

**Fort Worth**

# **Neighborhood Conservation Plan and Affordable Housing Strategy**

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## **Summary of Data and Recommendations**

**August 2023**

Interface Studio  
Ninigret Partners  
Mosaic SKM Collaborative



# Timeline

- **February**

- Final Housing and Neighborhood Conservation Analyses Completed
- Draft Conservation Recommendations Completed
- Additional Housing Conversations and Drafting of Recommendations

- **March**

- Virtual Recommendations Presentation

- **May / June / July**

- Plan Production

## AFFORDABLE HOUSING PLAN

### REVIEW

past plans, projects, policies, market

### REVIEW

past projects and data

### NEIGHBORHOOD CONSERVATION PLAN

### NIP RECOMMENDATION MEMO

### HOUSING AFFORDABILITY ASSESSMENT

### INITIAL RECOMMENDATIONS

### NIP SELECTION METHODOLOGY

### DEVELOP N'HOOD VITALITY MEASURE

### ADDITIONAL RECOMMENDATIONS

### FINALIZING RECS

### FINAL PRODUCT PRODUCTION

2022

2023

JUL

AUG

SEPT

OCT

NOV

DEC

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

KICKOFF

TRIP TO  
FORT WORTH

TRIP TO  
FORT WORTH

TRIP TO  
FORT WORTH

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FORT WORTH

TRIP TO  
FORT WORTH 2

# Current Housing Issues

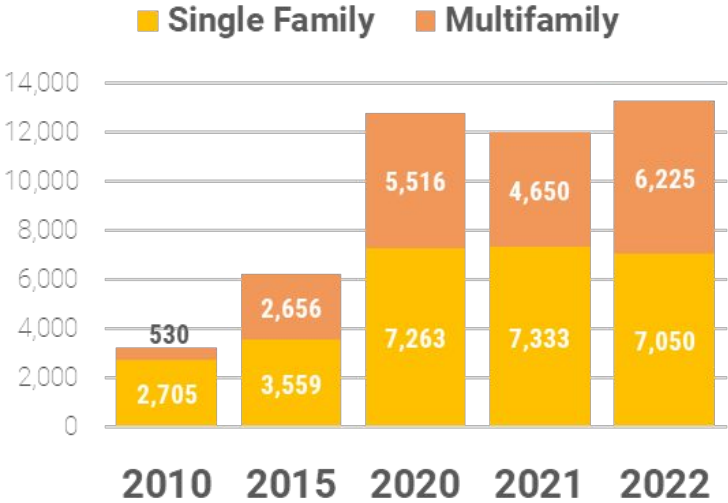


# Fort Worth is adding jobs faster than housing.

Homebuilding is slowing, and the City will add jobs faster than projected household growth. Additionally, the City subsidizes jobs at incomes that may be eligible for housing assistance.

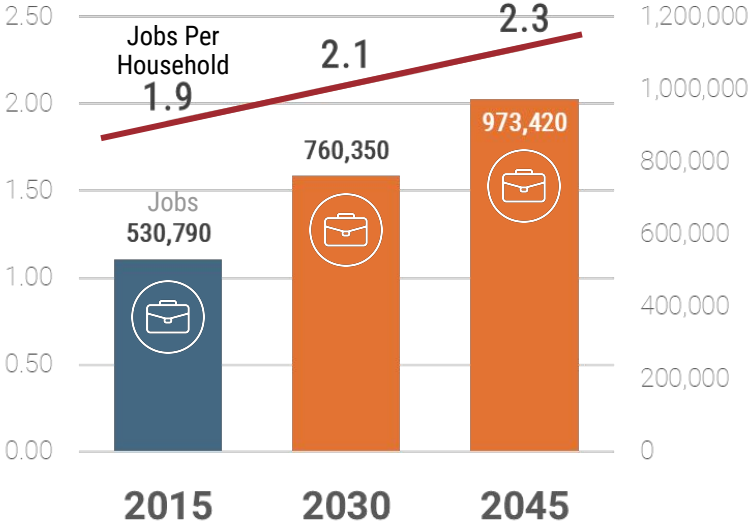
## New Housing Units: Fort Worth Building Permits Over Time

City of Fort Worth Development Services Dept, 2023



## Total Jobs and Jobs Per Household, Fort Worth Projections 2015-2045

North Central Texas Council of Governments



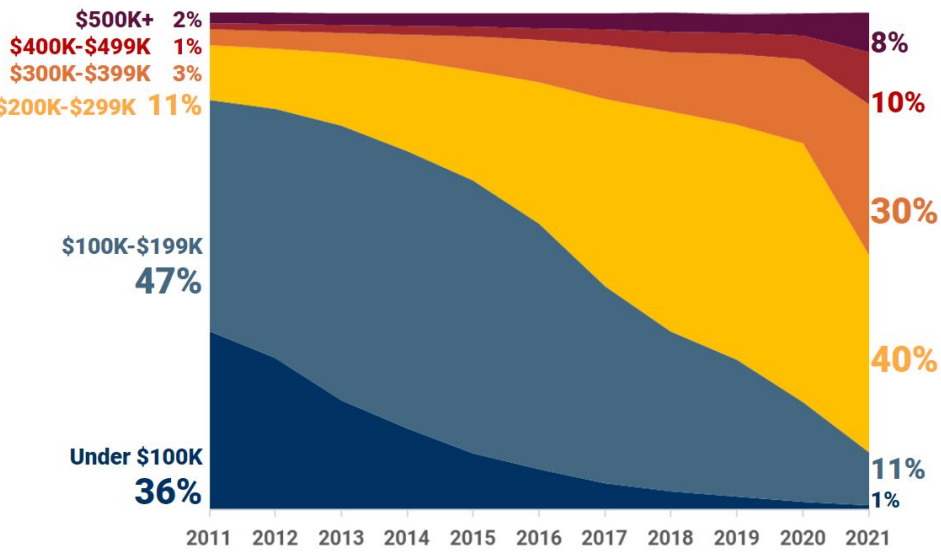


# The increasing cost of housing is stretching budgets.

More than 80% of homes are now out of reach for a median income household, and rising rents are threatening the value of Federal rental assistance.

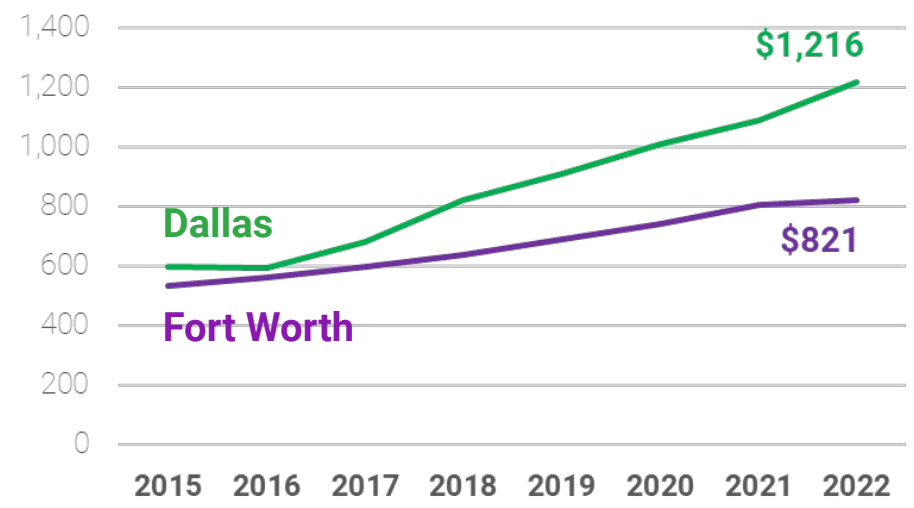
## The Home Sale Market: Prices from 2011 to 2021

Texas A&M Real Estate Research Center,  
Fort Worth Local Market Area Housing Activity Trends, 2022



