



F O R T W O R T H

# Neighborhood Conservation Plan

*and*

# Housing Affordability Strategy

AN AGENDA FOR THE  
NEXT FIVE YEARS



August 2023

# Acknowledgements

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# Foreward

## A message from Mayor Mattie Parker

I am proud of the remarkable growth and prosperity happening in Fort Worth. Our city is flourishing because of our unwavering spirit and the determination of our residents and business to grow opportunities for everyone. Our economic growth and thriving neighborhoods make our city an ideal destination for new businesses and residents alike.

My goal as your Mayor is to ensure that as Fort Worth continues to grow responsibly in both population and area, the foundations of progress and success are accessible to all. To achieve this, we are embarking on innovative neighborhood initiatives, collaborations with developers, and partnerships with housing organizations to create both affordable housing opportunities and vibrant neighborhoods across our city.

Neighborhoods and housing have been a top issue for the Mayor and City Council for more than a decade. In 2016, the Fort Worth City Council held a retreat to identify strategic challenges and opportunities for the City. The Council and staff identified nine areas of focus, but the most galvanizing topic was neighborhood health and the need for investments in distressed neighborhoods. Within a few months, the City created the Neighborhood Improvement Program, which has invested \$22 million in Fort Worth neighborhoods over the last five years.

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In addition, the City continues to address housing for its most vulnerable Fort Worth residents through the Directions Home program, which provides approximately \$4 million annually to house the critically homeless and nearly-homeless families and individuals.

The need for affordable housing for Fort Worth residents is a topic that I hear frequently in meetings with residents. Prices of single-family homes in Fort Worth have grown exponentially over the past 10 years. For example, a decade ago homes under \$200,000 represented 83 percent of the market, whereas in 2021 that figure had decreased to 12 percent of the market. In addition, since March 2020 rents for apartments have increased approximately 23 percent according to Apartment List's June 2023 Rent Report.

Providing more affordable housing and continuing our efforts to improve Fort Worth neighborhoods is a foundational part of my commitment to the residents of Fort Worth, and I know that my fellow Fort Worth City Council members are equally committed to addressing these issues.

We believe the Fort Worth Neighborhood Conservation Plan and the Housing Affordability Strategy prioritizes the important work that needs to be done over the next five years to ensure that our city is prepared to meet the growing challenges that lie ahead.



**Mayor Mattie Parker**

City of Fort Worth

August 2023







**It's time for  
a roadmap to  
invest in our  
neighborhoods  
and provide  
stable housing  
so Fort Worth  
families can  
thrive.**

# 01

## Project Purpose

# Why Create a Neighborhood Conservation Plan & Housing Strategy?

**Strong neighborhoods and stable housing for families are interconnected.**

**6** Fort Worth is one of the fastest growing cities in the United States, and it shows no signs of slowing down. Many new residents are moving here for the job market, which is projected to grow even faster than population. Every new family that moves to the city is looking for one very basic thing first: some place to live. That means a house or an apartment, a neighborhood, and a community. Fort Worth has a lot to offer: beautiful ranch-style homes, big yards, tight-knit communities, great food, a diverse culture, and lots of family activities.

But finding a home also means difficult choices. Families must balance what they would like against what they can afford: the size of their home, its condition, where it is located, how good the schools are, and how far they will have to travel for work and other daily needs. For many, the only option is to spend too much. **A median income family in Fort Worth cannot afford a median priced home in the city today<sup>1</sup>**, and many of the jobs that attract new residents to the city pay far below the median household income. Some pay so little that new employees who move to the city immediately qualify for rental assistance.<sup>2</sup>

**This situation presents a challenge and an opportunity for Fort Worth's most vulnerable communities.** As new residents move to Fort Worth, the only places many can afford are lower income neighborhoods that struggle with issues like crime, distressed home conditions, deteriorating roads and sidewalks, community health concerns, educational attainment, and more. New residents moving to the city can help Fort Worth marshal resources and address some of these long-standing issues, but it can also raise prices for residents who cannot afford their homes already. In some neighborhoods, an influx of higher income residents looking for homes is already leading to displacement of lower income families.<sup>3</sup>

1. For more details, see page 44.

2. For more details, see page 40.

3. For more details, see page 48.







**Every Fort Worth resident deserves to live in a high quality neighborhood that they can afford, and neighborhood improvements should not fuel the displacement of anyone who wishes they could stay in their home.** Achieving this goal will call for action from the City of Fort Worth and all of its partners, including county governments, the school district, neighboring cities, and communities across the city.

The **Neighborhood Conservation Plan** and **Housing Affordability Strategy** provide a coordinated road map to tackle both neighborhood conditions and the city's affordable housing crisis. The Neighborhood Conservation Plan focuses on ensuring that all neighborhoods meet basic standards of livability, safety, and opportunity. The Housing Affordability Strategy seeks to ensure that Fort Worth has enough housing for both wealthy and lower-income residents to continue to live in Fort Worth without an overwhelming burden on their own resources -- or the City's.

**These documents are the next step in the City of Fort Worth's longstanding commitment to its neighborhoods.** In 2016, the City started the Neighborhood Improvement Program (NIP), which selects a high-need neighborhood each year for an infusion of funding and resources. NIP brings speed, coordination, and focus to communities that have fallen behind. Additionally, since 2018 the City helped bring over 2,500 new units of affordable housing to Fort Worth and, since 2020, helped over 2,800 low-income homeowners stay in their homes through the Priority Repair Program. These efforts demonstrate the City's ability to implement transformative programs for housing and neighborhood conservation. With that experience, **now is the time to accelerate the pace of change, to make sure the city holds on to the diversity, authenticity and cultures that make Fort Worth, Fort Worth.**

## How to Read This Report

This report is split into two main sections: the **Neighborhood Conservation Plan** and the **Housing Affordability Strategy**. Each section contains the following elements:

- Data and analysis supporting the need for action
- A Framework For Action, describing the approach each document takes to its recommendations
- A detailed list of recommendations for the City and its partners

At the end of the report, there is an Appendix with details on some of the data analyses presented throughout the document, along with additional data.

**Fort Worth is  
creating a plan  
to invest in its  
highest need  
neighborhoods  
with targeted  
programs and  
initiatives.**

# 02

## Fort Worth Neighborhood Conservation Plan



# Neighborhoods Shape Fort Worth



The Neighborhood Conservation Plan provides direction on how the City can best support its diverse neighborhoods.

**D**epending on where you live in Fort Worth, you'll see a very different scene when you drive down the street. Are there shady trees or hot, barren streets? Are there vacant buildings left boarded-up? Are the streets smooth and newly paved or deteriorating? Are there sidewalks?

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Differences extend beyond physical conditions as well. Do residents feel safe walking down the street at night? Are community groups and the City coordinating their efforts? Do residents have the tools they need to make change themselves?

**This Neighborhood Conservation Plan recognizes that no two neighborhoods are the same**, so in order to achieve vitality in all neighborhoods, the City must specialize its approach to different types of residential communities.



Left: Neighborhood vitality is informed by community connections, sense of place, physical conditions and social cohesion. Source: Fort Worth YMCA

Above Right: Fort Worth Trinity Trails. Source: Visit Fort Worth



**The goal is to achieve vitality in all Fort Worth neighborhoods** with strategies that improve livability, safety, and opportunity, while reducing the possibility of displacement.

- **Livability:** Welcoming streets and homes, a strong sense of community, and easy access to goods and services that residents want and need
- **Safety:** Low levels of violent and property crimes and a perception of safety among residents
- **Opportunity:** A stable housing market that residents can afford and access to jobs that support wealth-building

To achieve neighborhood vitality in any type of neighborhood, it is important to consider three intersecting types of community development strategies. These strategies are outlined in more detail in the section titled **“A Framework for Action.”**

- **Maintenance:** Day-to-day efforts to keep neighborhoods in good condition, physically & socially
- **Investment:** Strategic investments in neighborhood assets
- **Capacity:** Building up the ability of the City, communities, and other partners to invest in and maintain neighborhood vitality

**This plan includes multiple tools to help the City tailor its approach to different types of neighborhoods.**

- The **Neighborhood Strategy Measure** can help to determine what range of actions may be best suited to different neighborhoods based on their existing conditions.
- The **Neighborhood Checklist** can help determine which of those actions are most needed based upon existing assets or prior and ongoing investments.
- The **Citywide Conservation Strategies** are ideas and initiatives that can be applied across the City to improve many neighborhoods.

Just as this plan is customizable for many different types of neighborhoods across the City, its strategies are customized to address this moment in Fort Worth’s unfolding history. Taken together, they can conserve and expand livability, safety, and opportunity in neighborhoods across the city. But these strategies also require consistent refinement and development. As the city changes, so will the strategies necessary to ensure vitality in every community.



# Recognizing Neighborhood Differences

A variety of conditions and factors differentiate Fort Worth's neighborhoods.

There are many differences between Fort Worth's neighborhoods: **physical issues** such as the condition of homes, the number of trees, and the state of roads and sidewalks; **social issues** including the rates of violent crime, employment, and education; and **market conditions** including the value of homes, whether buyers are interested in the neighborhood, and how quickly prices are changing. Each of these aspects can influence residents' quality of life, their health and wellbeing, and their ability to prosper.

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To identify the general location of different types of communities in Fort Worth, this plan includes a **Neighborhood Strategy Measure** that categorizes communities into six types based on community condition data and residential housing market data.





# Neighborhood Strategy Measure

The Neighborhood Strategy Measure indicates neighborhood differences in market conditions, violent crime, and home conditions, because those data points are built into the measure. However, the measure reflects widely-known differences in race and ethnicity, poverty, education, the condition of infrastructure like roads and sidewalks, and even the prevalence of health issues like asthma and diabetes across Fort Worth.

## What is the purpose of the Neighborhood Strategy Measure?

**The Neighborhood Strategy measure is not a ladder that every neighborhood should aim to climb:** the goal is not for every neighborhood to fall into the “thriving” category. The result of that approach would be a Fort Worth where most families cannot afford to live.

**The purpose of the measure is to match strategies to neighborhood conditions today.** As conditions change, the strategies that are appropriate for each category may change. The measure is designed so that the City as a whole always falls in the very middle. If conditions improve citywide, neighborhoods will still measure above or below the citywide average.



# About the Neighborhood Strategy Measure

The Neighborhood Strategy Measure is made up of two types of data:

**Community conditions data** includes information about the physical and social condition of neighborhoods, particularly the amount of violent crime and residential property conditions. When a neighborhood suffers from high crime and poor property conditions, there may be underlying, long term issues that require outside help. Crime and poor conditions can impact residents’ health, kids’ ability to succeed at school, families’ ability to stay in their homes, and more.

**Residential housing market data** is a strong indicator of property values and public perceptions. The price of housing, its change over time, and the rate of sales together can indicate areas where the market is already strong, where the market may start getting hot soon, or where there is limited change happening. This can help indicate where there are opportunities to advance citywide housing or community development goals, where the City should let the market take its course, and where there is a need for active intervention.

