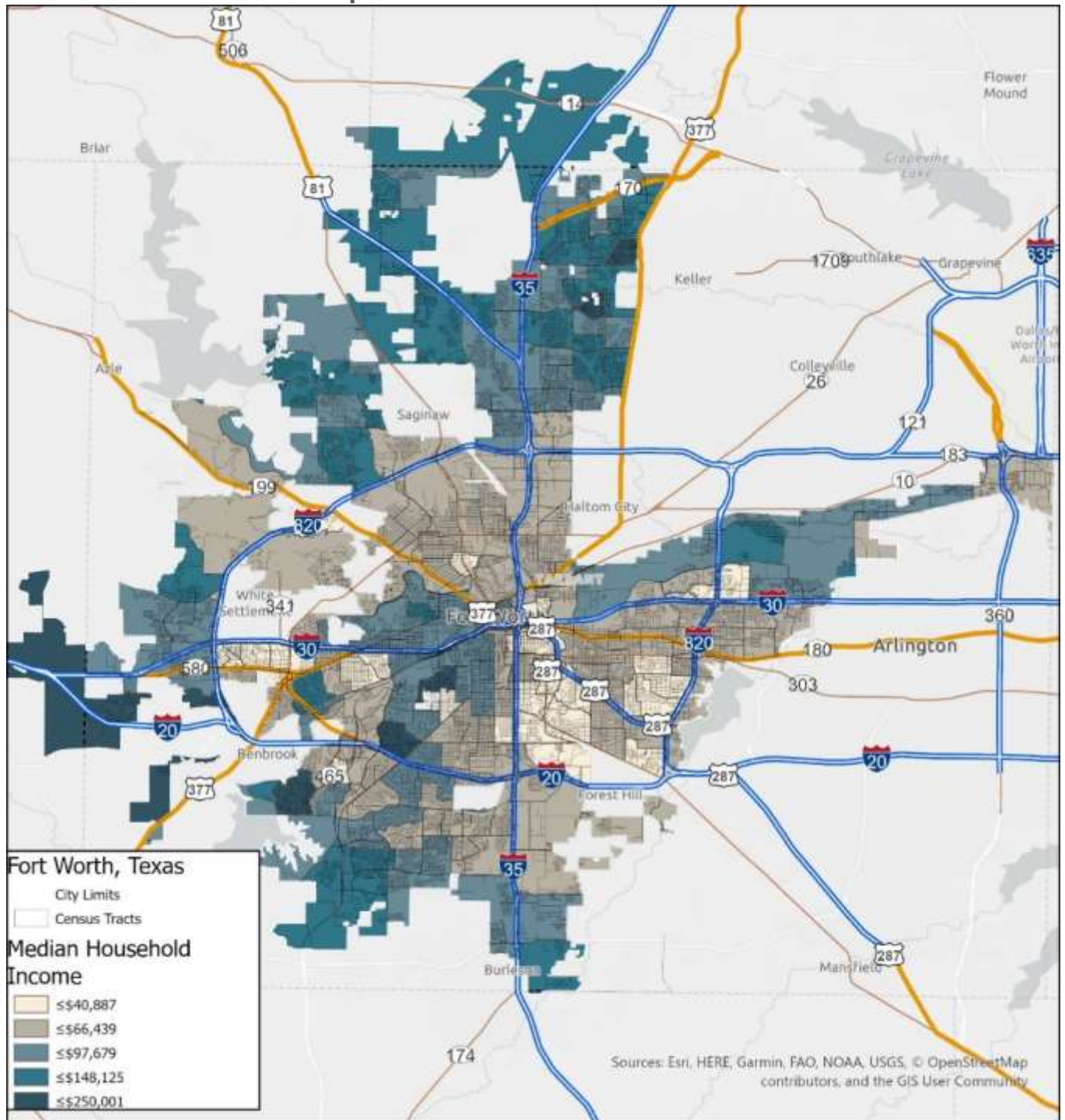
Table I-4 Distribution of Household Income by Race and Ethnicity



Source: 2021 5-Year ACS Estimates

The income distribution data show a higher proportion of low-income households within the African American community. In general, limitations on fair housing choices are more commonly found to affect housing decisions among low-income people. The data in Table I-4 shows that the modal income classes (the income classes with the highest number of households) for Whites were the \$75,000 to \$99,999 modal income class, with 14 percent of Whites in this income range. The most frequently reported income for African American households was in the \$60,000 to \$74,999 range, with 10 percent of African American households in this range. The most frequently reported income for Hispanic households in the 2021 ACS data was the \$75,000 to \$99,999 range, with 15 percent of Hispanic households in this range.

Map I-9 Median Household Income



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways

According to the 2021 ACS estimates, the median household income was \$84,880 for White households, \$46,474 for African American households, and \$59,684 for Hispanic households, compared to \$67,927 for Fort Worth overall. Map I-9 shows the median household income by census tract in 2021. Again, there were disparities in median income among African Americans compared the reported incomes of White Non-Hispanic, and Hispanic household income.

Poverty

The data in Table I-4 shows that poverty significantly affects the African American and Hispanic communities. The incidence of poverty among African Americans was 20.3 percent of the population in 2021, and Hispanics reported 16.3 percent for that period. Among White persons, the data reported that 7.6 percent lived in poverty. In comparison, the poverty rate for the city was 13.4 percent during the period and 11 percent for Dallas – Fort Worth – Arlington MSA.

Table I-4 Poverty Status by Race

	White Non-Hispanic		African American		Hispanic	
	# in	% in	# in	% in	# in	% in
Age Group	Poverty	Poverty	Poverty	Poverty	Poverty	Poverty
Under 6 years	2,133	0.6%	4,446	2.7%	8,086	2.6%
6 to 11 years	1,887	0.6%	5,208	3.1%	8,692	2.7%
12 to 17 years	1,280	0.4%	4,473	2.7%	7,581	2.4%
18 to 59 years	14,398	4.2%	14,974	9.0%	23,108	7.3%
60 to 74 years	4,424	1.3%	3,725	2.2%	3,041	1.0%
75 to 84 years	903	0.3%	874	0.5%	733	0.2%
85 years and over	667	0.2%	261	0.2%	448	0.1%
Total in Poverty	25,692	7.6%	33,961	20.3%	51,689	16.3%
Population	339,397		167,178		316,567	
Fort Worth			13.4%			
Dallas – Fort Worth - Arlington Poverty %			11%			

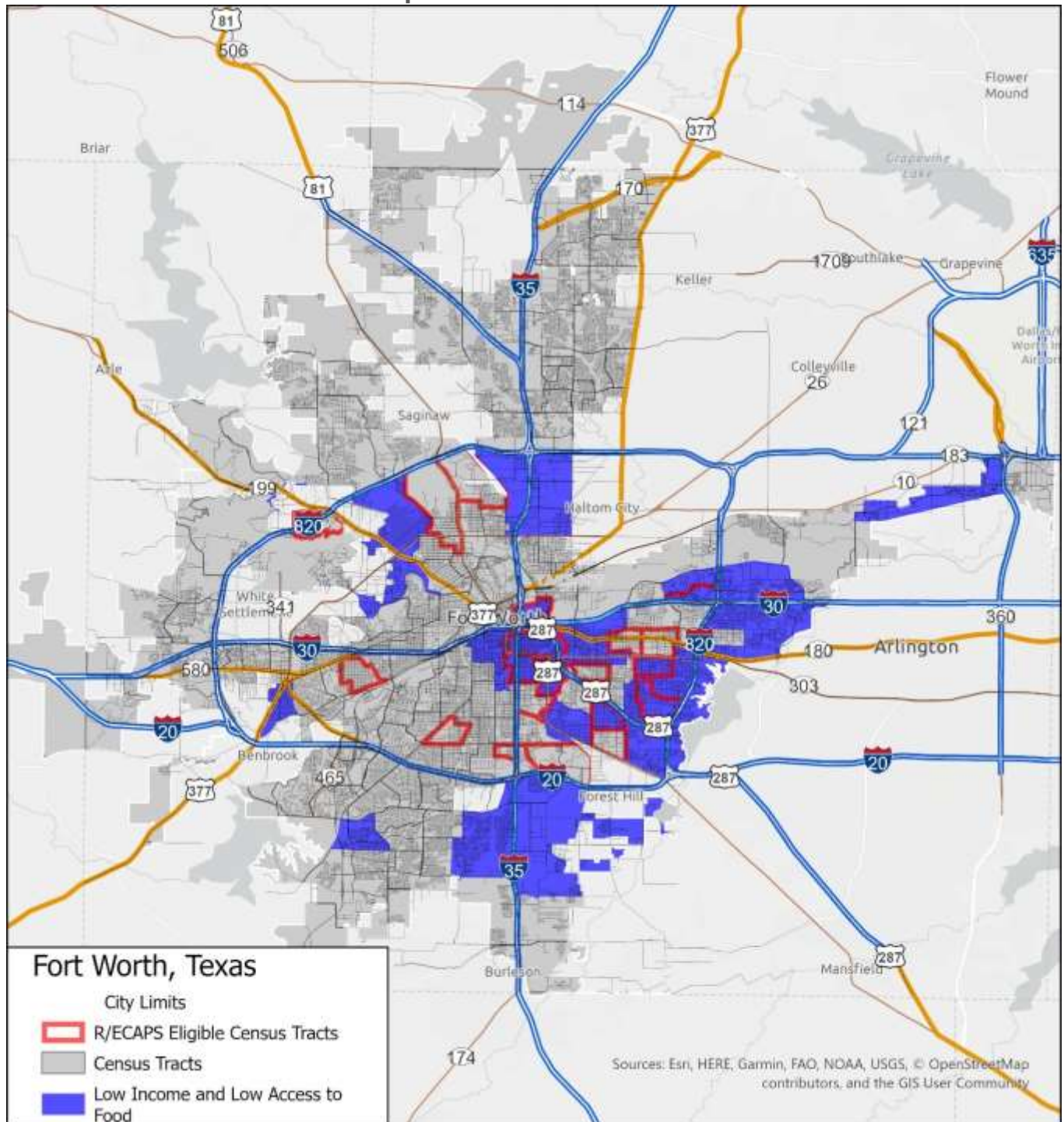
Source: 2021 5-Year ACS Estimates

Household Food Security

Food security, as defined by the United States Department of Agriculture (USDA), is food accessible by all people at all times to enough food for an active, healthy life. Within Fort Worth, USDA Food Access Data identifies Low-Income, Low Access Food areas. The purpose of this data is to locate geographically isolated neighborhoods and communities with limited or no access to major chain grocery stores. Map I-10 shows the highest concentration of Low Income, Low Access households in the eastern and southeastern portions of Fort Worth. Included in the map are the R/ECAP-identified census tracts, which, when combined with USDA Food Access data, show a strong correlation between racially/ethnically segregated neighborhoods, extreme poverty, and limited household access to food. The blue-shaded census tracts in the city have a greater need for programs and service providers addressing food instability, such as emergency food distribution, and assistance with enrollment in programs like SNAP, TANF, and CHIP.

- **Low Income and low Access census tract measured at 1 mile:** Is defined as a low-income tract with at least five hundred people, or 33 percent of the population, living more than one mile (urban areas) or more than ten miles (rural areas) from the nearest supermarket, supercenter, or large grocery store.

Map I-10 USDA Food Access



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways, Department of Housing Urban Development, USDA

SECTION II

HOUSING

Housing Market Assessment

Housing market assessments identify how access to the housing market differs for members of protected classes—and to determine if differences are related to discriminatory actions or effects. The analysis examines existing housing stock and how needs are identified and measured, focusing on cost burden and homeownership.

Housing Stock

According to the 2021 American Community Survey, the number of housing units in Fort Worth was 347,206, with 8 percent vacant. As shown in Table II-4, there were 282,500 housing units in 2010, an increase of 64,706 new housing units (23 percent increase). Comparing tenure, homeowners occupied 52 percent of housing units, and renter's 40 percent. The remaining 8 percent, or 29,334 housing units, were vacant. The median housing value in Fort Worth was \$249,000, and the median contract rent was \$998 in 2021.

Table II-4 Tenure for housing in Fort Worth, 2010 and 2021

Tenure	2010		2021	
	#	%	#	%
Owner- occupied	151,920	54%	180,247	52%
Renter-occupied	99,859	35%	137,625	40%
Vacant	30,721	11%	29,334	8%
Total:	282,500	100%	347,206	100%
Median Home Value:	\$120,300		\$212,300	
Contract Rent:	\$619		\$998	

Source: 2021 ACS 5-Year Estimate

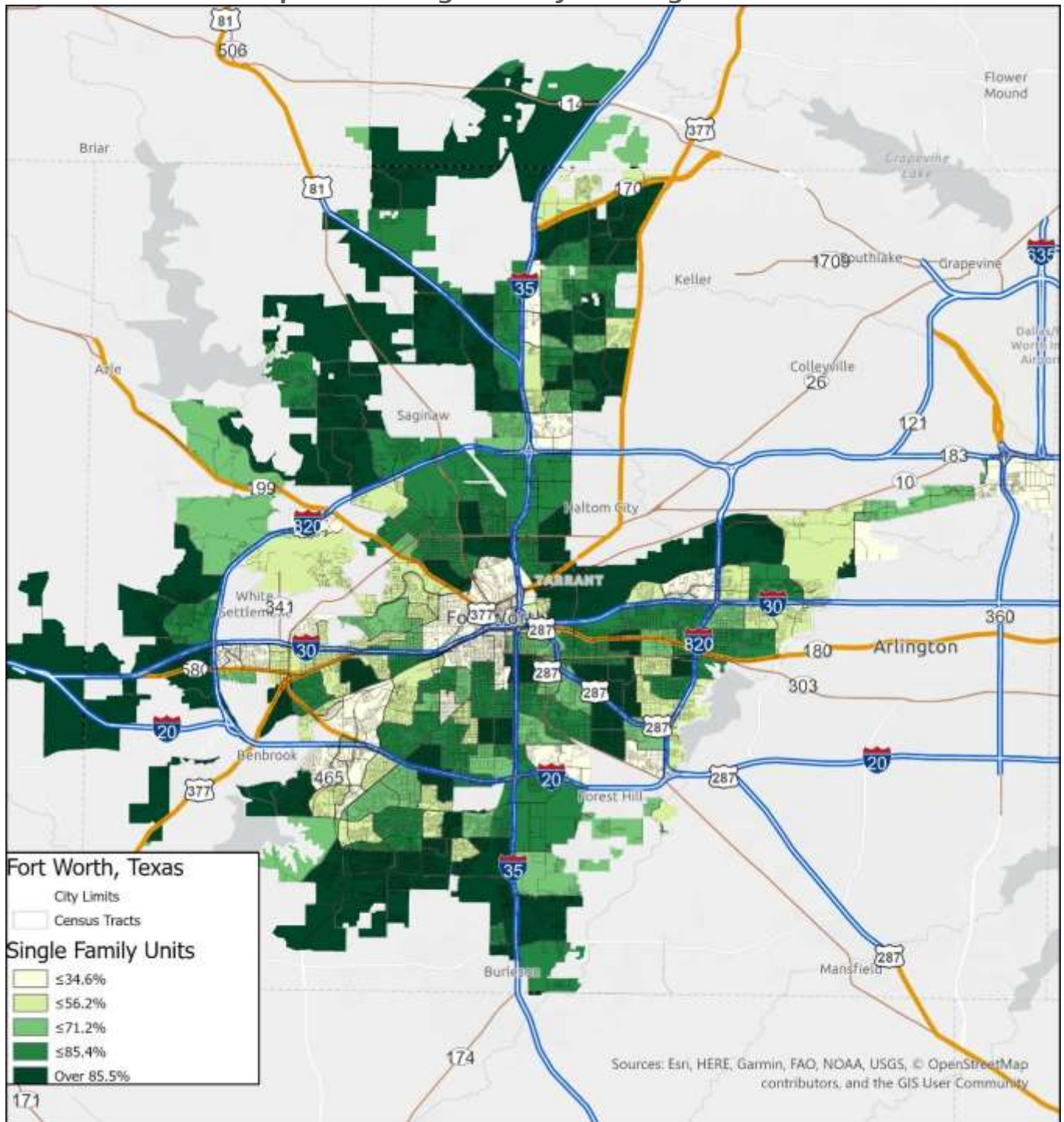
Table II-5 shows that of all housing units, 65.4 percent were categorized as single-family detached, 2.9 percent as single-family attached, 5.7 percent contained two to four units, 23.9 percent classified as multifamily, and 2.2 percent as a mobile home or other.

Table II-5 Housing type for Fort Worth

Units in Structure	Number	Percent
Single-Family Detached	236,281	65.4%
Single-Family Attached	10,339	2.9%
2-4 units	20,604	5.7%
Multifamily	86,235	23.9%
Mobile Home or Other	7,882	2.2%
Total	361,341	100%

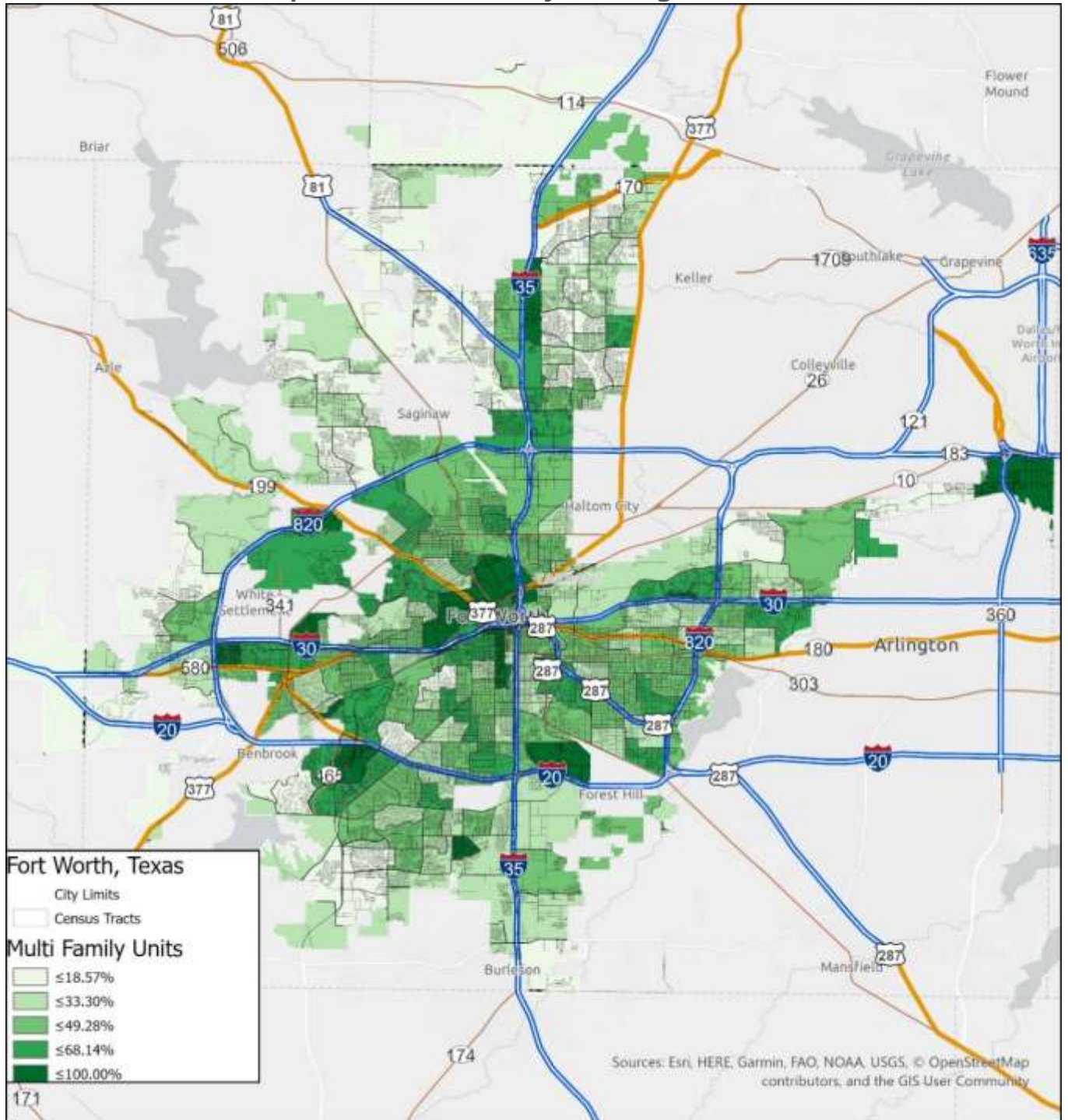
Source: 2021 ACS 5-Year Estimate

Map II-16 % Single Family Housing Units



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways,

Map II-17 % Multifamily Housing Units

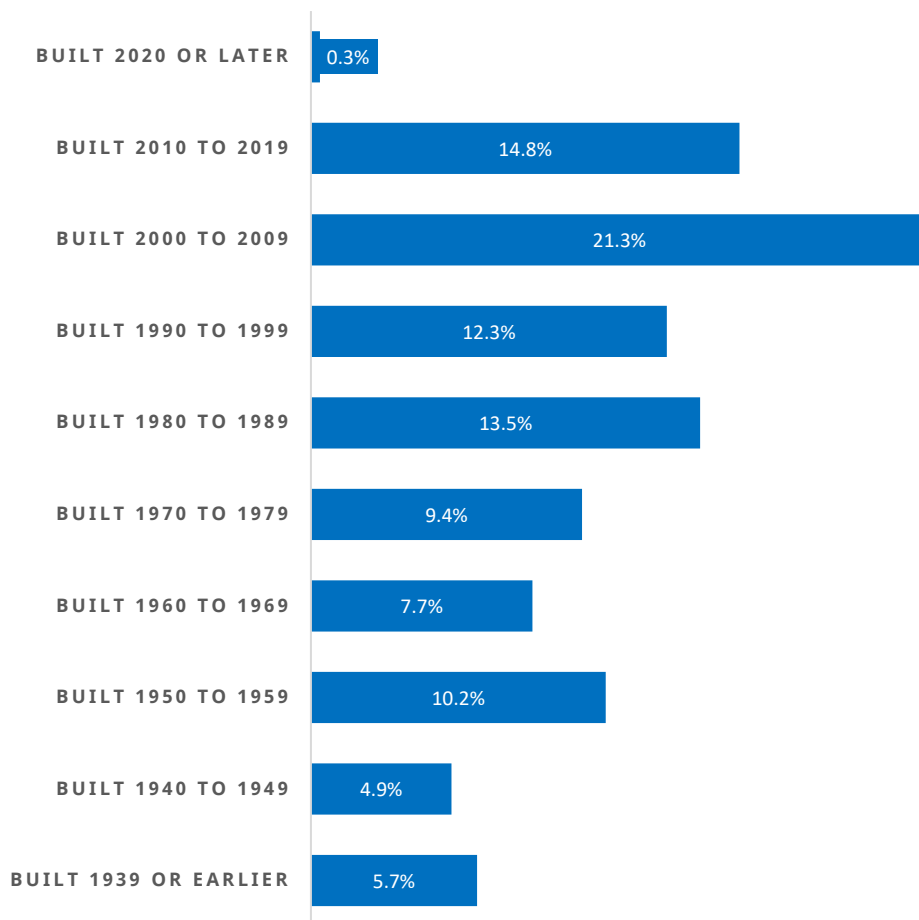


Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways, Department of Housing Urban Development