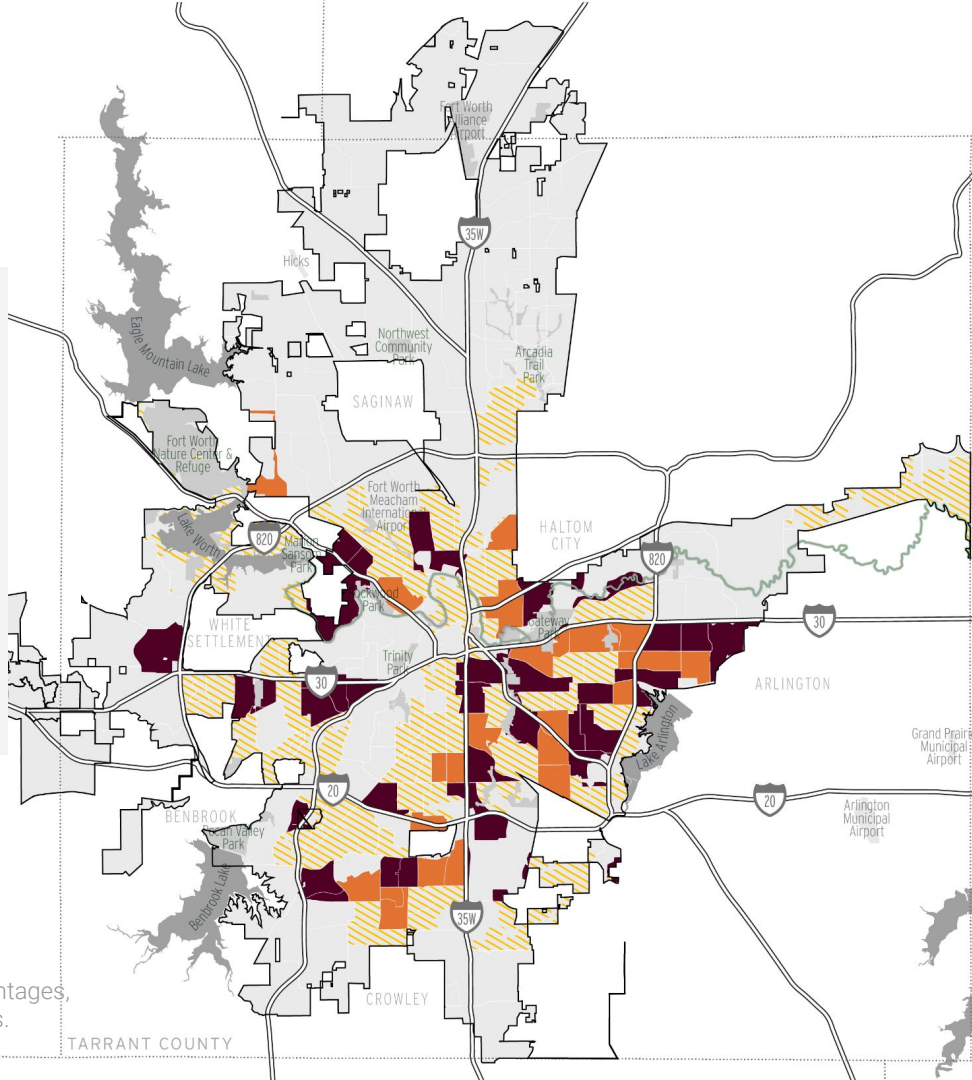
## The Rental Market: Monthly Costs for a Housing Choice Voucher from 2015 to 2022

Housing Choice Voucher Dashboard, HUD



# Neighborhoods are changing...

In areas where displacement may be **IN PROGRESS** or **HIGH RISK**, there are **51,000 households with income below \$75,000** (approx. AMI)



## Displacement Risk Measure

Composite Measure of Areas Where Homeowners May Be At Risk Of or Experiencing Displacement

Interface Studio analysis with data from ACS 2016, 2019, and 2021 5-year Estimates in 2010 Census Tracts, from NHGIS and ESRI Demographics; and property data from the Tarrant County Tax Assessor, 2016 and 2021

### ■ Displacement May Be In Progress

Among eligible areas, these have seen a rapid decrease in households below the Area Median Income (AMI) and a rapid increase in adults with a Bachelor's Degree or more, from 2016 to 2021; some areas may also meet "displacement risk" criteria below.

### ■ Displacement Risk Is High

Among eligible areas, these are "aging homeowner" neighborhoods where assessed home values rose faster than median household incomes from 2016 to 2021.

### ▨ Additional Areas of Concern

Areas that only meet the measure's eligibility criteria: more than half of households make under \$75,000 annually, the approximate Area Median Income in 2021

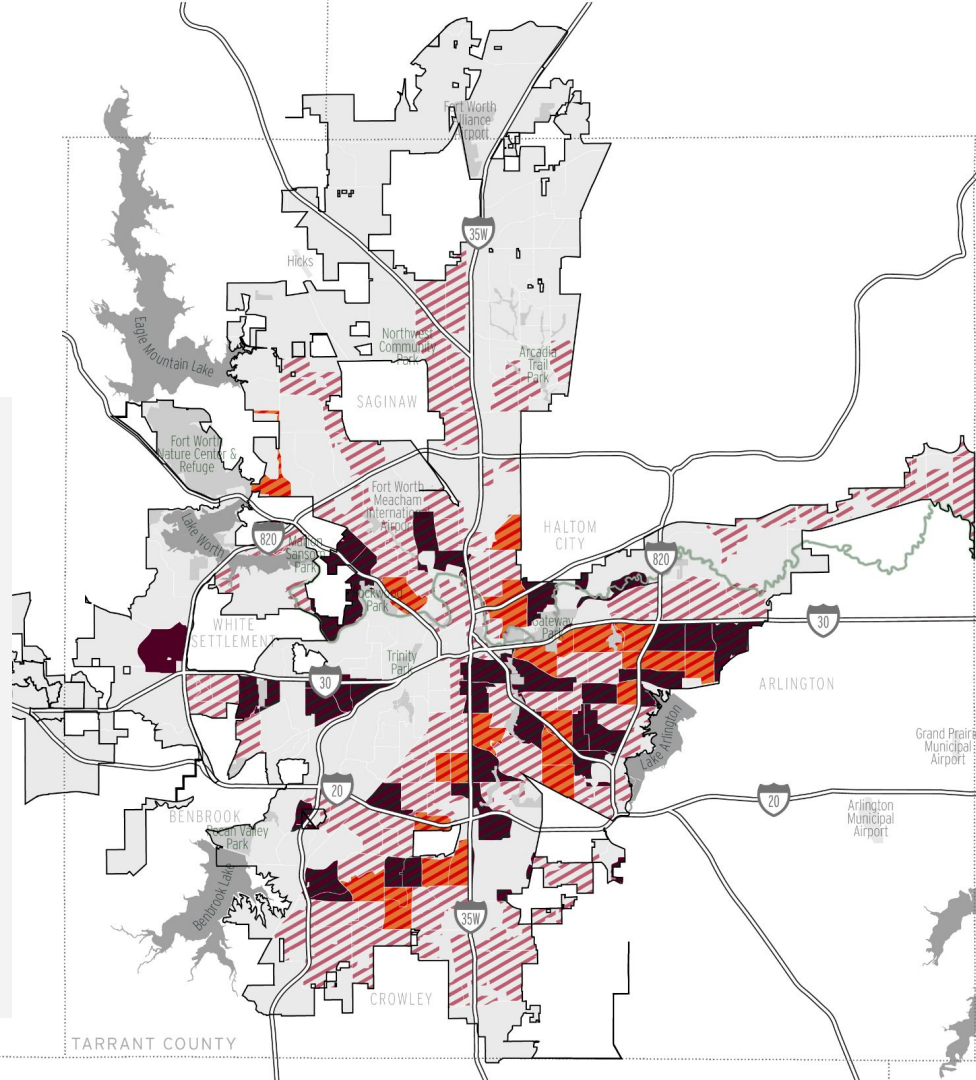
Statistics from ACS 2021 5-Year Est.; approximate percentages, as city boundaries do not match Census tract boundaries. Excludes tracts that fall mostly outside the city.