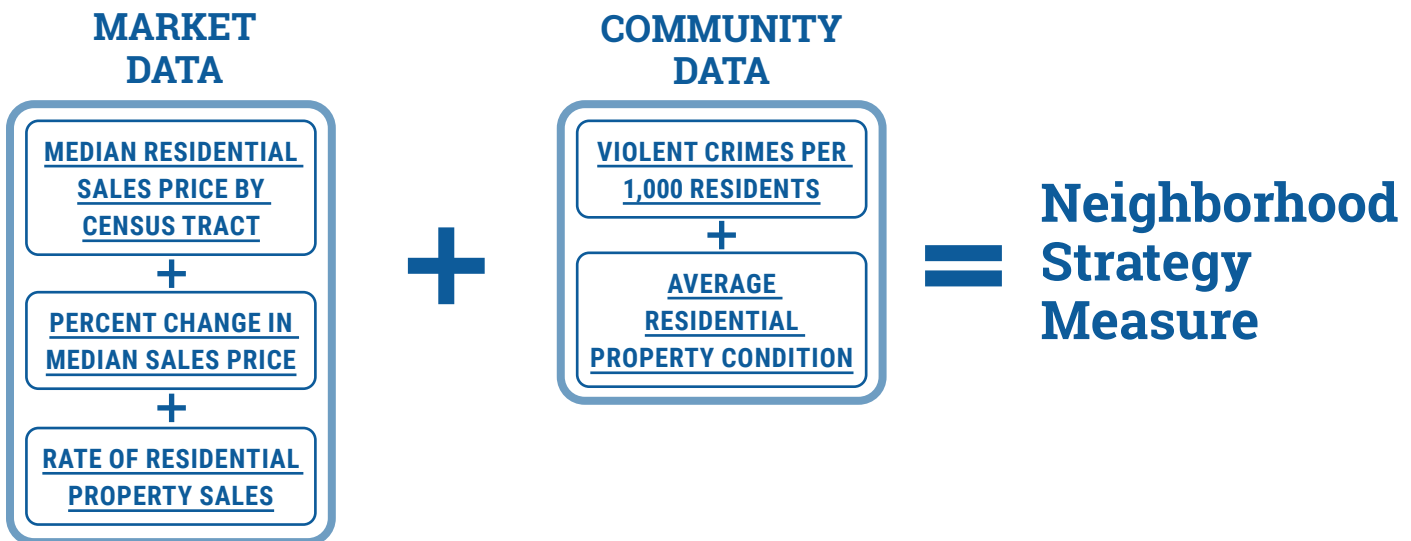
## Two Key Measures

The **Neighborhood Strategy Measure** is one of two key measures included in this document: the other is the **Displacement Risk Measure**, which indicates areas of the city where lower income communities may be at risk of (or are already experiencing) displacement due to rising prices and an influx of higher income residents. Together, these two measures describe areas where neighborhood conservation strategies are best suited and where additional anti-displacement measures may be important. For more on the Displacement Risk Measure, see page 98.

14 For detailed information about the Neighborhood Strategy Measure, see page 102.

**Figure 1. Neighborhood Strategy Measure Components**

Source: Interface Studio





# Defining the Neighborhood Strategy Measure Categories

**DISTRESSED AND CHALLENGED NEIGHBORHOODS** suffer from significant physical and social issues. Additionally, they have the weakest residential housing markets among the Strategy categories; prices are low and there are very few sales.

## DISTRESSED

*On balance, these communities are struggling the most with respect to property conditions, violent crime, and a weak market.*

## CHALLENGED

*Conditions in these neighborhoods are better than in Distressed neighborhoods but remain challenging. Where property conditions are better, the market is still very weak. In other areas where the market is slightly stronger, these neighborhoods are threatened by either poor property conditions or high crime, but likely not both.*

**IN FLUX AND STEADY NEIGHBORHOODS** represent the Citywide average, overall. Many of these communities show some signs of struggle and some signs of strength. Where the market is well established or emerging, these neighborhoods struggle with crime or property

## IN FLUX

*These communities are generally split between some with poor community conditions but average market conditions and some with average community conditions but somewhat weaker markets. Of the two measures around market conditions and community conditions, one is similar to the City average, while the other is somewhat worse.*

## STEADY

*These communities are generally split between some with above average market conditions with some lingering challenges around property conditions or crime, and some with an average market but better than average community conditions. Of the two measures around market conditions and community conditions, one is generally above the City average while the other is somewhat worse.*

**STABLE AND THRIVING NEIGHBORHOODS** are generally outperforming the city as a whole on both community and market conditions; however, some of the strongest markets still have some challenges to address.

## STABLE

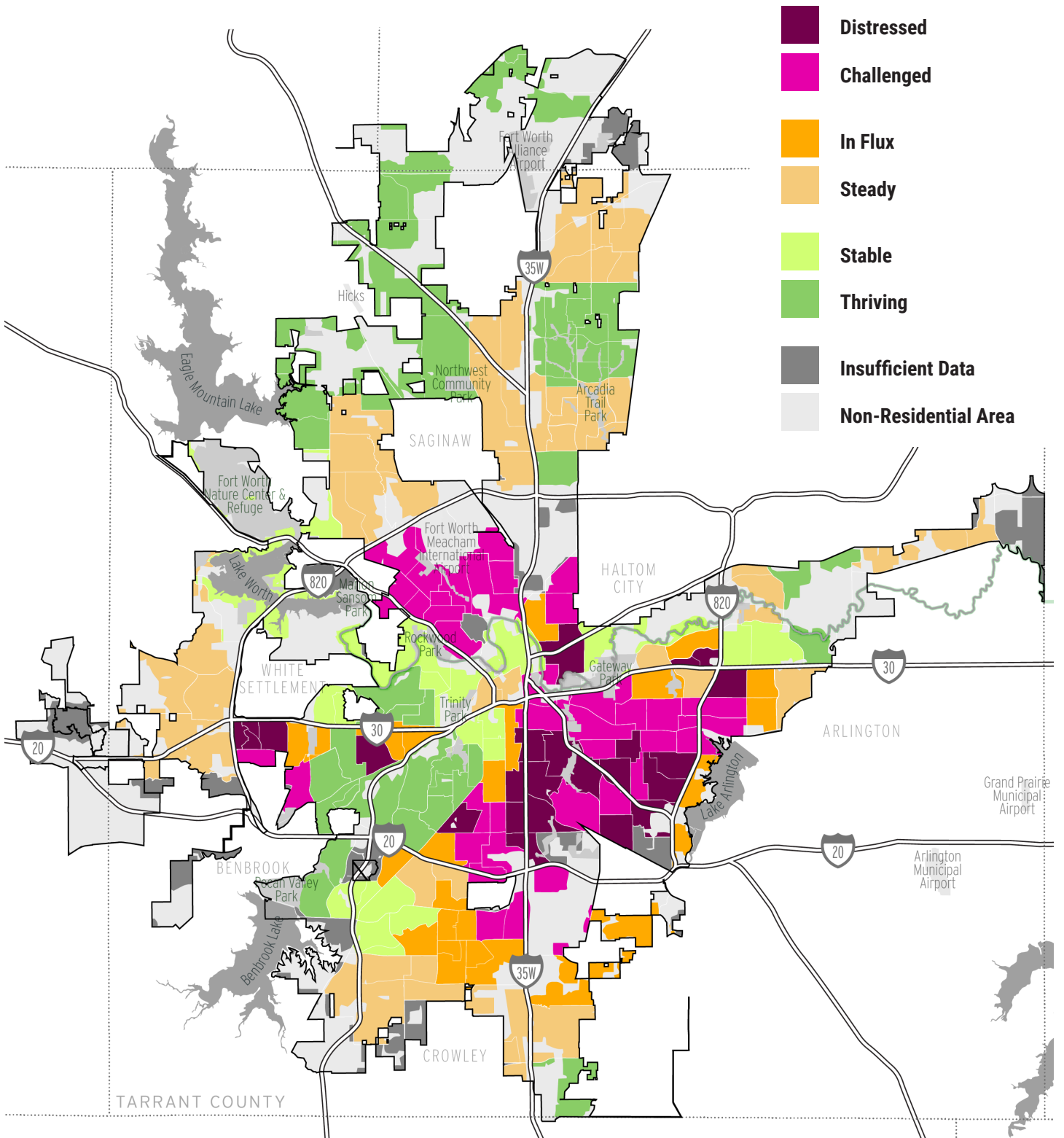
*The residential market in these neighborhoods is mostly high priced. Even if the prices are not high, they are rising fast. Community conditions are generally good. The strongest markets in this category may struggle with some crime issues.*

## THRIVING

*Neighborhoods in this category have excellent community conditions and they are among the strongest residential housing markets in the city.*

## Figure 2. Neighborhood Strategy Measure

Source: Interface Studio analysis with data from the City of Fort Worth, Fort Worth Police Department, Tarrant County Appraisal District, and MLS via the Greater Fort Worth Association of Realtors and the Texas Real Estate Research Center at Texas A&M University



### Figure 3. Neighborhood Strategy Measure Dashboard

Source: Interface Studio analysis with data from the City of Fort Worth, Fort Worth Police Department, Tarrant County Appraisal District, and MLS via the Greater Fort Worth Association of Realtors and the Texas Real Estate Research Center at Texas A&M University

Distressed	Challenged	In Flux	Steady	Stable	Thriving	Citywide
<b>Poverty Rate of Households</b>						
25.0%	21.3%	13.6%	5.4%	13.8%	6.5%	<b>13.6%</b>
<b>High School Diploma, Percent of Adults 25+</b>						
65.7%	62.3%	82.2%	92.6%	88.7%	95.0%	<b>83.5%</b>
<b>Missing Sidewalks, Percent of Potential Sidewalks</b>						
63%	73%	34%	39%	78%	67%	<b>56%</b>
<b>Asthma Rates (Among Adults)</b>						
11.5%	10.6%	10.2%	9.1%	9.6%	8.8%	<b>9.7%</b>
<b>Diabetes Rates (Among Adults)</b>						
16.8%	15.8%	12.1%	8.0%	11.1%	7.3%	<b>11.3%</b>
<b>Median Sale Price, 2021</b>						
Below Citywide Price	Below Citywide Price	Below Citywide Price	Approximately Citywide Price	Above Citywide Price	Above Citywide Price	<b>\$295,000</b>
<b>Change in Median Sale Price, 2017-2021</b>						
+\$33k to +\$133k	+\$46k to +135k	-\$5k to +\$76k	+\$13k to +\$85k	+\$27k to +\$110k	+\$20k to +\$178k	<b>+\$68k</b>
<b>Violent Crime Rate</b>						
27 per 1,000 residents	20 per 1,000 residents	15 per 1,000 residents	6 per 1,000 residents	16 per 1,000 residents	5 per 1,000 residents	<b>13</b> per 1,000 residents
<b>Residential Property Condition, Average (Rated 0-5, with 5 representing very good condition)</b>						
2.6 out of 5	2.9 out of 5	3.2 out of 5	3.9 out of 5	3.4 out of 5	3.9 out of 5	<b>3.5</b> out of 5
<i>It's important to consider race and ethnicity within the context of the indicators above.</i>						
<b>Hispanic, Black, or Other Non-White Race/Ethnicity, Percent</b>						
88.9%	87.0%	71.9%	51.2%	52.6%	32.5%	<b>61.8%</b>

# Neighborhood Strategy Measure in Context:

## Ash Crescent Census Tract 1038



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<b>Category</b>	<b>DISTRESSED</b>
<b>Average Home Condition</b>	2.8 out of 5
<b>Violent Crime Rate</b> Per 1,000 Residents (2021)	31.9
<b>Poverty Rate</b> Percent of Residents	35%
<b>Missing Sidewalks</b>	<1%
<b>BIPOC Residents</b> Percent of Residents	88%
<b>Asthma Rate</b> Percent of Adults	13%
<b>Diabetes Rate</b> Percent of Adults	21%
<b>Median Sale Price</b> Single Family Property (2021)	\$167,250
<b>Change in Median Sale Price</b> 2017-2021	+383% / +\$132,650
<b>Total Single Family Residential Sales</b> Percent of Single Family Properties (2021)	13% / 44



# Neighborhood Strategy Measure in Context:

## Tanglewood Census Tract 1054.03



### Category

THRIVING

### Average Home Condition

3.5 out of 5

### Violent Crime Rate

Per 1,000 Residents (2021)

2.7

### Poverty Rate

Percent of Residents

5%

### Missing Sidewalks

95%

### BIPOC Residents

Percent of Residents

33%

### Asthma Rate

Percent of Adults

8.3%

### Diabetes Rate

Percent of Adults

7.1%

### Median Sale Price

Single Family Property (2021)

\$500,000

### Change in Median Sale Price

2017-2021

+4% / +\$20,000

### Total Single Family Residential Sales

Percent of Single Family Properties (2021)

15% / 52

# A Framework for Action

Given the variety of conditions in Fort Worth's neighborhoods, conservation efforts must likewise be varied.