Age of Housing Stock

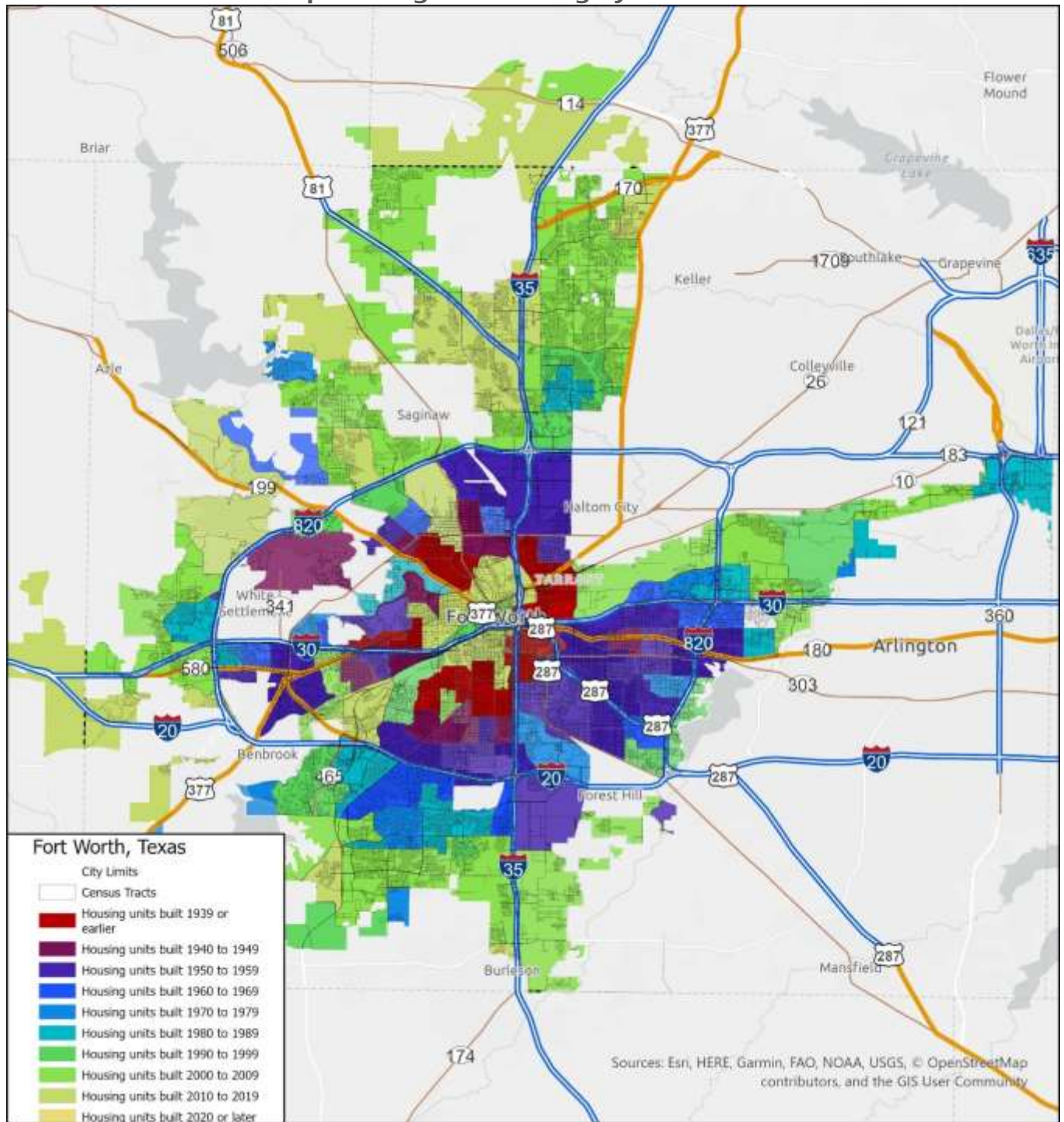
Table II-6 shows that nearly 38 percent of all housing units were built before 1980. These units may contain lead-based paint or likely need repairs and maintenance. About 13.5 percent were built between 1980 and 1989, and over 48 percent were built after 1990. The map below shows the location of housing units by year built. Additionally, the housing units built before 1980 are located mainly in the center of the city, while the oldest homes built earlier than 1939 are located primarily in the downtown area and are shown on the map in dark red.

Table II-6 Age of Housing Stock in Fort Worth



Source: 2021 ACS 5-Year Estimate

Map II-18 Age of Housing by Census Tract



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways,

Housing Cost Burden

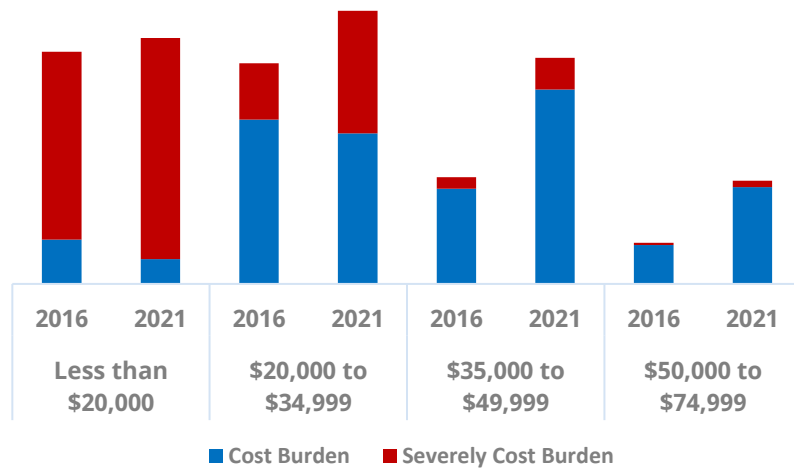
Data contained in the Comprehensive Housing Affordability Strategy (CHAS) data compiled from American Communities Survey results from 2015 through 2019, duplicated in Table II-7, indicates that the impact of housing costs on household incomes is very severe for low- and very low-income households in Fort Worth. The table shows that 79 percent of all very low-income renters (those earning between 0 percent and 30 percent of the median family income) and 50 percent of very low-income homeowner households pay more than 50 percent of their income on housing expenses. Paying more than 30 percent on housing expenses is considered "Cost Burdened," and paying more than 50 percent on housing expenses is considered "Severely Cost Burdened." Looking at households earning between 31 percent and 50 percent of the median family income, 67 percent of low-income renters and 22 percent of low-income homeowners pay more than 50 percent on housing expenses.

Table II-7 Comprehensive Housing Affordability Strategy (CHAS) 2015-2019					
Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total
Household Income <= 30% HAMFI	23,515	79%	19,960	67%	29,700
Household Income >30% to <=50% HAMFI	18,755	80%	6,345	27%	23,570
Household Income >50% to <=80% HAMFI	10,640	42%	950	4%	25,330
Household Income >80% to <=100% HAMFI	2,115	15%	150	1%	13,905
Household Income >100% HAMFI	1,405	4%	115	0%	34,235
Total	56,430	45%	27,520	22%	126,740
Income by Cost Burden (Owners only)	Cost burden >30%		Cost burden >50%		Total
Household Income <= 30% HAMFI	10,160	74%	6,860	50%	13,790
Household Income >30% to <=50% HAMFI	8,635	52%	3,710	22%	16,495
Household Income >50% to <=80% HAMFI	9,005	33%	1,425	5%	27,470
Household Income >80% to <=100% HAMFI	3,730	21%	285	2%	17,755
Household Income >100% HAMFI	4,095	4%	320	0%	95,245
Total	35,625	21%	12,600	7%	170,760

Source: 2015 – 2019 Comprehensive Housing Affordability Strategy (CHAS)

According to the 2021 ACS Estimates, shown in Table II-8 below, 76.6 percent of renter households with household incomes less than \$20,000 paid more than 50 percent of their household income towards rent, 52 percent of the renter households that earned between \$20,000 to \$34,999, and 67 percent of the renter households that earned between \$35,000 to \$49,999, spent more than 30 percent of their household's income towards rent during 2021.

Table II-8 Cost Burdened Renters

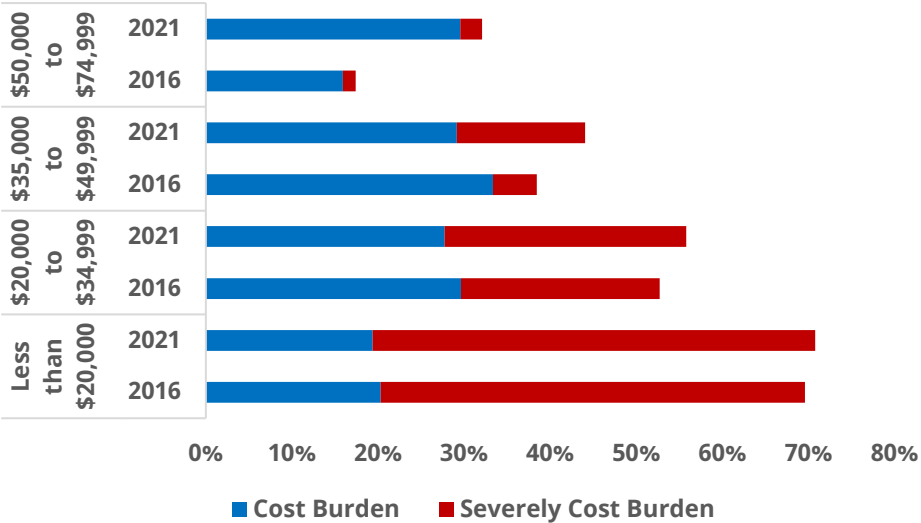


Source: 2021 ACS 5-Year Estimate

As shown in Table II-9, on the following page, 51 percent of owner households earning less than \$20,000 were 50 percent cost-burdened, and 28 percent of owner households earning between \$20,000 to \$34,999 were 30 percent cost burdened during the same period. Owner households earning between \$35,000 to \$49,999, the household group earning around 80 percent of the area median income indicates 29 percent of homeowners paying more than 30 percent on owner cost.

Table II-9 Cost Burdened Homeowners

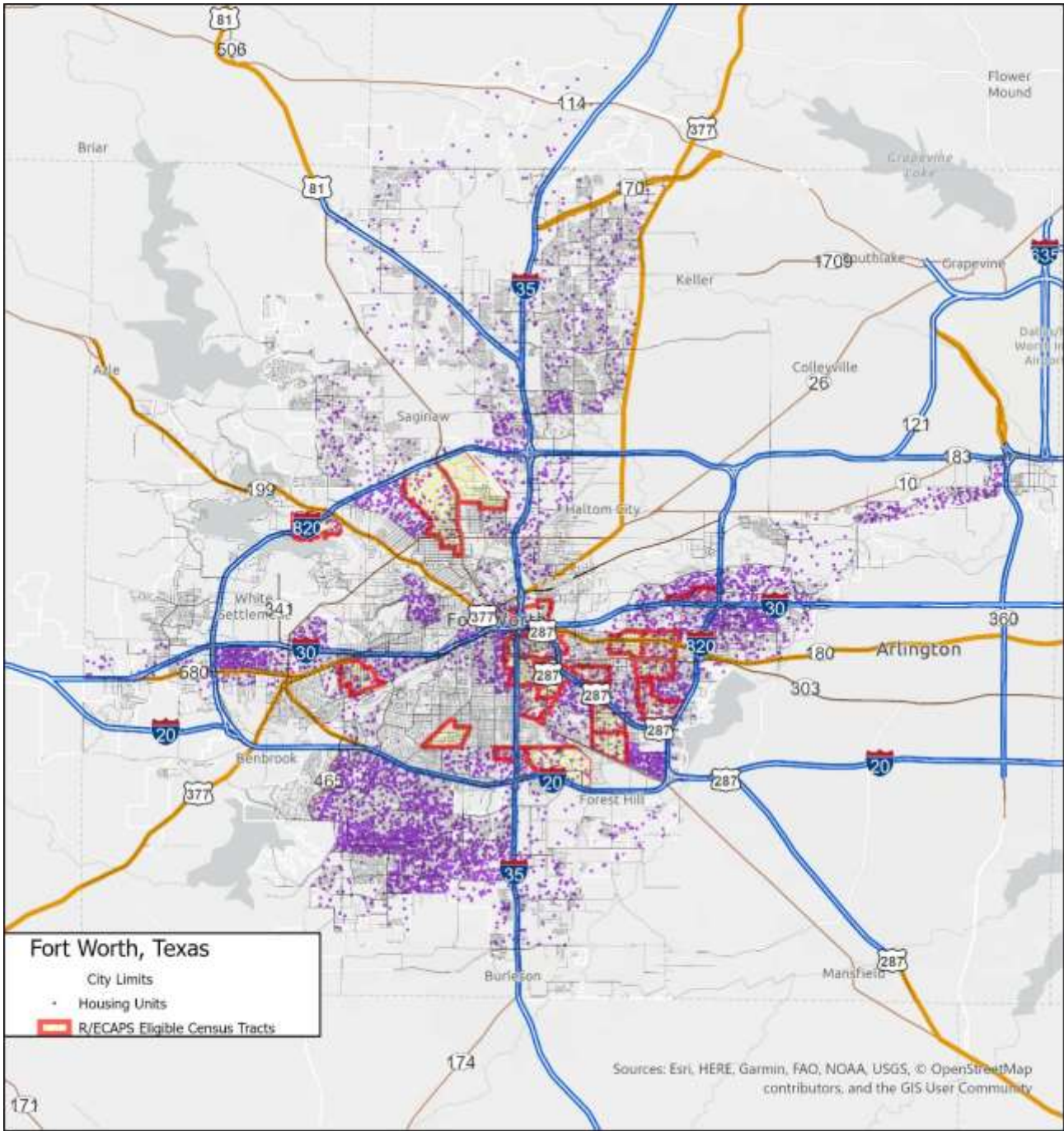
Source: 2021 ACS 5-Year Estimate



Access to Publicly Supported Housing.

Map II.19 on the following page presents the location of publicly supported housing, including the distribution of households participating in the Housing Choice Voucher program (Section 8). The map also includes the Areas of Concentrated Poverty and Racial / Ethnic Concentration and Segregation (R/ECAP) identified census tracts.

Map II-19 Publicly Supported Housing in Fort Worth.



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways, Department of Housing Urban Development

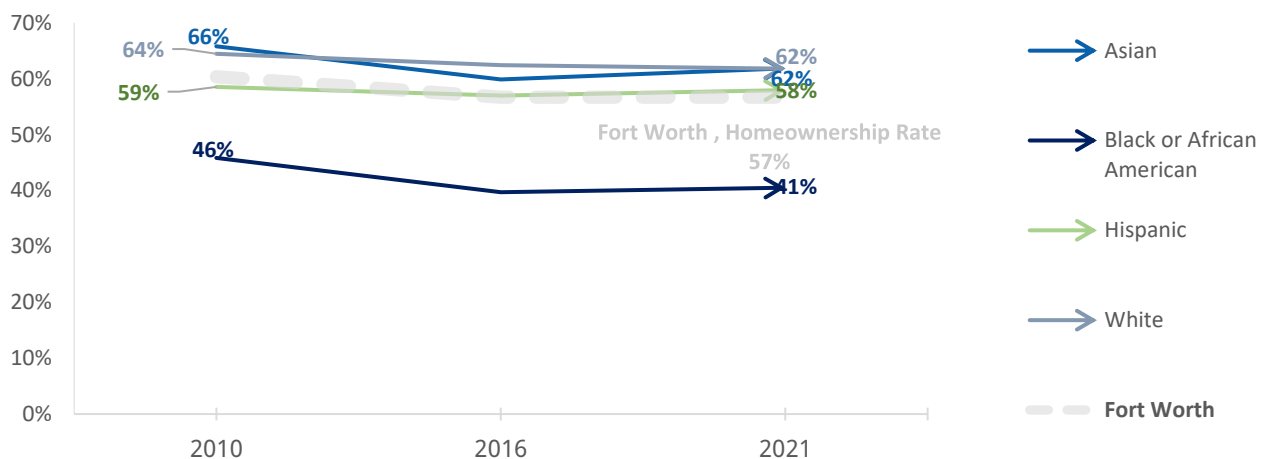
Homeownership Rates

Fort Worth has experienced a slight decline in the total number of homeowners since 2010, with a 3 percent decline to 57 percent in 2021. The declining homeownership rate in the city is on pace with the statewide homeowner rate, which has also declined 3 percent from 65 percent in 2010 to 62 percent in 2021. A lack of homeownership can adversely affect a family's ability to build wealth while restricting opportunities to alternative forms of wealth like savings and investments. Black homeownership in Fort Worth has decreased from 46 percent in 2010 to 41 percent by 2021.

Black median household income has grown from \$35,194 in 2010 to \$48,774 during this period despite the decline in the homeownership rate. Poor credit history, lack of collateral (down payment), and financial illiteracy may be barriers to homeownership for Black families.

Homeownership rates by race and ethnicity indicate Whites (62), Asians (62), and Hispanics (58) are outpacing the homeownership rate of the city (57), while the Black homeownership (41%) rate is significantly lower. In 2010 the homeownership rate gap between White and Black households was sixteen percentage points. In 2021, the gap increased to twenty-one percentage points, the largest of any race or ethnicity.

Table II-10 Homeownership Rate by Race and Ethnicity, Fort Worth 2010 to 2021



Source: 2021 ACS 5-Year Estimate

Housing Market Projections and Analysis

Fort Worth's population has grown by 29% in the past 11 years, from 705,349 in 2010 to the most recent Census estimate of 908,469. The rapid increase in population has caused significant changes in the local housing market. The median household income in the city is \$67,927. To estimate how much a family could afford to spend on a single-family house in Fort Worth, we can use the general rule of thumb that suggests spending 2.5 to 3 times the annual household income on a home which ranges from \$169,817.50 ($2.5 * \$67,927$) and \$203,781 ($3 * \$67,927$). The median sales price of homes in Fort Worth has seen a steady increase from \$185,000 in 2016 to \$295,000 in 2021, reflecting the overall appreciation in the housing market. In 2016, the median rent in Fort Worth was \$1,016; by 2021, the median rent increased to \$1,270. Fort Worth had a total of 347,206 housing units in 2021. The majority of these units were built between 2000 and 2019, accounting for approximately 36.1% of the total units. The data shows that there is a mix of housing units from different time periods, with older units built in the mid-20th century and newer units built in the 21st century.

The Balance Housing Model

The Balanced Housing Model, through a mathematical approach, determines the number of housing units needed by the projected growth of households at each income level. Assumptions about the future are usually based on examining past trends, as well as judgments about how the future is likely to deviate from these trends as a result of social and economic factors, the age and composition of the housing stock, expected immigration, and expected changes in the size and age distribution of the adult population. Although several intermediate calculations are performed, The Balanced Housing Model's housing projection can be summed up as follows:

1. Establish the forecasted number of housing units needed by 2040 using the Census Data, Population Projections, and Key Indicators.
2. Subtract the County's existing number of housing units from the county's 2040 projected housing units.

Fort Worth had a population of 908,469 in 2021, with 317,872 households. By 2040, the projected population is estimated to reach 1,045,164, with projected households totaling 440,935. These projections indicate significant growth and a growing demand for housing.

Renter Housing Demand: The number of renter households is projected to increase from 137,625 to 208,735 by 2040. This indicates a significant demand for rental housing; an additional 81,412 rental units will be needed by 2040. On an annual basis, this translates to a requirement of approximately 4,285 new rental units.



Owner Housing Demand: The number of owner households is projected to increase from 180,247 to 252,244 by 2040. This indicates a demand for ownership housing,

with an additional 84,446 owner units needed by 2040. On an annual basis, this translates to a requirement of approximately 4,445 new owner units.

SECTION III

HOME MORTGAGE DISCLOSURE ACT AND COMMUNITY LENDING

Home Mortgage Disclosure Act Analysis (HMDA)

Introduction

The Consumer Financial Protection Bureau (CFPB) gathers data on home mortgage activity from the federal agencies that regulate the home mortgage industry. The Federal Financial Institutions Examination Council (FFIEC) makes this data publicly available. The data contain variables that facilitate analysis of mortgage lending activity, such as race, income, census tract, loan type, and loan purpose. The FFIEC provides the Home Mortgage Disclosure Act (HMDA) databases through its website for download and analysis.

Loan Activity

Table II-11 examines home loan activities in Fort Worth. The data is presented by race, ethnicity, and household income. White applicants represented the most significant number of loan applicants at 87,829. Origination rates, the percentage of applications that result in loans being made, for Whites was 63 percent. The next largest applicant group, people who stated their race was unavailable, submitted 47,843 applications with an origination rate of 35 percent. The Hispanic applicant group submitted 21,280 applications, with 55 percent of those loans originating. Black applicants submitted 14,185 applications with an origination rate of 52 percent, followed by the Asian applicant group, with 12,372 applicants submitted and an origination rate of about 60 percent. High-income applicants showed the highest number of applications at 20,704 and the lowest number of loans denied at 5 percent. The number of applications decreased, and the denial rates increased for all other income groups, with 5,381 applications from very low-income applicants and a denial rate of 19 percent.