# And change is disproportionately impacting BIPOC neighborhoods.

In areas where displacement may be **IN PROGRESS** or **HIGH RISK**,

**81%** of residents identify as Hispanic, Black, and other non-white group  
(175,000 residents out of 216,268)

**62%** of Fort Worth residents citywide identify as Hispanic, Black, or another non-white group



## Displacement Risk Measure

Composite Measure of Areas Where Homeowners May Be At Risk Of or Experiencing Displacement

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### ■ Displacement May Be In Progress

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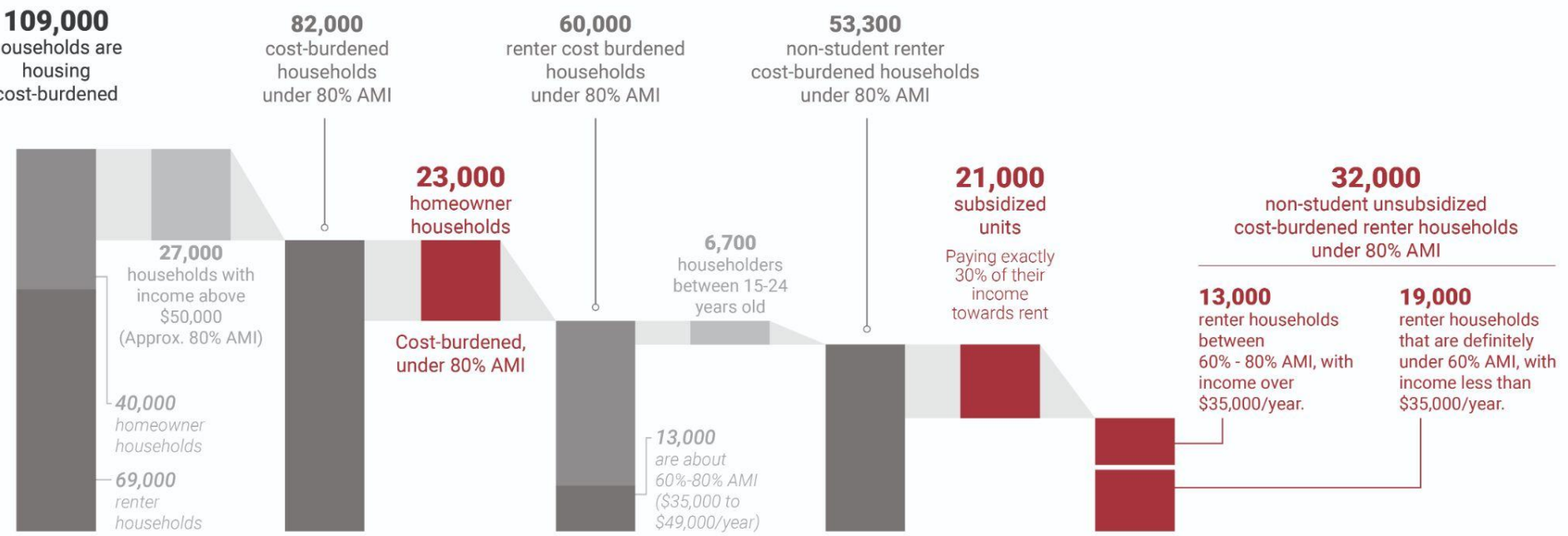
### ■ Displacement Risk Is High

Among eligible areas, these are "aging homeowner" neighborhoods where assessed home values rose faster than median household incomes from 2016 to 2021.

### ▨ Majority Hispanic, Black, or Another Non-White Race or Ethnicity

# We need to define and right-size the problem.

Over 100,000 Fort Worth households pay too much for housing, but that measure is too broad. We need to focus action where it can make the greatest impact.

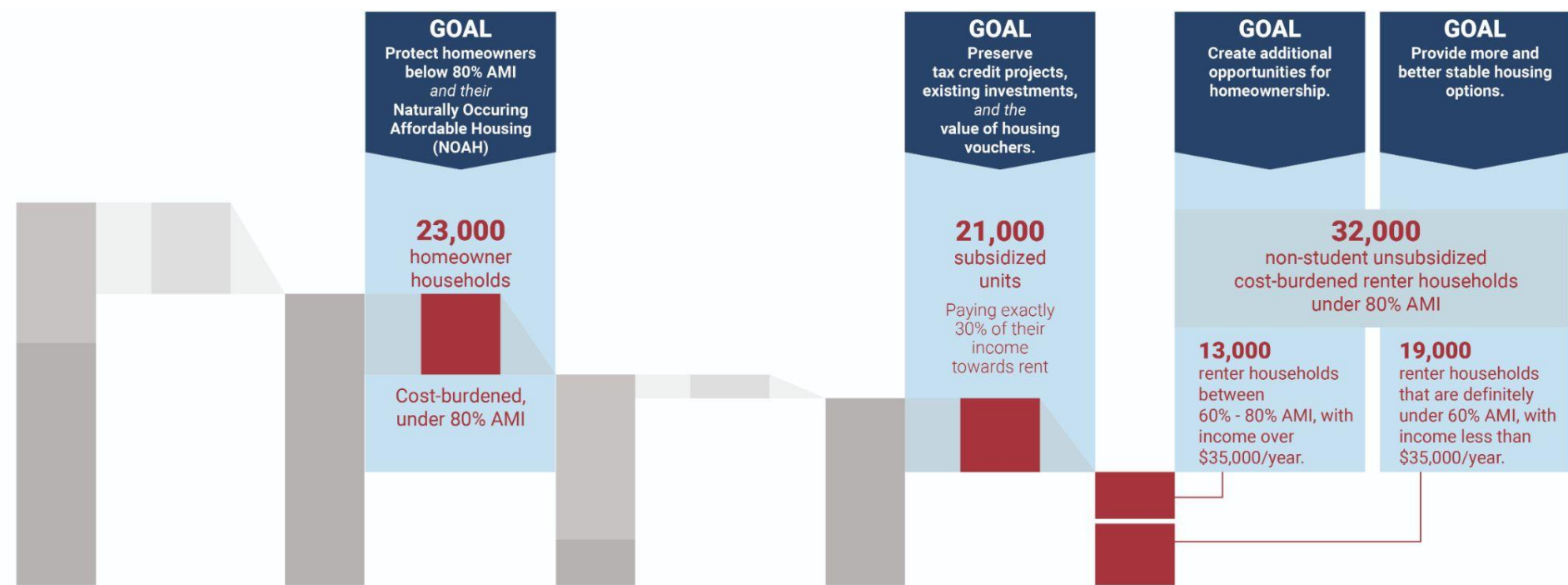


All population numbers are approximate and income ranges represent the closest approximation of AMI ranges using US Census household income data. Note that in 2019 there were approximately 21,000 renter-subsidized units, which is generally the same as these 2021 estimates.

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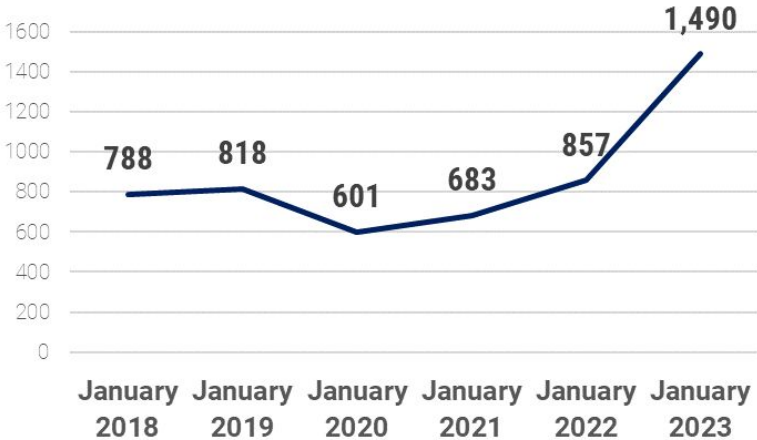


# Homelessness also calls for a focused approach.

The Homeless Coalition says they're seeing many new families, and evictions are rising. With a tighter housing market, these numbers will go up.