A vital Fort Worth neighborhood is a function of three focus areas: **investment** -- where dollars are spent to improve parks, housing, roads, and other assets; **maintenance** -- how community spaces and homes are maintained over time; and **capacity** -- the degree to which a community is organized and has the ability to take action and partner with the City around specific concerns.

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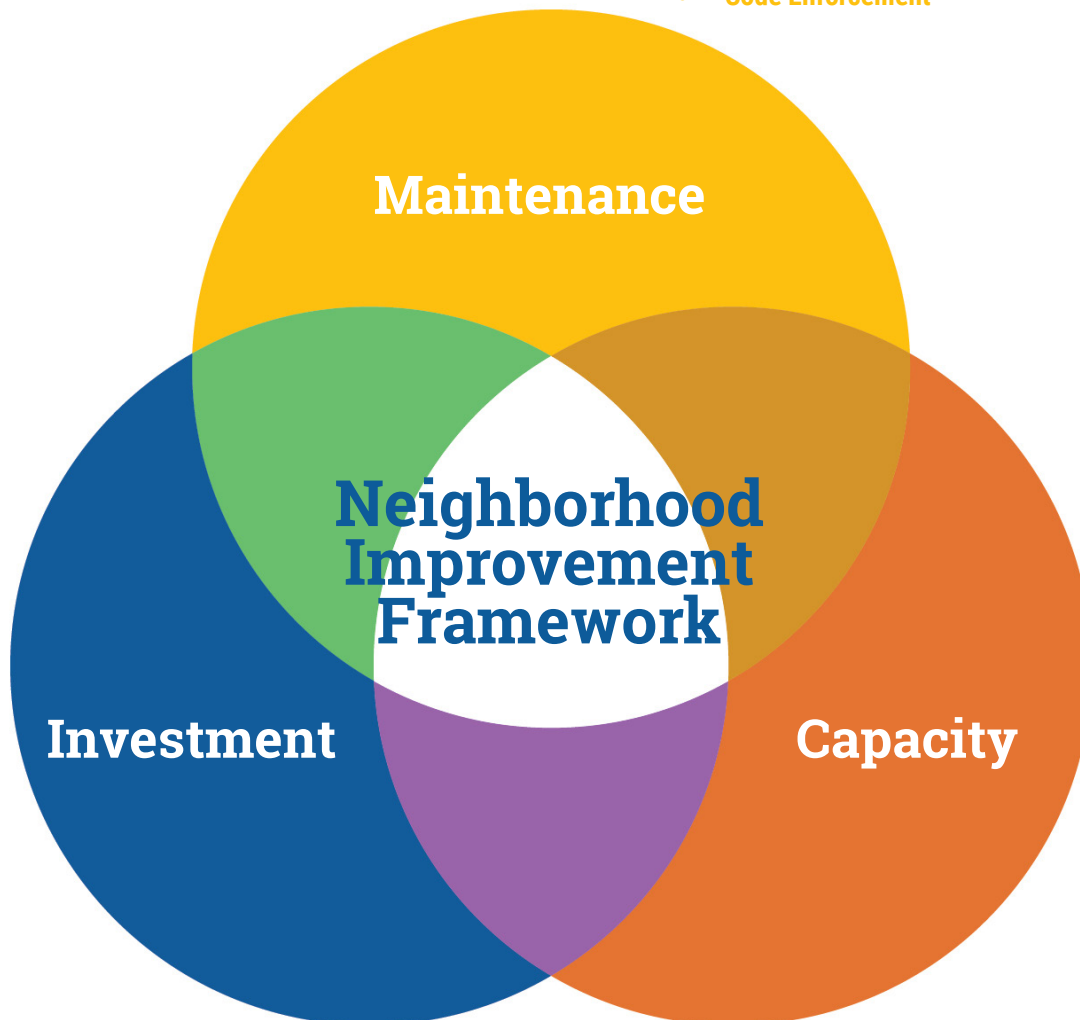
Every neighborhood across the city is different, of course, and may need a different mix of actions to help preserve or improve local conditions. The **Neighborhood Strategy Measure** is one tool that can provide general direction on the range of actions that may be necessary and appropriate in different types of neighborhoods across the city. This conservation plan includes two additional tools to help operationalize efforts to uplift Fort Worth's neighborhoods:

1. The **Neighborhood Checklist** is designed to help further identify and refine the community development or neighborhood conservation actions that are most needed in each neighborhood based upon previous investments and current conditions.
2. The series of **Citywide Conservation Strategies** identify important strategies beyond the scale of any one neighborhood that can help address key Fort Worth issues.

Figure 4. Neighborhood Improvement Framework

Day-to-day efforts to keep neighborhoods in good condition, physically & socially

- Clean & Safe
- Code Enforcement



### Strategic investments in neighborhood assets

- Housing Construction, Rehabilitation, & Preservation
- Undeveloped Land & Vacant Buildings
- Infrastructure
- Parks, Libraries, & Community Centers
- Greening & Environment
- Commercial Districts

### Building up the ability of the City, communities, and other partners to invest in and maintain neighborhood vitality

- Human Services
- Capacity Building
- Data Collection & Evaluation
- Coordinated Strategies



# The Neighborhood Checklist

Some neighborhoods have great conditions and low crime rates. Maintaining coordination with the community to ensure these neighborhoods remain this way is the focus. Other neighborhoods look good with respect to roads or property conditions but struggle with higher crime rates. These neighborhoods would benefit from targeted investment to secure their future. Still, other neighborhoods struggle with high crime rates, empty land, and distressed housing conditions and therefore require a mix of actions by many departments to help stabilize the area and improve the day-to-day quality of life for residents.

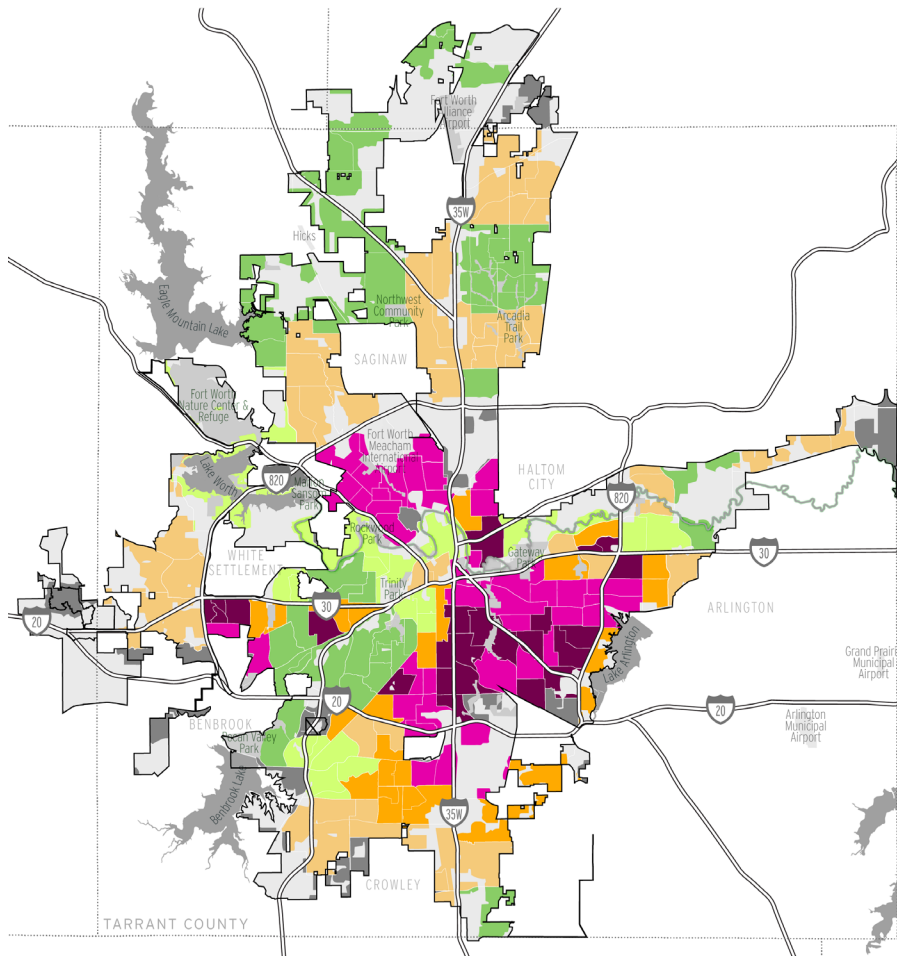
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The reality on the ground differs significantly from one neighborhood to another. Two neighborhoods that fall within the challenged category, for instance, may need very different kinds of investments based upon their history and needs. The Neighborhood Checklist is a tool designed to help determine the highest priority actions for each neighborhood, in other words -- where to start.

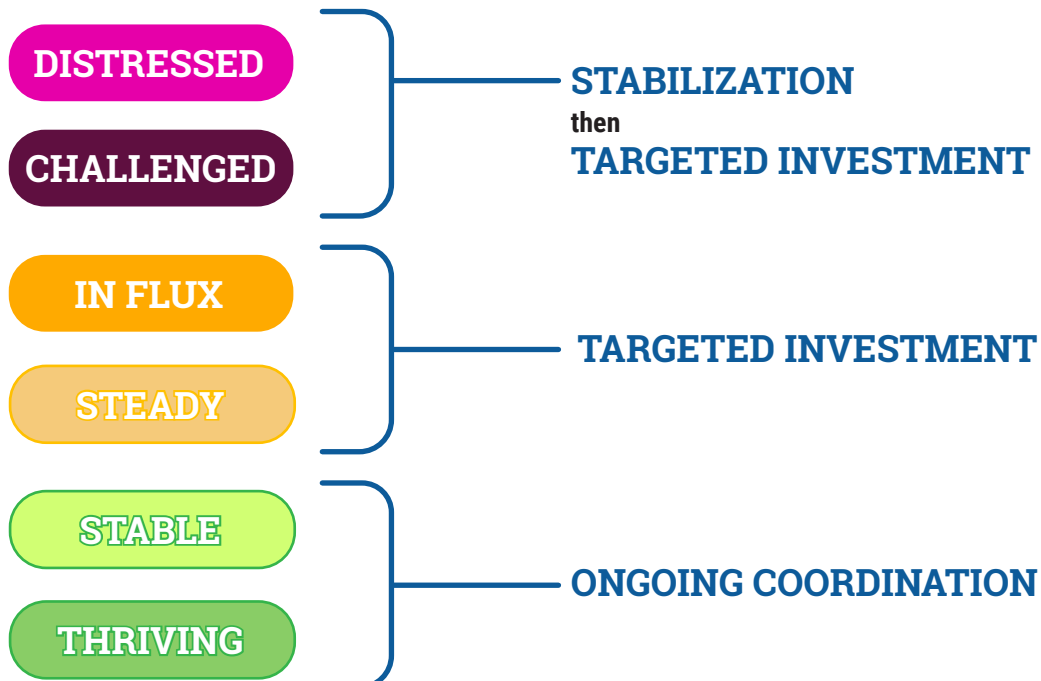
## Using the Checklist is easy:

- **The Checklist is organized into three sections by strategy type:**
  - Stabilization
  - Targeted Investment
  - Ongoing Coordination
- **Each item on the checklist is an important part of neighborhood vitality.** If a box cannot be checked, that should prompt a response -- or at least consideration -- by the City, community, and/or partner organizations.
- **The Checklist is ordered by the priority of the topics listed.** Topics listed earlier in the checklist are higher priority and potentially most impactful. If a community cannot check a box early in the Checklist, that should be one of the first items to potentially address.





