



CHAPTER 5

HOUSING

Provision of adequate and appropriate housing for all residents is essential to building strong neighborhoods. The City of Fort Worth's key housing goals are increasing the supply of quality affordable accessible housing; expanding homeownership opportunities; revitalizing neighborhoods; creating mixed-income communities; and better aligning housing choice options with multimodal transportation opportunities, as typically occurs in Transit-Oriented Development.

Over the past ten years, the Fort Worth housing market has been characterized by:

- Rapid growth,
- Decreasing affordability for new housing, and
- Central city redevelopment.



327,379

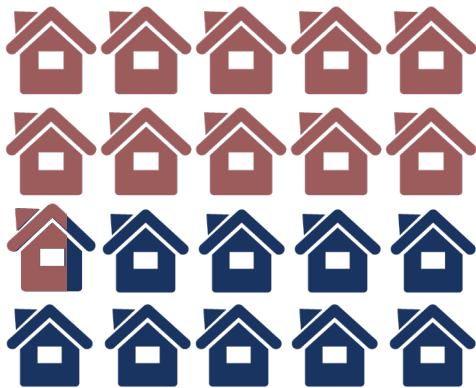
TOTAL HOUSING STOCK



UP 12.5% SINCE 2010

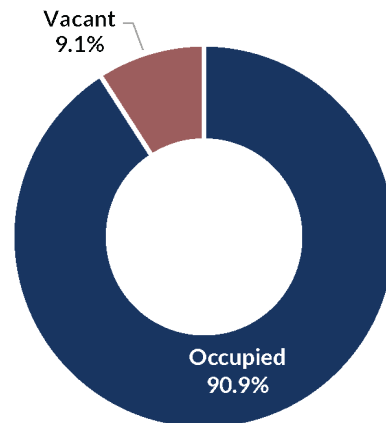
Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019.

EXISTING CONDITIONS

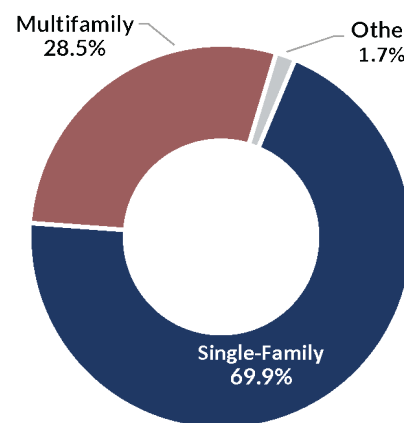


57.4% Owner Occupied

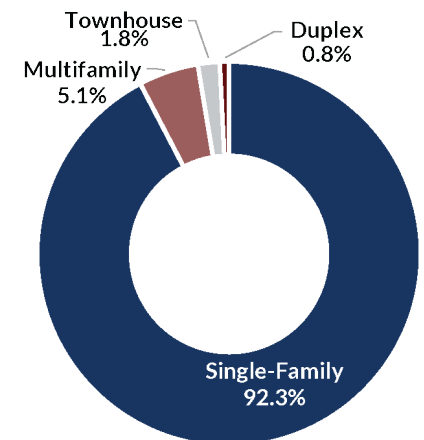
42.6% Renter Occupied



HOUSING OCCUPANCY



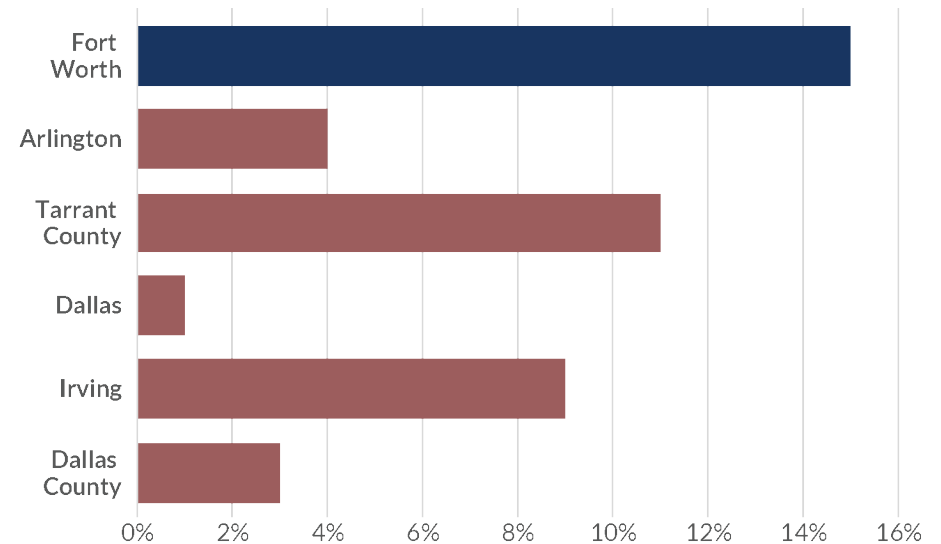
HOUSING UNITS



RESIDENTIAL PERMITS ISSUED IN 2020

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019; City of Fort Worth, Development Services Department, 2021.

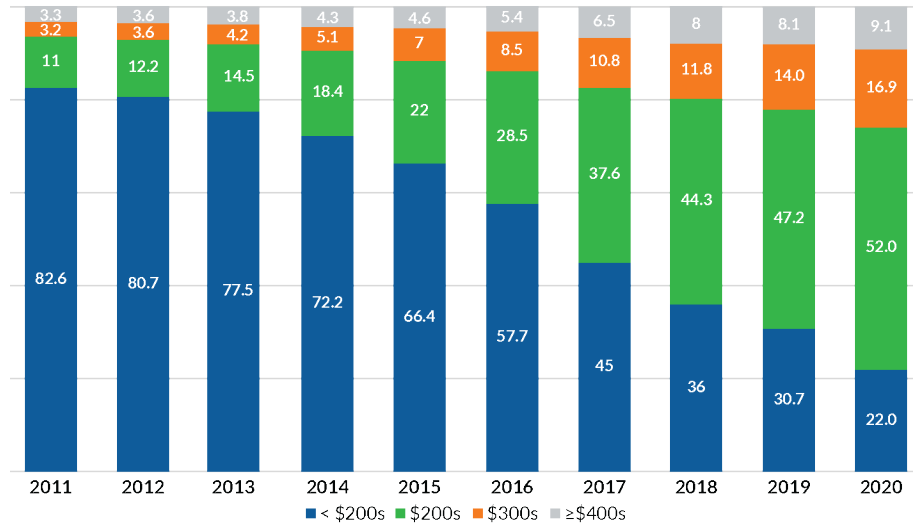
SINGLE-FAMILY HOUSING GROWTH RATE, 2010 - 2020



Source: North Central Texas Council of Governments (NCTCOG), 2020.

AVERAGE PRICE – PERCENT DISTRIBUTION GREATER FORT WORTH

New home construction in the \$200s steadily decreased between 2011 and 2020, which is indicative of several factors, including increased construction costs, escalating land values, higher profit margins, and consumer preference for larger homes with more amenities.



Source: Real Estate Center at Texas A&M University, 2020.

RESIDENTIAL MEDIAN HOME PRICE PER SQUARE-FOOT

The price per square-foot for single-family housing sales increased by close to 120 percent between 2011 and 2020. Land appreciation is the primary contributor to housing price increases. The map to the right reflects price per square-foot changes over a nine year period for single-family sales, except for Zip Code 76102 (downtown area) which reflects condominium sales.

\$57.20

PER SQUARE-FOOT
IN 2011

\$124.77

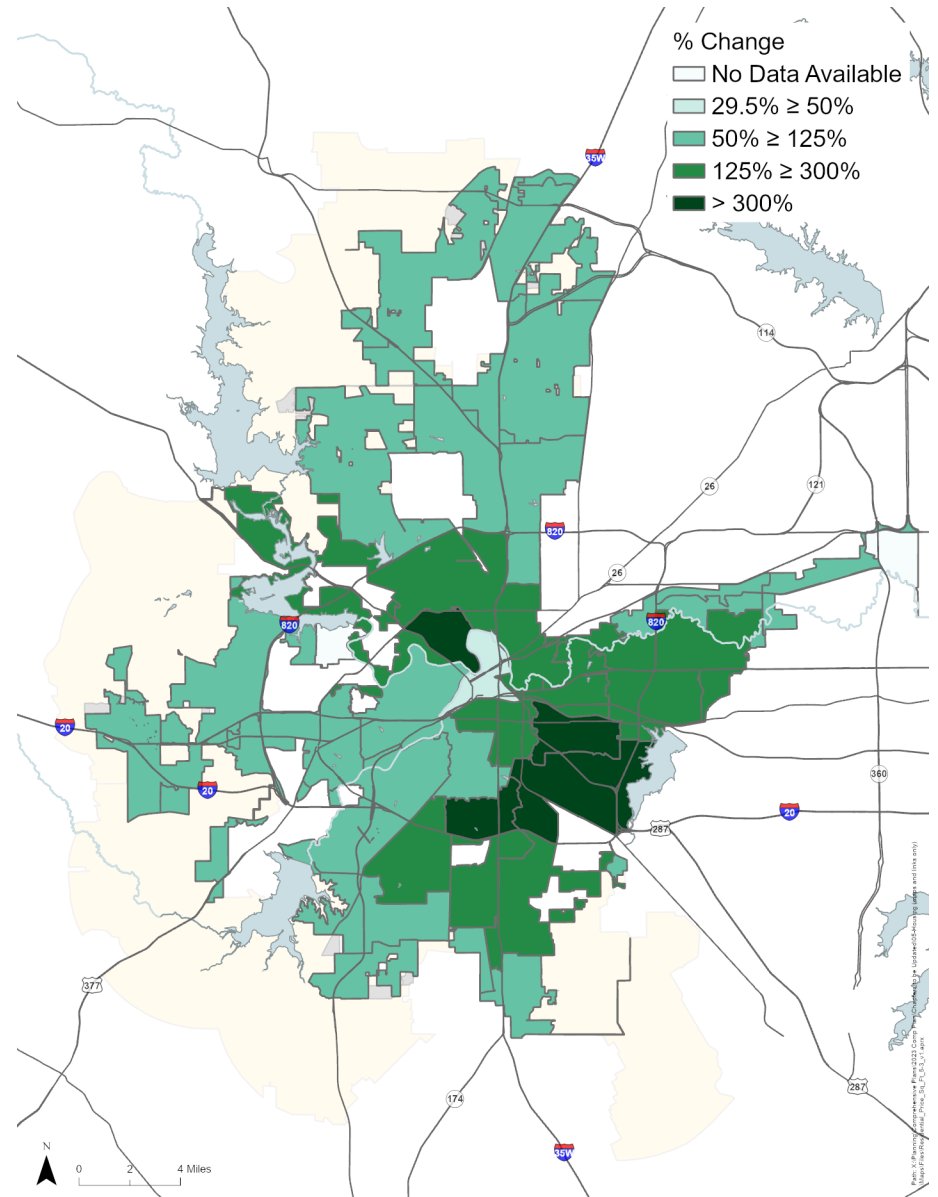
PER SQUARE-FOOT
IN 2020

118.1%

INCREASE

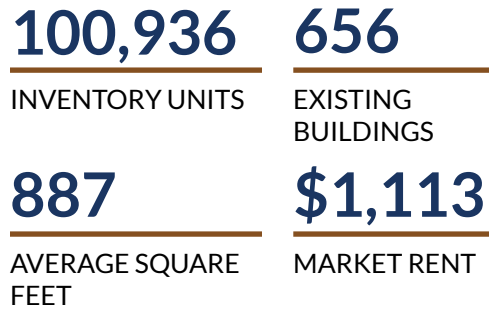
Source: Real Estate Center at Texas A&M University, 2020.