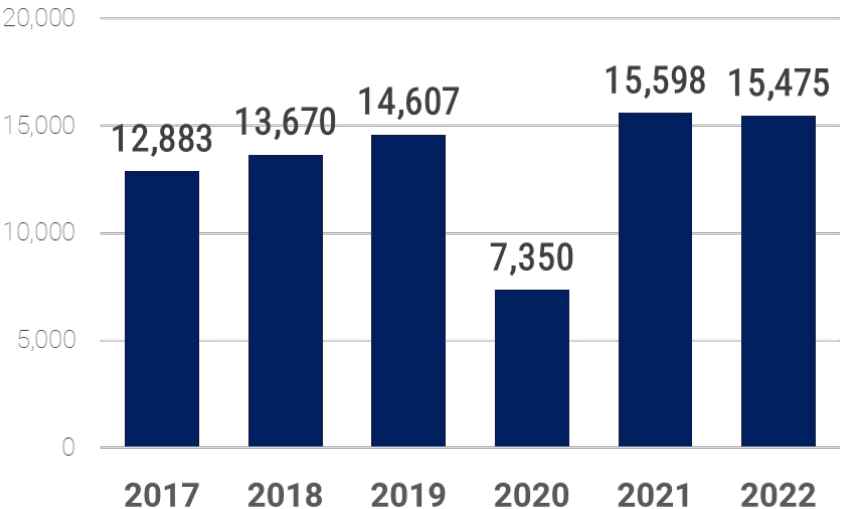
## Fort Worth Monthly Point-In-Time Count of Homeless Households

Fort Worth Neighborhood Services Dept, Directions Home;  
2021 did not include in person counts, only outreach



## Fort Worth\* Eviction Filings Over Time

Ninigret Partners calculations based on North Texas Eviction Project & Tarrant County Dispute Resolution Program

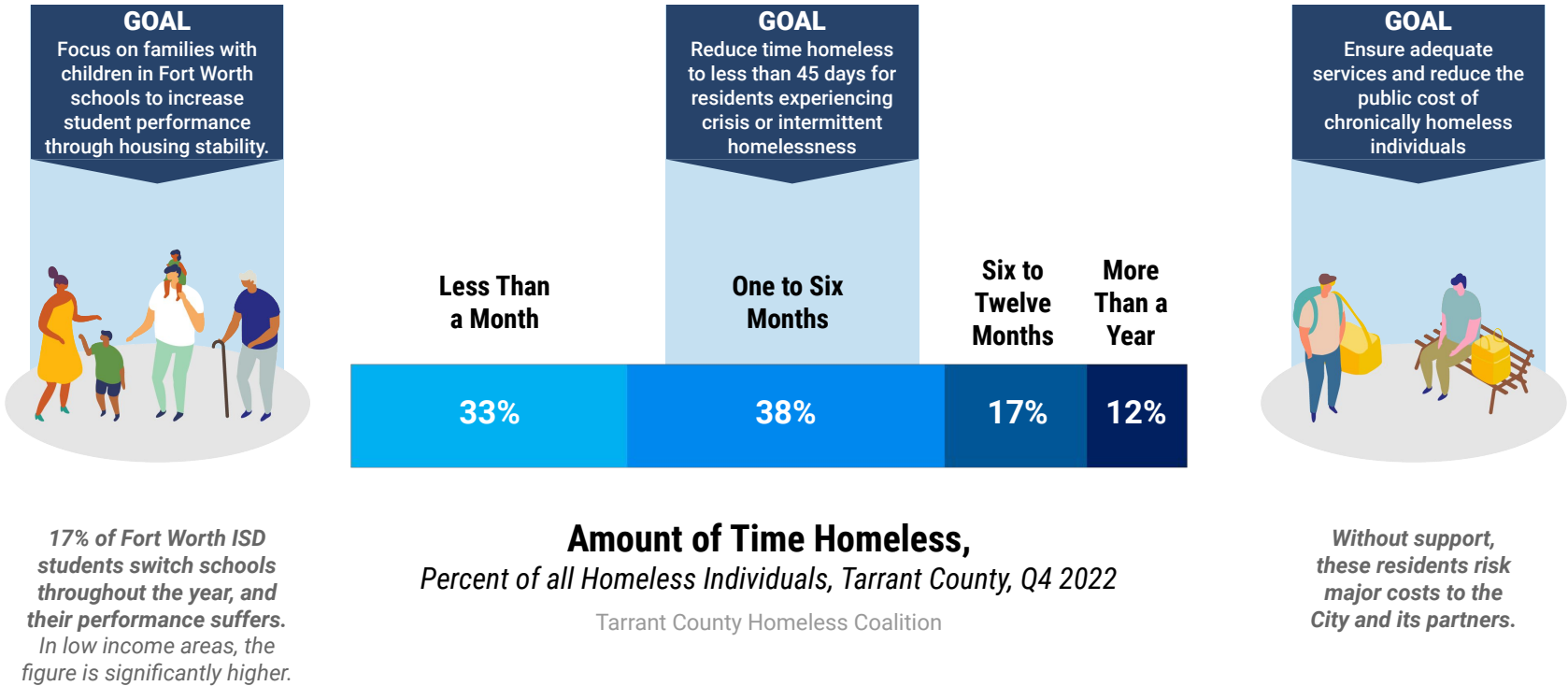


\* Only reflects Tarrant County portion of Fort Worth



# Homelessness also calls for a focused approach.

The problem is complicated. To move the needle, the City should initially focus its efforts on a Functional Zero approach and two key populations.



# Affordable Housing Strategy

*See Appendix for recommendation details*





# What Fort Worth Does Today

## Fort Worth Housing Assistance Program Goals, 2022-2023

Fort Worth 2022-2023 HUD Annual Action Plan

| Household Type | Support Goal |
|----------------|--------------|
| Homeless       | 70           |
| Non-Homeless   | 551          |
| Special Needs  | 217          |
| Total          | 838          |

| Assistance Type                  | Support Goal |
|----------------------------------|--------------|
| Rental Assistance                | 397          |
| Production of New Units          | 41           |
| Rehabilitation of Existing Units | 390          |
| Acquisition of Existing Units    | 10           |
| Total                            | 838          |

## Tarrant County Housing Assistance Program Goals, 2022-2023

Tarrant County 2022 HUD Annual Action Plan

| Household Type | Support Goal |
|----------------|--------------|
| Homeless       | 0            |
| Non-Homeless   | 165          |
| Special Needs  | 0            |
| Total          | 165          |

| Assistance Type                  | Support Goal |
|----------------------------------|--------------|
| Rental Assistance                | 28           |
| Production of New Units          | 0            |
| Rehabilitation of Existing Units | 37           |
| Acquisition of Existing Units    | 100          |
| Total                            | 165          |

***It's a problem of resources. How do we do this?***



## **Attack the Cost of Building & Preserving Housing**



## **Attack the Cost of Occupancy** for owners and renters



## **Intervene and Manage Housing Crises** to reduce homelessness and save affordable homes

# The Costs of Building & Preserving Housing

| 1 Land  | 2 Development Process  | 3 Construction   | 4 Cost of Capital  | 5 Profit  |
|---|--|--|--|---|
| <b>COSTS</b><br>>> Dollars per acre   | <b>COSTS</b><br>>> Soft costs<br>>> Developer fees<br>>> Regulatory requirements   | <b>COSTS</b><br>>> Land preparation<br>>> Infrastructure<br>>> Materials<br>>> Labor | <b>COSTS</b><br>>> Grants<br>>> Loans<br>>> Equity   | <b>COSTS</b><br>>> Operating margin<br>>> Return on capital                               |
| <b>STRATEGIES</b>   | <b>STRATEGIES</b>  | <b>STRATEGIES</b>  | <b>STRATEGIES</b>  | <b>STRATEGIES</b>   |
| Land Bank   | Accessory Dwelling Units   | Expand Mixed Use Zoning around transit and retail corridors                          | City Investment Capital  | Expand CDCs   |
| Open Space Program Partnership  | Neighborhood Pattern Book  | Infrastructure Investment  | Fully Utilize Financing Capabilities of HFC  | Encourage Private & Philanthropic Investment  |
|   | Zoning Reforms   |  |  | Create Development Bonuses  |
| <b>FUNDING NOTES</b>  | <b>FUNDING NOTES</b>   | <b>FUNDING NOTES</b>   | <b>FUNDING NOTES</b>   | <b>FUNDING NOTES</b>  |
| For acquiring & managing land<br><br>Example Sources: Bond, Philanthropy, General Fund, HFC | Policy change plus consulting<br><br>Example Sources: Federal grants, General Fund | Policy change through zoning<br><br>Example Sources: PAYGO, Bond                     | For flexible dollars to expand / create housing programs<br>Example Sources: Bond, PAYGO, Tax Incentives (City and other jurisdictions), HFC | To build capacity / partnerships<br><br>Example Sources: Bond, Philanthropy, General Fund |

# The Costs of Occupying a Home

## 1 Taxes & Insurance

### OWNER COSTS

- >> Property taxes
- >> Home insurance

### OWNER STRATEGIES

Property Tax Assistance for Low-Income Owners

Homestead Exemption for income qualified owners

### FUNDING NOTES

Tax assistance to reduce costs for renters and owners

*Example Sources: City policy change, Other taxing jurisdictions*

## 2 Maintenance & Utilities

### OWNER COSTS

- >> Rehabilitation
- >> Weatherization
- >> Code requirements

### OWNER STRATEGIES

Expand City Rehabilitation Programs

Tax Abatements for Property Improvements (NEZs)

### FUNDING NOTES

To help more families stay in their homes affordably

*Example Sources: Bond, Chapter 380, CDBG, General Fund, CIP, other taxing jurisdictions*