## Each Neighborhood Strategy Measure Category should focus, first on...





# Neighborhood Checklist of Key Strategies

FOCUS: STABILIZATION

## 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?

## 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 naturally-occurring affordable housing (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 mitigate stormwater risk?
- If heat exceeds citywide levels, is there a strategy to increase the tree canopy?

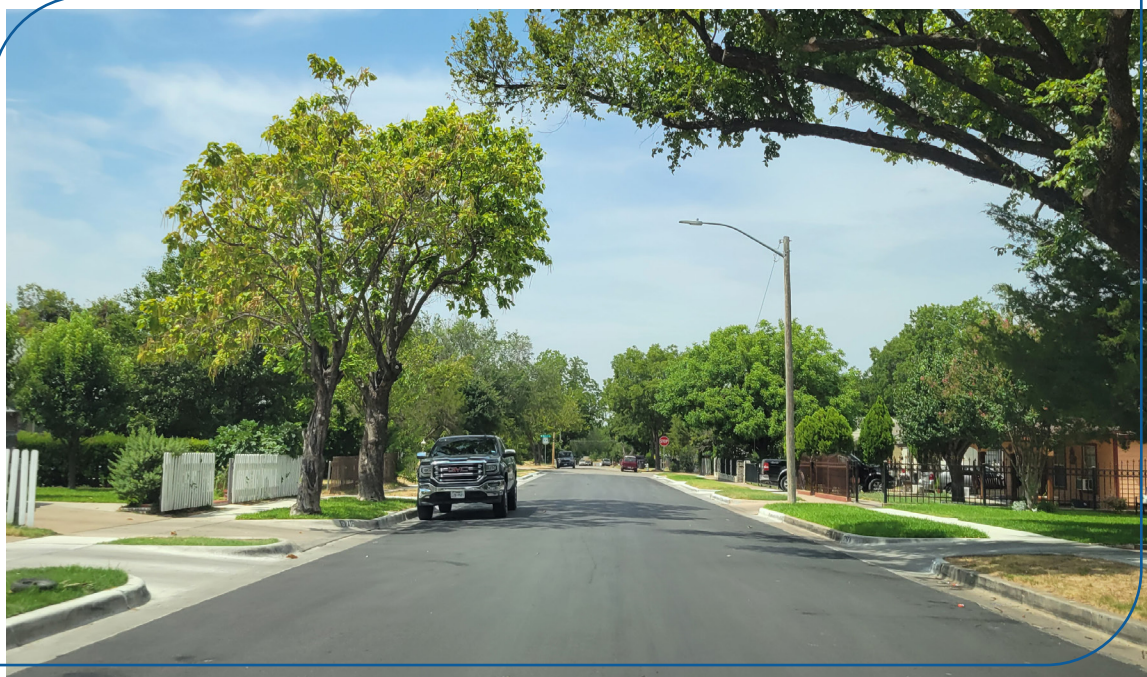
## 12 Communication & Evaluation

- 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?

# Citywide Conservation Strategies

Across all three areas of the Framework for Action, there are key citywide ideas and initiatives that can conserve and expand neighborhood vitality. This section presents strategies that apply not only to the most distressed neighborhoods in the city, but also to areas that are in flux or even thriving today. Together, they are intended to ensure all neighborhoods have -- or can develop -- the maintenance practices, investment, and capacity they need.

26



*Tree-lined sidewalks can make walking more comfortable, which in turn, can increase the amount of foot traffic and feelings of safety and connectedness among neighbors.*

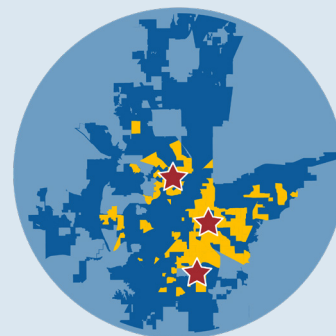
## Capacity



## Maintenance



## Investment



1

**FOCUS AREA: CAPACITY**

# Grow Community Development Corporations (CDCs)

**FROM**

Housing Affordability Strategy

**STRATEGY NUMBER**

11

Support the growth of high-capacity geographically-focused CDCs that can provide programs, services, and community-supportive development in challenged communities across the city.

## Precedent

- **LVTRise:** The Las Vegas Trail Revitalization Project (LVTRise) is a non-profit organization that has built roots in the neighborhood and trust among residents, which has allowed the organization to pursue catalytic projects and funding opportunities for new community facilities, safety initiatives, and community programs.

28

2

**FOCUS AREA: CAPACITY**

# Train Resident Leaders to Make Change

Implement a resident leadership training program that helps residents learn how to navigate City processes and affect change in their communities. Community members want to improve their neighborhoods, but they often don't know where to start. Education is a critical component of seeding neighborhood change.

## Precedent

- **Philadelphia Citizens Planning Institute (CPI):** The CPI is the education and outreach arm of the Philadelphia City Planning Commission. The CPI provides eight-week courses two times per year to provide residents with skills and resources to bring back to their neighborhoods. The goal is to equip residents with a greater understanding of the city planning process within the city and to encourage residents to be more active in shaping the future of their neighborhoods. More than 700 residents have completed the CPI course since 2010.



3

FOCUS AREA: CAPACITY

## Create Community Resource Guides to Help Neighbors Work Smarter

Create Community Resource Guides that provide “how to” information on common neighborhood improvement actions that community groups and neighbors may want to pursue such as planting trees, supporting their local park, starting a farmer’s market, or filing code complaints against nuisance businesses. Residents and community groups will benefit from user-friendly guides to taking action.

4

FOCUS AREA: CAPACITY

## Produce Annual Report Cards for Data Tracking, Evaluation, and Transparency

Establish annual progress reports for key community programs such as NIP and the Housing Affordability Strategy, as well as any new programs that come out of this Neighborhood Conservation Plan.

### Precedent

- **Austin Strategic Housing Blueprint Scorecard:** HousingWorks’ Blueprint Scorecard is a progress and accountability tracker for constructing and preserving 135,000 housing units by 2028 as detailed in the Austin Strategic Housing Blueprint adopted by City Council in 2017. The scorecard is produced every year and includes progress measures and targets for each city council district.

5

FOCUS AREA: CAPACITY

## Co-locate Departments and Services in Community Centers

Co-locate community programs and services in NSD's community centers to increase collaboration and community access. This could include providing common office space for representatives of Code Enforcement and the Police Department who work in local neighborhoods. Work with resident-serving departments to determine how co-location in community centers could serve their goals.

6

FOCUS AREA: CAPACITY

## Use the Neighborhood Improvement Program (NIP) to Build Local Capacity in Disadvantaged Communities

NIP focuses City resources on the most dis-invested neighborhoods in the city, but if the only thing the program does is invest capital dollars, it will still leave those neighborhoods with deep disadvantages and limited resources to address them. The City should leverage NIP's capital investments to build local capacity and momentum for change. The program should lift up resident leaders, empower local organizations, and advance long-term neighborhood goals (or help the neighborhood establish them). At the end of NIP, the community should be better prepared to advocate and act to advance its priorities.



7

## FOCUS AREA: MAINTENANCE

## Specialize Fort Worth's Code Enforcement Approach by Neighborhood Type

Specialize Code Enforcement's approach to enforcement so that it will have the greatest impact. Deemphasize low-level violations in neighborhoods where larger issues need more attention. Increase enforcement of multi-family rental property inspections in areas where their condition is a concern.

### Precedent

- LVT Plan for Multi-Family Property Inspections:** Since the completion of the Together We Rise neighborhood plan for Las Vegas Trail, the City's Code Compliance Department has already set in motion a plan of action to track and improve the health and safety of the neighborhood's multi-family housing complexes, which include 6,000 apartments (84% of housing units in the area). Based on resident feedback about poor maintenance practices and unsafe living situations, the City is working to hold apartment owners and managers accountable for the safety, cleanliness, and quality of their properties and to encourage reinvestment of older, dilapidated structures.

8

## FOCUS AREA: MAINTENANCE

## Maintain a List of Key Vacant Properties to Seal, Demolish, or Acquire Across the City

Focus action on a list of 50 or 100 key vacant properties across the city that need action as soon as possible. Addressing these nuisance properties will not only improve safety on residential streets, but will also create opportunities for putting new homes or apartments back into the market where quality, affordable units are sorely needed.

9

**FOCUS AREA: MAINTENANCE**

## Reduce Trash and Litter with Street Cleaning and Bulk Trash Pickup Strategies

Ensure that neighborhoods with the highest levels of trash and dumping receive adequate street cleaning and bulk trash pick-up. Consider focused, promoted events like a “trash amnesty day” when neighbors can drop off anything they want to clear out difficult to dispose of items that often wind up in the illegal dumping mix. Collect data to determine which neighborhoods need attention first.

32

10

**FOCUS AREA: MAINTENANCE**

## Continue Focused Crime Interventions in High Need Neighborhoods

Continuing the Police Department’s work in the area around Altamesa Blvd. and McCart Ave, target neighborhoods for an “NIP-light” approach that focuses on rooting out crime. While NIP allocates dedicated funding and department staff time, this light approach involves more limited resources and a quicker time frame.

11

**FOCUS AREA: INVESTMENT**

## Utilize the “Neighborhood Strategy Measure” and “Neighborhood Strategy Checklist” to Specialize the City’s Approach to Different Communities

Use the “Neighborhood Strategy Measure” and “Neighborhood Strategy Checklist” provided within this Neighborhood Conservation Plan to determine the most important next steps for neighborhoods across the city. The Measure provides a quick look into a neighborhood’s level of need and the types of strategies that might be necessary, while the Checklist can serve as a more detailed first step for any agency considering action in an area around the city.

12

**FOCUS AREA: INVESTMENT**

## Designate NRSAs in Transitional Neighborhoods

Neighborhood Strategy Revitalization Areas (NRSAs) can help cities leverage CDBG dollars to accelerate neighborhood improvement. Establish NRSAs in transitional neighborhoods that straddle the middle and bottom category in the Neighborhood Strategy Measure developed for this project. Prioritize areas where there are already existing revitalization programs like NEZs, TIFs, Urban Village zoning, NIP, and more.