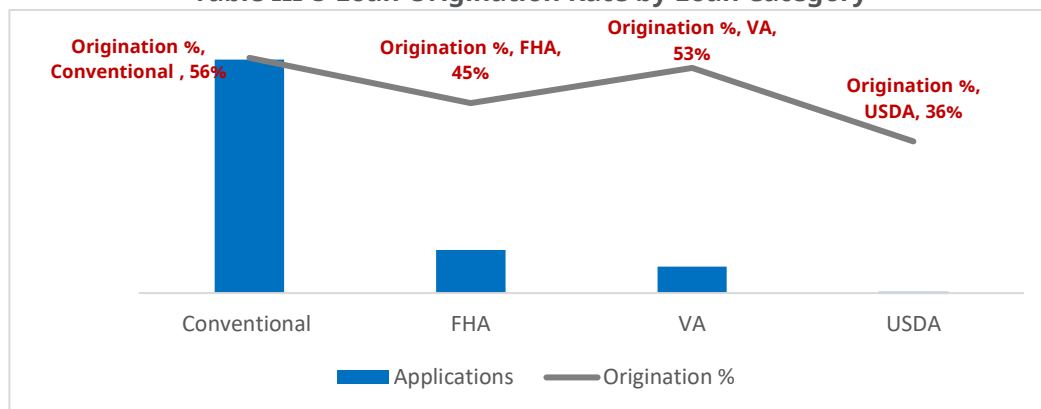
Table III-4 Application Submitted Minority and Income Level

Applicant Income		Asian	Black or African American	Race Not Available	Hispanic or Latino	White	Grand Total
<51% median (very low)	Applications	472	536	1,060	2,034	3,313	5,381
	Denial Rate	20%	26%	26%	20%	19%	19%
51-80% median (low)	Applications	1,118	1,653	2,270	3,349	7,314	12,355
	Denial Rate	7%	12%	14%	9%	9%	9%
81-95% median (moderate)	Applications	817	1,138	1,512	1,786	5,027	8,494
	Denial Rate	6%	10%	9%	7%	7%	7%
96-120% median (middle)	Applications	620	588	1,034	931	3,271	5,513
	Denial Rate	6%	11%	7%	7%	6%	6%
>120% median (high)	Applications	2,785	1,461	3,976	1,654	12,482	20,704
	Denial Rate	6%	8%	7%	6%	5%	5%

Source: 2021 HMDA

Conventional loans account for the most significant number of applications for loan type at 128,852 and an origination rate of 56 percent. Home Purchase loans show the highest number of applications for loan purposes, at 65,243, and an origination rate of 55 percent. Home improvement loans had an origination rate of about 45 percent, with 4,454 loan applications. Refinance loans had a 54 percent origination rate with 64,556 applications. The newly added loan purpose categories "Cash-out Refinance" and "Other Purpose" had about a 54 percent origination rate with 28,854 applications submitted and a 35% origination rate with 2,981 submitted applications.

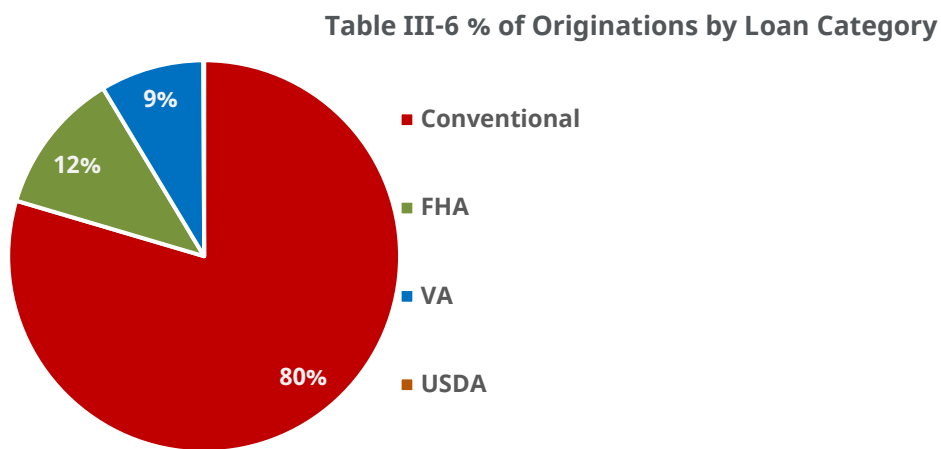
Table III-5 Loan Origination Rate by Loan Category



Source: 2021 HMDA

Loan Category

Loan Type Within the "Loan Type" category, "Conventional" shows the highest percentage, about 80 percent of all originations in that category. FHA loans, which are government-insured and have more stringent lending criteria, were about 12 percent of all originations. The origination rates were about 45 percent for FHA versus approximately 56 percent for conventional.

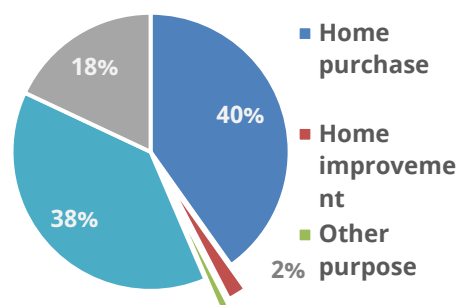


Source: 2021 HMDA

Loan Purpose.

Within the "Loan Purpose" category, Home Purchase loans accounted for 40 percent of all originations. The most significant amount of loan originations was Refinancing loans which accounted for 38 percent of all originations. Cash-out refinancing accounted for 18 percent of all loans originated in Fort Worth. For Race and Ethnicity, "Whites" shows the highest origination percentage at 63 percent of the total 90,043 originations in the city. The percentage of Whites in the population was over 37 percent. African American applicants represented over 8 percent of originations, with more than 18 percent of the total population. Hispanic applicants accounted for about 13 percent of all originations, comprising less than 36 percent of the population.

Table III-7 % of Loan Originations by Loan Purpose



Source: 2021 HMDA

Loan Denials

Table II-15 examines the HMDA data more closely with respect to the possibility of redlining within census tracts in Fort Worth. Redlining relates to the avoidance of specific locations by mortgage lenders in response to undesirable characteristics of the area. The table also compares origination rates between minorities and White applicants for various loan purposes and income groups. Denials are higher for minorities, especially very low income compared to Whites. For all loan purposes shown, White origination rates are higher than minorities. Loan Denial rates are higher for Blacks at 17 percent and Hispanics at 15 when compared to Whites with an 11 percent denial rate.

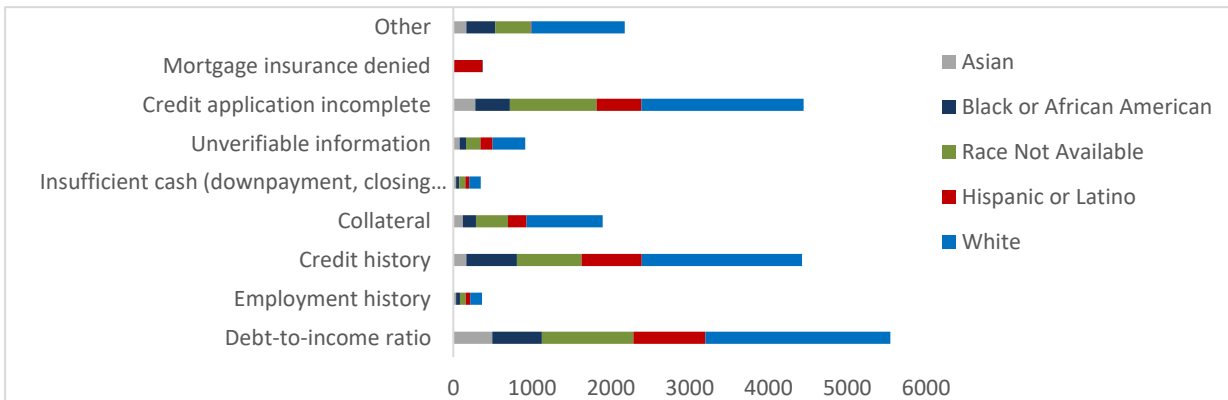
Table III-7 % of Originations Compared to Loan Denials

Race Ethnicity	Originations	Originations %	Denials	Denials %	Total Applications
Two or more minority races	151	50%	52	17%	305
American Indian or Alaska Native	426	50%	178	21%	857
Asian	7,413	60%	1,380	11%	12,372
Black or African American	7,378	52%	2,413	17%	14,185
Joint	2,201	63%	374	11%	3,506
Native Hawaiian or Other Pacific Islander	137	53%	42	16%	258
Race Not Available	16,894	35%	4,280	9%	47,843
Hispanic or Latino	11,632	55%	3,121	15%	21,280
White	55,433	63%	9,325	11%	87,829

Source: 2021 HMDA

Under the Home Mortgage Disclosure Act, not all lenders are required to report a reason for denial. However, for HMDA submissions in which a denial reason was recorded, Black/African American and Hispanic/Latino households were more likely to be denied a mortgage for credit history and debt-to-income ratio than White or Asian households.

Table III-8 Loan Denial Reasons by Race and Ethnicity



Source: 2021 HMDA

Lending Analysis by Specific Lenders

Approximately 30 percent of Conventional Home Purchase Loan applications were submitted to the city's top ten mortgage lenders. The top two lenders include JP Morgan Chase and Wells Fargo Bank, which received nearly 12 percent of these applications. The number of applicants for mortgages with the top three lenders dropped as applicants sought lending opportunities with more minor, lesser-known lenders.

Table III-9 The Top 10 Lenders in Fort Worth

Lenders	Overall Market Share of Applications	Loans Originated	Denial Rate
JPMorgan Chase Bank	4.4%	25.5%	2%
Wells Fargo Bank	3.8%	23.2%	5%
Fairway Independent Mortgage	3.3%	79.4%	4%
Lakeview Loan	3.1%	0.6%	0%
Rocket Mortgage, LLC	2.8%	76.2%	8%
United Shore Financial Services	2.7%	83.0%	7%
Cardinal Financial Company	2.3%	73.0%	21%
Prime Lending	2.2%	68.2%	3%
21st Mortgage Corporation	2.0%	24.8%	50%
Dhi Mortgage Company	1.9%	71.3%	9%
First United Bank and Trust	1.9%	74.9%	5%
Total	30.3%		

Source: 2021 HMDA

Table II-18 below identifies the top five lenders used by each race and ethnic group by applications submitted. This data compares to Table III-9 above, which shows the top ten lenders used by all residents in the city. Asians and Whites use the same lenders, most used by all applicants in Fort Worth, while Blacks and Hispanics apply for mortgages with lenders used less frequently by Fort Worth, residents.

Table III-10 Top 5 Lenders by Race and Ethnicity

Black or African American		Asian		Hispanic		White	
Lender	% Black or Applicants	Lender	% Asian Applicants	Lender	% Hispanic Applicants	Lender	% White Applicants
DHI Mortgage Company	4.3%	United Shore Financial Services	7.8%	21st Mortgage	7.2%	JPMorgan Chase Bank	5.7%
Wells Fargo Bank	4.1%	Fairway Independent Mortgage	4.9%	Prosperity Bank	5.3%	Wells Fargo Bank	4.4%
Cardinal Financial Company	3.9%	Rocket Mortgage, LLC	4.7%	Texas Bank	5.1%	Fairway Independent Mortgage	3.9%
JPMorgan Chase Bank	3.8%	Wells Fargo Bank	4.5%	LAKEVIEW LOAN	4.8%	Cardinal Financial	2.7%
Navy Federal Credit Union	3.1%	JPMorgan Chase Bank	4.3%	JPMorgan Chase Bank	3.8%	First United Bank and Trust Company	2.6%
% Of All Applications	19.3%	% Of All Applications	26.1%	% Of All Applications	26.1%	% Of All Applications	19.2%

Source: 2021 HMDA

Conclusion

In Fort Worth, the highest success in loan originations was in the Home Purchase loans, and the most minor success was in home improvement and other purpose loans. Overall, the origination rates among Whites were higher than minorities in Home Purchase, Home Improvement, and Refinance Loans.

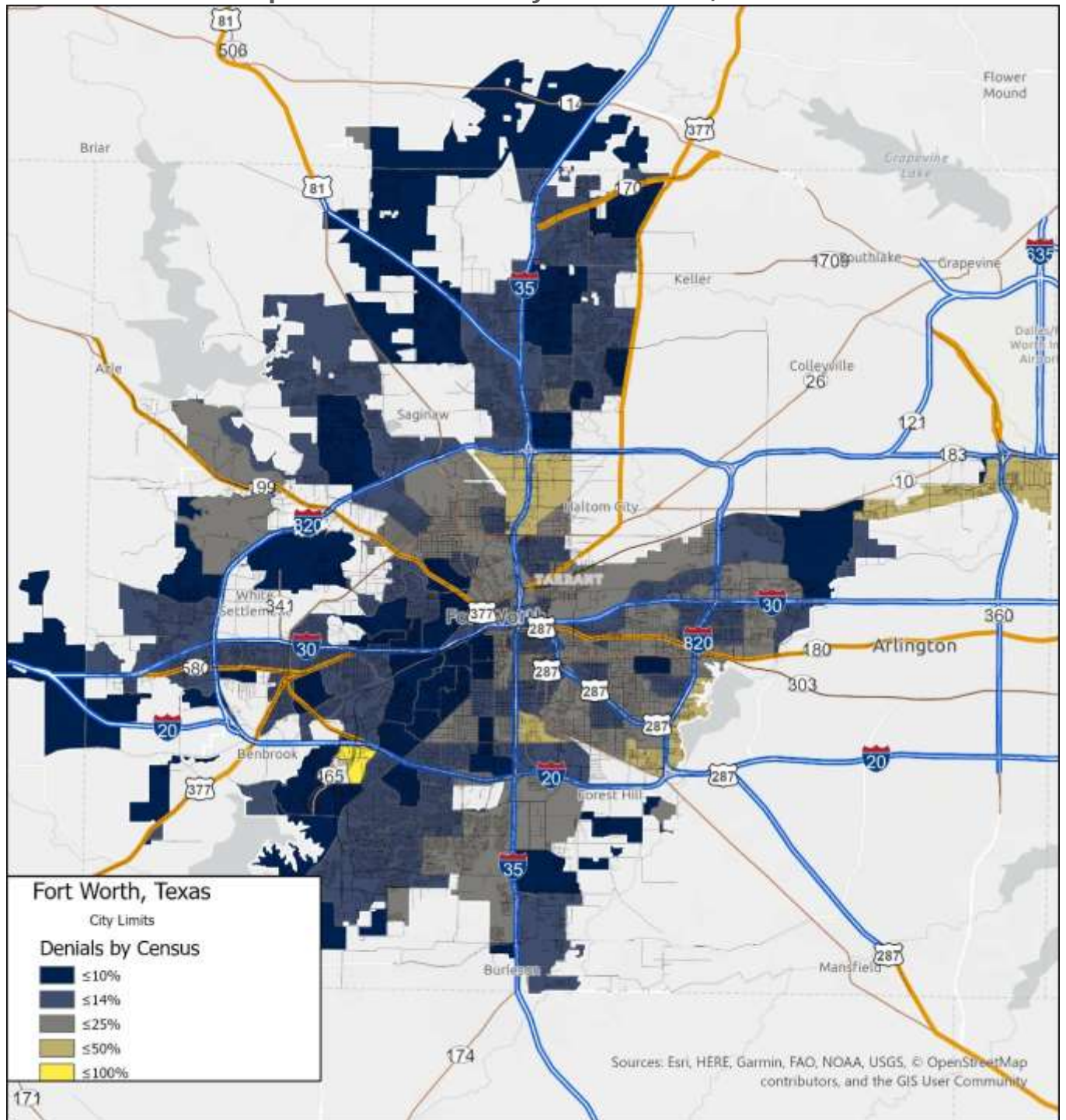
Home Purchase loans were the most frequent loan type in the city. The analysis reveals two issues, lower origination rates from minorities and the disproportionate loan denials rates between Whites and some minority populations. One possible explanation for lower loan originations among minorities could be a lack of credit history, poor credit history, or a higher debt-to-income ratio. During 2021, the majority of loan denials for all applicants were related to the applicant's credit history and debt-to-income ratios.

While our analysis does not provide conclusive evidence of redlining, the data tend to suggest that some characteristics of redlining may exist and therefore impact lending decisions and higher denial rates in some of the very low-income census tracts in Fort Worth. While it is expected that very low-income applicants would not have a very high success rate in their loan applications, within the very low-income census tracts, even high-income applicants showed a poor success rate. Due to a very low number of applications in the lower-income census tracts, any conclusive determination of redlining is impossible for the city.

The higher denial rates for lower-income groups, coupled with the possibility that characteristics of redlining may be adversely impacting originations in lower-income concentrated census tracts, are indicative of impediments to fair housing.

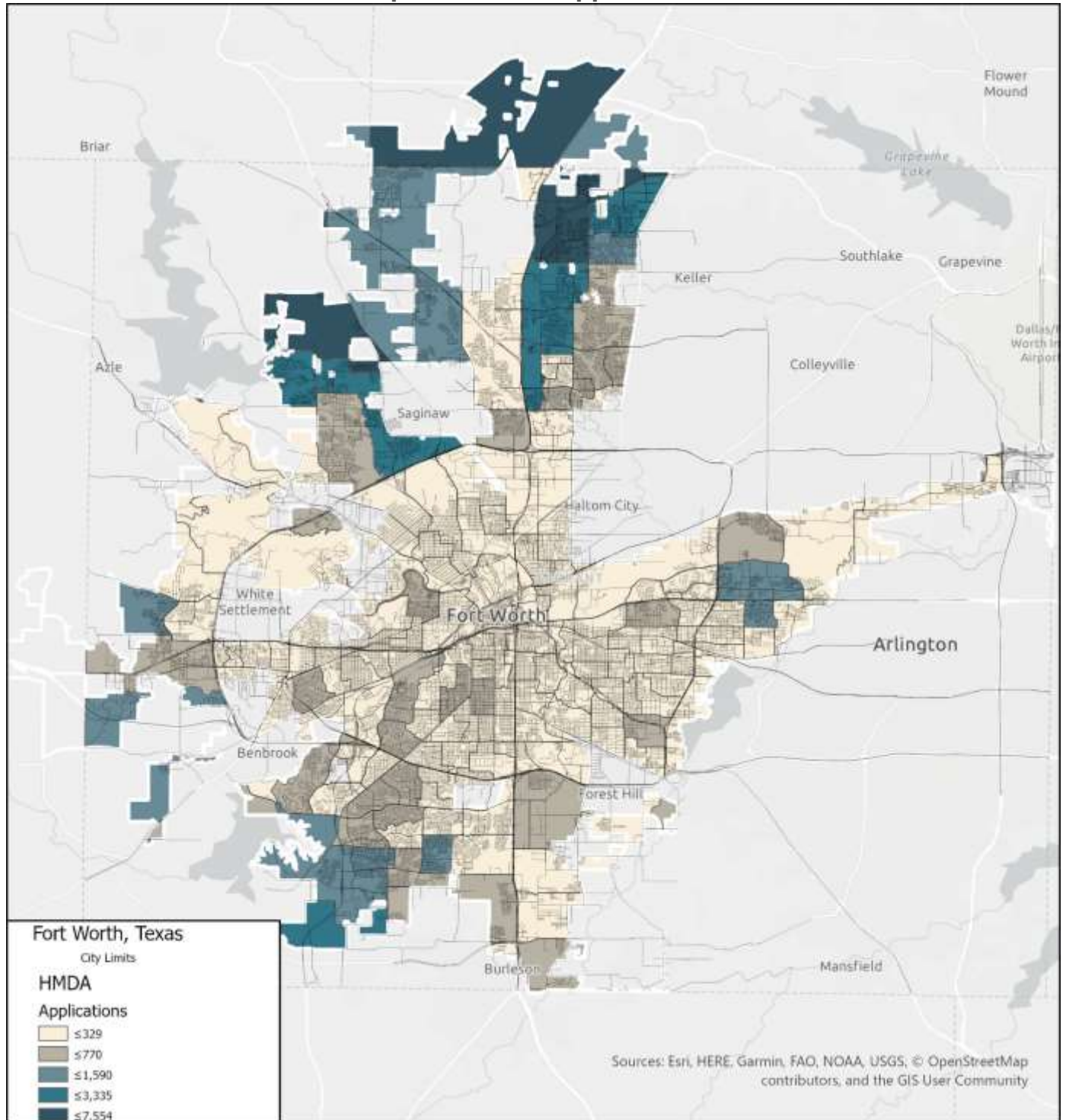
Overall, lending activity has decreased in recent years due to economic slowdown and issues relative to the mortgage industry nationwide.