## 3 Cost of Unit

### OWNER COSTS

- >> Down payment
- >> Mortgage
- >> Limitations of what is available on the market

### RENTER COSTS

- >> Rent

### OWNER STRATEGIES

Community Land Trust

### FUNDING NOTES

To protect affordability over time

*Example Sources: Bond, Philanthropy, potential Land Bank*

### RENTER STRATEGIES

Provide Additional Rental Assistance

Targeted Code Enforcement at Multi-Family Rental Properties

### FUNDING NOTES

To help renters stay in place and improve property conditions

*Example Sources: Philanthropy, HOME, General Fund*

## 4 Transportation

### COSTS

- >> Travel for work
- >> Travel for daily needs

### STRATEGIES

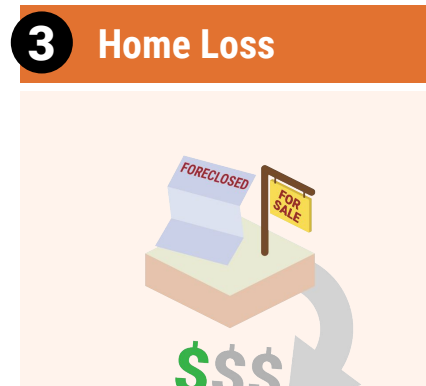
Encourage Transportation Oriented Development (TOD)

### FUNDING NOTES

Policy change through zoning

*Example Sources: N/A*

# Intervene *and* Manage Housing Crises



**HOME LOSS** may occur due to a range of public processes including:

- *Eviction*
- *Foreclosure*
- *Tax delinquency and sale*
- *Code enforcement action*

### STRATEGIES

**Feasible Repayment Options for At-Risk Owners**

**Eviction Diversion Program**

**Emergency Repair Program**

### FUNDING NOTES

To keep people in their homes

*Example Sources: City, Other Jurisdictions, Homeowner Equity*

### STRATEGIES

**Acquire and Preserve Properties At Risk of Foreclosure or Tax Lien**

### FUNDING NOTES

For acquisition and improvement

*Example Sources: City, County, Bond*

### STRATEGIES

**Expand Permanent Supportive Housing (PSH)**

**Functional Zero Approach to Homelessness**

### FUNDING NOTES

To provide permanent solutions for hard to serve populations

*Sources: City, County, Hospitals, Medicaid*

# Estimated Impact Over 5 Years with \$100m of New Investment

A focused plan on most pressing housing issues in Fort Worth

>> **\$200m - 300m additional outside investment**

>> **3000+ houses built or protected** to manage and reduce the risk of displacement

>> **Flexible dollars** to invest based on local needs and not federal requirements with declining dollars

>> **Better leverage federal dollars** for programs difficult to fund locally

>> **Share the burden with the rest of region** - housing is not Fort Worth's problem alone

>> **Reduce on-street homelessness** and reduce police, emergency services, and hospital costs

>> **Improve school performance** for the 17 percent of Fort Worth students with housing insecurity

>> **Enhance the look and feel of neighborhoods** consistent with the NIP program

>> **Better promote infill development** where it's needed



# Consistent with Full Strength Fort Worth

Many of the strategies proposed in this plan support strategies that are a part of Full Strength Fort Worth, the City's economic and community vitality framework.

There may be an opportunity to implement recommendations from the *Affordable Housing Plan* through funding categories mentioned in *Full Strength Fort Worth*.



### Customized, community-led transformation strategies

The Full-Strength Fort Worth initiative empowers neighborhoods to develop and lead customized revitalization plans that are unique to their specific goals and needs.



### Alignment of incentives and resources

City incentives and other funding sources are focused on creating equitable, long-lasting investment in Fort Worth's various communities.



### City-led catalytic projects

The City of Fort Worth is taking the lead on projects that will inspire future development and investment in local neighborhoods.



### Support for entrepreneurship and small business

Small businesses, "mom and pop" establishments, and local entrepreneurs are the heart of Fort Worth. This initiative and its partnerships will help businesses like these grow and thrive.



### Small-scale, incremental development

Small-scale development allows communities to grow gradually in size and scale, creating long-term change that still preserves the existing characteristics and personality of the area.



### Access to patient capital

With access to capital that doesn't require an immediate return on their investment, new development and projects that are more focused on community needs can become a reality.



### New mixed-income housing

To make central-city housing options more affordable, a variety of different price points need to be available in the same area to help ensure that residents who are currently part of the community can still afford to live there.



### Quality of life retail, and healthy food access

When a community has what it needs, it thrives. Access to nearby retailers, grocery stores, and walkable surroundings are critical to a neighborhood's overall health.



### Storytelling and data

This initiative will use cutting-edge data to inform neighborhood strategies and tell the broader business story of each individual Fort Worth community.



### Community partnerships and capacity-building

The Full-Strength Fort Worth initiative is all about partnerships, both local and national, that will empower communities to reach their fullest potential.



### Placemaking and design

Each of Fort Worth's neighborhoods has its own personality, and those characteristics should be promoted and celebrated by locals and visitors alike.



### Community education and empowerment

The community is in the driver's seat, with the City and its partners helping educate stakeholders to better attract the types of development opportunities that could help the neighborhood meet its goals.

# Neighborhood Conservation Plan







# Neighborhood Strategy Measure

MARKET  
CONDITIONS



COMMUNITY  
CONDITIONS

**DISTRESSED**

Weak markets,  
greatest physical and social issues

**CHALLENGED**

Weak markets,  
some physical and social issues

**IN FLUX**

Middle markets,  
some physical and social issues

**STEADY**

Middle markets,  
few physical and social issues

**STABLE**

Strong markets,  
some physical and social issues

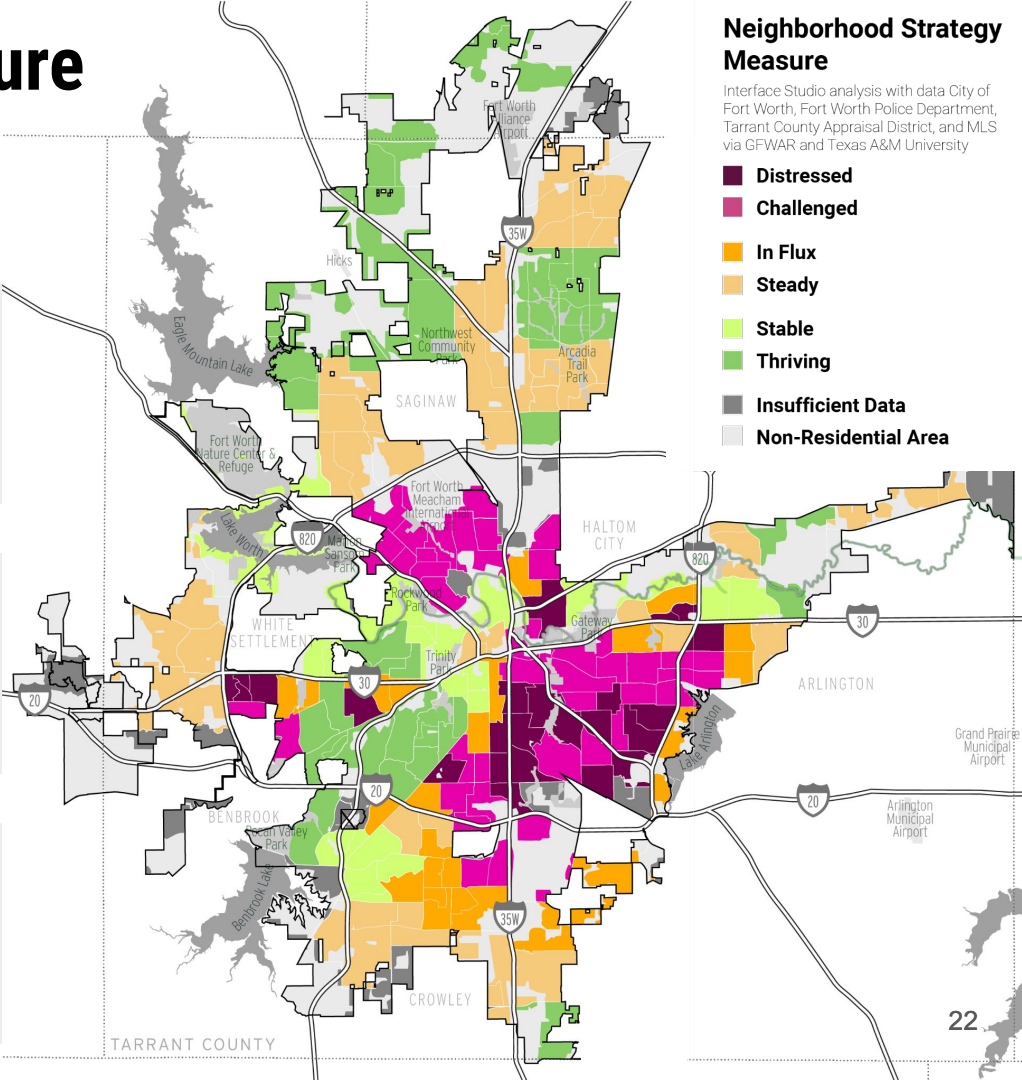
**THRIVING**

Strong markets,  
good conditions

## Neighborhood Strategy Measure

Interface Studio analysis with data City of Fort Worth, Fort Worth Police Department, Tarrant County Appraisal District, and MLS via GFWAR and Texas A&M University