13

**FOCUS AREA: INVESTMENT**

## Pursue a Citywide Parks Initiative to Ensure All Resident Have Access to High Quality Public Spaces

Parks should be true community spaces that lift up residents, support neighborhood vitality, and catalyze neighborhood improvement. This is the chance to step back and figure out what it will take to bring parks up to a level they need to be. Pursue a citywide planning process to understand how resource allocation compares to peer cities, how park conditions differ across neighborhoods of different types, and what it would take to ensure that every resident of Fort Worth has access to high quality parks and community centers.

### Precedent

- **Louisville Parks For All Plan:** Developed by the Parks Alliance of Louisville in partnership with Louisville Parks & Recreation, the 2023 Parks For All Action Plan is a data-driven strategy designed to raise more resources and allocate those resources equitably across the Louisville Metro’s public park system. The plan blends data on park conditions, community context, and the public’s priorities for park investments to create an equitable investment plan that covers park maintenance, rehabilitation of existing assets, recreation programming, and capital investments.

34

14

**FOCUS AREA: INVESTMENT**

## Issue a “Southeast Fort Worth Challenge” to Develop a Plan for the Future

Develop a plan for the southeastern section of Fort Worth that boosts a current or future CDC and provides a clear, action oriented investment plan. A plan will support coordinated City action and may entice philanthropy or other investors to devote resources to implementing its recommendations.



15

**FOCUS AREA: INVESTMENT**

## Focus Development at Strategic Hubs in Challenged Neighborhoods

Progressing from efforts to bolster CDC capacity in challenged communities, seek to focus strategic development projects at key hubs and, in other sections of struggling commercial corridors, transition to new uses. The hardest-hit neighborhoods may benefit from focused, coordinated investment to catalyze job growth and market interest. Outside of focused investment areas, some underdeveloped commercial corridors may benefit from a strategy to transition towards other uses, including denser housing development.

16

**FOCUS AREA: INVESTMENT**

## Devote Infrastructure Dollars to Under-Invested Communities

Develop a strategy to ensure that underinvested neighborhoods receive adequate infrastructure investment. Data shows that infrastructure in lower income areas is often in worse condition. Consider a “spending test” on bond expenditures to ensure that an appropriate portion of infrastructure spending goes to low income areas. Additionally, take quick action where infrastructure dollars can be shifted more easily, such as on street light repairs.

17

**FOCUS AREA: INVESTMENT**

## Ensure Greening Strategies Benefit Low Income Communities

As the City works towards a goal of increasing tree canopy, ensure that strategies focus heavily on low income neighborhoods where canopy is low and summer heat exceeds that of wealthier neighborhoods. Pursue planting strategies that ensure proper tree care as the new plants take root.

**Fort Worth is growing, and the cost of housing is going up.**

**36 Focused action can provide housing stability for those who need it most.**

# 03

## Fort Worth Housing Affordability Strategy

# The Face of Housing Instability

For many Fort Worth residents, spending too much for housing is the only option.

At Western Hills Elementary in the Las Vegas Trail neighborhood, three out of every four students move schools between the 2<sup>nd</sup> and 5<sup>th</sup> grades, and eighty percent of African-American 5<sup>th</sup> graders have been to at least four different schools.<sup>4</sup> These students' performance suffers. Western Hills students meet grade level standards at half the rate of students district-wide, and performance among African-American students is even worse.<sup>5</sup> Fort Worth Independent School District (ISD) data confirms that students who move between districts perform significantly worse than those who were continuously enrolled.<sup>6</sup> This unfortunate situation is often the result of housing instability, which occurs when families are forced to move because they are unable to afford the high cost of housing.

According to the US Census, about 32,000 low income households in Fort Worth pay more for rent than they can afford, a situation that is referred to as being "housing cost-burdened." Another 23,000 low income homeowners are also housing cost-burdened, meaning that their mortgage and other housing costs total over 30 percent of their income.<sup>7</sup>

It is possible for residents of any income to pay too much for housing; some families find that they bought more house than they need, and some renters set their sights on apartments that stretch their budget just a little too far. For higher-income households, paying too much for a home can be an unfortunate choice in a housing market with many options, but for lower income Fort Worth residents, spending too much for housing is often the only option.

4. Data from Fort Worth ISD via the 2020 "Las Vegas Trail Neighborhood Transformation Plan," p. 50, <https://www.fortworthtexas.gov/departments/neighborhoods/improvements/lvt>.

5. The Texas Education Agency 2022 School Report Card for Western Hills Elementary School shows that 16 percent of all students met grade level standards in reading, math, and science, while 32 percent of students district-wide met grade level standards. For full data, see <https://TXschools.gov>.

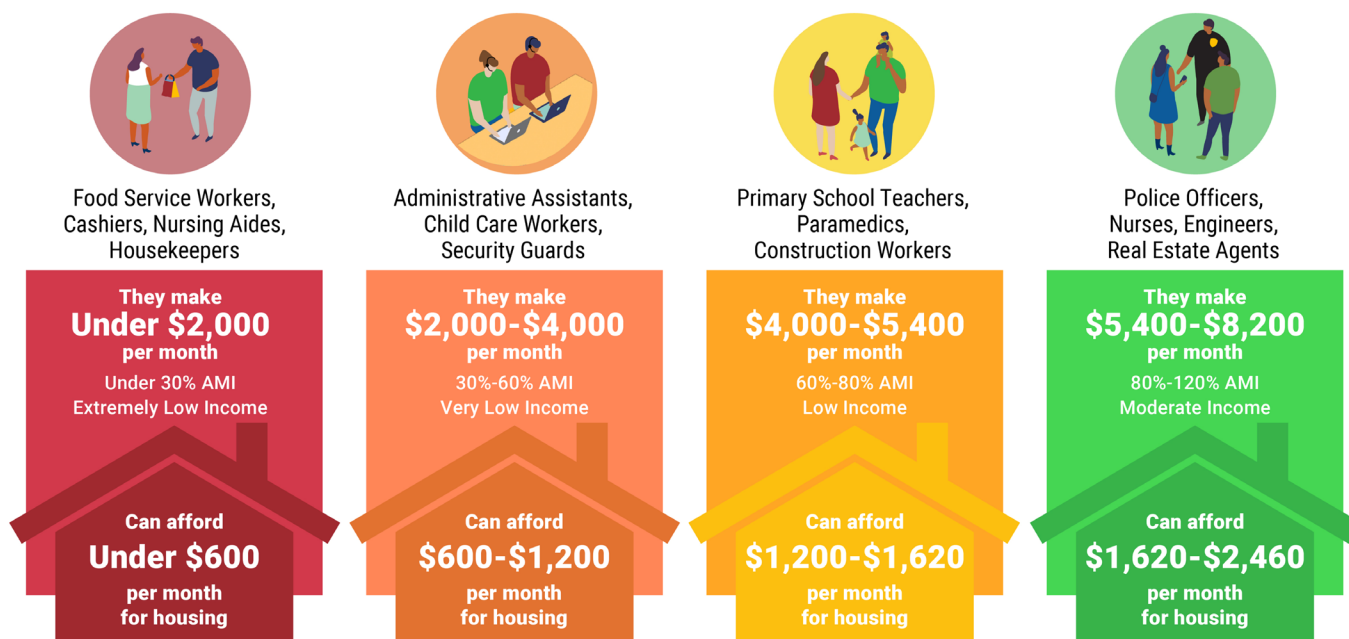
6. 61% of continuously enrolled students approached their grade level across all subjects, while only 53% of non-continuously enrolled students did the same during the 2021-2022 school year, according to the Texas Education Agency 2021-22 STAAR Performance Report (TAPR) for Fort Worth ISD. For full data, see the district's "Annual Performance Report" at <https://www.fwisd.org>.

7. For more information, see page 60.



## Figure 5. Residents who often struggle with the cost of housing

Information below is for 2020, as that was the most recent year Census data was available at the time of the analysis. Current figures may be slightly higher due to increases in the Area Median Income: the 2020 HUD Area Median Income in the Metro Area was \$81,500; in 2022, it was \$92,300. Also note that median income ranges differ by family size. The table below represents figures for a family of four.



**To afford a median priced single family home in Fort Worth, a family must spend \$296,000 (2021), while the maximum home price that a median income household can afford is \$246,000.<sup>8</sup>** A decade ago, this was not the case: in 2010 more than eight in 10 homes sold for less than \$200,000. Today, nearly the opposite is true: nine in 10 homes on the market now cost more than \$200,000.<sup>9</sup>

Who are the residents and families that earn less than the median income in Fort Worth? These are the people who were labeled “essential workers” during the COVID-19 pandemic. They prepare and serve food across the city, they teach Fort Worth’s children, provide nursing and home care, do construction work, fix cars, and repair homes. For these occupations and more, salaries often fail to cover the rising cost of housing in the city where they work.

This section of the report, the Housing Affordability Strategy is about making sure Fort Worth’s working and low-income residents can find and remain in a safe place to live. As the city continues to grow at a breakneck pace, this task will only become more daunting. Early and focused action has the potential to help Fort Worth keep pace with the growing housing shortage and ensure that the people and communities that make this city great can continue to call it home.

8. For more information, see page 44.

9. For more information, see page 45.

# Four Big Reasons to Focus on Housing

What happens when families are no longer able to afford the cost of housing?

40

1

## Fort Worth is growing, and it's adding jobs faster than housing.

Fort Worth is the fastest growing city among the United States' 30 largest, according to 2021 Census estimates.<sup>10</sup> The North Central Texas Council of Governments (NCTCOG) projects that by 2030 Fort Worth will be home to over one million residents; the city will add 43,000 new households between 2022 and 2030.<sup>11</sup> By 2045, the city will be home to 1.2 million residents -- about 418,000 households.

10. "About Fort Worth / Population," City of Fort Worth, <https://www.fortworthtexas.gov/about/population>.

11. "2045 NCTCOG Demographic Forecast," North Central Texas Council of Governments (NCTCOG), 2022, <https://data-nctcogis.opendata.arcgis.com/datasets/NCTCOGGIS::2045-nctcog-demographic-forecast-city/explore>.