Map III-16 Denial Rate by Census Tract, Fort Worth



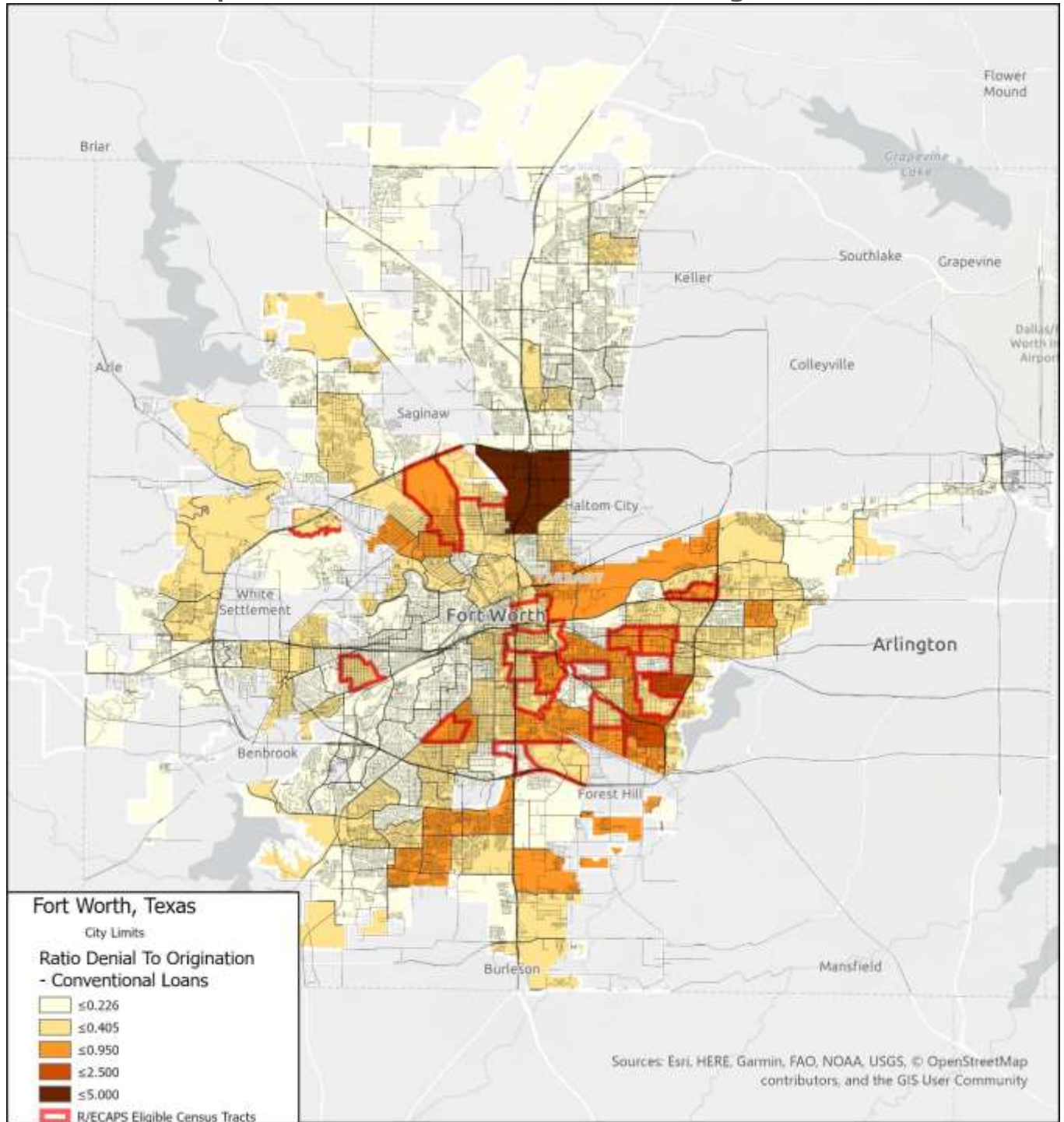
Source: 2021 HMDA

Map III-17 Total Applications



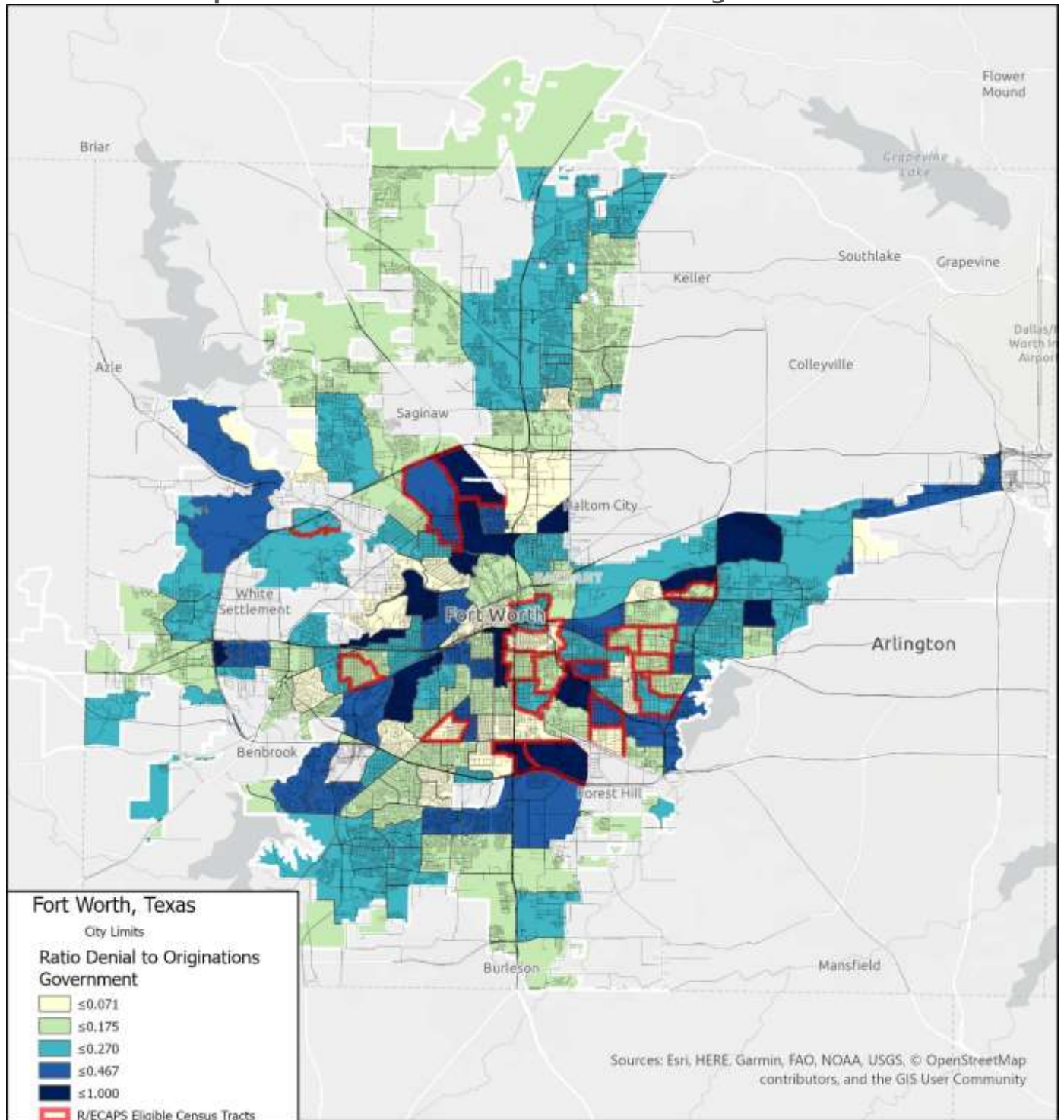
Source: 2021 HMDA

Map III-18 Conventional Loan Denial to Origination Ratio



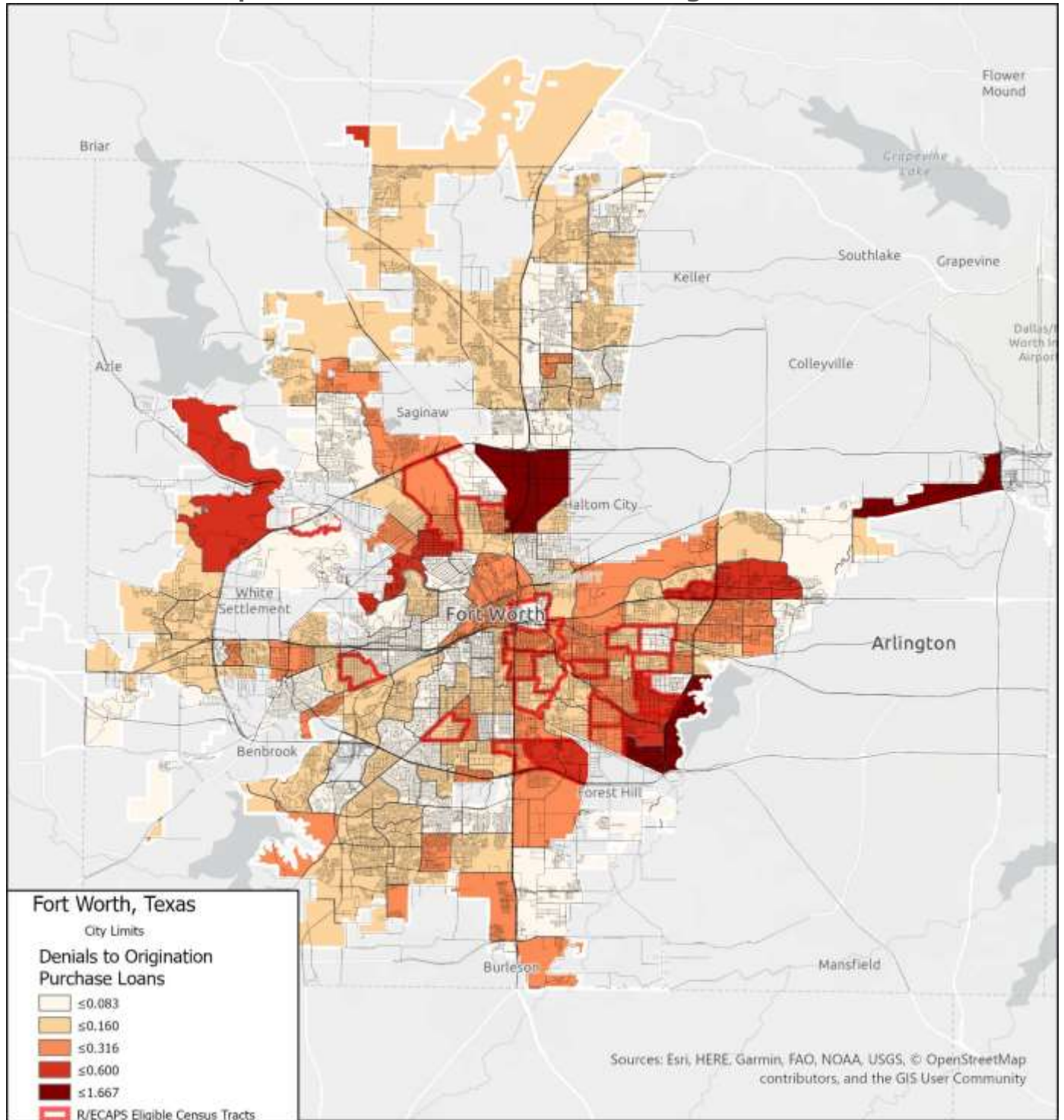
Source: HMDA

Map III-19 Government Loan Denial to Origination Ratio



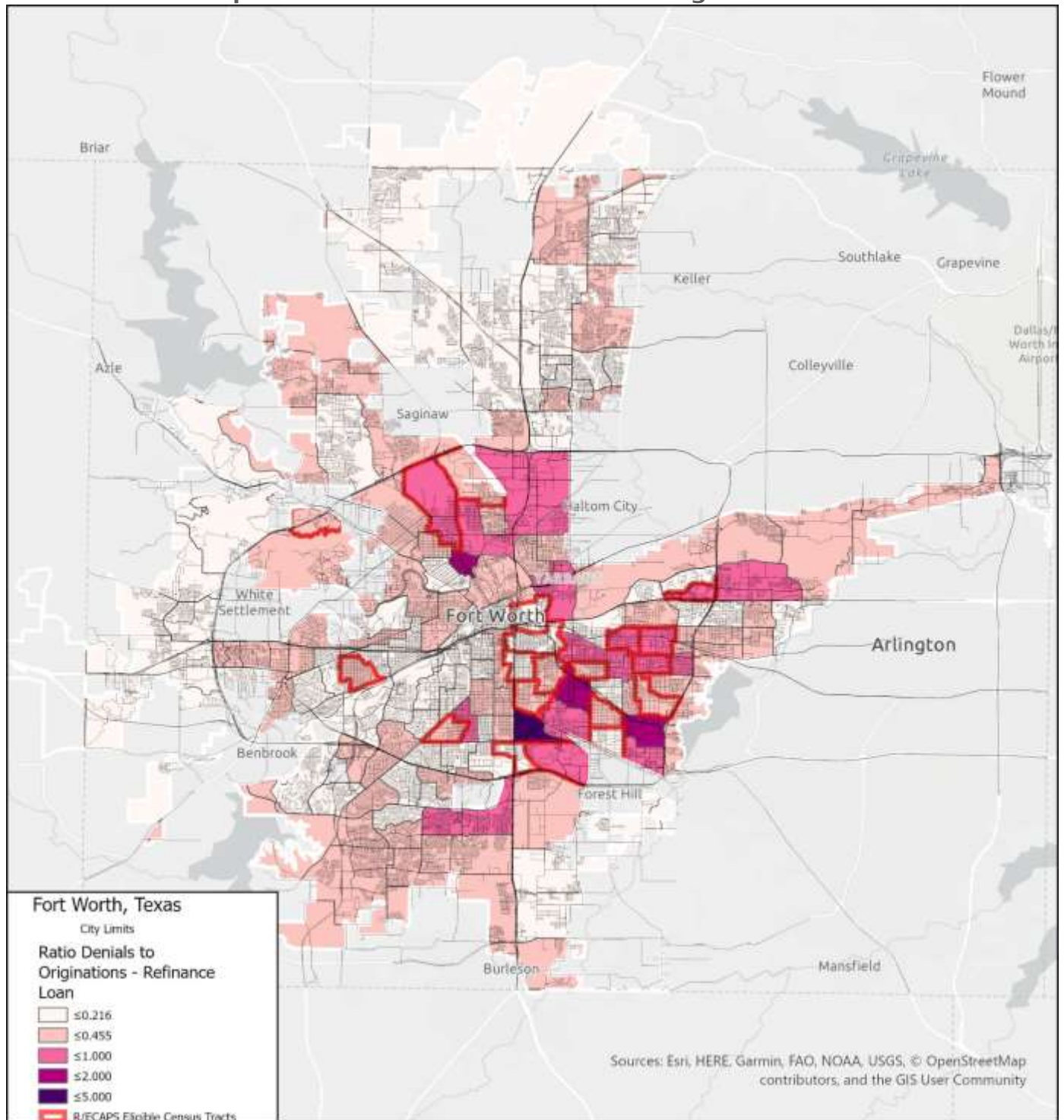
Source: HMDA

Map III-20 Purchase Loan Denial to Origination Ratio



Source: HMDA

Map III-21 Refinance Loan Denial to Origination Ratio



Source: HMDA

SECTION IV.

ACCESS TO OPPORTUNITY

Access to Opportunity

Section IV - Access to Opportunity examines the extent to which members of protected classes experience disparities in access to opportunity based on housing opportunity indicators and measured by accessibility to quality food, education, employment, broadband, transit, and transportation.

HUD Opportunity Indicators

Education

In Fort Worth, the difference in income and unemployment rate between the three groups may be due to educational attainment. According to 2021 ACS estimates, 11.4 percent of African Americans age twenty-five and above reported less than a high school education compared to 3.8 percent of Whites and 38.7 percent of Hispanics in the same age group. As a comparison, the percentage of the population with less than a high school education in Fort Worth was 16.6 percent during the period. Despite high school education attainment among African Americans being higher than Hispanic population and city's overall population, African Americans still have the highest unemployment rate among the three major groups. It is also probable that the percentage of African Americans with a high school diploma compared to that of the total population and other two groups reflect a lower percentage of African Americans as a percent of total population.

School Proficiency Index

The School Proficiency Index uses school-level data on the performance of fourth-grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower-performing elementary schools. The higher the index score, the higher the level of school proficiency. The areas in Fort Worth with lower-performing schools are light brown, as shown on Map III-17.

The higher-performing schools are on the western side of Fort Worth, between Interstates 30 and 20.

Table IV-4
Table IV-5 School Proficiency Index Source: Housing Urban Development

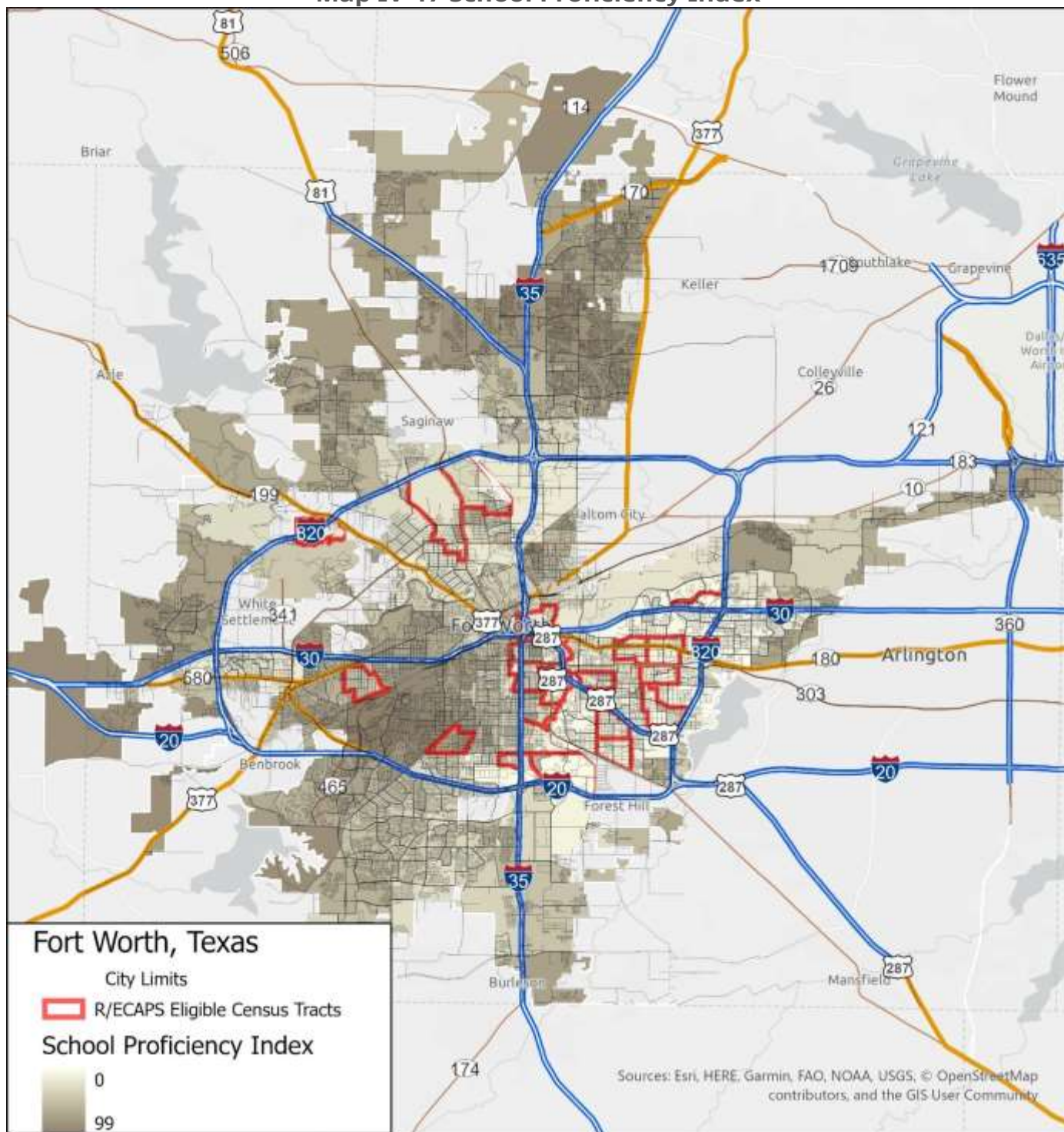
Fort Worth	School Proficiency Index
Total Population	
White, Non-Hispanic	58.54
Black, Non-Hispanic	33.10
Hispanic	37.45
Asian or Pacific Islander, Non-Hispanic	57.46
Native American, Non-Hispanic	50.32
Population below the federal poverty line	
White, Non-Hispanic	47.42
Black, Non-Hispanic	25.37
Hispanic	32.76
Asian or Pacific Islander, Non-Hispanic	52.69
Native American, Non-Hispanic	37.25

School Proficiency Index by Race and Ethnicity

In Fort Worth, there is disproportionate access to proficient schools based on race and ethnicity. Blacks have a proficiency index of 33.10, and Hispanics have a rate of 37.45, meaning school-age children in this group attend elementary schools less proficient than Whites (58.54) and Asians (57.46). School Proficiency disproportion is greater when analyzing the population below the federal poverty line. The School Proficiency Index of impoverished Blacks is 25.37, the lowest score among each race/ethnicity. Index scores for Hispanics (32.76) and Native Americans (37.25) are the next lowest among each race/ethnicity. Access to schools in high-proficiency areas for low to moderate-income households is restricted when affordable housing is lacking. The residency requirements of school districts may become barriers for low to moderate-income households seeking access to high-proficiency schools.

Map IV-16

Map IV-17 School Proficiency Index



Source, ESRI, USA Major Highways, Department of Housing Urban Development

Employment and Unemployment

Employment opportunities in the area and educational levels of employees in the workforce significantly impact a resident's housing choices based on affordability and location. Limited educational attainment and job skills severely impact a wage earner's ability to qualify for jobs paying living wages comparable to the growing cost of suitable and affordable housing.

Table III-5 provides occupational data, indicating a shift in the distribution of occupations in 2010 and 2021. Transportation, warehousing, and utilities had the most significant increase, up 59 percent during the period. Professional, scientific, management, administrative, and waste management services increased by forty-eight percentage points. Educational services, health care, and social assistance increased by forty-seven percentage points. Arts, entertainment, recreation, accommodation, and food services experienced an increase of 47 percent. While the occupation growth in the occupations mentioned above is trending upward, many occupations fail to pay wages that keep pace with the cost of housing in the marketplace. More wage earners are cost-burdened or restricted to housing choices in less desirable areas of Fort Worth.