- Distressed
- Challenged
- In Flux
- Steady
- Stable
- Thriving
- Insufficient Data
- Non-Residential Area





# Neighborhood Strategy Measure

**DISTRESSED &  
CHALLENGED**

**MEDIAN SALE PRICE, 2021**

**Below  
Citywide Price**

**CHANGE in MEDIAN SALE PRICE, 2017-2021**

**+\$33k to  
+\$135k**

**VIOLENT CRIME RATE**

**24  
per 1,000 res.**

**RESIDENTIAL PROPERTY CONDITION, AVERAGE**

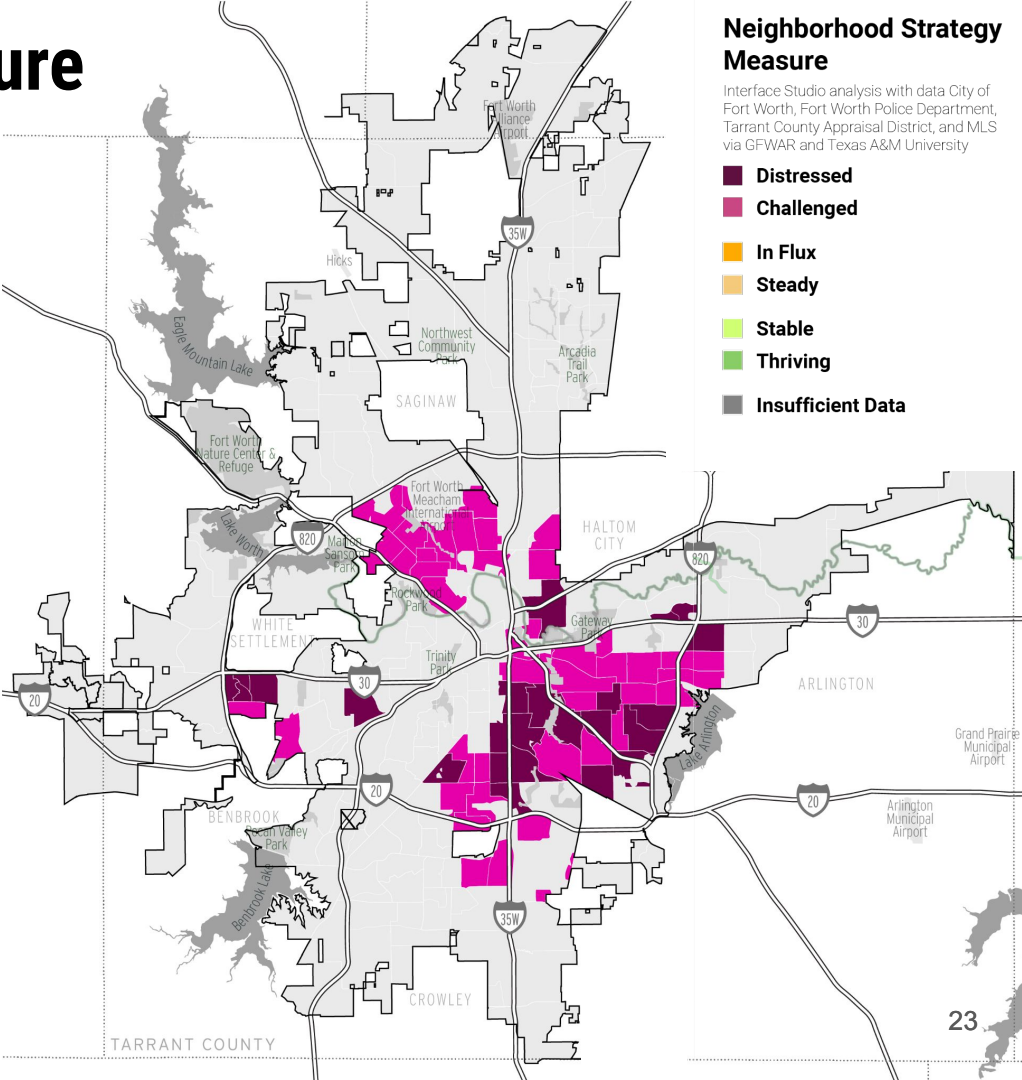
**2.8  
out of 5**

**CITYWIDE**  
  
**\$295,000**

**+\$68k**

**13  
per 1,000 res.**

**3.5  
out of 5**



24

# Neighborhood Strategy Measure

**DISTRESSED &  
CHALLENGED**

**IN FLUX &  
STEADY**

**STABLE &  
THRIVING**

CITYWIDE

## MEDIAN SALE PRICE, 2021

|                         |                                 |                         |           |
|-------------------------|---------------------------------|-------------------------|-----------|
| Below<br>Citywide Price | Approximately<br>Citywide Price | Above<br>Citywide Price | \$295,000 |
|-------------------------|---------------------------------|-------------------------|-----------|

## CHANGE in MEDIAN SALE PRICE, 2017-2021

|                      |                    |                      |        |
|----------------------|--------------------|----------------------|--------|
| +\$33k to<br>+\$135k | -\$5k to<br>+\$84k | +\$20k to<br>+\$178k | +\$68k |
|----------------------|--------------------|----------------------|--------|

## VIOLENT CRIME RATE

|                      |                     |                     |                      |
|----------------------|---------------------|---------------------|----------------------|
| 24<br>per 1,000 res. | 8<br>per 1,000 res. | 8<br>per 1,000 res. | 13<br>per 1,000 res. |
|----------------------|---------------------|---------------------|----------------------|

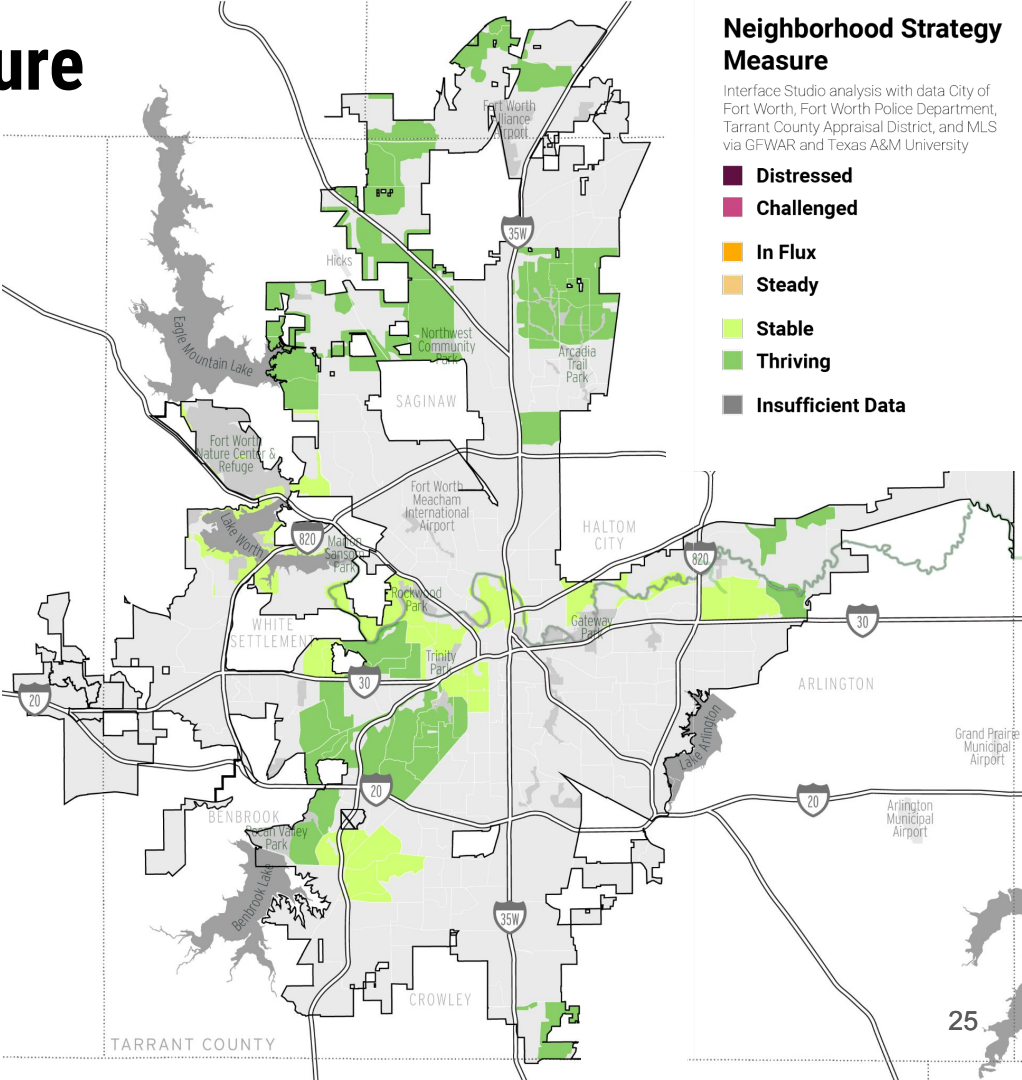
## RESIDENTIAL PROPERTY CONDITION, AVERAGE