RESIDENTIAL PRICE PER SQUARE-FOOT CHANGE, 2011 – 2020



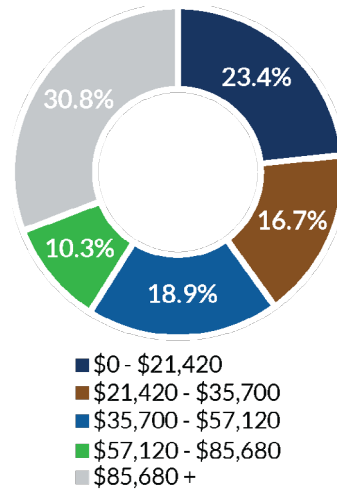
Source: Real Estate Center at Texas A&M University 2020, and Planning & Data Analytics Department, 2021.

MULTIFAMILY METRICS, 2020



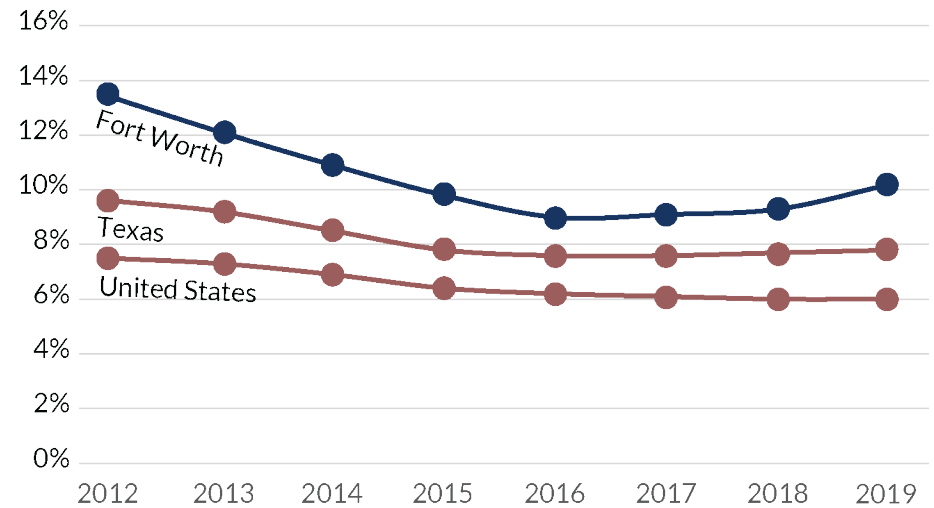
Source: CoStar Group, Fort Worth, 2020.

RENTER INCOMES



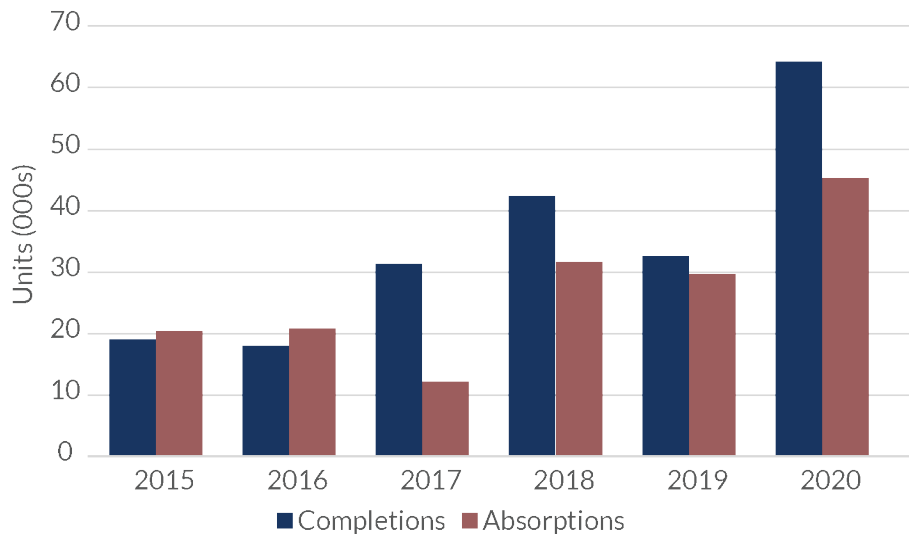
Source: HUD, Comprehensive Housing Affordability Strategy, 2013-2017, and Income Limits, 2017.

RENTAL HOUSING VACANCY RATE TREND



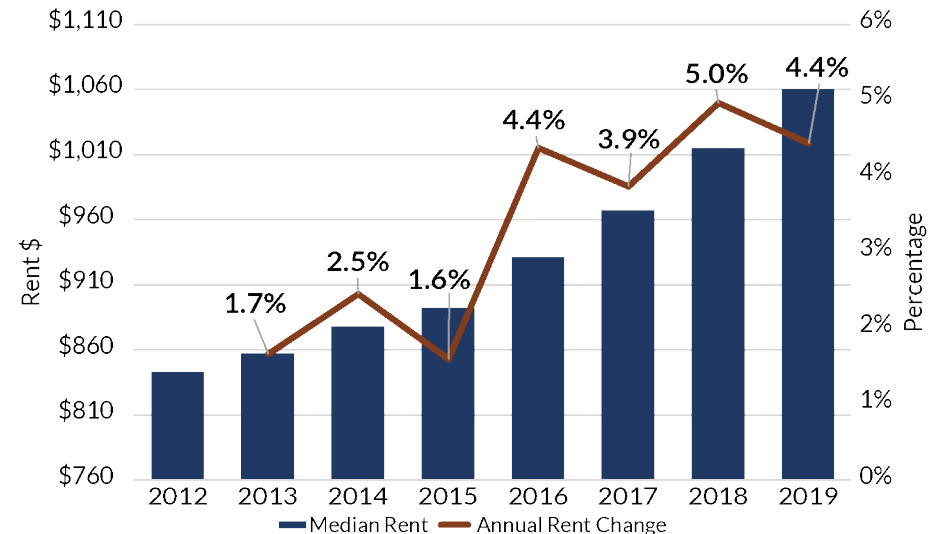
Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019.

MULTIFAMILY PROJECT COMPLETIONS & ABSORPTIONS



Source: CoStar Group, Fort Worth, 2020.

RENTAL TRENDS



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019.

Booming population and employment growth in north Texas and Fort Worth have 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 a number of 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.

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

Source: Bureau of Labor Statistics, Dallas-Fort Worth-Arlington, MSA, 2020.

SELECTED HOUSING AFFORDABILITY TERMS

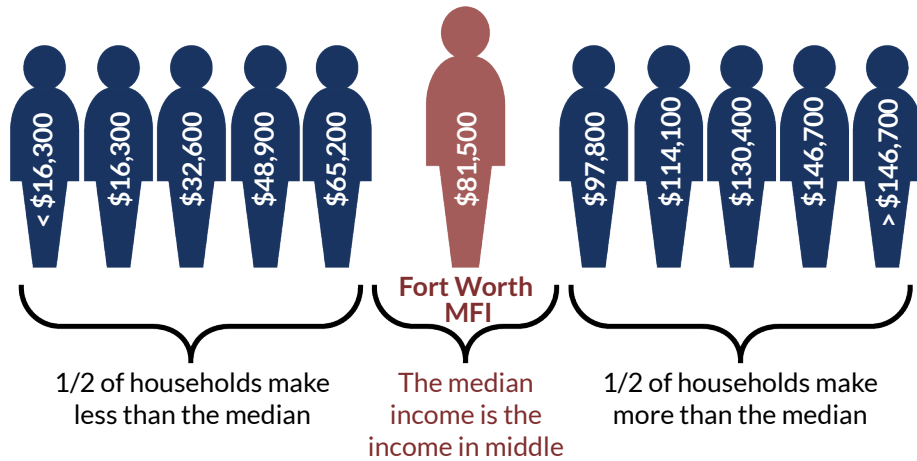
AFFORDABLE HOUSING	Generally, a single-family home or apartment occupied by a household that pays 30 percent or less of its gross income toward its mortgage or rent. The term is also widely used to refer to housing that is subsidized or rent-regulated and that is occupied by a household that is “low-income”.
ATTAINABLE HOUSING	A relatively new term that is defined as non-subsidized, for-sale housing that is affordable to households with incomes between 80 and 120 percent of the Area Median Income (AMI).
HOUSING AFFORDABILITY	Refers to the ability, or the lack thereof, of a household to meet its housing expenses with a reasonable and sustainable share of its income, generally spending 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	Generally, 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.

Source: Urban Land Institute, Terwilliger Center for Housing.

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.

AREA MEDIAN INCOME (AMI) & MEDIAN FAMILY INCOME (MFI)

AMI is the median household income of each metropolitan statistical area (MSA) adjusted for family size, which is also known as Median Family Income (MFI). The U.S. Department of Housing and Urban Development publishes AMIs annually. AMI is used to determine the eligibility of applicants for most housing assistance programs.



MEDIAN FAMILY INCOME (MFI) AND HOUSING AFFORDABILITY

Fort Worth Arlington HUD Metropolitan Area	\$81,500	Monthly Housing Affordability *
Below 30% MFI Extremely Low Income	≤ \$24,450	≤ \$611
30%–50% MFI Very Low Income	\$24,450–\$40,750	\$611–\$1,019
50%–80% MFI Low Income	\$40,750–\$65,200	\$1,019–\$1,630
80%–120% MFI Moderate Income	\$65,200–\$97,800	\$1,630–\$2,445
120%–250% MFI Middle Income	\$97,800–\$203,750	\$2,445–\$5,094
250% and Up MFI High Income	≥ \$203,750	≥ \$5,094

*Based on 30 percent of monthly income.

Source: HUD, Income Limits, 2020.

MEDIAN FAMILY INCOME COMPARISON

\$86,200

DALLAS-FORT WORTH METRO

\$78,800

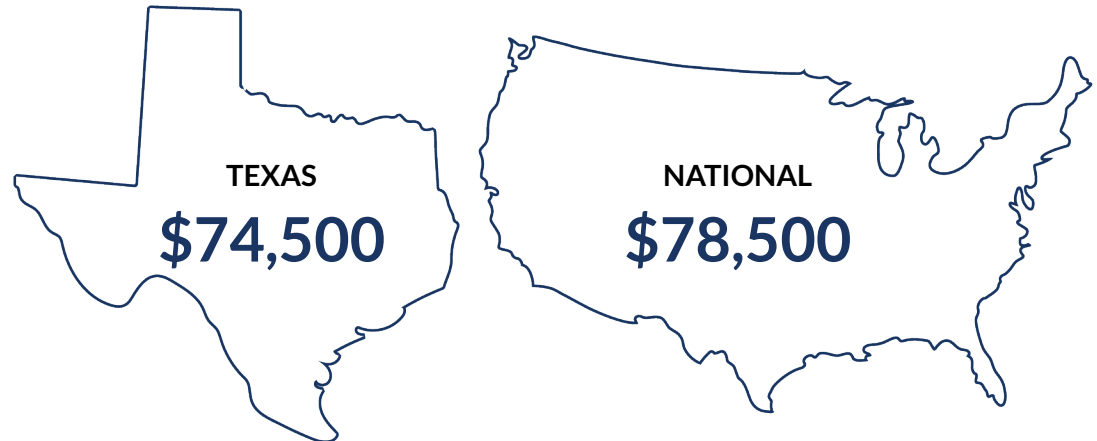
HOUSTON - THE WOODLANDS-SUGARLAND

\$97,600

AUSTIN - ROUND ROCK

\$72,000

SAN ANTONIO - NEW BRAUNFELS



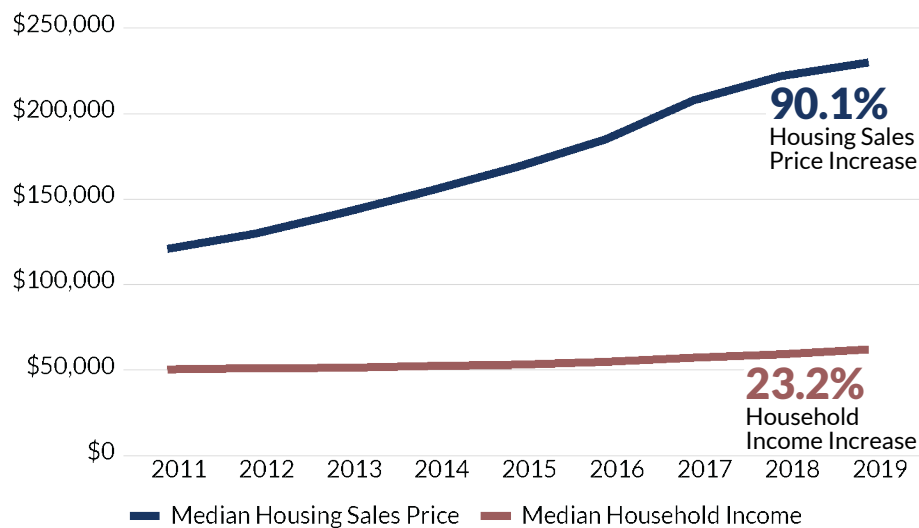
Source: HUD, Income Limits, 2020.