Table IV-6 Occupation of employed persons for Fort Worth, 2010 and 2021

Industry	2010	2021	% Change
Agriculture, forestry, fishing and hunting, and mining	3,411	4,331	27%
Construction	26,941	39,426	46%
Manufacturing	41,693	46,446	11%
Wholesale trade	11,226	12,006	7%
Retail trade	36,132	50,189	39%
Transportation and warehousing, and utilities	24,836	39,394	59%
Information	8,357	5,969	-29%
Finance and insurance, and real estate and rental and leasing	26,946	33,512	24%
Professional, scientific, and management, and administrative and waste management services	32,744	48,548	48%
Educational services, and health care and social assistance	60,806	89,191	47%
Arts, entertainment, and recreation, and accommodation and food services	26,517	39,085	47%
Other services, except public administration	16,188	23,083	43%
Public administration	10,766	13,174	22%

Source: 2021 5-Year ACS Estimates

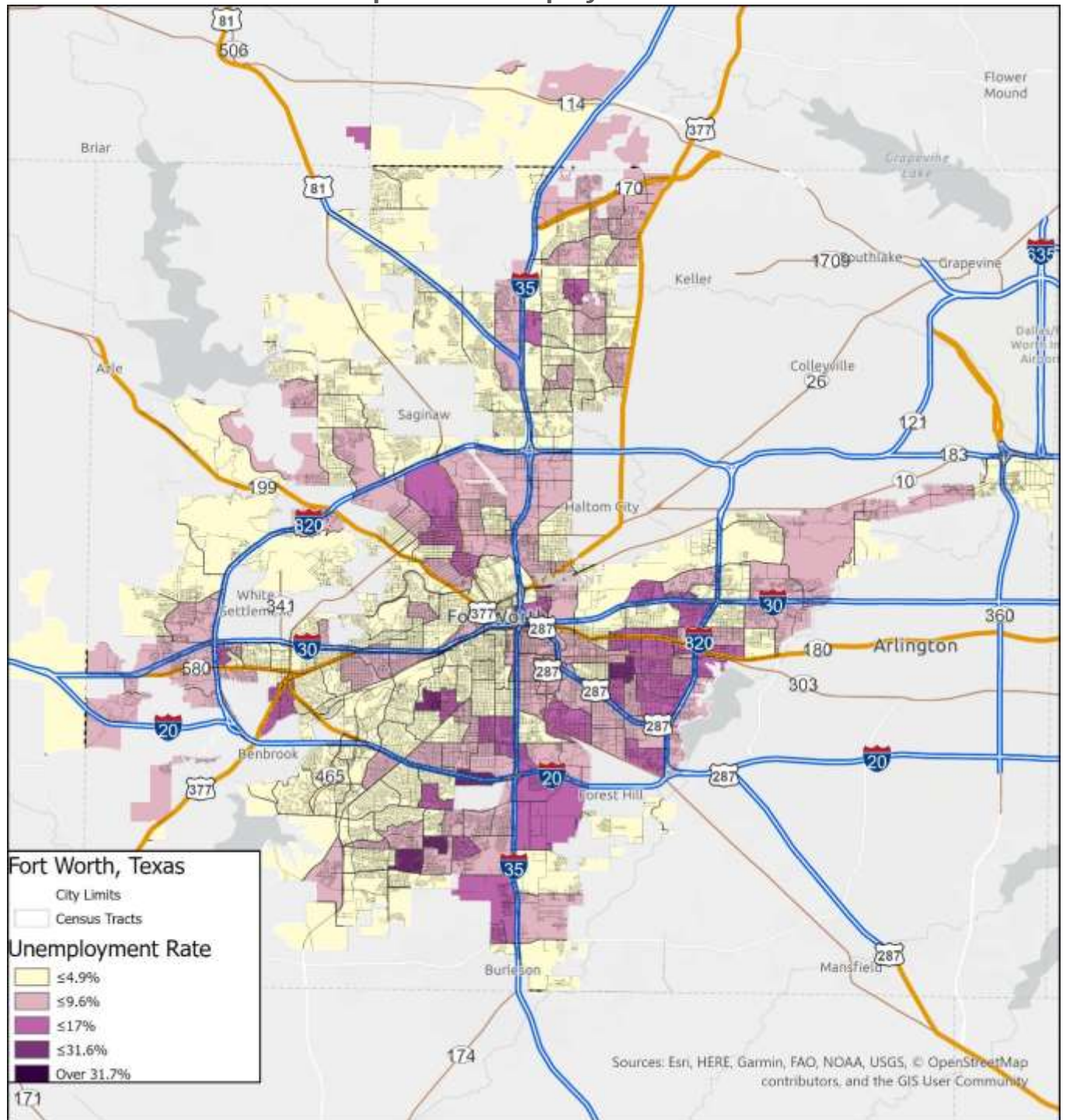
The data in Table IV-6 represents the distribution of employment status by race and ethnicity. In 2021, 5.5 percent of the labor force in Fort Worth was unemployed. Comparing this data Fort Worth's labor force by Race and Ethnicity shows that 4.5 percent of White persons aged sixteen and over reported being unemployed. African Americans in the same age group reported a 9.6 percent unemployment rate, and Hispanics reported a 5.1 percent unemployment rate. The unemployment rate of African Americans is almost twice the rate of Hispanics and twice the rate of Whites. At the same time, the total number of African Americans in the labor force is significantly less than Hispanics and Whites. Map IV -18 shows the unemployment rates by census tract within Fort Worth. Unemployment is highest in the Southeastern section of the city, inside Interstate 820. Table IV-7 provides Employment Status by Race for Fort Worth.

Table IV-7 Employment Status by Race for Fort Worth

Employment Status	White Non-Hispanic		African-American		Hispanic		Total Employment	
	#	%	#	%	#	%		
In Labor Force:	179,905	77.9%	84,503	75.4%	154,130	73.7%	471,629	68.6%
In Armed Forces	806	0.4%	199	0.2%	248	0.0%	1,310	0.0%
Civilian	179,099	99.6%	84,304	99.8%	153,882	99.8%	470,319	99.7%
Employed	171,128	95.1%	76,210	90.4%	146,029	94.9%	444,354	94.5%
Unemployed	7,971	4.5%	8,094	9.6%	7,853	5.1%	25,965	5.5%
Not in Labor Force	50,941	22.1%	27,638	24.6%	54,890	26.3%	216,236	31.4%
Total	230,846	100%	112,141	100%	209,020	100%	687,865	100%

Source: 2021 5-Year ACS Estimates

Map IV-18 Unemployment Rate



Source: 2021 ACS 5-year Estimate, ESRI, USA Major Highways.

Job Proximity

According to the Fort Worth Chamber of Commerce, the major employers in the area include American Airlines Group, with 30,000 employees; Texas Health Resources, with 26,000 employees; Lockheed Martin, with 22,950 employees and Fort Worth Independent School District, employing 11,000 employees. Proximity to employment is a factor residents consider when deciding where to live; however, limited access to employment based on the distance between employers and neighborhoods may limit a household's access to major employers.

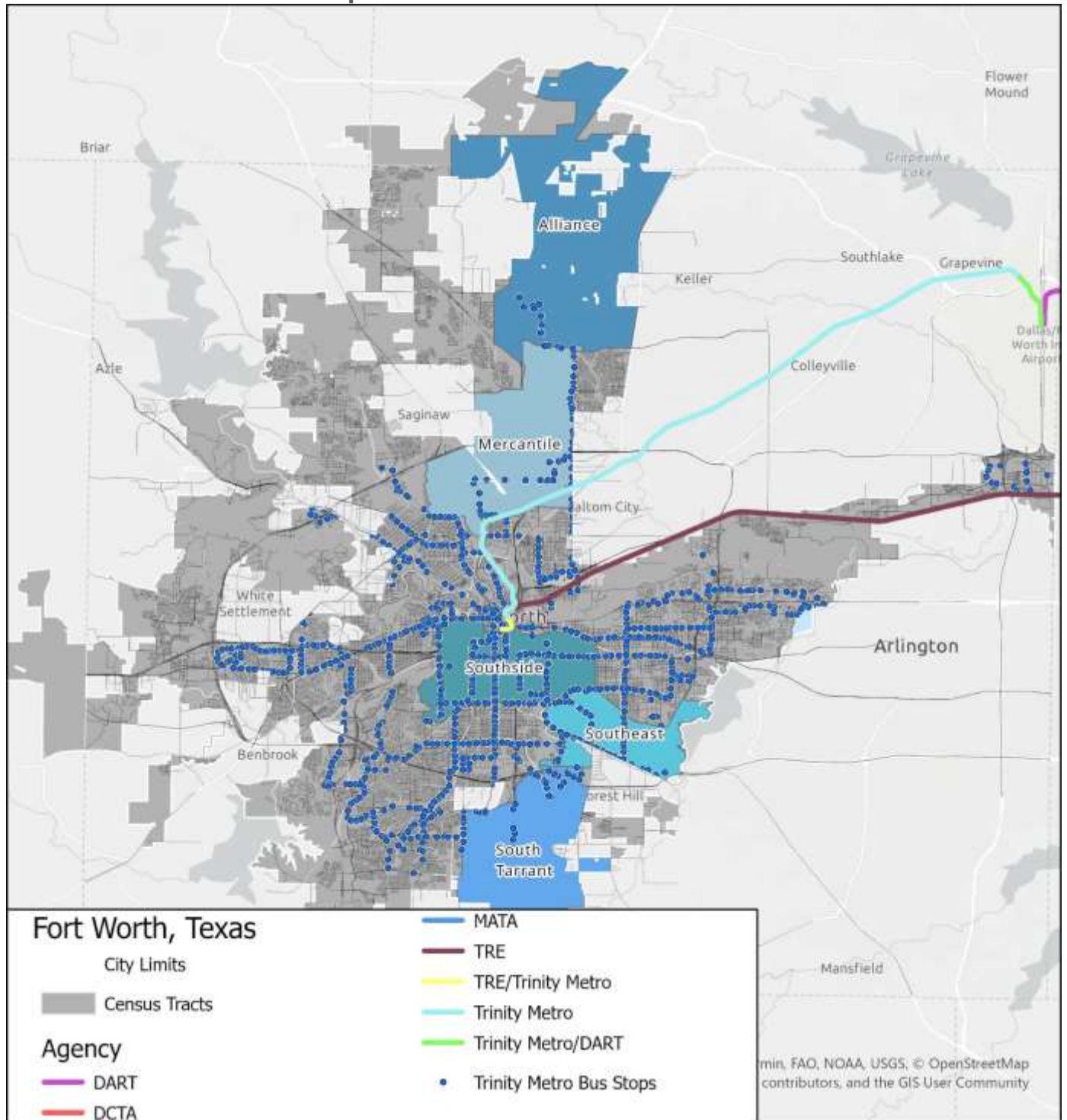
Map IV-19 examines the proximity of jobs to Fort Worth residents expressed as an index from 0 – 100. The higher the index (100), the better the access a household has to employment opportunities in Fort Worth. The map also displays areas of the city with high concentrations of affordable housing units with low job proximity areas in Fort Worth. Low to moderate access to jobs exists on the city's southeastern side, south of Interstate 30, east of Interstate 35, and along Highway 287. This area also includes a high concentration of affordable housing and several R/ECAP census tracts.

[illegible]

Transportation

66 | Page

Map IV-20 Fort Worth Public Transit



Source: North Texas Council of Government GIS

Access To Broadband

Housing needs that can be addressed by HUD grant funds include new housing development, preservation of existing housing, and homebuyer assistance for low/mod income households. However, Fort Worth has far greater needs for these services than the limited HUD resources can address. This section provides estimates of the level of need for each type by comparing the total number of households in particular income categories, to the total units. This plan also focuses primarily on the areas of greatest need; it covers homeowner and rental housing. It does not focus on rental assistance needs, as that function is addressed by HUD through local housing authorities, including Fort Worth Housing Solutions.

Access to broadband is one of the most significant issues faced by low- and moderate-income persons and neighborhoods with highest concentrations of affordable housing, based on analysis of HUD-provided data, there is an estimated need for 19,230 units of affordable rental housing for extremely low income and low-income households. Homeowners and renters with incomes under 50% AMI, who are paying more than 50% of their annual income on rent, mortgage, utilities, and taxes, will not have the financial capacity to afford broadband even if it is accessible.

Approximately 44% of all Fort Worth households have a low to moderate income. This includes 14% of all households with incomes under 30% of AMI (extremely low income), the 13% of households with incomes between 30% and 50% AMI (low income), and the 17% with incomes between 50% and 80% AMI (moderate income).

Broadband providers were contacted during the consultation process and encouraged to provide comments, but no responses were received. However, per the most recent American Community Survey, slightly less than half of all households with incomes under \$20,000 reported having internet access. Also, a Pew Research Center survey indicated only 53 percent of adults with incomes under \$30,000 had home broadband access, compared with 80 percent of those with incomes between

\$30,000 and \$100,000. With the estimated number of nearly half (44%) of Fort Worth's population considered low to moderate income, there is a significant number of households with limited or no access to broadband service. Consultation with social service providers and communications/community engagement professionals indicate that the digital divide is addressed by expanded capacity of mobile phones with internet access, as well as the availability of internet access in all City libraries, with several located in LMI neighborhoods. Two of Fort Worth's libraries are located within the public housing communities - Butler and Cavile Place. In addition, there are several branch libraries (East Berry, Northside, Diamond Hill-Jarvis, Ella Mae Shamblee) within walking distance. There is also an eSkill Library & Job Center, formerly Meadowbrook Branch Library, which was repurposed in July 2011 to serve to provide internet, job search, and training for Fort Worth residents. Each branch is accessible via public transportation.

Access To Transit

Data from the 2021 ACS 5-Year Estimates show that 36.6 percent of Black or African American households rely on Public Transportation as a means to work. Whites rely on Public Transportation 30.8 percent of the time. Hispanics are significantly less likely to use Public Transportation; however, they rely on carpooling at a rate of 48.5 percent, the most out of each group, in Fort Worth. Trinity Metro Buses are available daily in Fort Worth, with stops and routes throughout the city.

Table IV-8 Means Of Transportation to Work by Race and Ethnicity

	Black or African American	Hispanic or Latino origin (of any race)	White alone, not Hispanic or Latino
Fort Worth			
Car, Truck, Or Van -- Drove Alone	18.0%	32.8%	42.1%
Car, Truck, Or Van -- Carpooled	17.6%	48.5%	24.1%
Public Transportation (Excluding Taxicab)	36.6%	22.1%	30.8%

Source: 2021 5-Year ACS Estimates

SECTION V.

ZONING AND LAND USE

Zoning and Land Use

Policy Review

Fort Worth is one of the fastest growing amongst the thirty largest U.S. cities. From 2010 to 2020, Fort Worth permitted almost 44,000 new single-family housing units, with slightly over half of that total occurring since 2017. During the same period, Fort Worth permitted over 34,000 multifamily units, with over 57 percent of the total occurring within the last four years. North Central Texas Council of Governments projects that by 2030 Fort Worth's population will increase to over one million resident and add 43,000 new households between 2022 and 2030. Job growth is expected to outpace household growth, creating an imbalance between households and housing units. Diversification in residential housing unit types and increased housing units are essential to accommodate future population growth.

In Fort Worth the market continues to produce more single-family suburban housing, while the demographics on jobs growth suggest that housing preferences and supply is demanding greater diversity in housing type and housing density. Therefore, Fort Worth is potentially at risk of becoming overly dependent on low density residential uses to support its job growth, affordability, and tax base. Consistent with a focused business development effort, residential housing development and land availability must be planned to match increases in job, housing preferences, mixed-use development, and appropriately located higher density housing. Balanced housing is critical to a more balanced tax base and improved return on public investment.

This section provides an overview of policies and practices related to a city's zoning, land use regulations, market demands and housing choice. The City must continue to proactively address the following general provisions related to ensuring fair housing choice in local regulations that support Fort Worth's success in Affirmatively Furthering Fair Housing Choice.

General Provisions and Zoning Code Review

The City zoning and land use regulations were examined to determine if they appear to impact fair housing choice. The following were determined to not have impacts.

- Does the code definition of "family" have the effect of discriminating against unrelated individuals who reside in a congregate or group living arrangement?
 - How are the residential land uses discussed? What standards apply?
 - Does the zoning ordinance describe any areas in this jurisdiction as exclusive?
 - Are there restrictions for senior housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely.
 - Does the zoning ordinance contain special provisions for housing accessible to persons with disabilities?
 - Does the zoning ordinance establish occupancy standards or maximum occupancy limits?
 - Does the Zoning Code distinguish senior housing from other single-family residential and multifamily residential uses by conditional use permit?
 - Does the Zoning Code distinguish handicapped housing from other single-family residential and multifamily residential uses by conditional use permit?
 - How is "special group residential housing" defined in the Zoning Code?
-

Promoting Fair Housing Choice

The City zoning and land use regulations were examined and determined to be in compliance with fair housing regulations. However, our analysis reveals additional policies and regulations may be considered to lessen regulatory impact and enhance fair housing choice.

Population Growth and Housing Demand - As the population grows, the demand for residential units will increase. Higher-density housing types will respond to changing demographic and market trends, reflecting a greater preference for housing that meets diverse populations and fair housing choice.

Economic Growth - Due to continued population and employment growth, Fort Worth will see a significant amount of land developed for new businesses and industry. Assuming current land use proportions remain consistent over time, approximately 2,000 new acres of commercial and industrial land use could be developed by 2032.

Market Demand - Depending on several related variables, market demand will impact the amount and location of land uses. The future supply of any land use should not exceed the anticipated demand. Reliance on current market demand can unnecessarily restrict future development. For example, the multifamily market downtown was untapped until multifamily zoning was introduced and found to be successful. The Stop Six Choice Neighborhood initiative emphasized mixed income – mixed housing types.

Transportation Access and Infrastructure Availability - Land use decisions, such as location of offices, housing, and industry, are influenced by access to transportation and public infrastructure. Despite the significance of mobility, investment in transportation infrastructure may follow land use decisions, particularly where rapid development occurs. Coordination of future land uses and zoning districts with the Thoroughfare Plan helps plan the correct location, classification, and desired capacity of roadways.

Development Regulations - Development regulations impact the value of property based on zoning, land use restrictions, adjacent property regulation and restrictions, and resulting issues that can impact property.

Population Growth and Housing Demand - As the population grows, demand for residential units will increase. Higher-density housing types respond to changing demographic and market trends, reflecting preference for urban neighborhoods. Existing residential neighborhoods abutting industrial area may require regulations.

Economic Growth - Due to continued population and employment growth, Fort Worth is expected to see significant land developed for new businesses and industry. Current projections approximate 2,000 new acres of commercial and industrial land use by 2032.

Market Demand - Depending on several related variables, market demand will impact the amount and location of land uses. The future supply of any land use should not exceed the anticipated demand. Reliance on current market demand can unnecessarily restrict future development. For example, the multifamily market Downtown was untapped until multifamily zoning was introduced and found to be successful.

Transportation Access and Infrastructure Availability - Land use decisions are influenced by access to transportation and public infrastructure. Despite the significance of mobility, investment in transportation infrastructure may follow land use decisions, particularly where rapid development occurs. Coordination of future land uses and zoning districts with the Master Thoroughfare Plan helps plan the correct location, classification, and desired capacity of roadways and support growth.

Environmental Constraints - Environmental conditions impact land uses that develop. These constraints include floodplains, soils, slope, gas wells, odors, and noise pollution. Regulations should continue to address environmental constraint impacting land use.

SECTION VI.

COMMUNITY ENGAGEMENT

Community Engagement

The City of Fort Worth encourages its citizens to provide input in the ConPlan and Annual Plan process. Through its adopted Citizen Participation Plan, the City sets forth policies and procedures for citizens and groups to provide the City with information on housing and community development needs as part of the preparation of the ConPlan. Accordingly, eight public input meetings were advertised in local newspapers and held throughout the city. The input received was presented to the City's Community Development Council (CDC) in a public meeting setting and elaborated upon in subsequent public meetings. The CDC is a board of citizen volunteers who are appointed by the City Council to make funding recommendations to the City Council. A thirty-day public comment period to obtain citizen's views and to respond to proposals and questions on the draft ConPlan then took place. As required by the CPP, the city conducted at least one public hearing during the development process before the Consolidated Plan was published and at least one public hearing during the 30-day comment period. These public hearings were held in conjunction with the Community Development Council or City Council meetings. The city sent out letters and/or emails to various State and local groups, departments, and organizations as part of the consultation process. Comments received during the period were considered by the City before Council approval of the Consolidated Plan and its submission to HUD.

City Council District Meetings

Public engagements meetings were held in all nine City Council Districts with attendance from most elected city council members. Each meeting was held at a location in the community in the evenings to accommodate as many residents as possible. A brief presentation explaining the Consolidated Planning process was given, and residents were able to ask questions regarding the city's plans on how to use the grant funds, fostering open dialogue and ensuring community involvement in decision-making.



Real Time Engagement Survey

Attendees participated in real-time polling surveys using Turning Technologies remote clickers, allowing for immediate feedback and data collection. The survey provided examples of previously funded programs and projects, enabling residents to assess the benefits of these initiatives and determine whether similar strategies should be prioritized in the future, ensuring that the community's preferences and priorities were considered in the decision-making process.



Youth Engagement Meeting

City staff met with My Brother's Keeper/My Sister's Keeper students at TCC South/FWISD Collegiate High School on Thursday, May 18, 2023, to present the Consolidated Plan and actively seek input from the students regarding their highest priority needs. The students were given the



opportunity to participate in a survey using Turning Technologies clickers, which facilitated an interactive and engaging dialogue focused on critical issues such as youth homelessness and sex human trafficking. This collaborative approach aimed to empower the students, ensuring that their voices were heard, and their perspectives were considered in shaping policies and initiatives to address these pressing concerns in the community. Youth input is summarized below.

Youth Engagement Results



<p>Sex Trafficking Topic</p> <p><i>To what extent is someone you know experiencing Human Trafficking?</i></p> <p>94% Not Experiencing 6% Currently Experiencing</p> <p><i>What are some ways people are recruited into Sexual Trafficking?</i></p> <ul style="list-style-type: none">• 50% Kidnapping• 19% False Travel Arrangements• 13% False Invitation Abroad <p>Discussion Topic: What are some services or programs needed to help victims of Sex Trafficking?</p> <p>Feedback: Males are often reluctant to report sexual misconduct and therefore should be encouraged to seek victim services like Counseling, Therapy and Support Groups.</p>	<p>Youth Homelessness Topic</p> <p><i>To what extent is someone you know experiencing Homelessness?</i></p> <p>73% Not Experiencing 27% Occasionally Experiencing Homeless (Weekly)</p> <p><i>What do you think the biggest reason is for homelessness among youth and young adults??</i></p> <ul style="list-style-type: none">• 53% Housing Instability• 27% Substance Abuse Disorders• 13% Mental Health Disorders <p>Discussion Topic: What are some services or programs needed to help end homelessness?</p> <p>Feedback: Provide safe and accessible emergency shelters specifically designed for homeless youth. These shelters should offer age-appropriate and LGBTQ+-friendly accommodations. Provide supportive services such as street outreach and drop-in centers.</p>
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CITY OF FORT WORTH CONSOLIDATED PLAN - ASSESSMENT OF FAIR HOUSING

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	REQUEST FOR PROPOSAL FOR PUBLIC SERVICE AGENCIES & NON-PROFITS interested in applying for the following grants: Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA) Notice published on January 30, 2022 (Fort Worth Star-Telegram)	Proposals were received from applicant social service agencies.		www.star-telegram.com
2	Public Meeting	<p>Non-targeted/broad community</p> <p>All citizens and organizations</p>	Community Development Council (CDC) Meeting dates: March 8, 2023.	N/A	N/A	

Table 1 – Citizen Participation Outreach

SECTION VII.