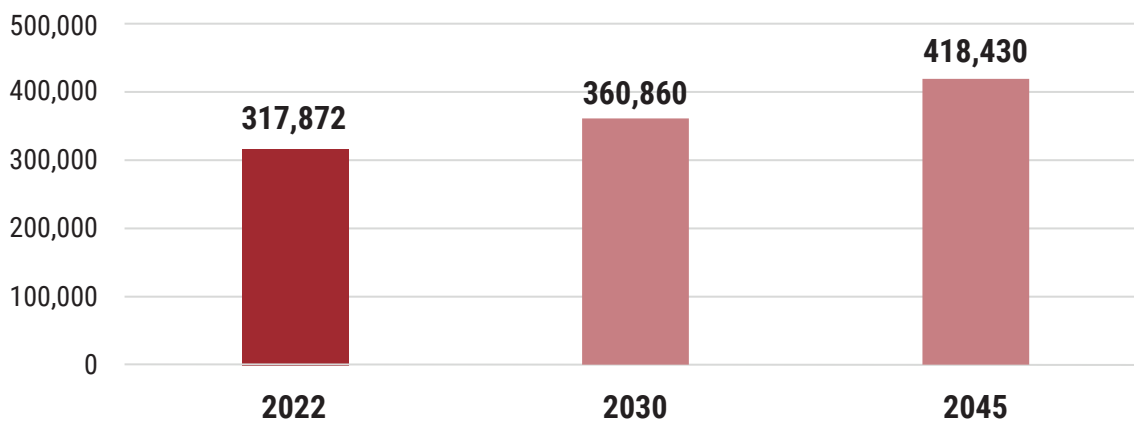




*Fort Worth has a wide variety of neighborhood areas and types of residential housing.  
Source: Clark Cabus*

### **Figure 6. Change in Total Households, 2022-2045**

Source: North Central Texas Council of Governments

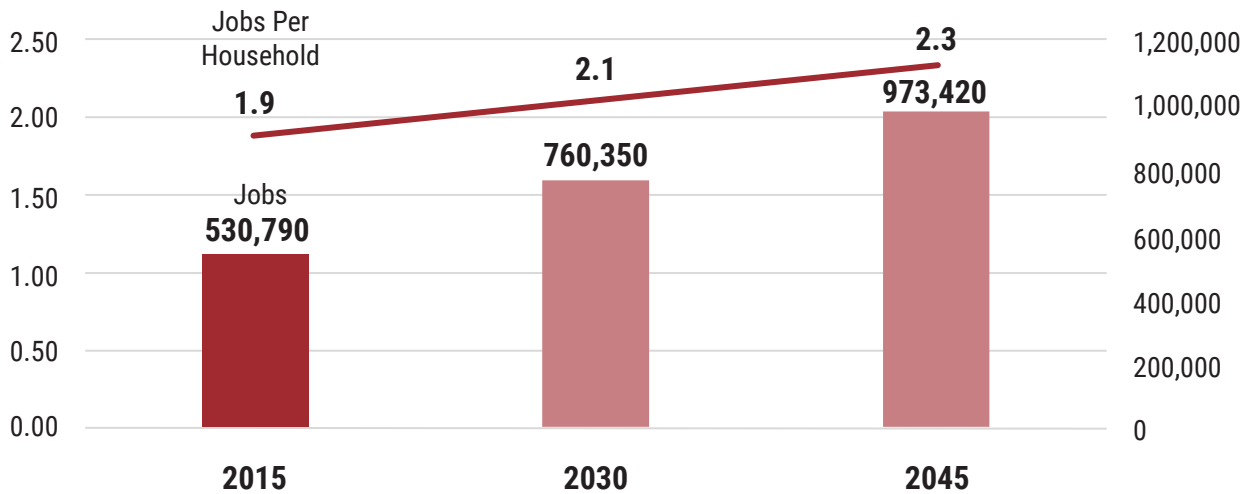


## Meanwhile, job growth is projected to outpace household growth

, indicating increasing demand for new employees to move to Fort Worth. The number of jobs per household will grow from 1.9 in 2015 to 2.3 jobs per household in 2045.<sup>12</sup> Job growth is essential to ensuring economic stability and growth. However, too much job growth without commensurate housing growth creates an imbalance that further drives up housing prices. Further, current City policies subsidize new jobs at incomes that may make them eligible for housing assistance.<sup>13</sup> New households coming to Fort Worth for their jobs may struggle to afford housing on the open market.

**Figure 7. Total Jobs and Jobs Per Household—Fort Worth Projections 2015-2045**

Source: Ninigret Partners analysis with data from North Central Texas Council of Governments



12. Ninigret Partners analysis with data from North Central Texas Council of Governments (See previous footnote for full data source).

13. Section 3.1 of "City of Fort Worth Economic Development Program Policy for Grants and Loans Authorized by Chapter 380, Texas Local Government Code," effective March 21, 2023, indicates that Chapter 380 incentives will be available for businesses that bring jobs to Fort Worth at "a minimum annual average wage of \$55,000," among other requirements. In 2022 in Fort Worth, a family of four qualified as "low income" if they earned less than \$72,300 a year, which qualifies them for a HUD Housing Choice Voucher. See HUD income limits at <https://www.fwhs.org/hud-income-limits>.

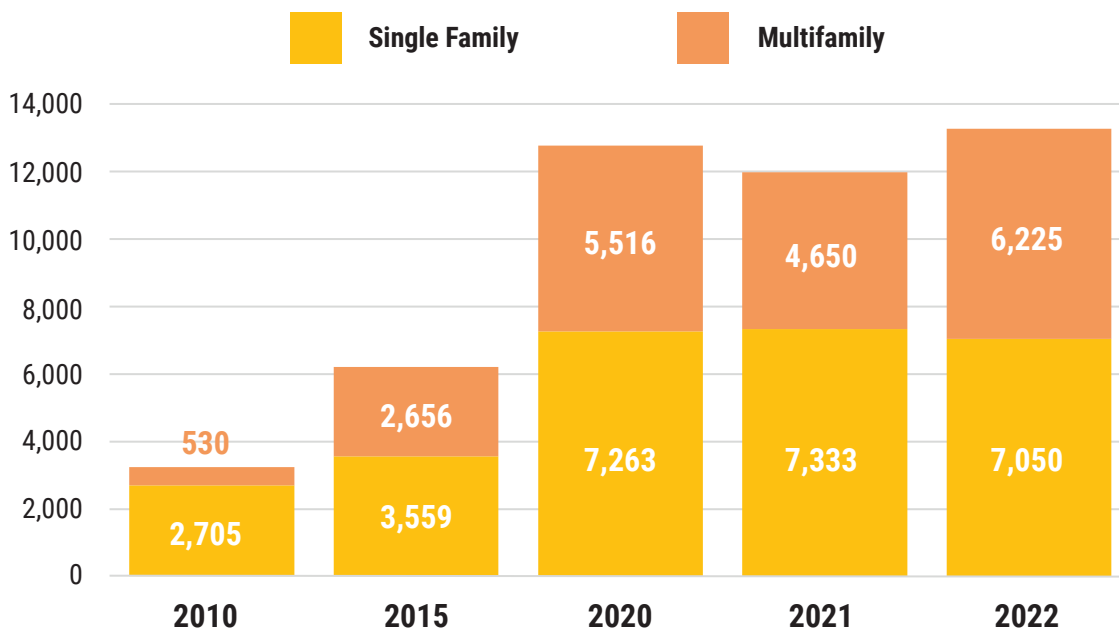


## Despite this current and projected growth, the increase in housing construction has begun to slow in recent years.

The total number of housing units permitted each year has remained fairly constant since 2020 after many years of consistent growth. While the number of new multi-family units permitted per year increased by about 1,500 between 2021 and 2022, there were about four percent fewer permits for new single family homes during that same period.<sup>14</sup>

**Figure 8. New Housing Projects—Fort Worth Building Permits Over Time**

Source: City of Fort Worth Development Services Department, 2020



14. Economic Trends," City of Fort Worth Comprehensive Plan, 2023.

2

# The cost of owning and renting a home is rising out of reach for a typical family.



*Housing in Fort Worth has become increasingly unattainable for families and for residents with incomes below the area median income.*

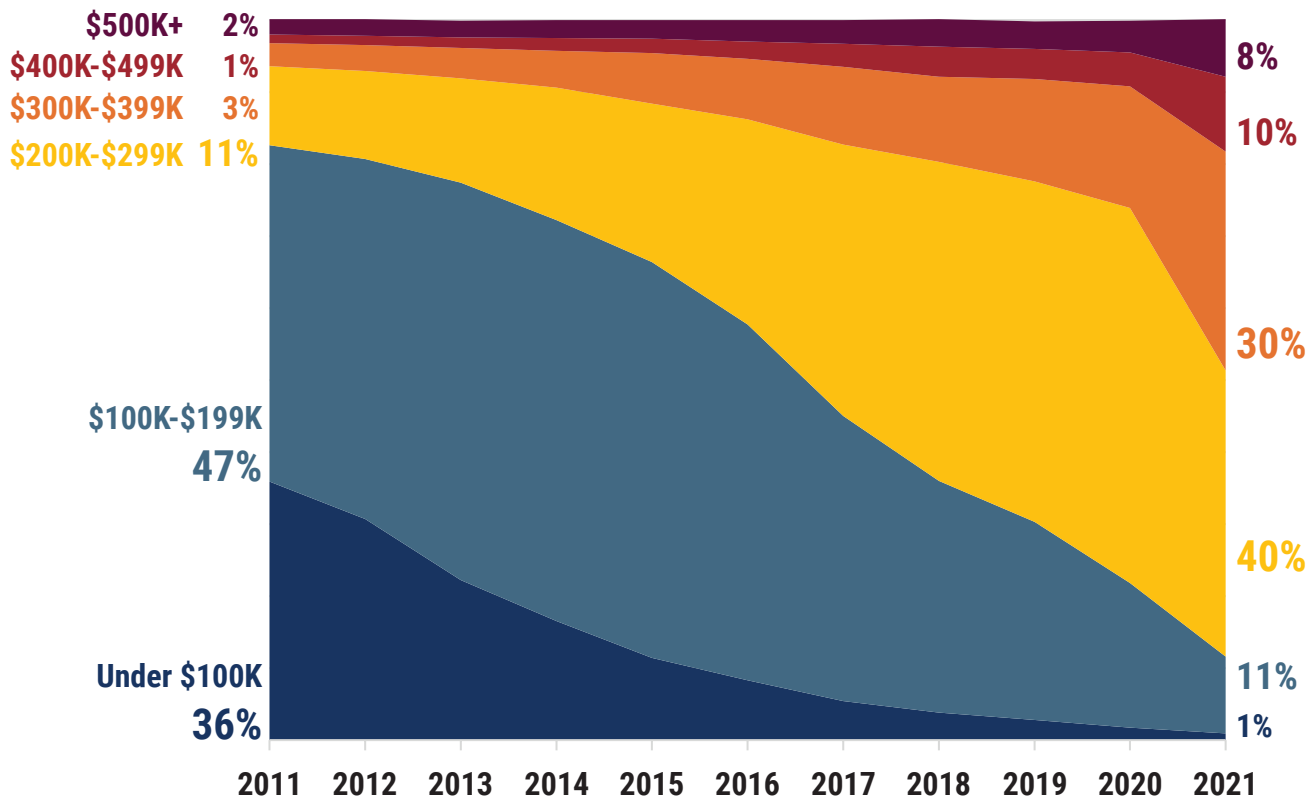
## The Cost of Homeownership

Homes under \$200,000 represented 12 percent of the market in 2021. A decade ago, they were 83 percent of the market. The income required to buy a home has approximately doubled in 10 years.<sup>15</sup>

Citywide, a median income household cannot afford a median priced home. In 2021, the median sale price for a single family home was \$296,000. The median household income was \$64,567, and the maximum home price for which a median income household could afford the mortgage was \$246,000.<sup>16</sup> However, the affordability of a home differs by location, and there are some areas of the city where a median income family can afford a home -- particularly areas where most low income families live.