HOUSING PRICE INFLATION & INCOME INCREMENT

Housing costs are increasing faster than incomes in Fort Worth, as is the case elsewhere in the country. According to the Fort Worth Housing Solutions 2018 Annual Report, home prices jumped 57 percent and average rents rose from 20 to 40 percent (depending upon unit size) in the past five years. Middle-income to lower-income households are effectively priced out of today's housing market. Nearly one-third of the city's households earns less than half of the annual median income of \$75,200. An affordable rent for a family of three at this income level is \$846, but the rent now averages \$1,100 for a two-bedroom unit. The need is greatest for the city's lowest-income households. Fort Worth has a shortage of 23,420 units that would be affordable for people earning less than 30 percent AMI.

Rising home prices make homeownership less affordable to everyone, but they have a particular impact on people who are interested in buying a home for the first time. There are fewer homes available in the affordable 'starter home' segment of the market and, as a result, first-time homebuyers either delay a purchase or buy a home that causes them to be more cost-burdened.

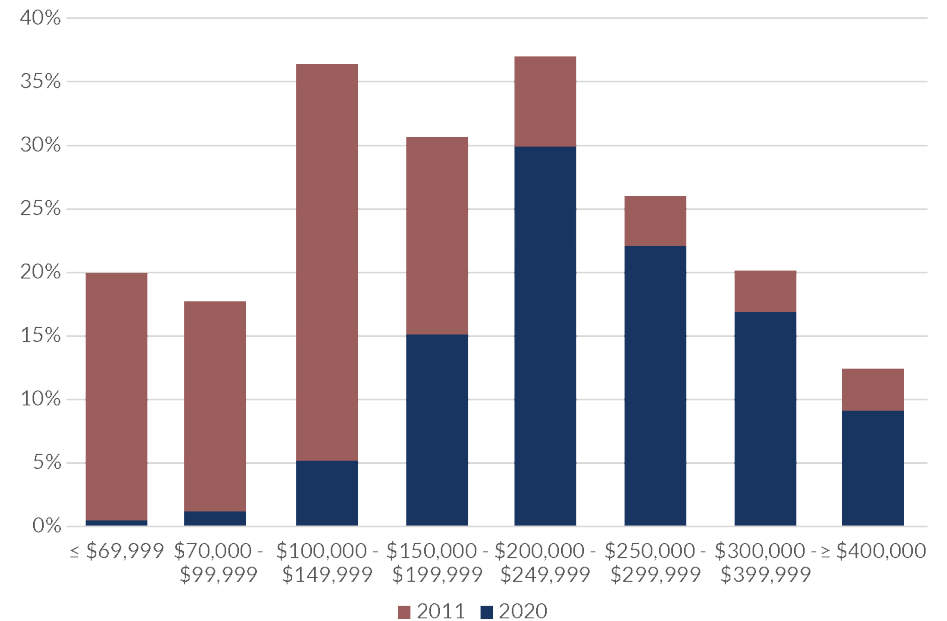
Between 2011 and 2019, new housing costs rose 67% higher than household income.



Sources: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019, Real Estate Center at Texas A&M University, 2020.

HOME PRICE BY SALES

Between 2011 and 2019, homes under \$150,000 went from 67.1 percent of the market to 6.9 percent of the market. The rapid pace of cost increases underscores the urgency of dealing with the overall issue of affordable housing. In order to encourage first-time homebuyers to locate in Fort Worth, actions to assist them should be considered.



Source: Real Estate Center at Texas A&M University, 2020.

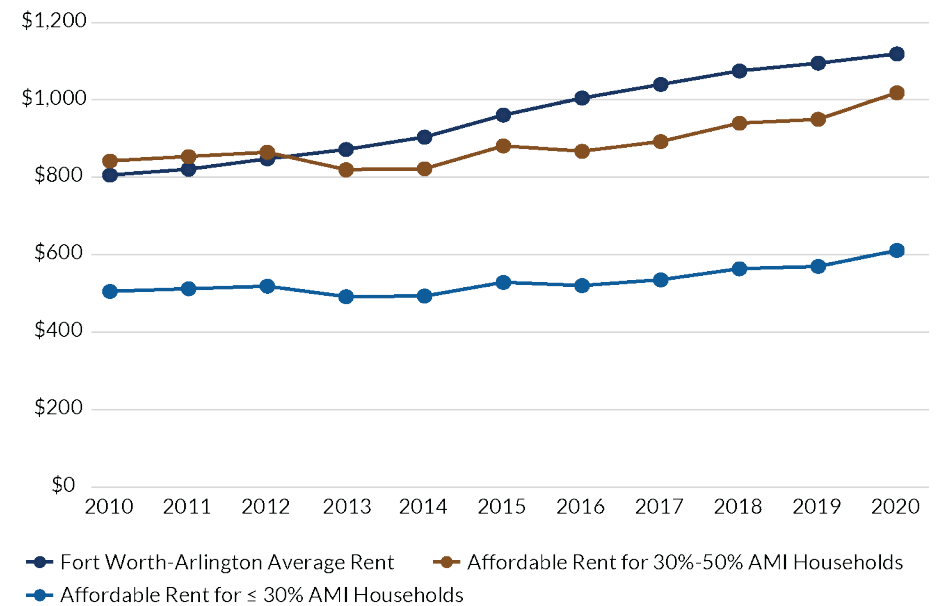
HOUSING AFFORDABILITY

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 on the basis of 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 conditions.

Source: HUD, "Worst Case Housing Needs: 2019 Report to Congress", June 2020.

RENTAL HOUSING AFFORDABILITY GAP



Source: CoStar Group, 2020 and HUD Income Limits, Fort Worth-Arlington Fair Market Rent Area, 2020.

HOUSING DISPARITIES

INDICATOR	EXTENT OF DISPARITY
Residential Segregation	The degree of residential segregation for all minority populations in Fort Worth, as measured by the federal dissimilarity index, decreased between 1990 and 2010, from 53 to 45, but it has risen to 49 since 2010.
Households Paying > 30% of Income for Housing	While 33% of all Fort Worth households pay over 30% of their gross income for housing, 45% of African-American households pay over 30% of their gross income on housing.
Substandard or Overcrowded Housing	An estimated 13,000 Fort Worth households live in overcrowded conditions or substandard housing, i.e. without a complete kitchen or plumbing in their dwelling unit. Of these households, 7,600 or 59% are Hispanic.




Source: City of Fort Worth Task Force on Race and Culture Report, 2018.

HOUSING COST BURDEN

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 on the basis of cost. The affordable stock includes both vacant and occupied units.

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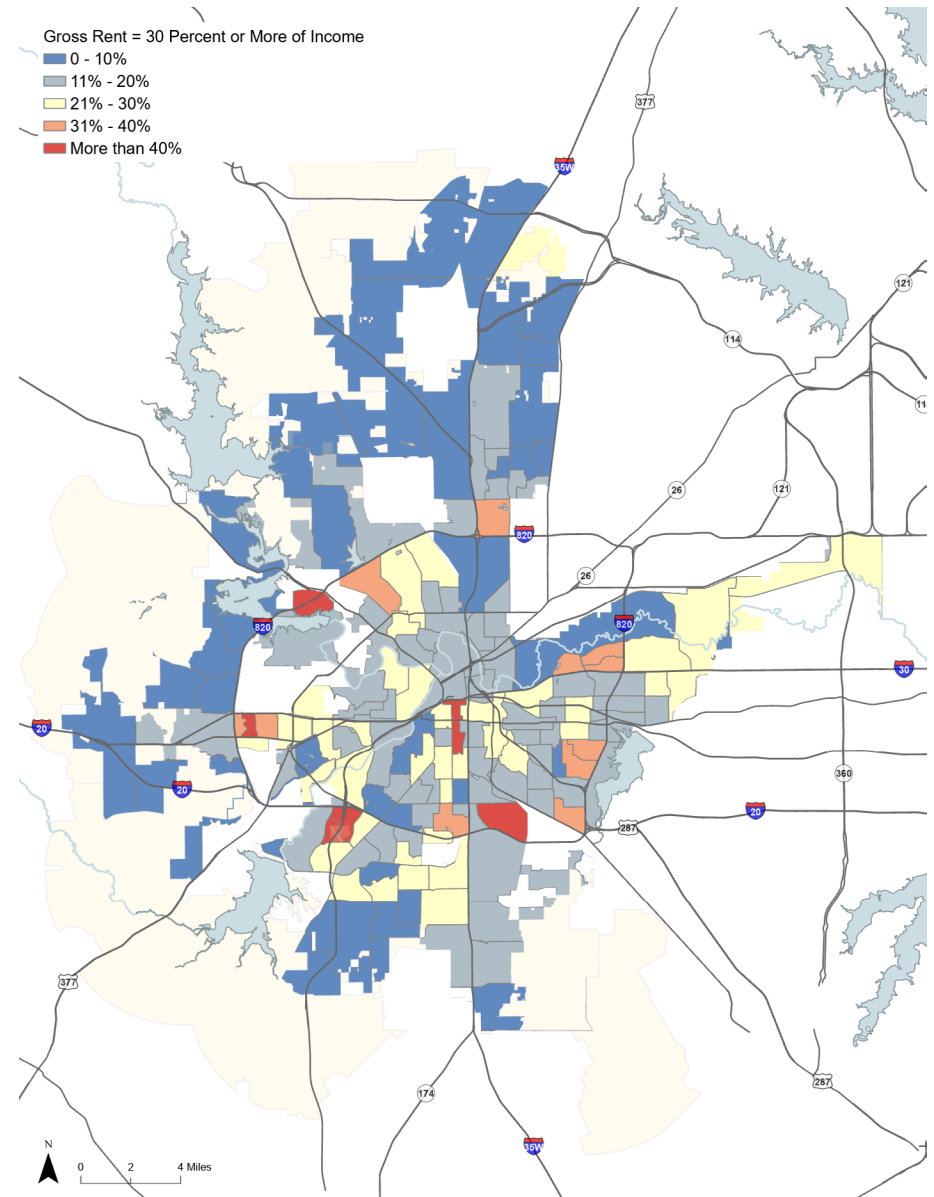
HOUSING COST BURDEN IN FORT WORTH

	 No Burden < 30%	 Moderate Burden >30% - <50%	 Severe Burden > 50%
Owner Occupied	79.8%	12.7%	7.5%
Renter Occupied	54.5%	23.2%	22.4%

COST BURDEN	Monthly housing costs (including utilities) exceeding 30% of monthly income.
SEVERE COST BURDEN	Monthly housing costs (including utilities) exceeding 50% of monthly income.
OVERCROWDED	A household is considered to be overcrowded if there is more than one person per room in the housing unit.

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.

EXCESSIVE RENTER HOUSING COSTS



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019.