|                 |                  |                 |                 |
|-----------------|------------------|-----------------|-----------------|
| 2.8<br>out of 5 | 3.7<br>out of 5. | 3.8<br>out of 5 | 3.5<br>out of 5 |
|-----------------|------------------|-----------------|-----------------|

## Neighborhood Strategy Measure

Interface Studio analysis with data City of Fort Worth, Fort Worth Police Department, Tarrant County Appraisal District, and MLS via GFWAR and Texas A&M University

- Distressed
- Challenged
- In Flux
- Steady
- Stable
- Thriving
- Insufficient Data



# Neighborhood Strategy Measure

**DISTRESSED &  
CHALLENGED**

**IN FLUX &  
STEADY**

**STABLE &  
THRIVING**

CITYWIDE

HISPANIC, BLACK, or OTHER NON-WHITE RACE/ETHNICITY, PERCENT

|     |     |     |     |
|-----|-----|-----|-----|
| 88% | 57% | 38% | 62% |
|-----|-----|-----|-----|

POVERTY RATE OF HOUSEHOLDS

|     |    |    |     |
|-----|----|----|-----|
| 23% | 8% | 9% | 14% |
|-----|----|----|-----|

HIGH SCHOOL DIPLOMA, PERCENT OF ADULTS 25+

|     |     |     |     |
|-----|-----|-----|-----|
| 64% | 90% | 93% | 84% |
|-----|-----|-----|-----|

MISSING SIDEWALKS, PERCENT OF POTENTIAL SIDEWALKS

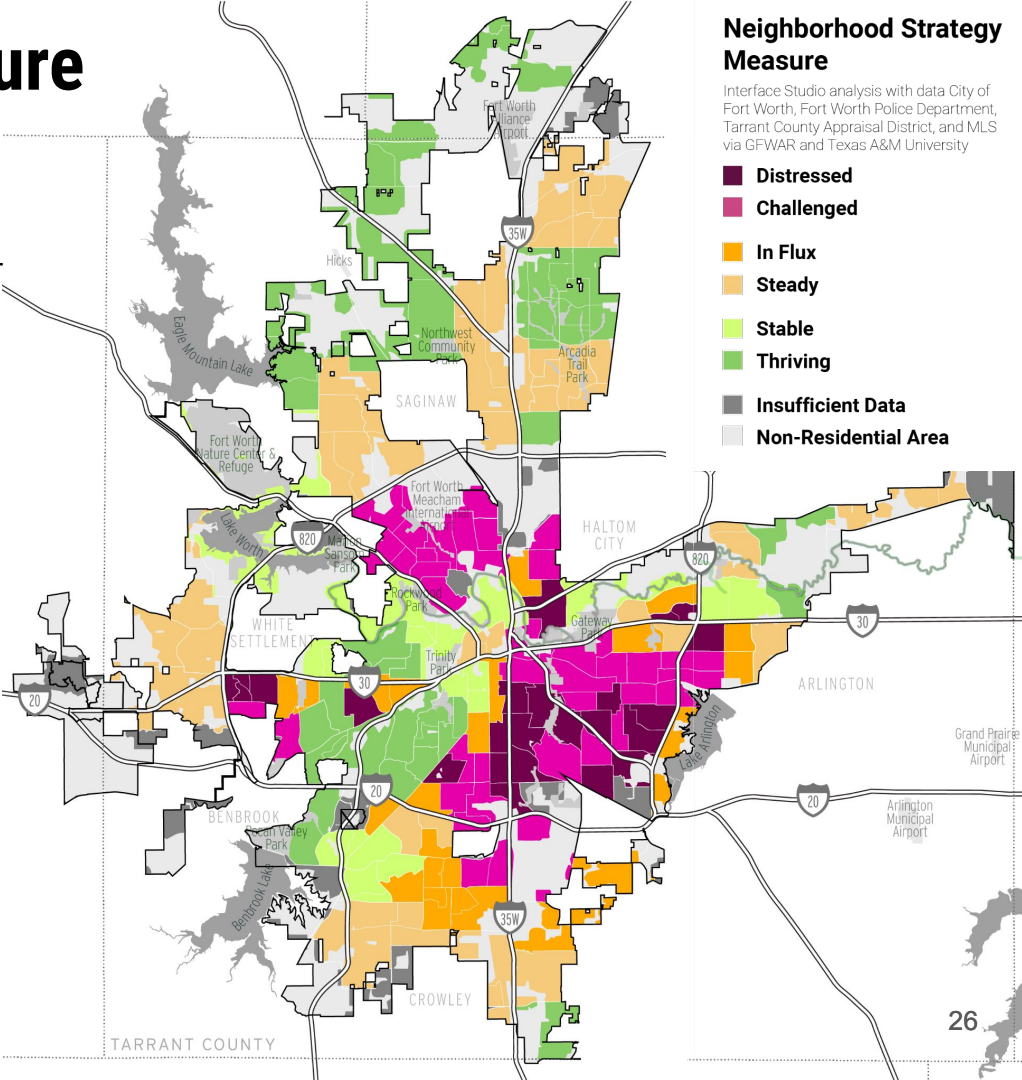
|     |     |     |     |
|-----|-----|-----|-----|
| 68% | 39% | 72% | 56% |
|-----|-----|-----|-----|

ASTHMA RATES (AMONG ADULTS)

|     |    |    |     |
|-----|----|----|-----|
| 11% | 9% | 9% | 10% |
|-----|----|----|-----|

DIABETES RATES (AMONG ADULTS)

|     |    |    |     |
|-----|----|----|-----|
| 16% | 9% | 9% | 11% |
|-----|----|----|-----|

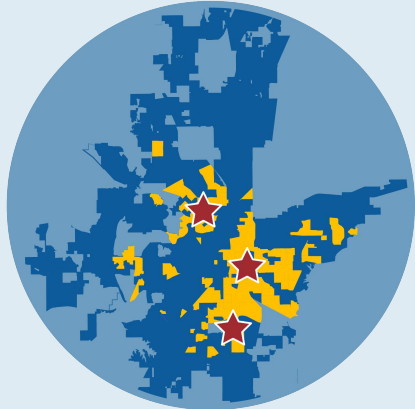


# Neighborhood Conservation Plan



## Neighborhood Checklist

*A tool to help define the City's approach to particular neighborhoods*



## Citywide Conservation Strategies

*Towards defining a Citywide approach to residential communities that recognizes their differences*

# Neighborhood Conservation Framework

Neighborhood improvement requires an intersection of strategies targeting three main areas.