**Figure 9. The Home Sale Market—Prices from 2011 to 2021**

Source: Ninigret Partners analysis with data from Texas A&M Real Estate Research Center, "Fort Worth Local Market Area Housing Activity Trends" (2022)



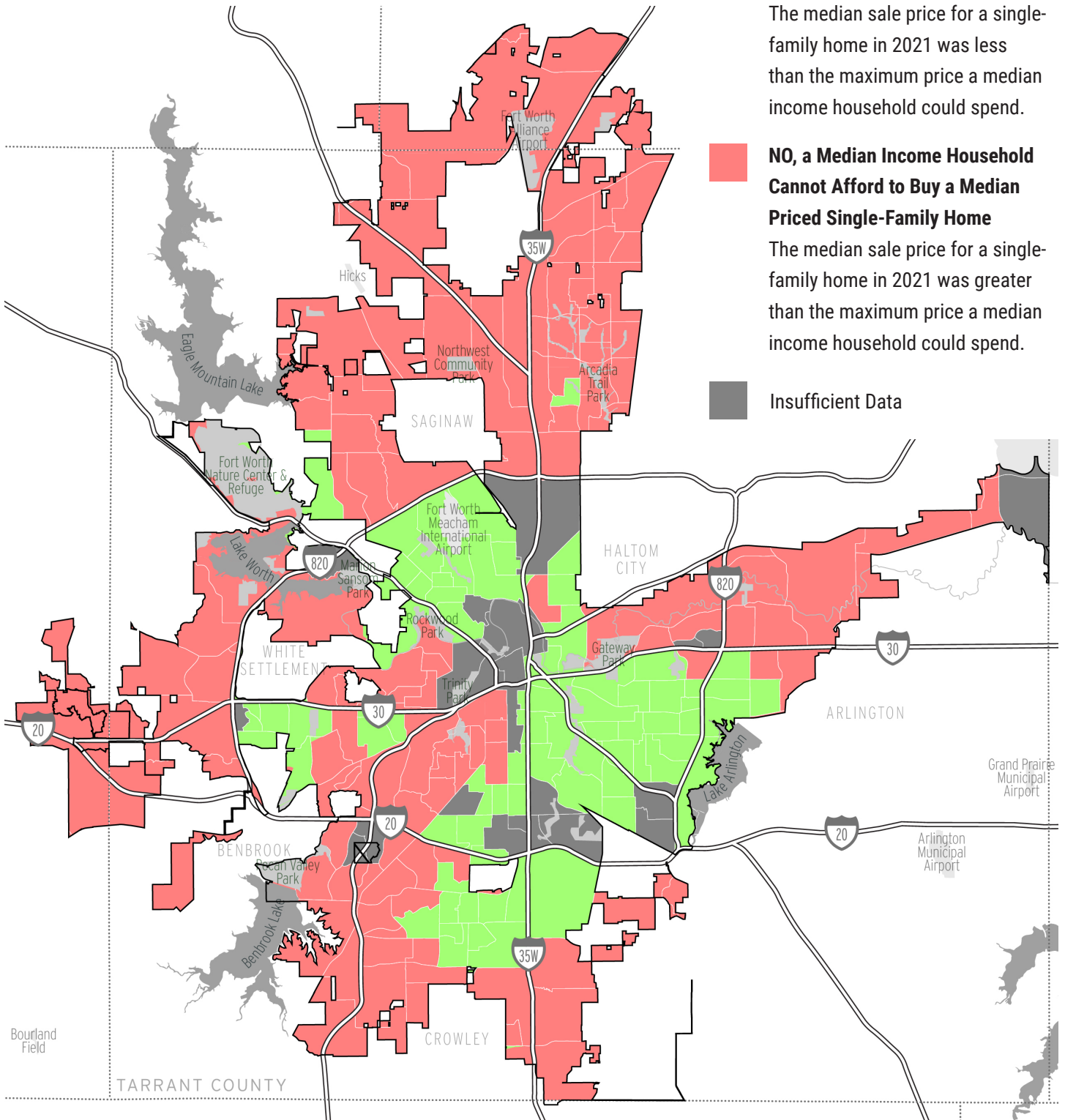
15. Ninigret Partners analysis, assuming 4.5% interest rate and 10% down. A household can afford a home when housing costs total no more than 30 percent of their income.

16. Analysis assumes 10% down and 5% interest. A household can afford a home when housing costs total no more than 30 percent of their income.

### Figure 10. Can A Median Income Household Afford to Buy A Single-Family Home?

Source: US Census ACS 2020 5-Year Estimate; MLS Home Sale Data

- YES, a Median Income Household Can Afford to Buy a Median Priced Single-Family Home**  
 The median sale price for a single-family home in 2021 was less than the maximum price a median income household could spend.
- NO, a Median Income Household Cannot Afford to Buy a Median Priced Single-Family Home**  
 The median sale price for a single-family home in 2021 was greater than the maximum price a median income household could spend.
- Insufficient Data**



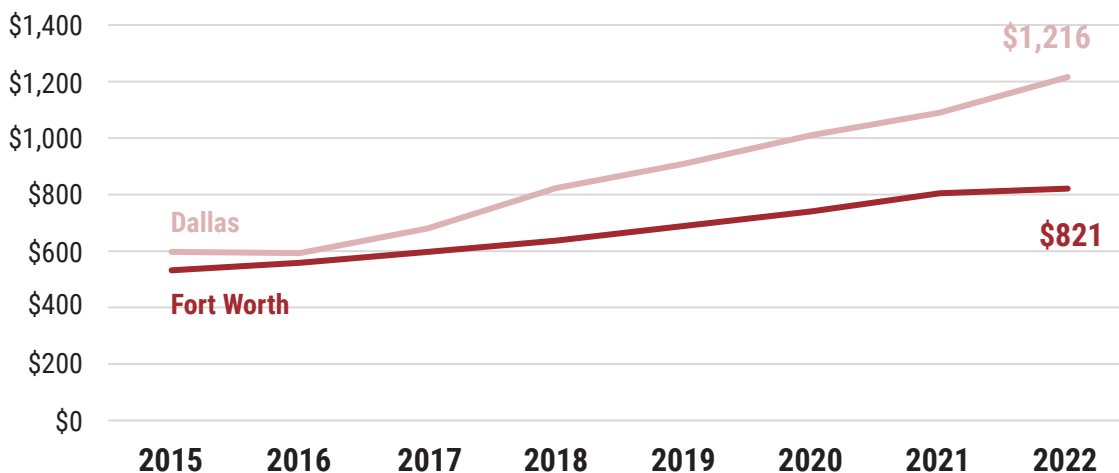
## The Cost of Renting

Rents in Fort Worth increased 22.8 percent since March 2020, just outpacing the 22.4 percent increase in Dallas, according to Apartment List's June 2023 Rent Report.<sup>17</sup> This is placing an extreme burden on low- and middle-income households across the city trying to find safe, affordable housing.

Even for existing programs designed to assist low-income renters, rising rents limit what Fort Worth can accomplish with the annual allocation of Federal dollars provided to the City. The monthly cost of a Housing Choice Voucher is rising, and higher voucher costs will reduce the number of vouchers cities can fund, further limiting their ability to address the affordability gap.

### Figure 11. The Rental Market—Monthly Costs for a Housing Choice Voucher from 2015 to 2022

Source: Housing Choice Voucher Dashboard, HUD



17. "Rent Report: June 2023," Apartment List, <https://www.apartmentlist.com/research/national-rent-data>.



3

## Some communities are already seeing displacement in progress.

The areas where a median income household can afford to buy a home are also home to a disproportionate number of Fort Worth's lower income and BIPOC households, and many of those households are at risk of displacement.

Analysis performed for this project shows that 29 percent of Fort Worth households with incomes below \$75,000 (the approximate Area Median Income<sup>18</sup>) live in areas where displacement may be in progress or a high risk.<sup>19</sup> Moreover, in areas where displacement may be in progress, 81 percent of residents identify as Hispanic, Black, or another non-white group (175,000 residents out of 216,268); citywide, 62 percent of Fort Worth residents identify as Hispanic, Black, or another non-white group.<sup>20</sup>

For more information about the Displacement Risk Analysis conducted for this report, see page 98.

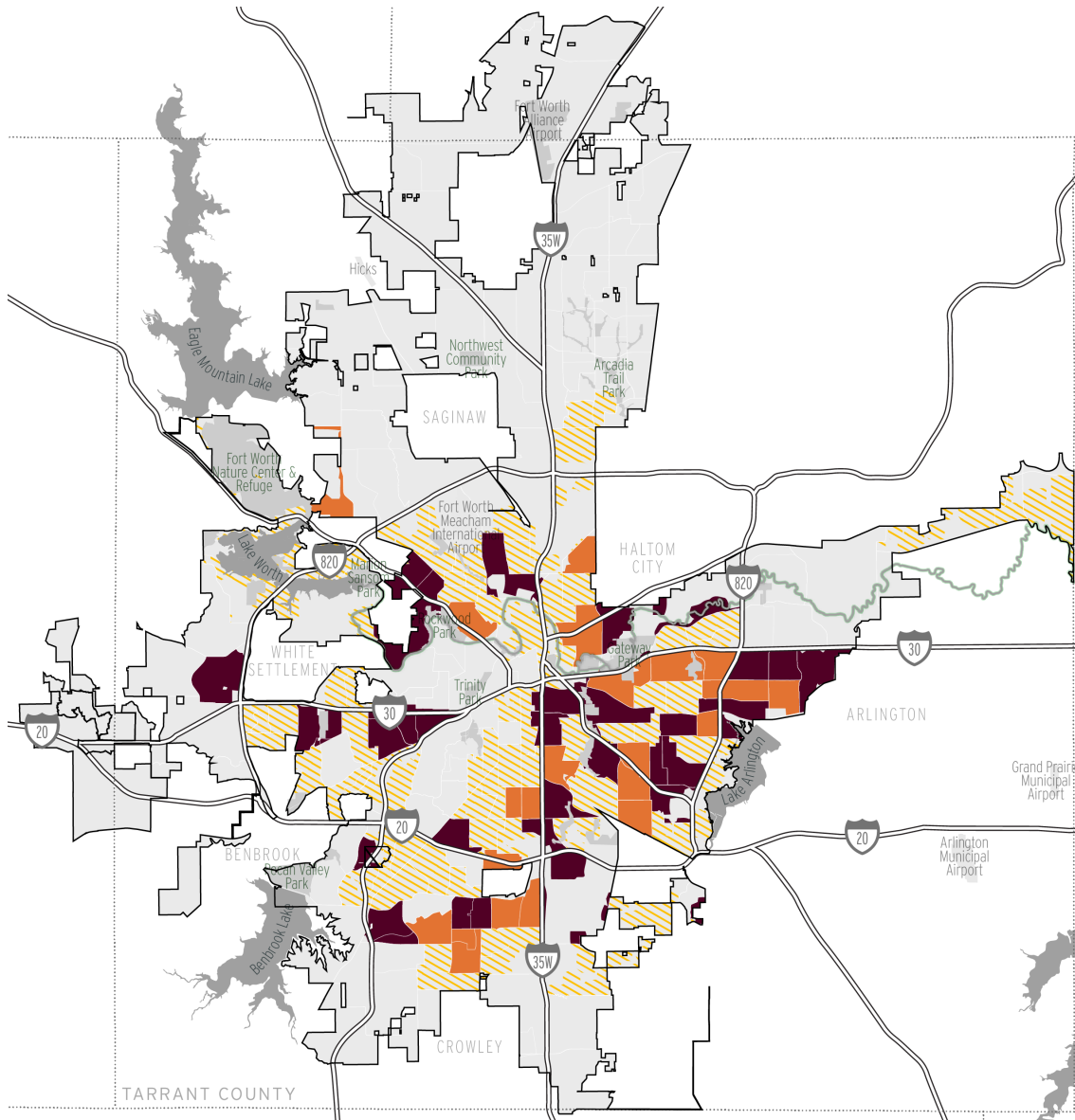
18. The Area Median Income (AMI) varies by household size; the Census only allows for fixed income categories, so \$75,000 was selected as the approximate AMI. The actual AMI for a family of four was \$81,500 in 2021.

19. 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.

20. *Ibid.*

## Figure 12. Displacement Risk Measure—Composite Measure of Areas Where Homeowners May Be At Risk Of or Experiencing Displacement

Source: 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 the "displacement risk" criteria below.