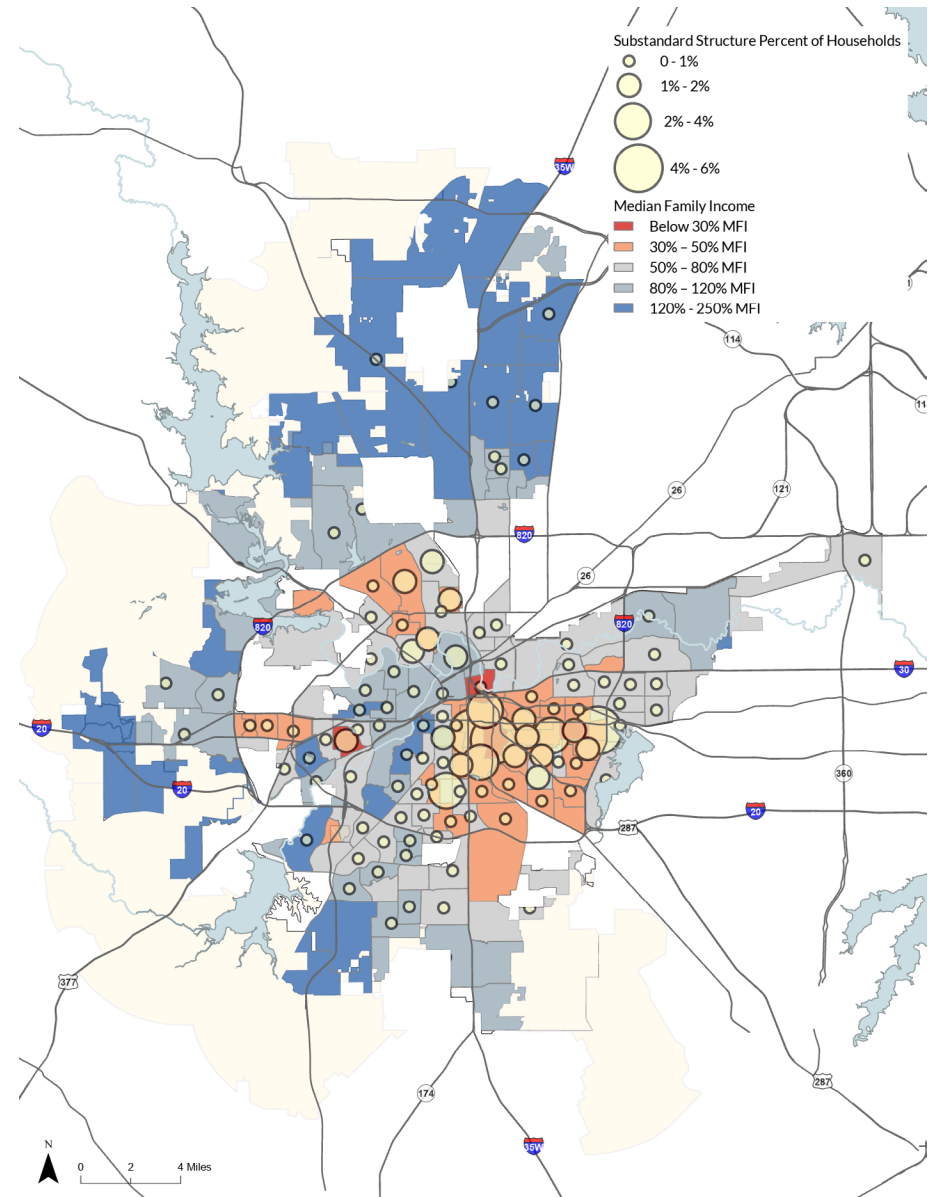
SUBSTANDARD HOUSING STRUCTURES

Based on the U.S. Census Bureau’s biennial American Housing Survey, a housing unit is defined as having severe physical inadequacies if it has any one of the following four problems listed in the table below. In Fort Worth, the majority of substandard housing is located in central city areas with older housing units and lower household incomes. Housing repair programs provided by the City of Fort Worth and other organizations can help reverse the prevalence of substandard housing.

PLUMBING	Lacking piped hot water or a flush toilet or lacking both bathtub and shower, all for the exclusive use of the unit.
HEATING	Having been uncomfortably cold during the past winter for 24 hours or more, or three times for at least 6 hours each, because of faulty heating equipment.
ELECTRICAL	Having no electricity or having all of the following three electrical problems: <ul style="list-style-type: none"> • exposed wiring, • a room with no working wall outlet, and • three or more blown fuses or tripped circuit breakers in the past 90 days
UPKEEP	Having any five of the following six maintenance problems: <ul style="list-style-type: none"> • leaks from outdoors, • leaks from indoors, • holes in the floor, • holes or open cracks in the walls or ceilings, • more than 1 square-foot of peeling paint or plaster, and • rodents in the past 90 days

Source: HUD, “Worst Case Housing Needs: 2019 Report to Congress”, June 2020.

SUBSTANDARD STRUCTURES



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019.

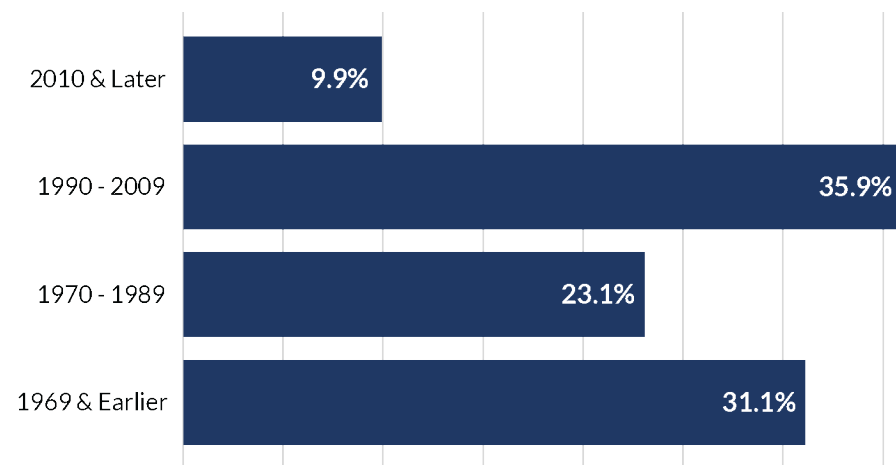
HOUSING STOCK

The condition of older housing stock is an issue of concern for the City. In general, housing condition is directly related to housing age. Without adequate maintenance, older housing stock deteriorates. Most structures begin to need significant repairs 30 years after construction. According to the Census, close to 31 percent of the city's housing was built prior to 1969. Units with the greatest repair needs are generally in low-income neighborhoods, where households have had fewer resources to perform maintenance.

As illustrated on the following map, older housing is located primarily in the central city, defined area inside Loop 820 with generally lower household incomes and higher poverty rates. These locations also tend to have older streets, sewers, roads and other infrastructure.

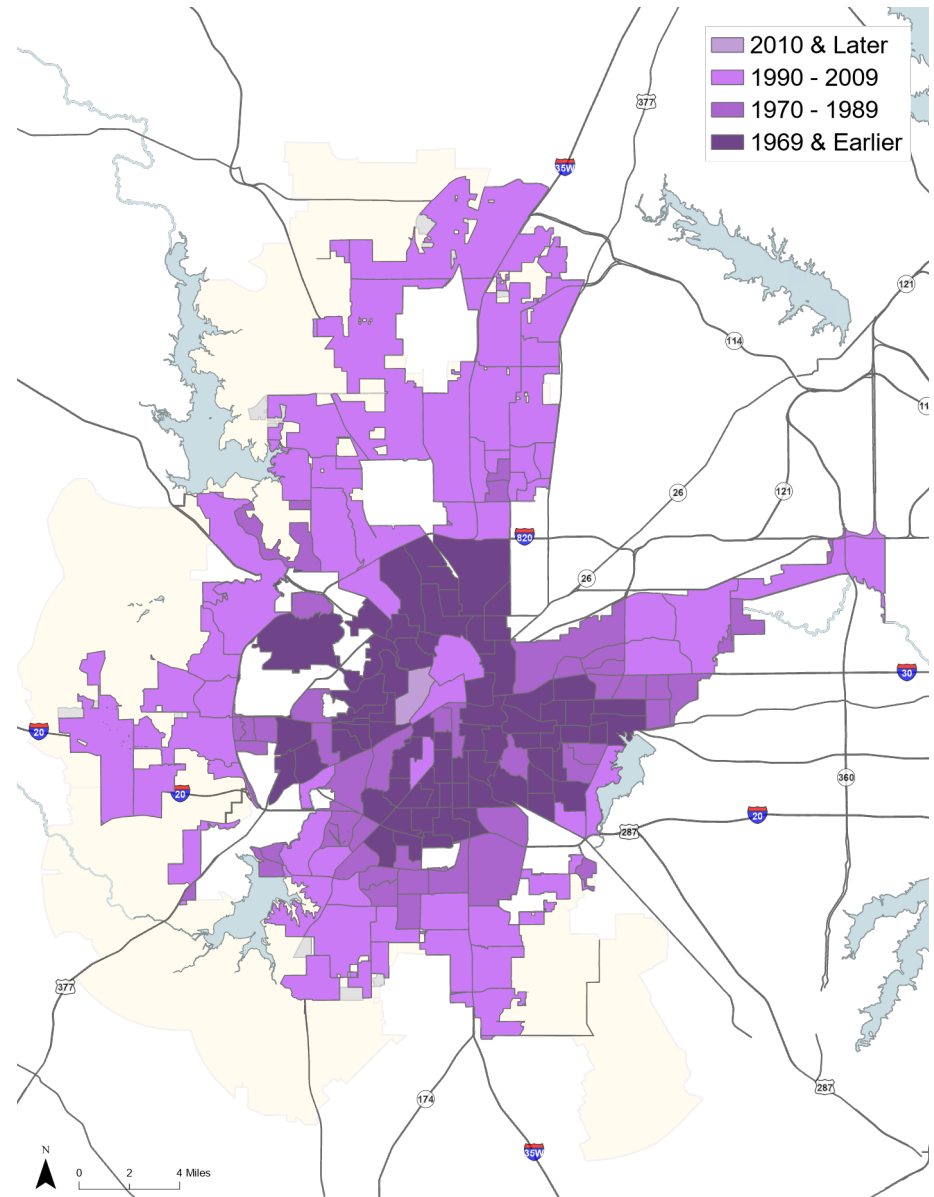
Concentrating people with lower incomes in neighborhoods with aging homes and infrastructure adds to the challenges faced by people who need affordable housing. These neighborhoods may have lower quality of life because of aging or inadequate infrastructure and the potential for disinvestment by neighboring property owners. They may be less likely to have the characteristics that support a healthy lifestyle, like parks, sidewalks and access to fresh food.

HOUSING STOCK AGE



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019.

HOUSING STOCK AGE



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019.

Housing policy is influenced by Annual and Five-Year Consolidated Plans, which the City Council adopts for submission to the U.S. Department of Housing & Urban Development (HUD), as local housing activities have traditionally been funded only through CDBG, HOME, and ESG grants from that federal agency. These HUD-required plans focus primarily on the housing needs of low and moderate-income residents and special needs or homeless populations.

In addressing the City Council’s priority for mixed-income housing and dispersion of assisted housing, amendments were made to the City’s Consolidated Plan. Changes require a project to meet the following:

- 1 Promotes dispersion of publicly assisted housing (PAH) units;
- 2 Promotes mixed-income housing objectives by including market rate housing units and PAH units within the project;
- 3 Project location is consistent with the City’s Future Land Use policies, and must be:
 - Within two miles of a major employment center; or
 - Within 1/4 mile of existing/proposed rail transit stations or bus route; or
 - In an urban village, growth center, neighborhood empowerment zone, or special district.



Example of townhomes on Zach Scott Street, Austin, Texas, 2017.

FOCUS AREAS	
MIXED-INCOME /MIXED-USE DEVELOPMENT	Promoting vibrant mixed-income and mixed-use neighborhoods in downtown, urban villages, and NEZ locations.
MISSING MIDDLE	Promotes a range of housing choices to meet market demand for smaller scale housing within neighborhood areas.
ASSISTED HOUSING	Public housing that is subsidized by federal and state programs and managed by Fort Worth Housing Solutions.
HOMELESSNESS	Persons that are unsheltered or living in emergency shelters, or transitional housing.
FAIR HOUSING	The City of Fort Worth’s Fair Housing Ordinance aims to ensure equitable treatment of its citizens in securing housing.
NEIGHBORHOOD REVITALIZATION	Promoting vibrant neighborhoods through the City’s Neighborhood Empowerment Zone (NEZ) program.