# Neighborhood Checklist of Key Strategies

## PRIORITY

### Stabilization

## PRIORITY 2

### Targeted Investment

## PRIORITY 3

### Ongoing Coordination

#### 1 Community Capacity

- ☐ Is there a **high-capacity geographically- focused community organization or CDC** that can provide...
  - ☐ *Programs and services?*
  - ☐ *Development capacity?*
- ☐ Is there a strategy for building **resident leadership**?

#### 2 Safety

- ☐ If crime and safety are an issue, is there a strategy for increasing residents' **sense of safety**?

#### 3 Code Enforcement

- ☐ Is there a **specialized strategy** to address the pressing Code issues?
  - ☐ *What are the most pressing code issues threatening quality of life?*

#### 4 Undeveloped Land and Vacancy

- ☐ Does the City and its partners have **land control** of key development sites or dispersed vacant parcels?

#### 5 Human Services

- ☐ Is there **easy access to programs and services** in centralized locations?

#### 6 Coordinated Strategies

- ☐ Is there a **comprehensive neighborhood plan**?
- ☐ Is there a **coordinated approach** among City agencies and partners?

# Neighborhood Checklist of Key Strategies

## PRIORITY

### Stabilization

#### 7 Centralized Neighborhood Nodes

- ❑ Is there a **central hub or potential location for higher-density mixed use development** nearby?

#### 8 Civic Assets

- ❑ Are there **high-quality civic assets**, such as parks, libraries, and community centers, in walking distance?

#### 9 Housing Construction, Rehab & Preservation

- ❑ Is there a **strategy for developing and/or preserving affordable / mixed income housing**, including NOAH?

#### 10 Infrastructure Construction & Maintenance

- ❑ Will the **current schedule** for rehab or replacement **address conditions in a timely manner**?
- ❑ Is there **broadband internet** access?

#### 11 Greening & Environment

- ❑ If **stormwater** is a recurring issue, is there a strategy to address stormwater issues?
- ❑ If **heat** exceeds citywide levels, is there a strategy to increase **tree canopy**?

#### 12 Communication and Evaluation

- ❑ Is there a strategy for **collecting data** on progress towards neighborhood goals?
- ❑ Is there a strategy for **communicating progress** to the public clearly and regularly?
- ❑ Is there a strategy for **ongoing communication and strategizing between the City and community organizations**?

## PRIORITY 2

### Targeted Investment

## PRIORITY 3

### Ongoing Coordination

# Neighborhood Strategy Measure and Corresponding Checklist Sections

**DISTRESSED**

**CHALLENGED**



Focus on  
**STABILIZATION,**  
then  
**TARGETED INVESTMENT**

**IN FLUX**

**STEADY**



Focus on  
**TARGETED INVESTMENT**

**STABLE**

**THRIVING**

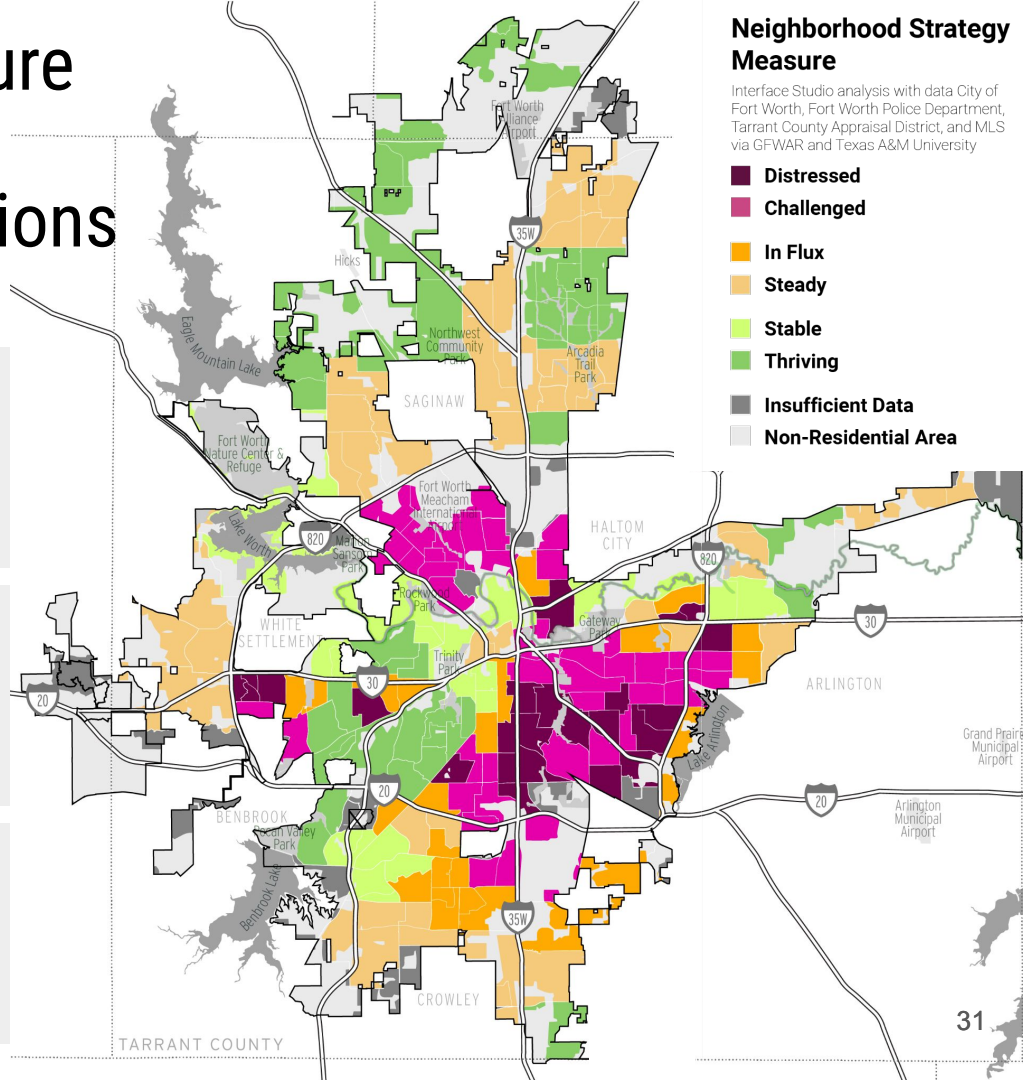


Focus on  
**ONGOING COORDINATION**

## Neighborhood Strategy Measure

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- Distressed**
- Challenged**
- In Flux**
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- Thriving**
- Insufficient Data**
- Non-Residential Area**

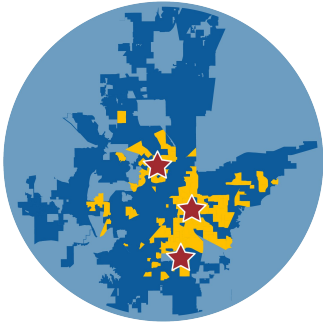


# Recommendations for Neighborhood Conservation

## Investment



Utilize the  
**"Neighborhood  
Strategy Checklist"  
and "Neighborhood  
Strategy Measure"**  
*to Specialize the City's  
Approach to Different  
Communities*



*Designate NRSA's to*  
**Streamline CDBG  
Spending in  
Transitional  
Neighborhoods**

**Focus Development  
at Strategic Hubs**  
*in challenged areas*



*Pursue a*  
**Citywide Parks  
Initiative**  
*to spark improvement in  
challenged areas*

**Develop a Plan for  
Southeast Fort  
Worth**



*Devote*  
**Infrastructure  
Dollars to  
Underinvested  
Areas**

*Target*  
**Greening  
Strategies in  
Low Income  
Communities**

# *Recommendations for Neighborhood Conservation*

## **Maintenance**



### *Continue* **Focused Crime Interventions**

*that coordinate action  
across departments*



### **Specialize Code Enforcement Approach**

*by neighborhood type*



### *Maintain a* **Priority List of Vacant Properties**

*to seal, demolish, or  
acquire first*



### *Implement* **Street Cleaning and Bulk Trash Strategies**

*to reduce trash & litter*

# Recommendations for Neighborhood Conservation

## Capacity



Grow  
**Community  
Development  
Corporations (CDCs)**

**Use NIP to Build  
Local Capacity**  
*in disadvantaged  
communities*

**Colocate  
Departments and  
Services**  
*in Community Centers*

*Produce*  
**Annual  
Report Cards**  
*for transparency and  
evaluation*

Create  
**Community  
Resource Guides**  
*to guide action*

*Train*  
**Resident Leaders**  
*to make change*

Fort Worth

# **Neighborhood Conservation Plan and Affordable Housing Strategy**

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