FAIR HOUSING LAW, PUBLIC POLICY, FAIR HOUSING ENFORCEMENT AND EVALUATION OF ENTITLEMENT GRANT IMPACTS

Fair Housing Law and Public Policy

Introduction

The Fair Housing Law and Public Policy section examines how the City of Fort Worth's laws, regulations, policies, and procedures affect fair housing choice. Fair housing choice is defined as the ability of people with similar incomes to have similar access to location, availability, and quality of housing. Therefore, impediments to fair housing choice may be linked to acts that violate a law or acts or conditions that do not violate a law but preclude people with varying incomes from having equal access to decent, safe, and affordable housing.

The first part of Section 7.1 will address existing statutory and case law that resulted in interpretation of individual rights under the Federal Fair Housing Act, resulting in removal of impediments, and served to promote fair housing choice. Statutory and case law pertaining to interpretation and enforcement of the Federal Fair Housing Act can be effective in mitigating barriers to fair housing choice, depending upon enforcement efforts, judicial and administrative court rulings. Relevant landmark judicial court case decisions pertaining to fair housing were reviewed and are incorporated in the analysis. Other related regulations and case law that provide interpretation, understanding, and support to the Federal Act were also considered.

The City of Fort Worth has enacted local law that is substantially equivalent to the Federal Fair Housing Act. To make this determination, the City of Fort Worth's local statutes were compared to the Federal Fair Housing Act to determine whether they offered similar rights, remedies, and enforcement to the federal law and based on that evaluation, whether any Fort Worth enacted ordinance can be construed as substantially equivalent. The City of Fort Worth has enacted ordinances considered substantially equivalent to the Federal Fair Housing Act. Local ordinances provide substantially

equivalent enforcement, judicial or city administrative review, and adjudication or penalties for those who violate local laws pertaining to fair housing. The State of Texas has also enacted Fair Housing Law that is substantially equivalent to Federal Law. Pertinent related laws, such as the Community Reinvestment Act and Home Mortgage Disclosure Act, were reviewed with respect to how they facilitate fair lending. Section 7.5 summarizes federal fair housing enforcement activity in the City of Fort Worth.

A more difficult, but intertwined, aspect of evaluating impediments and barriers to fair housing choice involves an analysis of public policy, programs and regulations that impact the availability of affordable housing. Our analysis centered on how governmental actions impact fair housing choice and availability of adequate, decent, safe, and affordable housing for protected class members and people of all incomes. We examined government subsidies and public funding appropriations used to provide housing assistance for low- and moderate and very low-income households. This included an analysis of city operated housing programs provided in Section 7.3. Key documents collected and analyzed to complete this section include the City of Fort Worth current Consolidated Plan (CP), current and previous Annual Action Plans (AP), and Consolidated Annual Performance Evaluation Reports (CAPER). The analysis also included programs administered by Fort Worth Housing Solutions (FWHS), the City designated Housing Authority Five Year and Annual Plans, and documentation on various housing programs including public housing and Section 8 housing choice voucher program. City and FWHS staff also provided information on current and future initiatives to develop affordable housing and acquire additional funds, including Choice Neighborhoods and other federal funding.

Our analysis of development regulations, city advisory board actions and public policy documents are presented in Section 7.4. This section focuses on building codes, zoning ordinances, land use plans, local initiatives, and governmental actions relative to development and incentives that stimulate development. The analysis of public policy includes decisions by elected and appointed advisory boards and commissions including

the Fort Worth Housing Solution Board, and City of Fort Worth City Council, Boards, Planning and Zoning Commission, Zoning Board of Adjustment, and appointed boards, and commissions responsible for housing and development policy and enforcement.

Section 7.5 provides an analysis of fair housing complaints filed with HUD. Section 7.6 contains conclusions about fair housing barriers based on the existing law, enforcement efforts, complaint analysis, and the availability of affordable housing. The HUD Fort Worth, Texas Regional Fair Housing and Equal Opportunity (FHEO) Office has responsibility for enforcement of the Federal Fair Housing Act in Fort Worth. Official compliant date was requested and received from the HUD Fort Worth Regional Office, Fair Housing Equal Opportunity Division.

7.1. Fair Housing Law

The Federal Fair Housing Act (the Act) was enacted in 1968 and amended in 1974 and 1988 to add protected classes, provide additional remedies and protections, and strengthen enforcement. The Act, as amended, makes it unlawful for person to discriminate based on race, color, sex, religion, national origin, handicap, or familial status. The Act prohibits discrimination based on any of the previously mentioned protected classes in all residential housing, residential sales, advertising, and residential lending and insurance. Prohibited activities under the Act, as well as examples of practices potentially impacting fair housing, are listed below.

It is illegal to do the following based on a person's membership in a protected class:

- Misrepresent that a house or apartment is unavailable by:
 - ✓ Providing false or misleading information about a housing opportunity,
 - ✓ Discouraging a protected class member from applying for a rental unit or making an offer of sale, or
 - ✓ Discouraging or refusing to allow a protected class member to inspect unoccupied units.

- Refuse to rent or sell or to negotiate for the rental or sale of a house or apartment or otherwise make unavailable by:
 - ✓ Failing to effectively communicate or process an offer for the sale or rental of a home,
 - ✓ Utilizing all non-minority persons to represent a tenant association in reviewing applications from protected class members, or
 - ✓ Advising prospective renters or buyers that they would not meld with the existing residents.
- Discriminate in the terms, conditions, or facilities for the rental or sale of housing by:
 - ✓ Using different provisions in leases or contracts for sale,
 - ✓ Imposing slower or inferior quality maintenance and repair services,
 - ✓ Requiring a security deposit (or higher security deposit) of protected class members, but not for non-class members,
 - ✓ Assigning persons to a specific floor or section of a building, development, or neighborhood, or
 - ✓ Evicting minorities, but not whites, for overdue payments or poor credit.
- Make, print, publish, or post (direct or implied) statements or advertisements that indicate housing is not available to members of a protected class.
- Persuade or attempt to persuade people, for profit owners or nonprofit organization, to rent or sell their housing due to minorities moving into the neighborhood by:
 - ✓ Real estate agents mailing notices to homeowners in changing area with a listing of the homes recently sold along with a picture of a minority real estate agent as the successful seller, or
 - ✓ Mailed or telephonic notices that the "neighborhood is changing" and now is a suitable time to sell or note the effect of the changing demographics on property values.
- Deny or make different loan terms for residential loans due to membership in a protected class by:

- ✓ Using different procedures or criteria to evaluate credit worthiness,
 - ✓ Purchasing or pooling loans so that loans in minority areas are excluded,
 - ✓ Implementing a policy that has the effect of excluding a minority area, or
 - ✓ Applying different procedures (negative impact) for foreclosures on protected class members.
- Deny persons the use of real estate services.
 - Intimidate, coerce, or interfere; or
 - Retaliation against a person for filing a fair housing complaint.

The Federal Fair Housing Act requires housing providers to make reasonable accommodations in rules, policies, practices, and paperwork for persons with disabilities. They must allow reasonable modifications in the property so people with disabilities can live successfully. Due to the volume of questions and complaints surrounding this aspect of the federal act, in March 2008, the Department of Justice (DOJ) and the Department of Housing and Urban Development (HUD) released a joint statement to technically define the rights and obligation of persons with disabilities and housing providers.

In addition to prohibiting certain discriminatory acts, the Act places no limit on the amount of recovery and imposes substantial fines. Based on previous actions, the fine for the first offense is up to \$11,000; the second offense within a five-year period, up to \$27,500; and for a third violation within seven years up to \$55,000.

The prohibition in the Fair Housing Act against advertising that indicates any "preference, limitation or discrimination" has been interpreted to apply not just to the wording in an advertisement but to the images and human models shown. Ad campaigns may not limit images to include only or mostly models of a particular race, gender, or family type.

As a test to determine if advertising relative to housing and real estate in the local housing market has impediments to fair housing, a review of local advertisements in

real estate publications was conducted. These types of advertisements cover an area larger than just the City of Fort Worth, and the time period is insufficient to conclusively establish a pattern of discrimination. The data does, however, provide an accurate snapshot of the advertising available, and a general overview of the state of compliance with fair housing law by advertisers. The advertising, especially those with images of prospective or current residents was reviewed, with a sensitivity toward whether ads included:

- Advertising included all or models of a single race, gender, or ethnic group.
- Families or children in ad campaigns depicting images of prospective residents.
- Racial groups in service roles (house cleaner, door attendant, servant, etc.
- Racial groups in the background or obscured locations.
- Any symbol or photo with strong racial, religious, or ethnic associations.
- Advertising campaigns depicting one racial group.
- Campaigns, including different ads, none or few include models of other races.
- Ads failing to contain Equal Housing Opportunity (EHO) statements or logos, or contains the statement or logo, but it is not readily visible; and
- Ad campaigns involving group shots or drawings depicting people, all or almost all of whom are from one racial group.

Publications advertising sale or rental of housing directed toward persons in the greater Fort Worth area were reviewed including Apartment Finder, The Real Estate Book, and various local real estate sales publications. There were no major concerns revealed. Publications made blanket statements at the front of the publication stating that the magazines as well as their advertisers are subject to the Federal Fair Housing Act. Most advertisers advertise with the equal housing opportunity logo or slogan. Including the logo helps educate the home seeking public that the property is available to all persons. A failure to display the symbol or slogan may become evidence of discrimination if a complaint is filed. Additionally, most of the images included in the selected materials either represented racial, ethnic or gender diversity among the models selected.

Fair Housing Assistance Program (FHAP) Agencies

The U. S. Department of Housing and Urban Development (HUD) provides funding to state and local governmental agencies to enforce local fair housing laws that are substantially equivalent to the Fair Housing Act. Once a state, city or county enacts a substantially equivalent fair housing law, they can apply to become certified as a Fair Housing Assistance Program (FHAP) Agency and receive funds for investigating and conciliating fair housing complaints or a Fair Housing Initiatives Program (FHIP) Agency and receive funds for education, promoting fair housing, and investigating allegations. It should be noted that a county or city must be in a state with a fair housing law that has been determined by HUD to be substantially equivalent. Then, the local jurisdiction must also adopt a law that HUD concludes is substantially equivalent to participate in the FHAP Program. The local law must at minimum contain the seven protected classes - race, color, national origin, sex, religion, handicap, and familial status - and must have substantially equivalent fines for violations, remedies, investigative processes, and enforcement powers.

In addition, the process for investigating and conciliating complaints must mirror HUD's process outlined in federal regulations. HUD's process begins when an aggrieved person files a complaint within one year of the date of the alleged discriminatory housing or lending practice. The complaint must be submitted to HUD in writing. However, this process can be initiated by a phone call. HUD will complete a complaint form, also known as a 903, and mail it to the complainant to sign. The complaint must contain the name and address of the complainant and respondent, address and description of the housing involved, and a concise statement of the facts, including the date of the occurrence, and the complainant's affirmed signature. Upon filing, HUD is obligated to investigate, attempt conciliation, and resolve the case within one hundred days. Resolution can be a dismissal, withdrawal, settlement or conciliation, or a determination as to cause.

The FHAP certification process includes a two-year interim period when HUD closely monitors the intake and investigative process of the governmental entity applying for substantial equivalency certification. Also, the local law must provide enforcement for aggrieved citizens where cause is found. It can be through an administrative hearing process or filing a suit on behalf of the aggrieved complainant in court. The FHAP certification process is contingent on the type of funding for which the agency is applying. There are four programs to which an agency can apply: Fair Housing Organizations Initiative (FHOI), Private Enforcement Initiative (PEI), Education Outreach Initiative (EOI), and Administrative Enforcement Initiative (AEI). Currently, there is no funding under the AEI status.

Court Decisions

The impact of “Landmark Cases” and recent significant court cases were reviewed to examine how court litigation, consent decrees and settlements might be impacting interpretation of Fair Housing Law. The following summarizes key court decisions that provide precedence and interpretation of fair housing law.

Recent Cases

While landmark fair housing cases have declined, protected class discrimination remains a predominant court interpretation issue in 2022. Court decisions continue to set precedence interpreting the Act and needed to address “impediments” faced by protected class members include impacts of poverty and income, bias, and access to finance and lending, zoning and regulatory actions, sources of income, sexual orientation and gender identity, and arbitrary preferences based on character and appearance. While State and Local Fair Housing Legislation has expanded to include explicit protections for impediments and classes not named in the 1968 Act, the federal Act has not expanded the designated protected classes in 1968 or protections against regulatory decisions. A recent regional case, *Butler v. Arkansas*, settled in 2014 involved

an allegation that State and City regulations violated the Fair Housing Act and Americans with Disabilities Act. Butler filed a complaint with the Arkansas Fair Housing Commission, alleging violates of state and federal fair housing laws by requiring Butler to seek rezoning of property for his adult care home, which both the Planning Commission and City Council rejected as permitted by right in some residential districts.

Political discourse resulted in the 2019 Trump Administration suspension of the statutory requirement of “Affirmatively Furthering Fair Housing Choice” by government entities receiving federal funds and private entities involved in lending, housing, and commercial enterprise, only to be reinstated in 2020 by the Biden Administration. The Covid-19 pandemic has further escalated fair housing impacts intended to be addressed by the 1968 legislation.

There are, however, significant gains in court case interpretation of violations to the Federal Act with national implications. In the 2021 in U.S./City of New York -v- Swiss Village recognized denial by a landlord to a person on the bases that they did not speak English was no different than denial based on race, ethnicity, or national origin under the Act. In the 2022 court case U.S. -v- Bacehus, the landlord was determined guilty of violations of the Act based on Familia Status, and Disability when prospective tenant was denied joint leasing with his child and mother of the child based on his previous medial history of alcohol addiction. In 2021, in U.S. -v- Centanni an Elizabeth, New Jersey case, the courts found that a male landlord’s sexual harassment of female tenants was not only a criminal and civil violation but violated Fair Housing Law as well.

Landmark National and Texas Cases

Texas Department of Housing and Community Affairs v. Inclusive Communities Project Inc. is the first case to affirm disparate impact must be considered in determining violations to the 1968 Federal Fair Housing Act. On June 25, 2015, the U.S. Supreme Court, in a 5-4 decision written by Justice Kennedy, upheld the disparate impact doctrine under the Fair Housing Act. This precedent-setting opinion affirmed both 40

years of legal jurisprudence and the decisions of 11 U.S. appellate courts in holding that disparate impact is cognizable under the Fair Housing Act.

The Court acknowledges the Fair Housing Act's continuing role in moving the Nation toward a more integrated society. The Court affirmed that disparate impact is an important protection for all of us. This also affirms that those protected under the 1968 Fair Housing Act, individuals and families, and their right to housing, cannot be restricted because they have children, women who experience domestic violence cannot suffer eviction just because they suffered abuse, or their previous address is a shelter. It also affirmed that communities of color can live with the security of knowing that predatory lending practices that dumped millions of subprime loans into their neighborhoods will not be allowed. Neighborhoods still trying to recover from the monetary crisis, or neighborhood decline caused by concentrated poverty, race and ethnicity can have hope because disparate impact is a crucial tool in addressing unfair practices that contribute to economic and wealth disparities. The courts affirmed that where we live impacts housing affordability and quality of life, but our zip code should not define us. The case centered ratings in low-income tax credit project selection criteria in Texas and unintended impacts on residents.

Walker v. HUD represents a landmark case, settled by consent decree, and establishing precedent as to HUD, PHA and City responsibilities and culpability for ensuring the elimination of segregation in public and assisted housing. The **Walker** Public Housing/Section 8 desegregation litigation began in 1985 when one plaintiff, Debra Walker, sued one Dallas, Texas area suburb, Mesquite. The lawsuit contended that Mesquite's refusal to give its consent for DHA to administer Section 8 certificates within Mesquite violated the 14th Amendment and the other civil rights law prohibiting racial discrimination in housing. The early stage of **Walker** resulted in the entry of the 1987 consent decree involving DHA and HUD without any liability findings. The suit was subsequently amended to bring in DHA, HUD, and the City of Dallas and to provide for a class of Black or African American public housing and Section 8 participants who

contended that the Dallas Housing Authority segregated person in public housing by race leading to racial concentrations of African Americans in minority concentrated areas. The suburbs, except for Garland, gave their consent to the operation of DHA's Section 8 program within their jurisdiction and were dismissed from the case. The City of Dallas was subsequently found liable for its role in the segregation of DHA's programs in the Court's 1989 decision, **Walker III**, 734 F. Supp. 1289 (N.D. Tex. 1989).

HUD and DHA were subsequently found liable for knowingly and willingly perpetuating and maintaining racial segregation in DHA's low-income housing programs. HUD was found liable not just for its failure to affirmatively further fair housing under the Fair Housing Act but also for purposeful violations of the Fifth Amendment to the U.S. Constitution, Title VI of the 1964 Civil Rights Act, 42 U.S.C. §§ 1981, 1982, and 1983. The district court found that the defendants had the remedial obligation to not only cease any present discrimination but to also eliminate the lingering effects of past segregation to the extent practical.

Court orders entered in this case have provided the following desegregation resources:

- (a) approximately 9,900 new assisted units have been made available to **Walker** class members.
- (b) Approximately \$22 million was made available for the creation of housing opportunities in White areas of the Dallas metroplex.
- (c) \$2 million dollars were provided for the operation of a fair housing organization that focused on the problems of low-income minority families.
- (d) Hope VI funding for 950 units was provided by HUD in the West Dallas project.
- (e) \$94 million was provided by the City of Dallas for neighborhood equalization and economic development in the public housing project neighborhoods.

(f) \$10 million was provided for mobility counseling to be used in connection with the Settlement Voucher program.

Like the Walker case, **Young v. HUD** represents a landmark case, settled by consent decree, and establishing precedent as to HUD, PHA and City responsibilities and culpability for ensuring the elimination of segregation in public and assisted housing. The **Young** case involved seventy plus housing authorities in 36 counties in East Texas, HUD, and the State of Texas. The litigation did not end until 2004. The remedy involved the equalization of conditions including the provision of air conditioning in the segregated black developments, desegregation of the tenant population in previously racial segregated black and white projects, use of the public housing and Section 8 programs and funding for a private fair housing organization to provide over 5,000 desegregated housing opportunities in predominantly white areas, equalization of neighborhood conditions around the predominantly black projects, injunctions against local cities blocking the development of public housing in white neighborhoods, sale of the Vidor public housing and the use of the proceeds for housing opportunities in white areas that were accessible by black public housing tenants, and \$13 million in State funding for neighborhood equalization. Most of the relief was obtained only after the record of HUD's violations of previous remedial orders was compiled and presented to the Court.

Some of the orders, agreements, and reports from this case that are attached are:

- A. The final judgment that was entered by the Court in 1995,
- B. The order modifying final judgment entered in 2004. This order includes a HUD manual on creating desegregated housing opportunities as exhibit three to the order,
- C. The agreement between the plaintiffs and the State of Texas for the last \$4.4 million of the total \$13 million that the State contributed to the neighborhood equalization activities required by the Final Judgment.

At the inception of the Fair Housing Act, insurance companies took the position that they were not covered by the Act. However, in 1992 a Wisconsin Appeals Court determined that the Act “applies to discriminatory denials of insurance and discriminatory pricing that effectively preclude ownership of housing because of the race of an applicant.” The case was a class action lawsuit brought by eight African American property owners, the NAACP, and the American Civil Liberties Union against the American Family Insurance Company. The plaintiffs claimed they were either denied insurance, underinsured, or their claims were more closely scrutinized than Whites. American Family’s contention was that the Act was never intended to prohibit insurance redlining. The appeals Court stated, “Lenders require their borrowers to secure property insurance. No insurance, no loan; no loan, no house; lack of insurance thus makes housing unavailable.” A 1998 court verdict against Nationwide Insurance further reinforced previous court action with a \$100 million judgment due to illegally discriminating against African American homeowners and African American neighborhoods.

Another case was settled for \$250,000 in Maryland when Baltimore Neighbors, Inc., a non-profit organization, alleged that real estate agents were steering. Fine Homes’ real estate agents were accused of steering prospective African American buyers away from White neighborhoods and Whites were almost never shown homes in predominantly African American zip codes.

In 2009, a landmark housing discrimination case was settled between the Connecticut Fair Housing Center and the New Horizons Village Apartments. In this case, the State of Connecticut Office of Protection and Advocacy for Person with Disabilities sued New Horizons Village, an apartment complex which provides independent housing for people with severe physical disabilities. Under the consent decree, New Horizons will no longer be allowed to require tenants to open their private medical records for review and require them to prove they can “live independently.” CT Fair Housing Center stated, “The Fair Housing Act is clear that it is impermissible to limit the housing choices of people with disabilities based on stereotypes about their ability to care for themselves;

people with disabilities are entitled to the same freedom to choose how and where they want to live as people without disabilities.”

In *County of Edmonds v. Oxford House*, the United States Supreme Court ruled that the Fair Housing Amendments Act of 1988 prevents communities from excluding group homes for disabled people from single-family residential zones. The Oxford House is a nonprofit umbrella organization with hundreds of privately operated group homes throughout the country that house recovering alcoholics and drug addicts. Recovering alcoholics and drug addicts, in the absence of current drug use or alcohol consumption, are included under the protected class of handicapped in the Fair Housing Act as amended in 1988. In *Oxford House v. Township of Cherry Hill*, 799 F. Supp. 450 (D. N.J. 1991), the federal court rejected a state court ruling that recovering alcoholic and drug addicted residents in a group home do not constitute a single-family under the Township’s zoning ordinance. In *Oxford House-Evergreen v. County of Plainfield*, 769 F. Supp. 1329 (D. N.J. 1991) the court ruled that the county’s conduct, first announcing that the Oxford House was a permitted use only to deny it as a permitted use after neighborhood opposition, was intentionally discriminatory.