MIXED-INCOME & MIXED-USE HOUSING

Promotion of mixed-income and mixed-use developments has been a trend nationally as well as in Fort Worth in recent years, yielding new development near Downtown and in designated urban villages and neighborhood empowerment zones (NEZs). The West Seventh development is part of the city’s most successful urban village to date. It boasts low vacancy rates for residential units, as well as an energetic vibrancy in a formerly run-down industrial district.

Besides urban villages, other areas with very strong potential for accommodating mixed-income residential development within vibrant mixed-use neighborhoods are identified as Transit-Oriented Development (TOD) sites along the TEX Rail Corridor. Located at planned commuter rail stations all along the corridor, TOD sites are being planned and zoned specifically to accommodate higher density residential projects with mixed-income components — all within walking distance of the commuter rail stations. As these TOD sites develop, they will generate extensive redevelopment opportunities and ultimately create attractive and sought-after neighborhood centers where living, shopping, dining, entertainment, and jobs all can be found just steps from a train station that connects residents to Downtown, DFW Airport, and other job and activity centers.

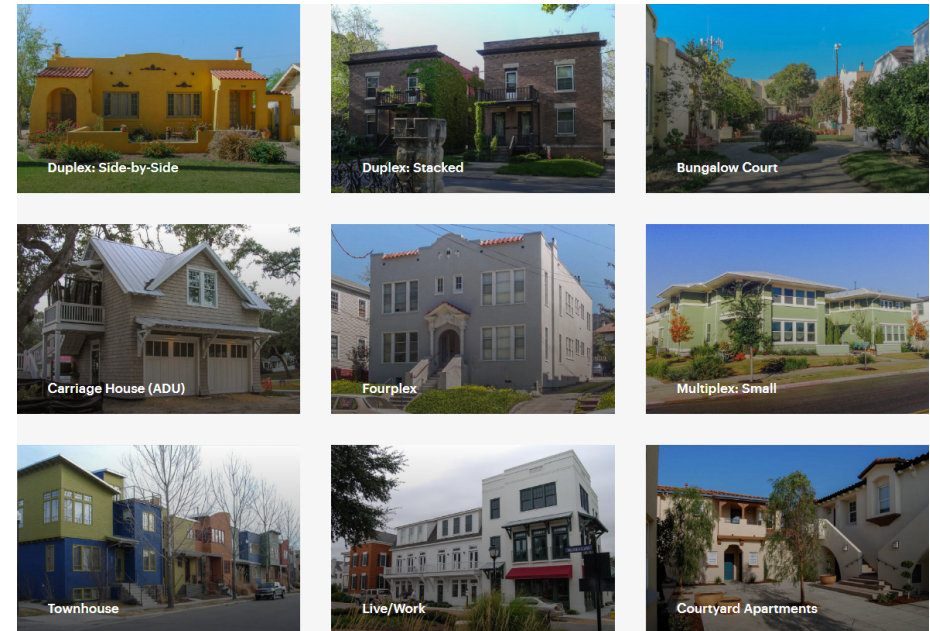


The West Seventh development near Downtown provides a walkable environment to live, work, and play.

West 7th Street, Fort Worth.

MISSING MIDDLE HOUSING

Missing middle refers to housing that accommodates more people than a single-family home but does not come in the form of a large apartment building. Typically it means anything from a duplex to a small apartment building but, significantly, it is housing that would blend in a residential neighborhood dominated by single-family homes. It’s called “missing middle” because many communities do not have very much of this sort of mid-range housing. As described in the Land Use chapter, missing middle housing can address market demand for smaller scale multifamily housing that is dispersed within and compatible with single-family housing. Missing middle housing provides solutions along a spectrum of affordability to address the mismatch between the available U.S. housing stock and shifting housing preferences, combined with the growing demand for walkability. Below are examples of missing middle housing types:



Source: Opticos Design, Inc.

ASSISTED HOUSING

Fort Worth Housing Solutions (FWHS) provides rental housing assistance for residents and a portfolio of mixed-income properties with units offered at affordable rental rates as required by federal and state programs such as the Low-Income Housing Tax Credit program, bonds, FHA loans, and other financing tools.

FWHS also manages 5,402 Housing Choice Vouchers allocated by HUD to FWHS, but is only able to use about 4,800 vouchers at any given time based on budget authority. Another 1,499 housing assistance vouchers are provided for chronically homeless and other special needs populations.

Fort Worth's rapid growth has created unintended consequences for its lowest income citizens, including seniors and people with disabilities, resulting in a greater demand for assisted housing than the available supply.

FORT WORTH HOUSING SOLUTIONS PORTFOLIO

7,022

Total Units

916

Market Rate Units

6,106

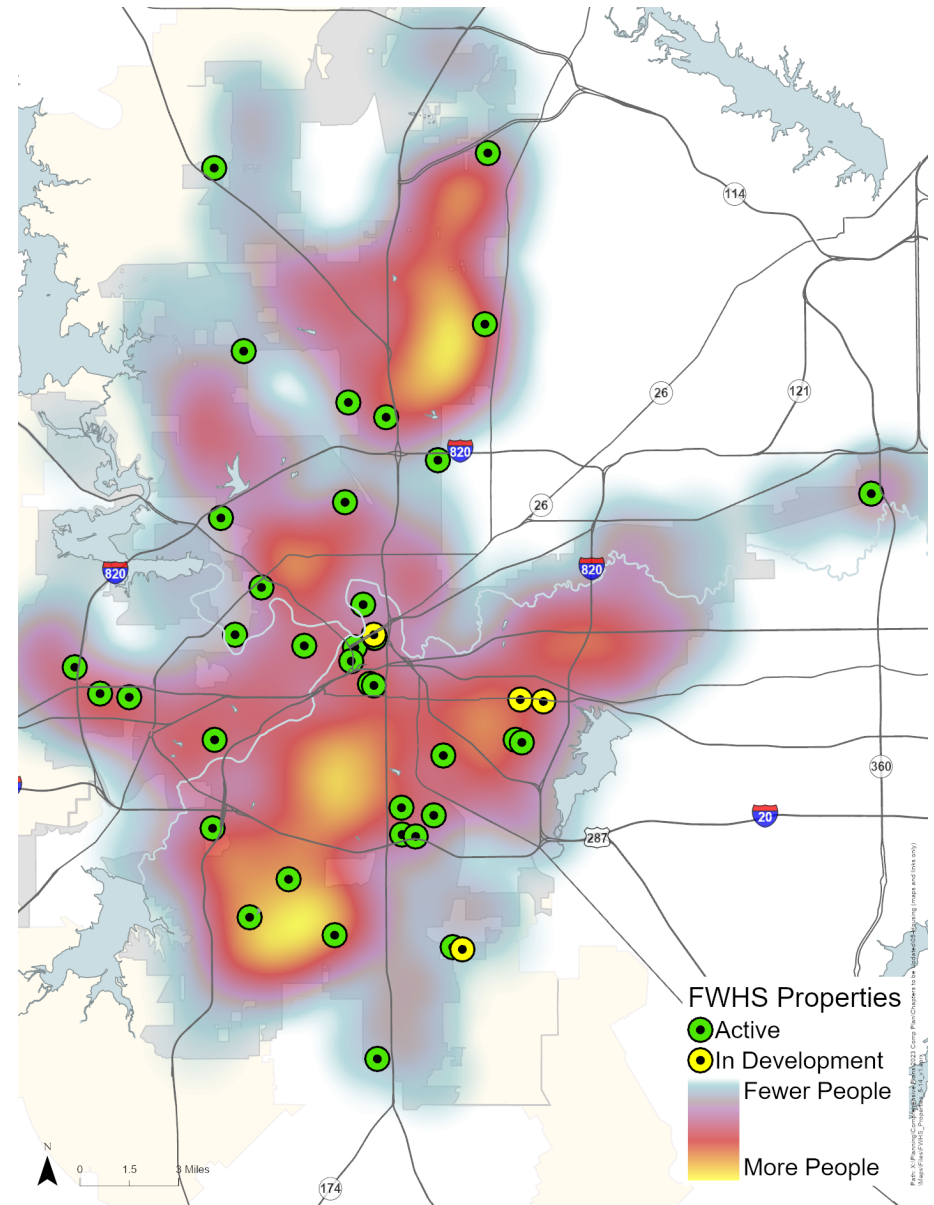
Affordable Units

5

Mixed-Income Properties Under Construction

Source: Fort Worth Housing Solutions, 2021.

FORT WORTH HOUSING SOLUTIONS PROPERTIES



Source: Fort Worth Housing Solutions, and City of Fort Worth, Planning & Data Analytics Department, 2021.

DECONCENTRATION OF PUBLIC HOUSING & POVERTY

Finalizing its shift from a traditional public housing model, Fort Worth Housing Solutions completed the conversion of 686 multifamily units through the U.S. Department of Housing and Urban Development’s Rental Assistance Demonstration (RAD) program in 2020. Under RAD, housing assistance funds are moved from a traditional public housing community to units scattered throughout a city — deconcentrating poverty as a byproduct. The conversion allows housing agencies to leverage public and private debt and equity to reinvest in public housing stock and fund needed capital improvements.

The RAD program allowed FWHS to help 412 individuals and families to relocate from the 1940s-era Butler Place community to homes of their choice throughout the city, improving access to job centers, quality schools, and high-opportunity neighborhoods with amenities. Butler officially closed in December 2020. FWHS is working with HUD, the City of Fort Worth and others to determine next steps for the property.

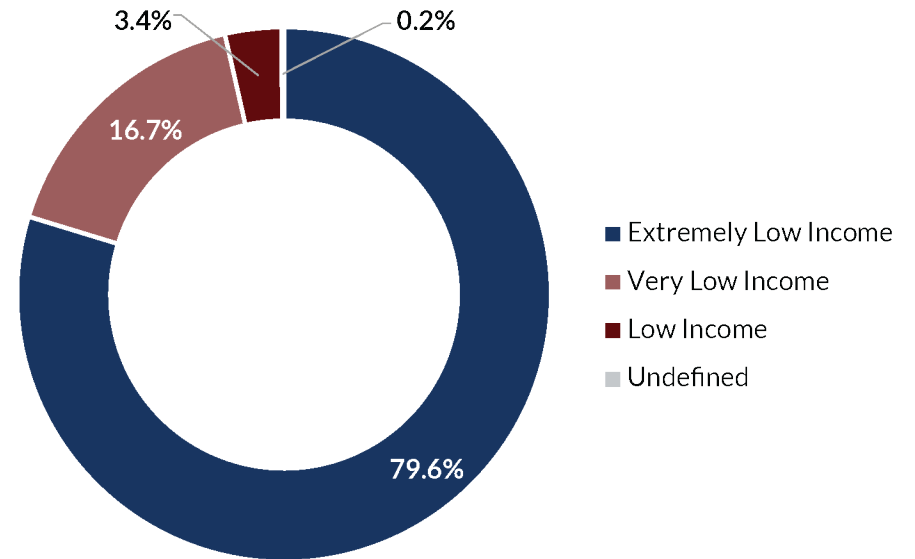
MIXED-INCOME HOUSING

Fort Worth Housing Solutions is increasing the supply of affordable housing in Fort Worth by partnering with private developers to build and operate mixed-income properties throughout the city. Tax credit-financing and other restricted funding sources ensure that a portion of units are leased at affordable rates, often for 20 years or more. In 2020, approximately 778 new mixed-income units were added to the FWHS portfolio. For 2021, the following projects are planned.

UNITS	PROJECT
174	Cowan Place, a senior living community in Stop Six.
204	Stallion Ridge, a property in south Fort Worth.
296	The Huntley, located in east downtown in the Hillside community.

Source: Fort Worth Housing Solutions, 2020.

FORT WORTH HOUSING CHOICE VOUCHER WAITING LIST, 2019



Source: Fort Worth Housing Solutions, 2020.

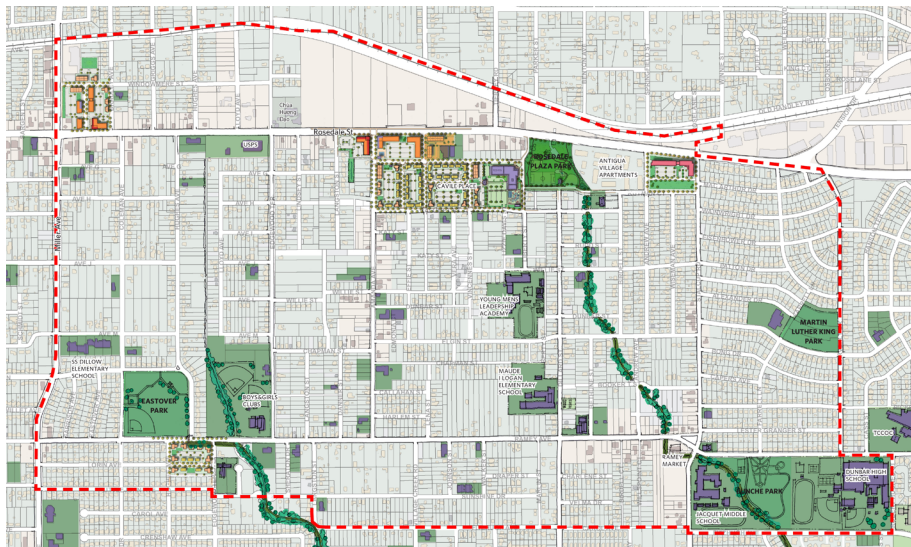


Standard at Boswell Marketplace, a 128-unit mixed-income property.

STOP SIX CHOICE NEIGHBORHOOD INITIATIVE

In April 2020, the U.S. Department of Housing and Urban Development awarded Fort Worth Housing Solutions and the City of Fort Worth a coveted \$35 million Choice Neighborhood Initiative Implementation Grant to seed revitalization of a historic and overlooked neighborhood, southeast of downtown Fort Worth. The funds will be spread across six phases of mixed-income, multifamily housing and are expected to leverage \$345 million in additional investment for the community.

The related Transformation Plan calls for more than 1,000 units of new rental housing, infrastructure, and a community hub with an aquatics center. The hub could be funded through a future bond program and would house needed support services. Construction of the 174-unit Cowan Place senior living community, Phase I of the Initiative, is scheduled to begin in Spring 2021. The former Cavile Place public housing site will be home to the second, third, and fourth phases of residential development.



Stop Six Choice Neighborhood Initiative Target Area

Source: Fort Worth Housing Solutions, 2021.

CORE GOALS

PEOPLE: The people plan addresses the education, economic, and healthcare needs of previous Cavile Place residents. The needs were identified through a Resident Needs Assessment and will be met with commitments from service provider partners. Former Cavile residents have the right to return to their community as new housing comes online.

HOUSING: Cavile Place closed June 30, 2020. The property's 300 units are being replaced one-for-one and integrated into mixed-income, high-quality, and sustainable communities to deconcentrate poverty. Anchors are recommended at the corners of the neighborhood to connect properties with larger developments.

NEIGHBORHOOD: The neighborhood plan builds on the pre-existing assets and relationships in Stop Six and provides a framework for development of a neighborhood of choice — all while improving connectivity and infrastructure throughout the neighborhood.



Stop Six Choice Neighborhood Rendering.

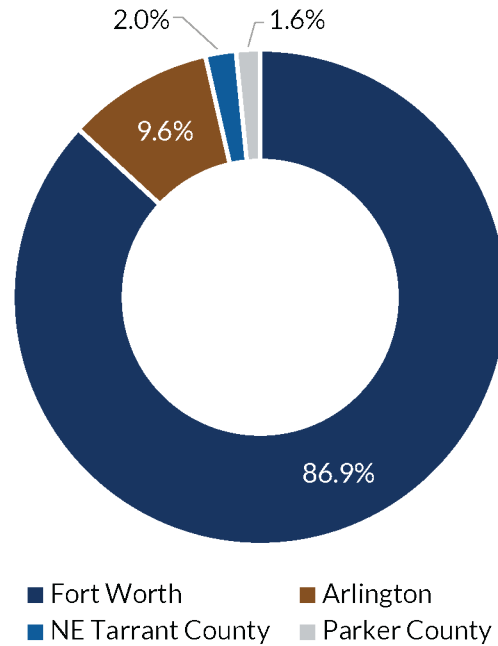
HOMELESS POPULATION BY LOCATION, 2020

Each year approximately 500 volunteers across Tarrant and Parker counties count the number of persons experiencing homelessness on a single night in January. On a given night in 2020, 2,126 persons experienced homelessness in Tarrant and Parker counties.



2,126

People



HOMELESS CATEGORY TYPES

Homeless

- Individuals and families who lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who resided in an emergency shelter (sheltered) or a place not meant for human habitation (unsheltered) and who is exiting an institution where he or she temporarily resided;
- Individuals and families who will imminently lose their primary nighttime residence;
- Unaccompanied youth and families with children who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; and
- Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.

Source: Code of Federal Regulations Parts 91, 582, and 583.

ANNUAL TRENDS

5% Overall Increase



43% Increase in Unsheltered



26% Decrease in Veterans Homelessness



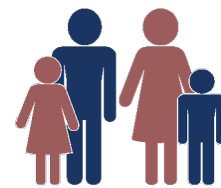
12% Increase in Family Homelessness



16% Decrease in Chronic Homelessness



WHO EXPERIENCED HOMELESSNESS IN 2020?



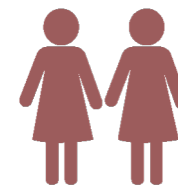
22%

Family Members



19%

Children



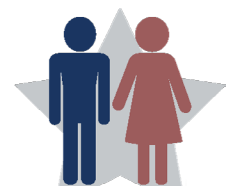
39%

Women



61%

Men



6%

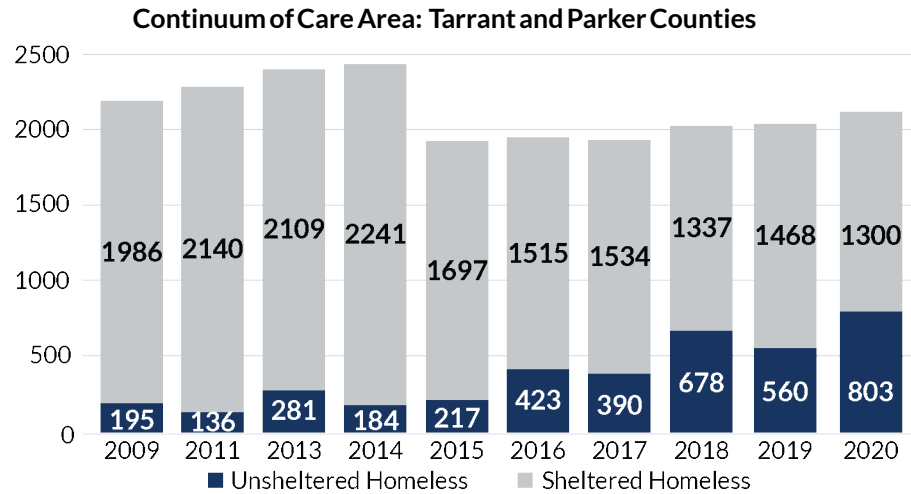
Veterans

Source: Tarrant County Homeless Coalition (TCHC), 2020.

HOMELESS POPULATION, 2009 – 2020

Sheltered homelessness has slightly decreased in the past 10 years in Tarrant and Parker counties, while there has been a rise in unsheltered homelessness.

Fort Worth's percentage of homelessness remains less than other Texas cities.

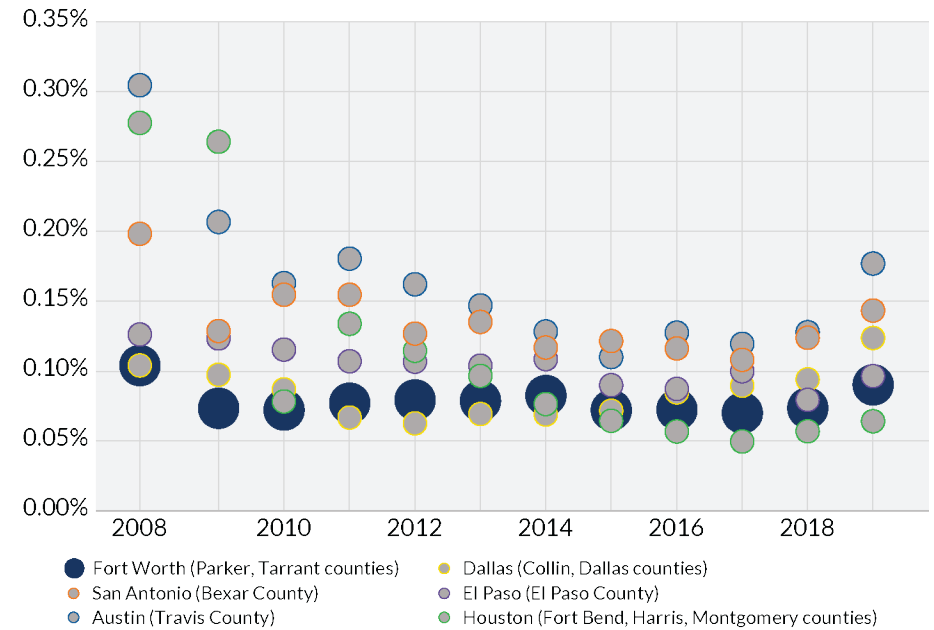


Source: Tarrant County Homeless Coalition, 2020.



True Worth Place, Fort Worth, 2018.

HOMELESS POPULATION COMPARISON



Source: HUD 2019 Continuum of Care Homeless Assistance Program Reporting, 2019.

DIRECTIONS HOME PROGRAM & FUNDING

The City of Fort Worth's homelessness unit, Directions Home:

- Oversees \$3 million in City funds to reduce homelessness and keep clients housed.
- Works with community partners to align resources and processes to most effectively reduce homelessness.
- Facilitates development of permanent supportive housing units to reduce chronic homelessness.

Directions Home has put a greater emphasis on reducing unsheltered homelessness through increasing flow at emergency shelters by funding new programs such as Diversion and Rapid Exit, which allow people to be housed with one-time assistance.

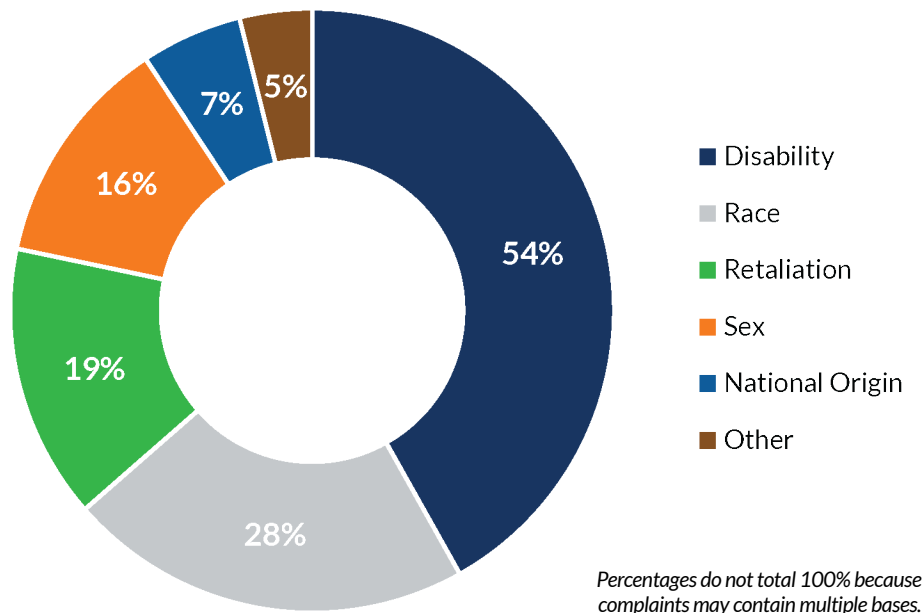
Source: City of Fort Worth, City Manager's Office, Directions Home Program, 2020.