“Unjustified institutionalization of persons with mental disabilities...qualifies as discrimination.”- was stated as the majority opinion of the U.S. Supreme Court. In a landmark decision by a 6-3 vote, the U.S. Supreme Court ruled in June 1999, that a state may not discriminate against psychiatric patients by keeping them in hospitals instead of community homes. The court said that the Americans with Disabilities Act (ADA) may require that states provide treatment in community-based programs rather than in a segregated setting. This case, known as the *Olmstead* case, ruled that community placement is necessary when deemed appropriate by state professionals, agreed to by the individual with the disability, and resources available are sufficient. The courts agreed with “the most integrated setting” provision of the ADA.

In a historic federal settlement order to resolve a lawsuit brought by the **Anti-Discrimination Center (ADC) against Westchester County, NY**. Westchester County conducted its own Analysis of Impediment to Fair Housing and did not examine race and its effects on housing choice. Only income was studied from a demographic perspective. Westchester did not believe that racial segregation and discrimination were the most challenging impediments in the County. ADC filed a lawsuit against Westchester stating that the entitlement is not taking appropriate steps to identify and overcome impediments of fair housing. The Court stated that grant recipients must consider impediments erected by race discrimination, and if such impediments exist, it must take appropriate action to overcome the effects of the impediments. The settlement order issued in August 2009 found that Westchester had “utterly failed” to meet its affirmatively furthering fair housing obligations throughout a six-year period. All entitlements receiving federal funds must certify that they have and will “affirmatively further fair housing.” Because of the connection to federal funds, a false certification can be seen as fraudulent intent. Westchester was ordered to submit an implementation plan of how it planned to achieve the order’s desegregation goals. One major outcome from the landmark agreement is the construction of 750 units of affordable housing in neighborhoods with small minority populations.

In 2003, a settlement was ordered by the District Court in New Jersey, involving the owner of the internet website, www.sublet.com, who was found guilty of publishing discriminatory rental advertisements which is prohibited by the Fair Housing Act. It was the first of its kind to be brought by the Justice Department. It was thought to be imperative that the federal laws that prohibit discriminatory advertising should be enforced with the same vigor about internet advertising as it would for print and broadcast media. The court ordered the site to establish a \$10,000 victim fund to compensate individuals injured by the discrimination. They were also ordered to pay a civil penalty of \$5,000, adopt a non-discrimination policy to be published on the website, and require all employees to undergo training on the new practices. Under the Fair Housing Act, apartment complexes and condominiums with four or more units and no

elevator, built for first occupancy after March 13, 1991, must include accessible common and public use areas in all ground-floor units. An apartment complex near Rochester, New York was ordered to pay \$300,000 to persons with disabilities for not making its housing facility fully accessible, with \$75,000 set aside for the plaintiffs. They were required to publish a public notice of the settlement fund for victims and pay a \$3,000 civil penalty.

In 2005, the Connecticut Commission on Human Rights and Opportunities (CHRO) issued a charge of discrimination based on disability when an apartment manager refused to rent to a person with a disability on the first floor of the complex due to the absence of access ramp. The apartment manager was unwilling to make a modification to add a ramp. The court recognized that the renter has a disability, and the defendant knew the fact and refused to provide accommodations. The court concluded that the renter was entitled to compensatory and emotional distress damages of \$10,000 and imposed a civil penalty of \$1,000.

In 2007, the 9th Circuit Court of Appeals gave a decision in support of Fair Housing Council of San Fernando Valley that Roommates.com has violated the fair housing laws by matching roommates by gender, sexual orientation, and parenthood. By asking prospective roommates to put in their status on these criteria and allowing prospective roommates to judge them on that basis is a violation of Fair Housing Act.

In 2005, the **National Association for the Advancement of Colored People** (NAACP), The **National Association of Home Builders** (NAHB), and the **Home Builders Association** (HBA) of Greater Austin, filed a federal lawsuit against the County of Kyle, Texas. The plaintiffs contended that ordinances passed by the Kyle County Council, imposing requirements such as all-masonry construction, expanded home size, and expanded garage size, drive up the cost of starter homes by over \$38,000 per new unit. The allegation is that this increase has a disproportionate impact on minorities and this effect violates the Fair Housing Act. The County of Kyle filed a motion to dismiss,

asserting that both NAACP and NAHB lack standing. The federal district court recognized the plaintiff's standing in 2006. Thereafter, the cities of Manor, Round Rock, Pflugerville, and Jonestown, all moved to join the litigation on the grounds that they each have ordinances like the one being challenged in Kyle and that any positive decision in this case would allow NAHB and NAACP to sue them later. In May the court decided that the cities could participate as friends of the court but may not join in the litigation otherwise. This case was not resolved until 2011.

Homelessness and the Fair Housing Act

Homelessness is defined as lacking a fixed, regular, and adequate night-time residence; or where the primary night-time residence is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations.
- An institution that provides temporary residence for individuals intended to be institutionalized; or,
- A public or private place not designed for, or ordinarily used as, regular sleeping accommodation for human beings.

The Fair Housing Act's definition of "dwelling" does not include overnight or temporary residence, so mistreatment of the homeless is not covered by Fair Housing Law. The ability of persons to find affordable housing is a protected right of Fair Housing; therefore, the inability of people to find affordable housing which may lead to homelessness, which conflict with the Fair Housing Law.

Unfair Lending Practices

Unfair lending practices are more difficult to detect and to prove. However, there are laws, other than the fair housing law, to assist communities in aggressively scrutinizing fair lending activity. One such law is the Home Mortgage Disclosure Act (HMDA), which

requires banks to publish a record of their lending activities annually. Frequently, fair housing enforcement agencies and nonprofits use this data to help substantiate a discrimination claim or to determine a bank's racial diversification in lending. Another law frequently utilized by community organizations is the Community Reinvestment Act (CRA). When a bank wants to merge with or buy another bank or establish a new branch, the community has an opportunity to comment. Usually, the CRA commitments made by the bank are analyzed, utilizing other data such as HMDA, to determine adherence. The community can challenge the action if the bank has a poor record. Sometimes agreements can be reached with the bank promising a certain level of commitment to the community. Additionally, the Equal Credit Opportunity Act (ECOA) prohibits discrimination in lending generally and can be quite significant when it comes to securing information about unfair lending practices and imposing remedies, which may include up to one percent of the gross assets of the lending institution.

The U.S. Supreme Court ruled in June 2009 that states may investigate national banks to determine if they have discriminated against minorities seeking home loans. Furthermore, states may charge accused violators if found guilty. The new legislation stemmed from a discrimination investigation of national banks by the New York attorney general. The federal Office of the Comptroller of the Currency (OCC) sought legal action through the courts to stop the attorney general's investigation because legal principals suggested that only federal regulators can require national banks to conform to regulations and practices that discourages unfair lending. The Supreme Court overturned this ruling giving state government power to enforce consumer-protection and lending policies.

7.2. Enforcement

It has long been settled that fair housing testing is legal and that non-profit enforcement agencies have standing to sue so long as certain criteria are met. These decisions make it feasible for non-profits to engage in fair housing enforcement activities.

The Department of Housing and Urban Development (HUD) enforce provisions under a local, state, and federal fair housing laws which prohibit discrimination in the buying, selling, rental or enjoyment of housing because of race, color, national origin, religion, sex, disability, or familial status.

The Regional HUD Office in Fort Worth conducts investigations of fair housing complaints that are reported directly to their office. Texas is part of HUD's Region IV that includes Arkansas, Louisiana, Oklahoma, New Mexico, and Texas. When the HUD Regional Office investigates complaints of discrimination, an investigator spends time in the city, on-site, interviewing the complainant, respondents, and witnesses, reviewing records and documentation, while observing the environment. A detailed discussion of the complaints filed with HUD follows in Section 7.5.

When a complaint is filed with jurisdictions, HUD is notified of the complaint. HUD will notify the violator of the complaint and permit all parties involved an opportunity to submit an answer. HUD will conduct investigations of the complaint to determine whether there is reasonable cause to believe the Federal Fair Housing Act has been violated. The complainant is then notified. A detailed discussion of the complaints filed with HUD follows in Section 7.5. A case is typically heard in an Administrative Hearing unless one party wants the case to be heard in the Federal District Court.

Education and Outreach

The City of Fort Worth makes referrals to HUD for enforcement. HUD is responsible for fair housing enforcement of provisions under the Federal Fair Housing Act in Fort Worth. The City of Fort Worth provide outreach and education to the public, landlords, and tenants, housing, and financial providers, as well as citizens, concerning fair housing. It is important that potential victims and violators of housing and/or lending discrimination law be aware of fair housing issues, know what may constitute a violation, and what they can do in the event they believe they have been discriminated against.

Likewise, it is important for lenders, housing providers, and their agents to know their responsibilities and when they may be violating fair housing law.

Often, people may be unaware of their fair housing rights. Present day housing discrimination tends to be subtle. Instead of saying that no children are allowed, they may impose unreasonable occupancy standards that have the effect of excluding families with children. Rather than saying, "We do not rent to Hispanics," they may say, "Sorry we do not have any vacancies right now, try again," when, in fact, they do have one or more vacancies. Printed advertisements do not have to state, "no families with children or minorities allowed" to be discriminatory. A series of ads run over an extended period that always or consistently excludes children or minorities may very well be discriminatory. In addition, a person who believes he/she may have been discriminated against will do nothing if he/she does not realize that a simple telephone call can initiate intervention and a resolution on his/her behalf, without the expenditure of funds or excessive time. Thus, knowledge of available resources and assistance is a critical component.

7.3. Production and Availability of Affordable Units

An assessment of characteristics affecting housing production, availability, and affordability in Fort Worth was conducted, including the adequacy and effectiveness of housing and housing related programs designed, implemented, and operated by the City of Fort Worth Neighborhood Services Department and Fort Worth Housing Solutions. The assessment included assessment of FWHS's Section 8 Voucher Programs and public - assisted housing formula entitlement funding from HUD. The assessment evaluated the programs' ability to reach their target markets and how effective they are in identifying and serving those who have the greatest need. We also assessed the extent to which the programs administered by FWHS and Neighborhood Services are currently utilized to address impediments identified in their previous AI. Our analysis is also based on FWHS Administrative Plan, Annual Contributions Contract (ACC), Section

8 Management and the City Consolidated Plan, Annual Action Plan, Consolidated Annual Performance Evaluation Report, and other documentation provided by the city.

7.4. Regulatory and Public Policy Review

The City of Fort Worth has enacted substantially equivalent fair housing law. Having a fair ordinance, especially one that is substantially equivalent to the federal Fair Housing Act, exemplifies a jurisdiction's local commitment to enforcing fair housing regulations and it provides public awareness of individuals' rights under the Fair Housing Act. A substantially equivalent law also qualifies the local jurisdiction to apply for federal funding for enforcement. The City of Fort Worth's zoning ordinance, development code and public policies were examined to reveal any current ordinances or policies that impede fair housing choice. Fort Worth's land development codes and zoning regulations address a range of housing types and the provision for making allowances through the code to allow the construction of a variety of types of housing including single family and multifamily housing. The regulations provide for the consideration of variances to development barriers that affect the feasibility of producing housing within the jurisdictions.

7.5. Fair Housing Complaints

Fair housing complaint information was received and reviewed from the Fort Worth, Texas FHEO Division of the Regional Office of the U.S. Department of HUD. HUD identified two hundred fifty-three complaints filed between January 28, 2019, and August 17, 2023, according to the seven bases, including National Origin, Religion, Familial Status, Handicap, Sex, Disability, and Race-Color in Fort Worth. The analysis reflects complaints of discrimination, limited knowledge of the federal fair housing acts, and limited public understanding of the reporting process for complaints or how and where to file a complaint. Substantiation of impacts based on complaints filed and investigated by the HUD FHEO Regional Office in Fort Worth, Texas is presented. Several cases were filed on multiple bases, making the number of individual complaints based on one or more the seven bases three hundred and thirty-one complaints as shown in table 7.5.1.

Table 7.5.1 Number of Complaints by Protected Class by Year (2019 - 2023)

Protected Class	Race/ Color	National Origin	Familial Status	Disability	Sex	Religion	Retaliation	Totals
2019	30	9	3	38	9	0	14	103
2020	18	2	1	28	8	0	2	59
2021	21	4	4	18	5	1	8	61
2022	21	3	1	25	8	0	5	63
2023	14	5	0	19	2	1	4	45
Totals	104	23	9	128	32	2	33	331

Source: HUD Fort Worth Regional Office FHEO

Table 7.5.2 Number of Complaints by Closures Type by Year (2019- 2023)

Type of Closure	2019	2020	2021	2022	2023	Total
Case Conciliated	13	19	19	10	6	67
No Probable Cause	18	19	16	28		81
Withdrawn	8	6	9	8	9	40
Lack of Jurisdiction						
Complainant failed to cooperate						
Unable to Locate the complainant						
FHAP judicial dismissal	1					1
FHAP judicial consent order						
Pending						
Totals	40	44	44	46	15	189

Source: Source: HUD Fort Worth Regional Office FHEO

Summary of Cases Files

Table 7.5.1 reveals 253 cases were filed with the Fort Worth Regional, HUD FHEO Office between January 28, 2019, through August 17, 2023. The 253 cases included multiple bases of National Origin, Religion, Familial Status, Handicap, Sex, Disability, and Race-Color in many of the cases. A total of 189 of the 253 cases reported closures as: sixty-seven “Conciliated”, eighty-one “No Probable Cause”, forty “Withdrawn”, and one “Judicial Dismissal”. While the number of cases filed per year does not provide conclusive evidence alone as to the status or knowledge of fair housing in a community, it does support the need for additional outreach and education on fair housing law and support and representation for persons filing a complaint. There were thirty-three cases filed citing a basis of “retaliation”. While retaliation is not a recognized basis under the Act, it could be an indication that greater education and outreach may be needed in industries such as rental property owners and management, as well as the public.

Other Impacts on Fair Housing and Enforcement

Eviction data over the period of 2019 – 2023 shows that the number of eviction filings have been rising in Fort Worth over multiple years since 2017. It is also noteworthy that in 2020 during the Covid 19 crisis, an eviction moratorium prevented evictions much of that year in many instances with only 7,350 evictions reported in 2020. This compared to 12,883 eviction filings in 2017 and 15,475 in 2022. While there is not direct correlation between evictions to fair housing cases filed or resolutions, there is likely impact over the 5-year period due to Covid restrictions on evictions and fair housing complaints and cases filed, resolution of cases, and people reporting fair housing complaints.

7.6. Conclusions and Implications for Fair Housing Barriers and Impediments

Fort Worth Housing Solutions AI related conclusions: An assessment of characteristics affecting housing production, availability, and affordability was conducted, including the adequacy and effectiveness of housing designed, implemented, and operated by the Fort Worth Housing Solutions. The assessment evaluated Public Housing and Section 8 Housing Voucher programs' ability to reach their target markets and how effective programs are in identifying and serving those who have the greatest need.

The AI assessed the extent to which the FWHS is currently utilizing programs and funding to address impediments identified in this FY 2023 - 2028 AI. The analysis also included review of FWHS programs, operating procedures, waiting list, tenant composition, and any regional impacts to fair housing. A formal review of these areas and recommendations, if any, are presented in this report. Analysis including review of the following:

- Housing Authority Programs, Policies, and Procedures Analysis
- Public Housing other programs, and Application, Admission and Continued Occupancy Policies
- Public Housing Waiting List Policies and Procedures
- Public Housing Tenant Composition and Waiting List Requirements
- Regional Impediments Impacting Fort Worth Housing Solutions.

Housing Authority programs policies and procedures were reviewed and deemed consistent and in compliance with HUD requirements. There were no impediments identified in the review of FWHS programs, policies, and procedures. However, the cost of new housing and replacement housing, including higher rental rates, fair market rents that are less than market rates, cost of land, existing development value verses property values, and development cost for replacement sites and housing are major impediments to developing more efficient affordable housing and de-concentration of

race/ethnicity and poverty and lower income persons. Current market values for existing developments versus the land and development cost to build comparable new or renovated replacement units is often not feasible. The cost to modernize and update FWHS existing units is also difficult due to limited federal funding to subsidize cost for renovation being like the cost for building new replacement units on other sites.

City of Fort Worth AI related conclusions: The City of Fort Worth provides referral of fair housing complaints to HUD for investigation and enforcement and is responsible for conducting public education, training and outreach of fair housing rights and remedies in Fort Worth. The City has enacted fair housing law that is substantially equivalent to the Federal Fair Housing Act. The lack of a federal substantially equivalent fair housing ordinance limits enforcement actions by the local jurisdiction and federal government. Impediments are also impacted by limited funding for fair housing education. The community engagement process reveals limited knowledge of the city and federal fair housing acts, the public's understanding of the reporting process for complaints, or how and where to file a complaint. Substantiation of complaints and investigated by the HUD FHEO Regional Office in Fort Worth, Texas is often difficult.

Real estate related publications advertising the sale or rental of housing and advertising home improvements and remodeling, directed toward persons in the greater Fort Worth area were reviewed. Publications made blanket statements at the front of the publication stating that the magazines as well as their advertisers are subject to the Federal Fair Housing Act. Advertiser included FEHO statements and/or logos. Including these logos can be a means of educating the home seeking public that the property is available to all persons. Analysis of the City of Fort Worth's Consolidated Plan, Annual Action Plan, Consolidated Annual Performance Evaluation Report, and other documentation submitted by the City to HUD were also included. The City of Fort Worth should continue to address impediments relative to fair housing education and outreach. City zoning ordinance and public policies were examined to reveal any current ordinances or policies that impede fair housing. No concerns were noted as a result.

SECTION VIII.

IMPEDIMENTS AND REMEDIAL ACTION RECOMMENDATIONS

Impediments and Remedial Actions

Impediments and Remedial Actions to fair housing choice are detailed in Section VIII of the Assessment of Fair Housing. The impediments identified draw on information collected and analyzed in other sections and provide a context for remedial actions intended to address those impediments. Impediments are related to five major factors: Real Estate Impediments; Public Policy Impediments; Neighborhood Conditions as Impediments; Banking, Finance, and Insurance Related Impediments; and Socioeconomic Impediments. For each impediment identified, issues and impacts are detailed in the report. Section Six includes remedial actions when appropriate, to address each impediment. Remedial actions may be conceptual frameworks for addressing the impediments. Conceptual actions and goals may require further research, analysis, and program design by the city prior to implementation.

Goals and Remedial Activities designed to address impediments.

The focus of the recommended remedial actions and goals are to create public - private partnerships, identify new federal, state, and local resources and leverage private funding to enhance the City of Fort Worth's ability to increase the supply of affordable housing. Additional focus is on policies and programs that assist in meeting the needs of low- and moderate-income households and protected class members under the Fair Housing Act. Remedial actions are intended to reverse disparate impacts of market conditions and mortgage lending trends that adversely and disproportionately impact minorities and members of the protected classes under the federal Fair Housing Act. These include sub-prime lending, credit, collateral deficiencies impacting loan origination rates, poverty, unemployment, and income. Goals developed with input from the public, and remedial actions are in Section VI.

The following component of Section VIII describes the identified impediments, analysis of data relative to identified impediments, remedial actions needed, and goals for

addressing identified impediments to fair housing. The following impediments and impacts relative to fair housing are high priorities.

Impediments

- ✚ Decreasing Concentrated Poverty, Income, Race, Ethnicity, Public and Assisted Housing (R-ECAP) Areas – High Priority
- ✚ Limited Development Subsidies and increasing Cost of Development – High Priority
- ✚ Limited Housing Resources to assist lower income, elderly, and disabled homeowners maintain homes and enhance neighborhood stability – High Priority
- ✚ Expand the supply of Affordable Housing, Housing Choices, and Access to Financing – High Priority
- ✚ Limited Special Needs housing and services – High Priority
- ✚ Increase Homeownership among protected Class Members, Increase Rehabilitation of existing housing, and sustainability – High Priority
- ✚ Increase Outreach to Developers, Real Estate Professionals, Landlords, and Citizens on Fair Housing and Development Opportunities – High Priority
- ✚ Improve Transportation and Mobility for LMI Populations, Seniors, and Disabled Persons – High Priority
- ✚ Housing Affordability, Insufficient Income, Cost Burden – High Priority

Impediment No. 1: De-concentration of Poverty, Race/Ethnicity, Public and Assisted Housing (R-ECAP) - Neighborhood Conditions

Impediment

High Priority – The U. S. Department of HUD has defined “Areas of Poverty, Racial and Ethnic Concentration and Segregation” as areas or census tracts within the city comprised of 50% or greater minority population, and three (3) times or more the poverty level of the Metropolitan Statistical Area (MSA). A lack of basic amenities, neighborhood improvements, poorly maintained privately owned and rental housing, concentrated public, and assisted housing, have reduced the quality of life expected and desired for areas within the MSA. It is important to note that concentrated assisted housing units are not simply related to the number of housing units in a census tract and their proximity to other assisted units. Adverse area conditions limit housing choices and limitations in geographical affordability contribute to concentration of racial/ethnic populations, poverty, LMI population. These concentrations result in disinvestment, decline in neighborhood conditions, a disproportion of government subsidized affordable housing compared to privately owned affordable housing and market rate housing in census tracts. Map 2.8 on page 24 of Section II: Community Profile depicts the census tracts with high concentrations of poverty and minorities meeting the RCAP/ECAP criteria for Fort Worth. The MSA poverty rate was 22.4 percent. Three times the poverty rate is 67 percent, thus making any census track with a poverty rate over 40 percent the threshold for the RCAP/ECAP criteria for Fort Worth. Map 2.8 identifies census tract 30.01, 30.02 and 28 as meeting the RCAP/ECAP criteria in Fort Worth.