FAIR HOUSING

In 1992, the City of Fort Worth adopted a Fair Housing Ordinance with an enforcement mechanism “substantially equivalent” to that of HUD. The City’s Diversity and Inclusion (D&I) Department is responsible for enforcement of the City’s anti-discrimination ordinance and federal housing, employment, and accommodation laws. The D&I Department also provides:

- Education for nonprofit and for-profit entities regarding predatory lending.
- Fair housing education to landlords, lenders, realtors, developers and other housing-related businesses.
- Housing resource handbooks for residents and housing providers.
- A multi-lingual, multimedia, fair housing and fair employment education campaign and information resources.

PERCENTAGE OF COMPLAINTS, 2020 (TOTAL 68)



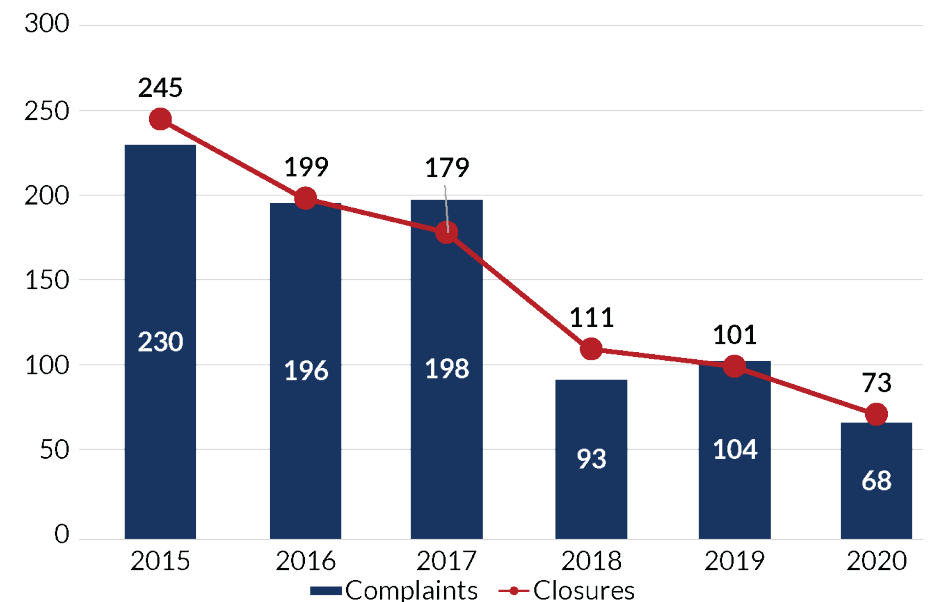
Source: City of Fort Worth, Diversity and Inclusion Department, 2020.

CITY’S FAIR HOUSING ORDINANCE (AMENDED)

Chapter 17, Article III, Section 17-86 of the City of Fort Worth’s Ordinance No. 19374 in Housing recognizes:

“The right of every person to have access to adequate housing of his/her own choice without regard to race, color, religion, national origin, sex, disability, familial status, sexual orientation, transgender, gender identity or gender expression; and further, that the denial of such rights through considerations based upon race, color, religion, national origin, sex, disability, familial status, sexual orientation, transgender, gender identity or gender expression is detrimental to the health, safety and welfare of the inhabitants of the city and constitutes an unjust denial or deprivation of such inalienable rights which is within the power and the proper responsibility of government to prevent.”

NUMBER OF COMPLAINTS & CASE CLOSURES



Source: City of Fort Worth, Diversity and Inclusion Department, 2020.

NEIGHBORHOOD EMPOWERMENT ZONE AREAS

In 2001, the City of Fort Worth established a Neighborhood Empowerment Zone (NEZ) program as authorized under Chapter 378 of the Texas Local government Code. The City's NEZ program promotes the following within a NEZ location:

- Creation and rehabilitation of affordable housing.
- Increase in economic development.
- Increase in the quality of social services, education, or public safety provided to residents.

To facilitate the above objectives, the City's NEZ program includes incentives to developers, investors, and property owners that meet the NEZ program criteria and plan to build or rehabilitate property located in a NEZ. These incentives include:

- Municipal property tax abatements up to 5 years.
- Development fee waivers.
- Release of city liens.

TAX ABATEMENTS AWARDED IN 2020 (AGGREGATE)

63

Number of Projects

\$1.1M

Tax Abatements

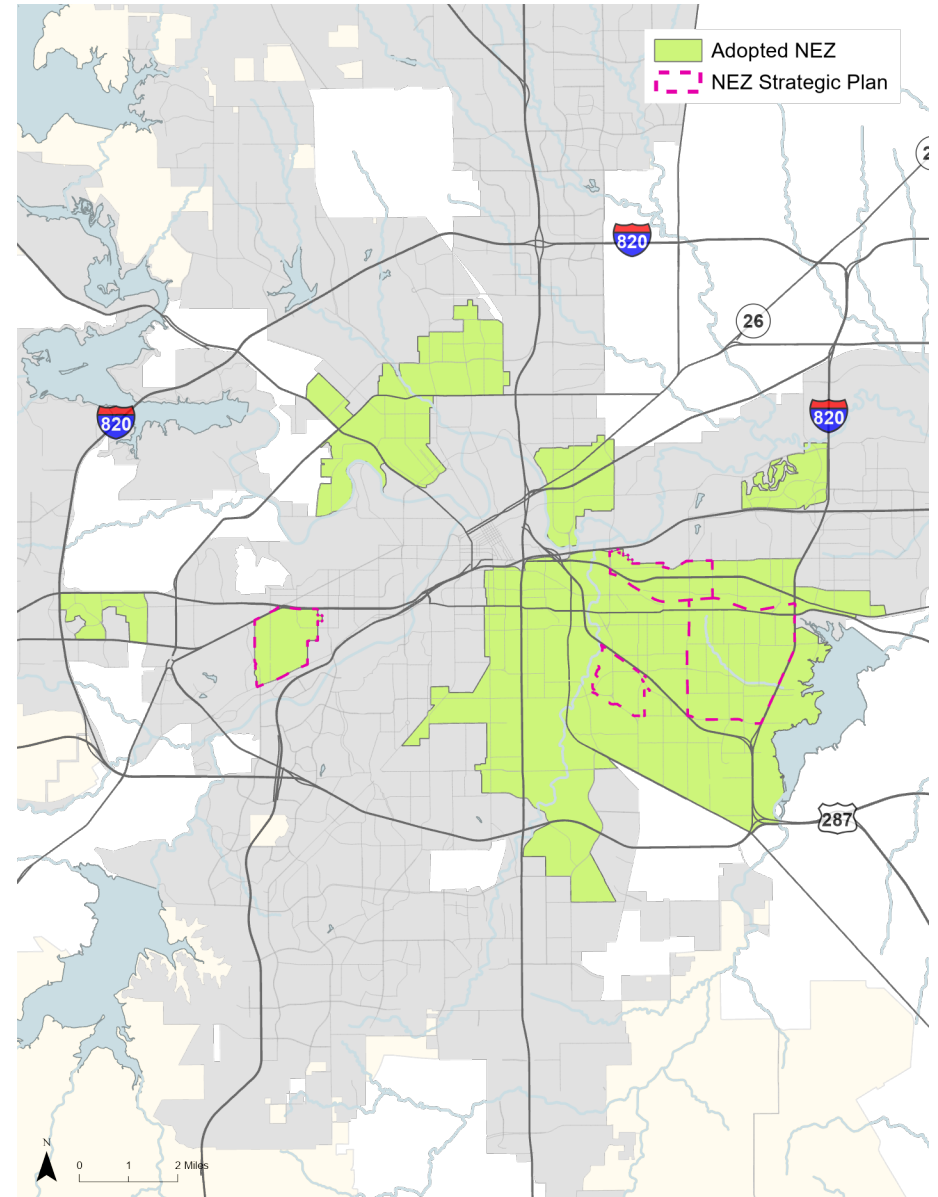
\$152.5M

Private Investment Leveraged

\$1: \$134

Public/Private Ratio

Source: City of Fort Worth, Neighborhood Services Department, 2020.



Source: City of Fort Worth, Planning & Data Analytics Department, 2021.

FORT WORTH HOUSING SUPPORT PROGRAMS

Homebuyer Assistance

Up to \$20,000 in mortgage assistance for income-eligible first-time homebuyers within the Fort Worth city limits.

Priority Repair

Helps income-eligible Fort Worth homeowners in need of emergency or mechanical system home repairs up to \$5,000.

Weatherization Assistance

Improves the energy efficiency of income-eligible households in Tarrant County. Weatherization program technicians perform an energy assessment to determine which energy saving repair or service is most appropriate and cost-effective.

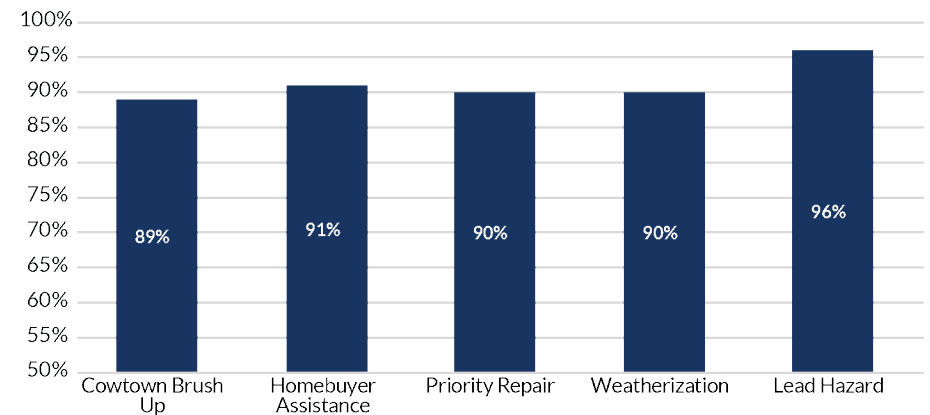
Lead-Safe

The program helps income-eligible residents protect children (under age six) from lead when they live or spend extended periods of time in a home (built prior to 1978) with lead. Services include free lead-based paint home inspections, lead-based paint hazard reduction services, and community education.

IMPACT OF HOUSING PROGRAMS

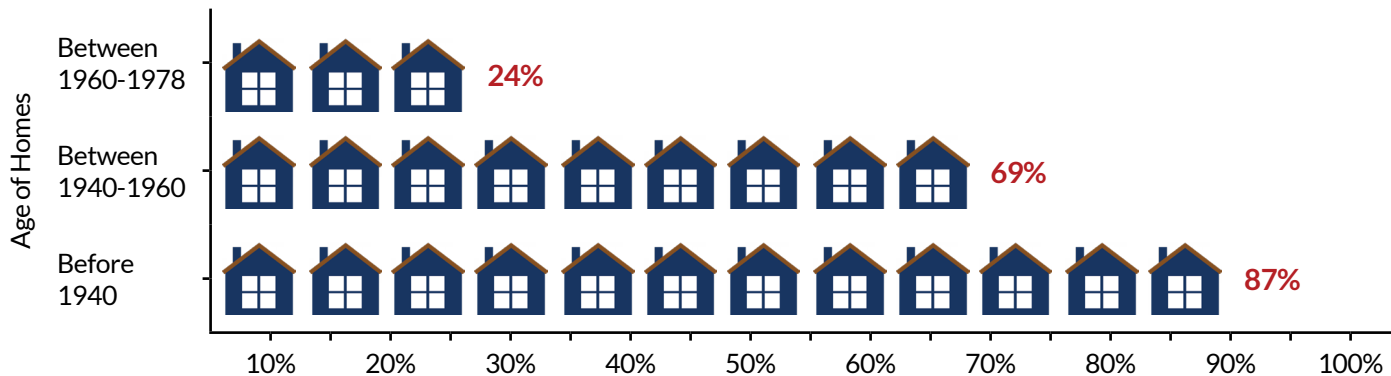
- **Reduce Blight**
- **Stabilize Neighborhoods**
- **Improve Quality of Life for Residents**
Especially in low-income minority neighborhoods that have the greatest housing needs.

MINORITY PARTICIPATION IN HOUSING PROGRAMS



Source: City of Fort Worth, Neighborhood Services Department, Consolidated Plan, 2019.

PERCENTAGE OF HOMES LIKELY TO CONTAIN LEAD



Due to multiple health risks, especially for children, the federal government banned consumer uses of lead-containing paint in 1978. However, many existing homes that were built during or prior to 1978 have lead-based paint and could benefit from lead based paint remediation.

Source: Environmental Protection Agency, Housing Renovation Guide, 2011.

CONSOLIDATED PLAN & ACTION PLAN

The City of Fort Worth’s five-year Consolidated Plan describes community development and housing priorities. From community engagement and collaboration with other entities, multiyear goals are developed based on an assessment of housing and community development needs and an analysis of market conditions.

An Action Plan and the status update of the Consolidated Plan is prepared and provided to HUD annually. The Action Plan details how funds for the following HUD grant programs (which target low- and moderate-income populations and the homeless) will be spent to meet the goals of the Consolidated Plan.

HOUSING RELATED FUNDING

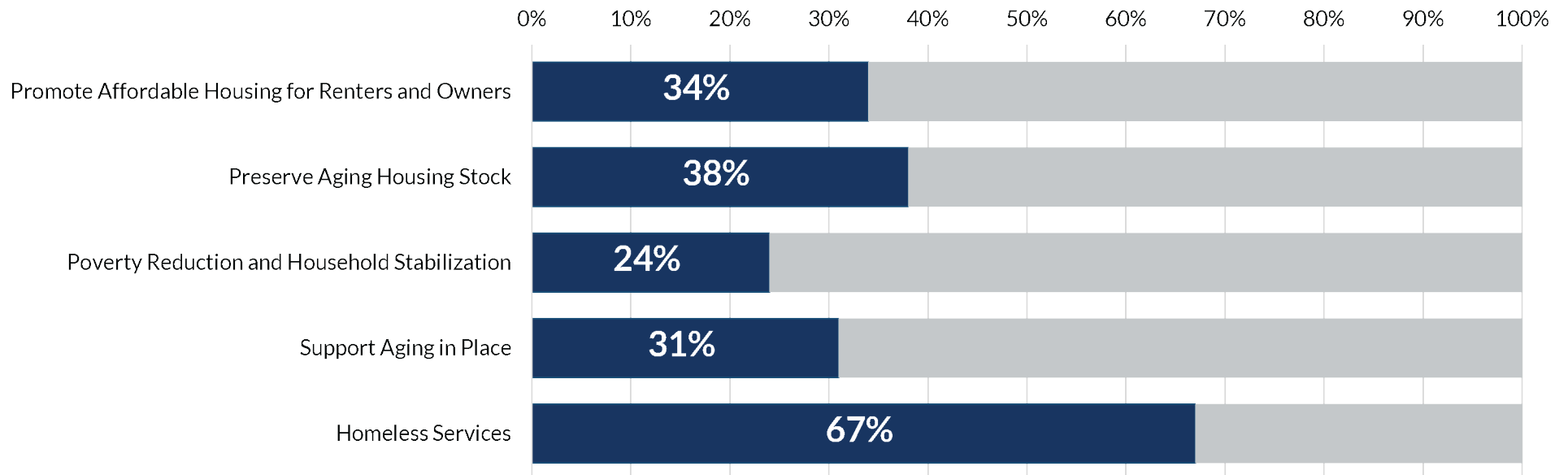
Community Development Block Grant (CDBG) funds are used to develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities for low- and moderate-income residents.

HOME Investment Partnerships (HOME) funds are used to create affordable housing for low-income households by building, buying or rehabilitating affordable housing.

Emergency Solutions Grant (ESG) funds are used to provide services and housing for the homeless and those at risk of becoming homeless, with a goal of achieving permanent housing.

Housing Opportunities for Persons with AIDS (HOPWA) funds are used for projects that benefit low-income persons living with HIV/AIDS and their families.

2018 – 2022 CONSOLIDATED PLAN – PROGRESS OF HOUSING RELATED GOALS (YEAR 3)



Source: City of Fort Worth, Neighborhood Services Department, Consolidated Plan, 2020.

Below are the City's key housing goals and objectives, which are intended to help guide allocation of City resources to address housing needs in the City of Fort Worth.

GOALS & OBJECTIVES

- 1 Increase the number of quality affordable rental units for low-income renters.**
 - Support construction of 88 affordable housing units.
- 2 Preserve and improve existing affordable owner-occupied housing units.**
 - Rehabilitate 390 units through the Priority Repair Program.
 - Provide emergency and weatherization repair assistance to 320 low- and very low-income homeowners.
- 3 Increase homeownership in Fort Worth**
 - Provide homebuyer assistance including closing cost assistance for 75 low- and very low-income, first time homebuyers.
 - Provide homeownership information, budget, and credit counseling to households in Tarrant County.
- 4 Provide a range of housing options for populations with special needs, including the elderly, persons with disabilities, and persons exiting homelessness.**
 - Assist 2,950 seniors through aging-in-place programs.
 - Add 200 permanent supportive housing units.
 - Prevent 225 people from becoming homeless.
- 5 Ensure equal housing opportunity in Fort Worth for all citizens.**
 - Develop educational modules and communication planning to explain and advocate for affordable housing and permanent supportive housing within the Fort Worth community.
 - Provide landlord and lender education on fair housing.
- 6 Continue to promote specific public incentives to encourage housing development in City designated target areas, i.e., Central Business District, Central City, Designated Investment Zones, Transit-Oriented Development, Urban Villages, etc.**
 - Support affordable housing in mixed-use development projects in accordance with the City's tax abatement and Neighborhood Empowerment Zone policy.

The policies and strategies listed below will be instrumental in achieving the above goals:

POLICIES

Housing Development (Affordable and Market Rate Housing)

- Promote the development of high-quality, market-rate and affordable housing using appropriate design standards to ensure lasting value.
- Provide more effective incentives for the development of affordable housing.
- Enhance capacity to address affordable housing needs by partnering with the private sector and neighborhoods.
- Integrate and disperse affordable housing and low-income housing into neighborhoods throughout the city.
- Promote partnerships to leverage additional resources for affordable housing, including with private foundations and affordable housing developers, Community Housing Development Organizations, the Texas Veterans Commission, local housing authorities, and other state and federal agencies.
- Continue implementation and enforcement of the Crime Free Multi-housing ordinance.
- Continue programs to develop affordable housing through partnerships with Fort Worth Housing Solutions and other developers and organizations.

Housing Preservation

- Promote the rehabilitation of older housing stock to increase housing values within the central city and in neighborhoods that have experienced historical disinvestment.
- Foster the preservation, improvement, and development of affordable rental and ownership housing in accordance with the City's Comprehensive Plan.
- Promote the preservation of existing affordable housing, with emphasis on health and safety repairs for owner-occupied dwellings.
- Continue programs to preserve affordable housing stock for both renters and owners.
- Promote partnerships with local non-profits to support infill housing and to leverage funds for housing preservation activities such as roof and exterior repairs, painting, and other basic structural improvements.
- Promote awareness of housing rehab and preservation resources.
- Support neighborhood initiatives to regulate the design of industrialized and site-built housing so as to preserve neighborhood character.

Increase Homeownership

- Support homeownership by continuing to streamline and update existing homeownership assistance programs.

Housing Needs of Low-Income Households and Vulnerable Residents

- Provide more effective assistance to low- and moderate-income residents seeking home ownership.
- Provide a range of housing options for the elderly, with special focus on low-income households.
- Provide a continuum of housing options and support services for persons with disabilities.
- Support accessibility enhancements for persons with disabilities.
- Support Fort Worth Housing Solutions efforts to redevelop traditional public housing sites and develop new scattered site affordable housing and mixed-income housing throughout the city, particularly high opportunity areas.
- Promote development of affordable housing for populations in greatest need, particularly households with incomes below 30% of Area Median Income, including persons experiencing homelessness, persons with disabilities, and other very low income special populations.
- Promote the revitalization of low and moderate-income neighborhoods, particularly Racially and Ethnically Concentrated Areas of Poverty.
- Fund the construction of 200 new Permanent Supportive Housing units.
- Implement strategies outlined in the City's Homelessness Plan, Directions Home.

Fair Housing

- Ensure equal housing opportunity in Fort Worth for all citizens.
- Affirmatively advance fair housing goals.
- Promote educational and outreach efforts regarding affordable housing and fair housing laws.

Downtown and Central City Housing Development

- Encourage and provide support for higher density, mixed-use, mixed-income developments in Transit-Oriented Developments, mixed-use growth centers, and urban villages.
- Use Neighborhood Empowerment Zones to promote development

POLICIES (CONT)

of designated urban villages and revitalization of surrounding neighborhoods.

- Promote neighborhood stability through a comprehensive and coordinated strategy that includes housing, neighborhood economic development, infrastructure, parks, safety, and human services.

- Promote targeted investments in infrastructure or services in areas previously subject to disinvestment, such as neighborhood park improvements, sidewalks, lighting, and other public facilities that directly impact quality of life for residents.

STRATEGIES

Housing Development (Affordable and Market Rate Housing)

- Help coordinate the City’s development process for priority housing development projects.
- Evaluate incentives and ordinances affecting the availability of all price levels of housing; work with developers and community leaders to identify and address impediments to creation of middle and upper income housing in the central city.
- Develop strategies to expedite the foreclosure of tax delinquent properties to return property to productive use.
- Strengthen and expand Community Development Corporations’ (CDCs) capacity through structured training, technical assistance, and increased funding.
- Provide support for small, local, minority, and women-owned businesses to participate in implementing housing and related programs.

Housing Preservation

- Work with lenders to provide low-interest loans for rehabilitation of owner-occupied housing units.
- Expand rehabilitation of older housing by providing gap financing for both single-family and multifamily housing.
- Conduct an assessment of housing conditions and treat houses with the presence of lead, specifically in households with children under the age of six.
- Continue lead-based paint remediation for older housing units.

Increase Homeownership

- Incorporate marketing of updated Homebuyer Assistance Program into the City’s neighborhood outreach program.
- Assess demand for the City’s Homebuyer Assistance program and periodically review program’s effectiveness based on market conditions.

- Develop effective outreach to Hispanic households experiencing substandard housing conditions.

Housing Needs of Low-Income Households and Vulnerable Residents

- Where concentrations of low-income housing are high, support rehabilitation and stabilization of existing units and replacement of substandard housing with a mix of affordable and market-rate units, and undertake a demonstration mixed-income housing project. In other areas of the City, support development of new affordable housing.
- Implement strategies and action items in the City’s Homelessness Plan, Directions Home, to facilitate the homeless population’s transition into housing.
- Support Fort Worth Housing Solutions efforts to develop affordable housing, including mixed-income and mixed-use developments.
- City incentives for multifamily housing (tax abatements, NEZ fee waivers, HUD grant assistance, etc.) should be provided only to projects that, to the maximum extent financially feasible, provide up to 10% of housing units that are affordable to households at or below 30% of Area Median Income.
- Increase the number of existing multifamily units that are affordable to 0-30% AMI households.
- Support persons living with HIV/AIDS with housing services.

Fair Housing

- Secure resources to hire a reputable national housing consultant to develop a City of Fort Worth comprehensive housing strategic plan/policy report that includes participation from the Fort Worth Real Estate Council, affordable housing partners, homelessness service providers, and community residents.

STRATEGIES (CONT)

Downtown and Central City Housing Development

- Encourage high quality infill and mixed-income housing development, both single-family and multifamily, within the central city.
- Support Southeast Fort Worth, Inc. in its efforts to encourage quality single-family residential development in southeast Fort Worth.
- Support new housing development in the Lake Arlington area, particularly new development of high quality in accordance with the Council-endorsed Lake Arlington Master Plan.
- Aggressively expand land assembly for infill housing, particularly in designated urban villages, mixed-use growth centers, rail station areas that support Transit-Oriented Development, and Neighborhood Empowerment Zones.