Most impactful for R-ECAP areas involves decline over the past decades due to limited reinvestment. These areas have limited housing choice in rental and ownership housing. In most R-ECAP areas, there are limited resources to assist LMI renters and to assist LMI, elderly, and disabled homeowners maintain their homes and stability in neighborhoods. In R-ECAP areas, the housing stock can be in fair to good condition,

but currently in the early stage of decline. In addition to the early decline in R-ECAP areas, other neighborhoods are in transition, showing advanced characteristic of declining conditions and likely to continue to decline if reinvestment, routine, and preventive maintenance does not occur in a timely manner.

Housing stock 30 years and older have a longer period for the effects of deferred and limited routine maintenance and disinvestment to negatively impact housing condition. In Fort Worth, over 71.1 percent of all housing units were built prior to 1990. These units may contain lead-based paint or need repairs and maintenance. While age does not always indicate diminished housing condition, correlations exist. Higher income areas with older but higher priced housing tend to have less correlation between age of housing and condition of housing than lower income areas. Neighborhood covenants and homeowner association regulations, which are associated with higher cost housing, also contribute to stability. The reverse occurs in housing, neighborhoods, and commercial corridors conditions that demonstrate the impact of disinvestment more than others. This supports the correlation between disinvestment, concentrated poverty, race, ethnicity, and assisted housing and areas of decline.

The goal of de-concentration is to achieve minority concentrations and poverty level less than defined as R-ECAP and to transform areas of concentration into “opportunity areas.” Opportunity areas offer access to quality goods and services, exemplary schools, health care, range of housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation.

Alternative Solutions and Best Practices

Inclusionary / Incentivized zoning regulation and General Obligation Bonds for infrastructure. (example) Charleston, South Carolina MU - 2 District and GO Bond Finance.

Magnolia Point North Charleston



Mixton Townhomes North Charleston



Remedial Actions:

The City of Fort Worth should consider **Inclusionary Zoning – Incentivized Zoning** as a source of funding for affordable housing and to reduce concentrations in R-ECAP impacted areas. Inclusionary Zoning (IZ) refers to a set of strategies that aim to create balanced housing development and mixed-income communities by incentivizing portion of new housing development to be affordable. This strategy may be appropriate to encourage a mix of incomes in the City of Fort Worth where development may create neighborhoods of homogenous home prices and residents of similar incomes. Mixed-income communities broaden access to services and jobs, as well as provide openings through which lower-wage earning families can buy homes in appreciating housing markets and accumulate wealth. Inclusionary Zoning policies can be voluntary or mandatory.

Low Income Tax Credit Policies and Regulations (LIHTC) – Currently there are concentrations of federally assisted housing and LIHTC developments in areas/census tracts where minority populations, poverty, lower incomes, and poor housing conditions exist as defined by HUD’s definition of concentrated Racial and Ethnic,

Poverty and Low Income as R-ECAP. The fair market rents approved for the Section 8 Housing Choice Voucher Program, while in theory intended to support housing choice, are resulting in voucher holders being concentrated in these same areas. The areas surrounding the federally assisted housing developments are concentrated areas based on race-ethnicity and lower income persons and exhibit advanced signs of disinvestment and poor housing and living conditions. The need for de-concentration makes revitalization essential to reversing these conditions a high priority. Recommendations include the City of Fort Worth taking the following actions to address Impediment 1:

- Lobby the Texas Legislature to amend LIHTC Funding Criteria to include a Location Criteria Policy that incentivizes developers' applications that do not choose poverty and racial/ethnic concentrated census tracts to help reduce concentrated poverty, race, and ethnicity.

Impediment No. 2: Limited development subsidies, increasing cost of development, expanded housing types and locations - Neighborhood Condition, Banking and Finance, and Public Policy Impediment

High Priority – Resources to support housing development in RCAP areas. The city must identify additional resources such as Choice Neighborhoods funding to reduce cost of development and address impediment which constrain new housing production and housing choice. In the central city, land available for affordable housing is further complicated by the number of vacant privately owned and tax foreclosure or adjudicated properties that cannot be utilized for development due to various legal constraints and tax encumbrances. As a result, residential production on infill lots is challenging and costly.

Construction is not cost effective in some instances when developing and renovating affordable housing. Cost including materials and labor, have increased due to market demand and natural disasters. Renovation constraints for existing multifamily

development include the cost benefit of renovation as opposed to replacement cost. The Consolidated Plan, Needs Assessment and Market Analysis provide data supporting the existence of impediments and identified resources in the 1-year Annual Plan (AP) and 5-year Plan (SP) intended to address impacts relative to Impediment 2.

Impediments

- ✚ Expanded resources for housing development are needed.
- ✚ Expanded resources for housing assistance – rental and ownership are needed.
- ✚ Nonprofit housing developer assistance and incentives are needed.
- ✚ Recapture of vacant lots and obsolete building is needed.
- ✚ Infrastructure improvements to support housing development are needed.
- ✚ Developer incentives are needed to build the type of housing desired.

Alternative Solutions and Best Practices

New Market Tax Credits to generate subsidies for housing
Houston, TX BBVA Compass Stadium

Affordable Housing Development and 62+ and Seniors
(example) Charleston, SC







Seven Farms Development – Charleston South Carolina



Impediment No. 3: Housing cost and insufficient income, and cost burden - Neighborhood Condition, Banking and Finance, and Public Policy Impediment

High Priority - Households having inadequate income to acquire housing available in the market may be the most critical impediment faced by households in Fort Worth. Cost burden is a major concern as the 2016 - 2020 ACS estimates revealed a significant percentage of the population at all income levels are paying more than 30 percent of their income for rent and home ownership. HUD defines affordability and housing cost burden as housing cost not exceeding 30 percent of household monthly income. The analysis details the following impediments and impacts relative to Impediment 3.

Impediments

-  Limited resources for housing assistance – rental and ownership
-  Limited assistance and incentives for nonprofit housing developer
-  Expanded funding for infrastructure improvements to support housing development and rehabilitation
-  Need for expanded self-help, community and faith based and institution initiatives
-  Housing assistance for cost burden persons for all populations, and disparate impact on protected class members
-  Continue to expand job opportunities and industries paying living wages

Alternative Solutions and Best Practices

- Increased self-help initiatives - fix-up," "paint-up," or "clean-up" campaigns, corporate and volunteer repair projects, youth build, compliance store (example) Smart Repair Program and Cowtown Brush-up, Fort Worth, TX
- High school and community college financial literacy courses (example) Prince Williams County, Virginia

- Lease purchase subdivisions – Lease purchase housing finance

Shreveport, LA Shepard Place and Stoner Hill



Remedial Actions:

Financial Literacy - The first considerations when attempting to increase homeownership rates should include improving the financial literacy and home buying preparedness of potential buyers. Banks and credit agencies collaborate with buyers to educate them on home ownership responsibilities. Homebuyer education classes are a pre-requisite for homebuyer assistance programs providing down payment assistance. The 18 to 35-year-old demographic are most impacted by financial literacy. An early start in managing personal finances can prepare individuals for those major purchases. The City should consider collaborations with local school districts to increase courses that provide financial literacy education for high school juniors and seniors. This includes joint ventures with local lending institutions and real estate professionals to assist in curriculum development and to provide instructors for the classes. The city may consider participation with school districts to identify funding for pilot programs.

Opportunity Zones - The Federal Opportunity Zone Program is a community and economic development tool that aims to drive long-term private investment into low-income communities throughout the country. Legislation enacted by Congress in the Tax Cuts and Jobs Act of 2017 defines the program. It encourages investors with recently realized capital gains to invest in local businesses, real estate, or development projects in exchange for a reduction in their tax obligations. The legislation authorizes Opportunity Zones to be designated by the governor of each state. The program incentivizes investors to make equity investments in Opportunity Zone-based businesses and development projects by providing:







- A temporary tax deferral for any realized, but not recognized, capital gains reinvested through the program
- The potential for a 10% to 15% reduction in the amount of tax otherwise payable on the Original Gain
- If the investment in the Opportunity Zone is effective for ten years or more, a permanent exclusion of any capital gains derived from the eventual sale or exchange of the Opportunity Zone investment

The Fort Worth Opportunity Zones provide a source of equity for housing and economic development initiatives like tax credit equity generated by LIHTC. This is important because Fort Worth's older residential and commercial, and a shift toward diversification of mixed income and mixed housing types, requires unrestricted equity that does not require the concentration of person of low-moderated income in current R-ECAP Areas. It is essential that Fort Worth continue to develop alternative approaches for utilizing the Opportunity Zone designation to generate reinvestment dollars for neighborhoods suffering decline and areas such as downtown that appear most marketable to younger demographics and those seeking more affordable housing. **Fort Worth currently has six or more active Opportunity Zones, several of which are considered best practices nationally.**

Impediment No. 4: Limited Housing Resources to assist lower income, elderly, and disabled homeowners maintain homes and enhance neighborhood stability
- Neighborhood Condition, Socio-Economic Conditions, Public Policy Impediments.

High Priority – In general, limitations relative to fair housing choice affect housing decisions among low-income persons and special needs populations. Lower income, poverty, and limited resources to make housing affordable for LMI, minority, and senior populations are impacting fair housing choice. Overall, the income distribution data show a higher proportion of low-income households within the African American and Hispanic communities. The analysis details the following impediments and impacts relative to Impediment 4.

Impediments

-  Senior housing needs
-  Younger demographics housing needs
-  Affordable housing needs
-  Employer and faith-based housing development assistance
-  Green building and energy efficiency
-  Special needs housing, homelessness, homeless prevention, and transitional housing

Alternative Solutions and Best Practices

- Fort Worth Stop Six Choice Neighborhoods
- Cottage – Cluster Housing for Seniors
Tigard, OR Cottage Housing Zoning District / Old West Austin Cottage Housing
- Grand Parent Housing Kansas City, MO Pemberton Park
- Employer Assisted Housing, Columbus, GA Aflac EAH

Tiny Homes Subdivisions (example) Austin, TX Village Farms



Village Tiny Homes Austin, Texas



The Austin



1 bedroom 400sq. ft.
\$85,000



Cluster Housing – Dallas Housing Authority Dallas, Texas



Remedial Actions:

Modular Housing as an alternative lower cost housing product – Cities now face a crisis of affordability in the housing industry with difficulty delivering high-performance and durable buildings at an affordable cost. Modular housing is fast becoming a cost-effective alternative to traditional on-site construction. The building components transported from the factory are assembled on the lot. These industrialized buildings offer two primary advantages: predictability and time required for construction. Unlike mobile homes, modular housing building must meet local and national building codes. In Shreveport, Louisiana non-profit development organizations have utilized modular housing as a means of lowering the purchase price of new housing, while replicating the architectural style of the existing neighborhood and meeting local building code requirements as well. These units feature siding as opposed to traditional brick construction and offer the residents porches like those on units in the neighborhood. These type units provide alternatives for affordable housing in areas throughout Fort Worth. Modular housing is regulated by Fort Worth's building codes if the construction meets building codes. Unlike mobile homes, modular housing is the same as traditional single-family housing situated on a permanent foundation. The walls and other components are constructed in factories off site and then transported to the site for assembly. Local building officials are responsible for building permits and evaluating construction to ensure compliance with local codes.

Employer Assisted Housing - The City should continue to collaborate with local employers to market Employer Assisted Housing (EAH) as a means of creating homeownership opportunities for the workforce. It is vital that major employers and financial institutions promote wage levels adequate for people to become homeownership, without down-payment and other assistance. City governments and school districts should also consider initiating programs to assist qualified employees with becoming homeowners. The city should continue to coordinate with major

employers and lenders to design and aid firms in the implementation of Employer-Assisted Housing (EAH) programs, encouraging employers to support employees in their efforts to purchase housing in the Plan area.

Employer-Assisted housing programs benefit employers, employees, and the community. Employers benefit through greater employee retention. Employees receive aid to move into homeownership. Communities benefit through investment in the neighborhoods where the employers and employees are located. The most common benefits provided by employers are grants, forgivable loans, deferred or repayable loans, matched savings, interest-rate buy downs, shared appreciation, and home-buyer education provided by an employer-funded counseling agency. Successful EAH programs use a combination of benefits listed above. Fannie Mae has developed a program which not only initiated their own EAH program, but also helps employers implement EAH programs. Fannie Mae's EAH program has made it possible for 2,200 of its employees to become homeowners. Seventy-six (76%) percent of all Fannie Mae employees own their own homes, compared to the national average of sixty-eight (68%) percent.




Cottage Housing - An option for addressing the needs of elderly homeowners may include finding them more appropriate housing rental or owner housing. Elderly homeowners are over-housed once their children have left home. While this is not always a problem, if a homeowner can no longer care for their larger home, something smaller and more easily cared for may be more appropriate. The major concern people in these circumstances face is separation from their familiar surroundings and social networks. Small neighborhood cottage housing developments built in existing neighborhoods can address these concerns. Instead of providing expensive repairs to a “over-sized” housing unit occupied by only one or two persons, buyers can sell and purchase smaller home allowing them to transition to a smaller unit, relieving them of the burden of the larger home. The program would help them rehabilitate their home and sale it to a larger family

through a new homebuyer program. Cottage housing, or cluster housing is an alternative to continuing ownership of a larger unit that over-houses them or has become too costly to maintain. It is a viable alternative to a grant-funded major rehabilitation when an elderly applicant is living in unsafe conditions and the rehabilitation costs exceed the projected value of the completed structure. There may also be applicants who, because of limited funding, will have to wait years for assistance because their application is on a long rehabilitation program waiting list.

**5. Impediment: Expand Supply of Affordable Housing, Housing Choice, and Access to Financing -
Neighborhood Condition, Banking, Finance, Regulatory – High Priority**

High Priority - The housing market analysis revealed significant affordability gaps in both ownership and rental units. The housing supply and demand analysis for owner units in the city shows significant gaps in the supply within the price range of all household income categories except for moderate-income households. Affordability within the extremely low and very-low household income categories are limited as ownership opportunities within these lower income levels is cost prohibitive. The Home Mortgage Disclosure Act shows large gap in the purchaser's ability to qualify for existing supply of owner units, especially minority loan approval rates compared to Whites in LMI and Median income ranges applying for purchase of homes in the \$75,000 to \$150,000 and below range. The analysis details the following impediments and impacts relative to Impediment 5.

Impediments

-  Lower number of loan applications and low origination rates for minority applicants.
-  After rehabilitation infill appraisal does not support mortgage loan.
-  Predatory lending practices.

Predatory lending practices are aggressively absorbing the market formerly controlled by FDIC insured banks and other reputable financial institutions. Persons facing economic hardships are being preyed upon due to their inability to qualify for traditional lending and banking services. Consumers face underwriting criteria used by lenders that fail to adjust ratios or provide funding with more favorable terms.

Alternative Solutions and Best Practices

- Lease Purchase Subdivisions – Lease Purchase Housing Finance
(example) Shreveport, LA Shepard Place and Stoner Hill

Modular Housing Infill (example) Shreveport Queensborough Neighborhood



6. Special Needs Housing and Services

Socio-Economic, Banking, Finance, Regulatory, Policy – High Priority

High Priority - According to the 2016 - 2020 ACS, the population of seniors over sixty-five has significantly increased.

The analysis details the following impediments and impacts relative to Impediment 6.

Impediments

- ✚ “Visitable” housing standards
- ✚ Transportation and mobility
- ✚ Accessibility for persons with disabilities

Alternative Solutions and Best Practices

- Visitable Housing (example) Atlanta, GA Habitat for Humanities
- Transportation Assistance Program (example) Desoto, TX

7. Increase homeownership, increase rehabilitation Neighborhood Condition, Banking, Finance, Regulatory – High Priority

High Priority – Lack of housing affordability and households having inadequate income to acquire housing currently available in the market, may be the most critical impediment. The correlation between median home values and household income underscores this issue.

Impediments

- ✚ Restoring basic attributes to LMI Areas
- ✚ Improving housing and neighborhood conditions
- ✚ Lack of vacant lot Infill Housing
- ✚ Housing demand, cost, affordability, and access to financing
- ✚ Lower number of loan applications for minorities and low origination rates

The analysis details the following impediments and impacts relative to Impediment 7.



Alternative Solutions and Best Practices

- Modular Housing
Queensborough Infill Housing, Shreveport, LA
- Lease Purchase Subdivisions – Lease Purchase Housing Finance
Shreveport, LA Shepard Place and Stoner Hill

8. Improved Transportation and Mobility for LMI and Senior Populations, Entrepreneurial Opportunities, and Commercial Corridor Revitalization Neighborhood Condition, Socio-Economic – High Priority

High Priority – Efforts to address housing, transportation and access to essential services must be a coordinated effort. City planning includes future growth for commercial, and industrial uses, employment, and amenity development. Land use planning and transportation does not always include meeting the needs of existing and future residential.

Impediments

-  Limited Demand Responsive Transportation
-  Transportation Affordability for seniors and LMI populations

The analysis details the following impediments and impacts relative to Impediment 8.

Alternative Solutions and Best Practices

- Transportation Assistance Program - Desoto, TX
- Access Paratransit – Fort Worth, TX

Impediment No. 9: Housing affordability, meeting projected affordable housing demands, and cost burden - Neighborhood Condition, Banking and Finance, and Public Policy Impediment

Highest Priority – Housing Affordability in our most challenging impediment.

A booming economy has resulted in tremendous population and employment growth in Fort Worth and throughout north Texas. This growth has created strong pressures on the local housing market in recent years, increasing home prices and apartment rents to the point that middle- and lower-income households often have difficulty finding quality affordable housing that meets their needs. This is particularly true for families or individuals with limited income potential, including


the elderly, persons with disabilities, and lower-skilled members of the workforce.

Though several federally supported and locally administered housing programs exist to provide assistance to these populations, resources are limited for addressing Fort Worth's growing housing affordability challenge. Fort Worth Housing Solutions, local non-profits, private sector affordable housing developers, and the City's Neighborhood Services Department work together to develop effective partnerships and leverage additional resources, while addressing the City Council's highest priority housing goals.

The City's affordable housing policies and programs are primarily directed toward expanding affordable housing opportunities while serving residents with the greatest need, including the homeless, very low-income homeowners living on fixed incomes, and lower income renters. However, housing costs and affordability are increasing faster than incomes in Fort Worth, as is the case elsewhere in the country. The average annual income for Fort Worth households is \$90,141 and the median household income is \$67,927. Housing affordability is defined as a household that pays 30 percent or less of its gross income toward its mortgage or rent.

WHO NEEDS AFFORDABLE HOUSING?

Occupation	Average Annual Salary
Nursing Assistants	\$29,610
Bank Tellers	\$32,400
Construction Laborers	\$34,390
Emergency Medical Technicians & Paramedics	\$36,580
Electricians	\$50,390
Postal Service Clerks	\$52,410
Clergy	\$53,590
Kindergarten Teachers (Except Special Education)	\$55,290
Chefs and Head Cooks	\$57,150
Firefighters	\$60,560



These sample occupations earn less than 80 percent of the Fort Worth-Arlington Median Family Income for a family of four, making them susceptible to housing affordability issues.

The national definition of “cost burdened” is based on the payment of no more than 30% of household income calculation, for a household renter or owner. Therefore, households earning \$30,000 annually should be paying no more than \$750 per month for housing expenses. Households earning \$60,000 should be paying no more than \$1,500 per month. Households paying more than 50% of annual household income for housing are considered “severely cost burdened”. The goal of housing assistance programs funded under the Consolidated Plan is to address those who are cost burdened and severely cost burdened.

Insufficient availability of affordable housing options forces individuals and families to spend a significant portion of their income on housing costs, leaving little financial cushion for other necessities, and increasing the risk of eviction and homelessness. When households are burdened by high housing costs, meaning they spend a large percentage of their income on housing expenses, it leaves little room for financial stability. Any unexpected expenses or income disruptions can quickly lead to housing instability and potential homelessness. A lack of safe, decent, and affordable housing is also widely considered to be the greatest predictor of homelessness.

Living in housing with structural deficiencies, safety hazards, or poor maintenance can contribute to housing instability. Unaddressed maintenance issues or unsafe living conditions may result in evictions or the inability to maintain stable housing. The lack of access to supportive services, such as mental health resources, substance abuse treatment, or case management, can exacerbate housing instability. Even with increased housing development and expanded affordability, the ability to respond to the Balanced Housing model of projected needs of housing by income category will be challenging, without the necessary resources to address underlying issues of individuals and families relative to supply and affordability. The estimated 35 million HUD Choice Neighborhood Grant and leveraged funding and investment in the Stop Six area is both a best practice for Fort Worth and across the country.

Alternative Solutions and Best Practices

- Innovative Housing – Mixed Use Development
(example) Fort Worth, Texas

Fort Worth Stop Six Choice Neighborhood Development



The Housing Strategy was developed through a robust, six-year planning and community engagement process, which followed the CNI model, and builds off existing investments in the community, including recent single-family residential development, transportation investments on East Rosedale Street, the establishment of a Neighborhood Empowerment Zone (NEZ), the creation of the EnVision Center, and investments in neighborhood schools and parks.

Included in the plan is new housing development that replaces the former Cavile Place, public housing complex in Stop Six which was demonstrably distressed and obsolete. It was approved by HUD for demolition in April 2019.



AFFORDABLE HOUSING TERMS

AFFORDABLE HOUSING	Generally, owner home or apartment occupied by a household that pays 30 percent or less of its gross income toward its mortgage or rent. The term is widely used to refer to housing that is subsidized or rent-regulated occupied by a low-income household.
ATTAINABLE HOUSING	Non-subsidized, for-sale housing affordable to households with incomes between 80 and 120 percent of Area Median Income (AMI).
HOUSING AFFORDABILITY	Households housing expenses equal to a sustainable share of its income, generally no more than 30 percent of gross income on housing costs, without regard to the household's income or whether the household lives in subsidized, rent-regulated, or market-rate housing.
WORKFORCE HOUSING	Housing that is "affordable" to households earning between 60 and 120 percent of AMI, and historically associated with housing in close proximity to a specific industry.

Affordability measures the extent to which enough rental housing units of different costs can provide each renter household with a unit it can afford (based on the 30-percent-of-income standard). Affordability, which is the broadest measure of the relative supply of the housing stock, addresses whether sufficient housing units would exist if allocated solely based on cost. The affordable stock includes both vacant and occupied units.

Many affordable rental units that were once priced for lower income households have been upgraded with newer amenities and priced higher to attract higher income households. The result is more households seeking housing public assistance and many households living in overcrowded

APPENDIX