### Displacement Risk is High

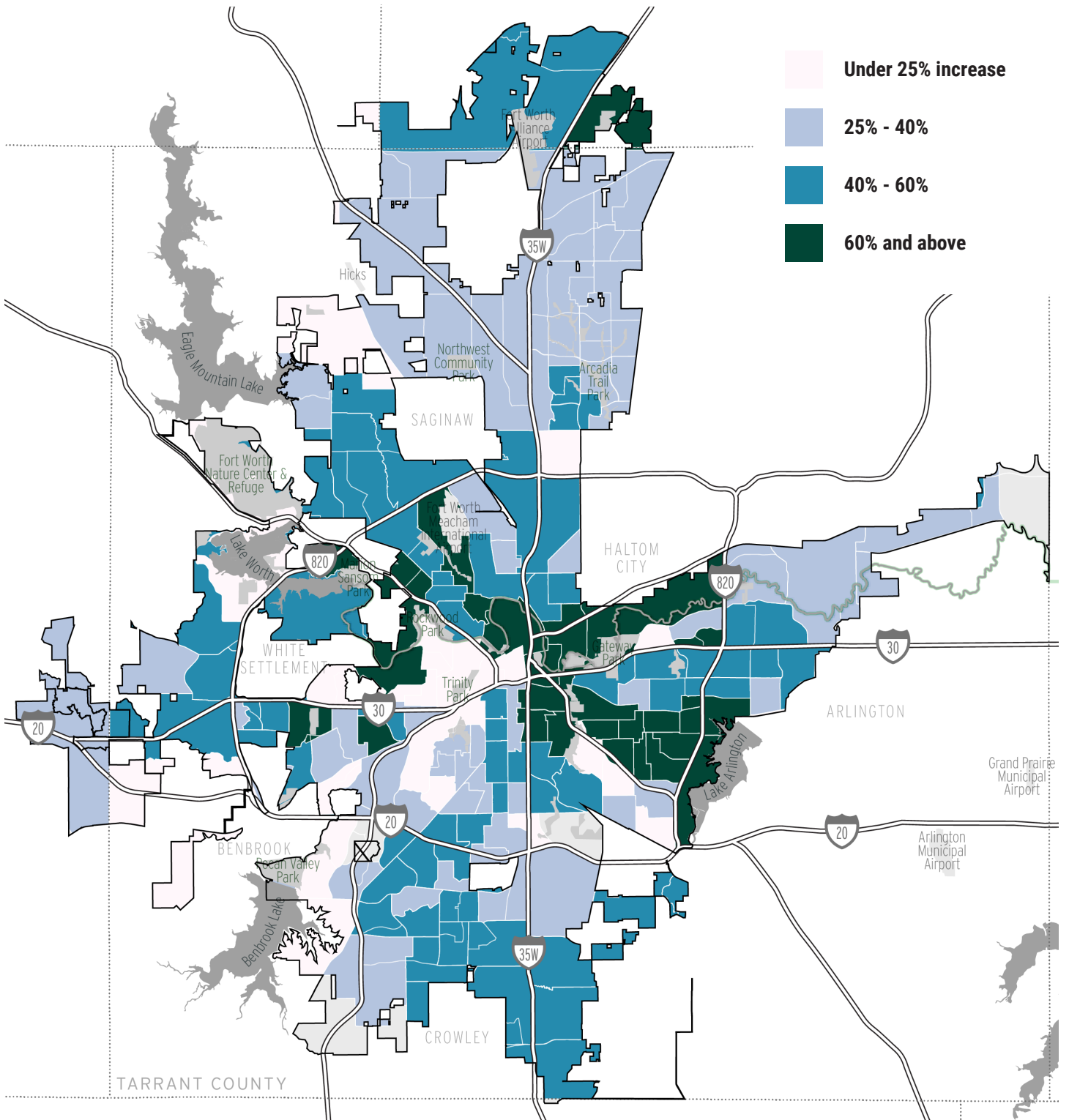
Among eligible areas, these are "aging homeowner" neighborhoods where assessed home values rose faster than median household incomes from 2016 to 2021.

### 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.

### Figure 13. Percent Change in Median Assessed Value, 2016-2021

Source: Interface Studio analysis; data from Tarrant County Tax Assessor

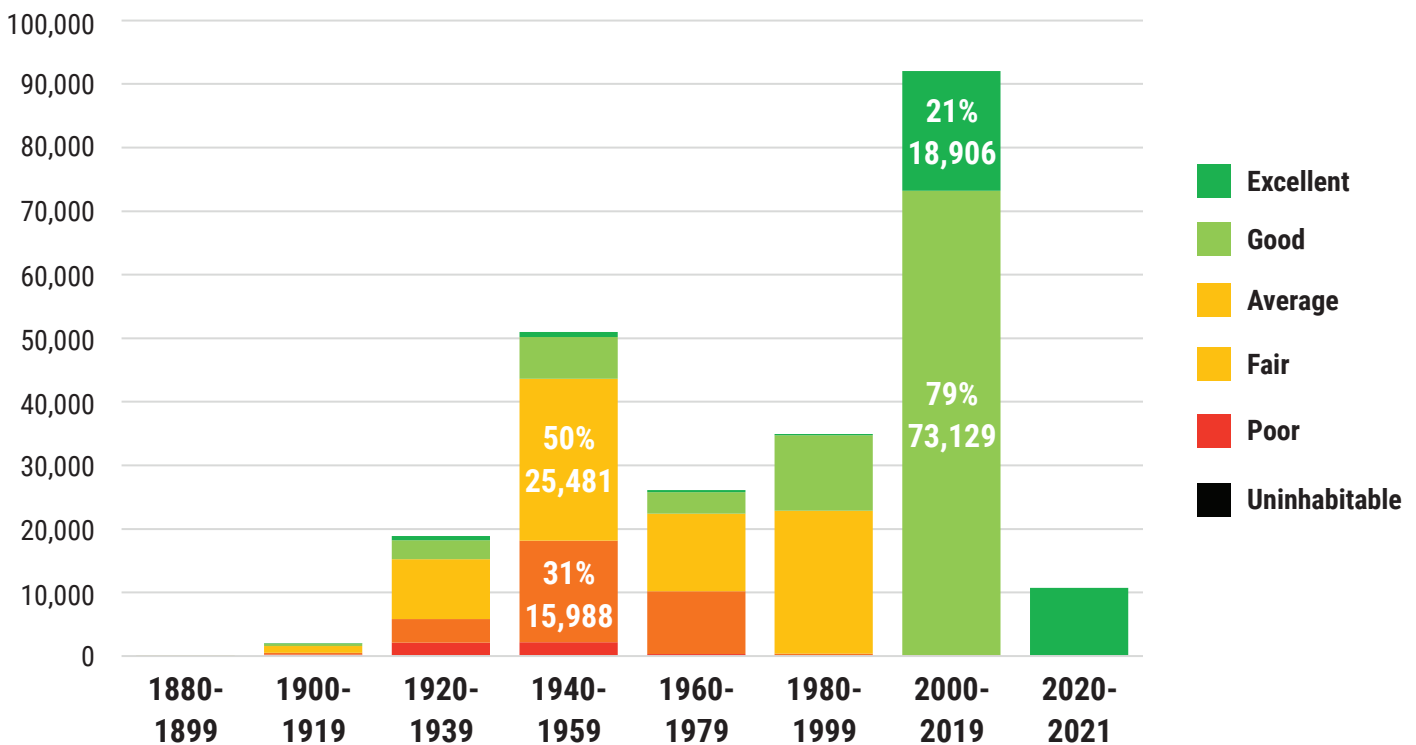


Many of these same communities are seeing home assessments rising faster than anywhere else in the city. In very low income areas<sup>21</sup>, the median assessed value of a single family residential property increased 58 percent from 2016 to 2021, or about \$35,000 from \$60,360 to \$95,295. Citywide, the median assessed value increased 44 percent, or about \$67,000 from \$152,625 to \$219,431.<sup>22</sup>

Rising home assessments present a risk for families on fixed incomes who may not be able to afford rising property taxes and the cost of fixing up deteriorating homes. In very low income areas, 38 percent of single family housing is in below average condition, and 75 percent of housing was built before 1960. Citywide, 15 percent of single family housing is in below average condition, and 30 percent of housing was built before 1960.

**Figure 14. Citywide Total Housing Units by Year Built and Condition**

Source: Tarrant County Appraisal District



21. For this study, very low income areas are defined as Census tracts in which at least 40% of households have an annual income under 60% AMI.

22. Interface Studio analysis of data from Tarrant County Tax Assessor, 2022.

4

# Homelessness and evictions are rising, straining City resources.

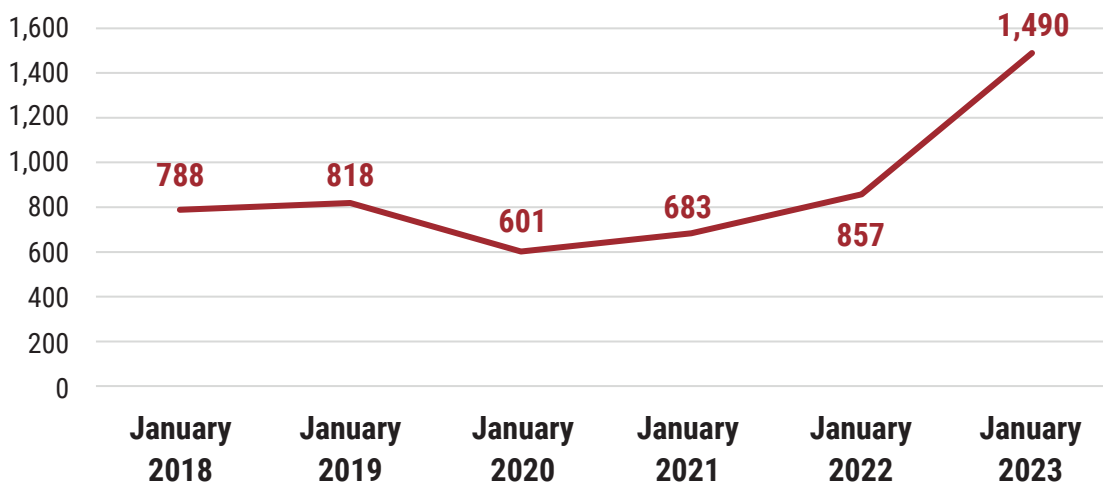
The Homeless Coalition says Tarrant County is seeing many new families, and point-in-time homelessness counts have shown numbers increasing dramatically.

Comparing January monthly counts from 2018 to 2023, the total number of homeless individuals nearly doubled from 788 to 1,490.

52

**Figure 15. Monthly Point-In-Time Count of Homeless Households, Tarrant County**

Source: Tarrant County Homeless Coalition





**There are over 5,000 homeless individuals County-wide,** according to Tarrant County Homeless Coalition in the first quarter of 2023.<sup>23</sup> Most homelessness is short-term or intermittent, often related to a crisis like a job loss or car problem that leads to residents' inability to pay rent or other bills. Nearly three-quarters of homeless households in Tarrant County (71%) have been homeless for less than six months.<sup>24</sup>

**Figure 16. Homeless Individuals by Amount of Time Spent Homeless**

Source: Tarrant County Homeless Coalition Q1 2023



23. Tarrant County Homeless Coalition, <https://ahomewithhope.org/knowthefacts>.

24. Ibid.

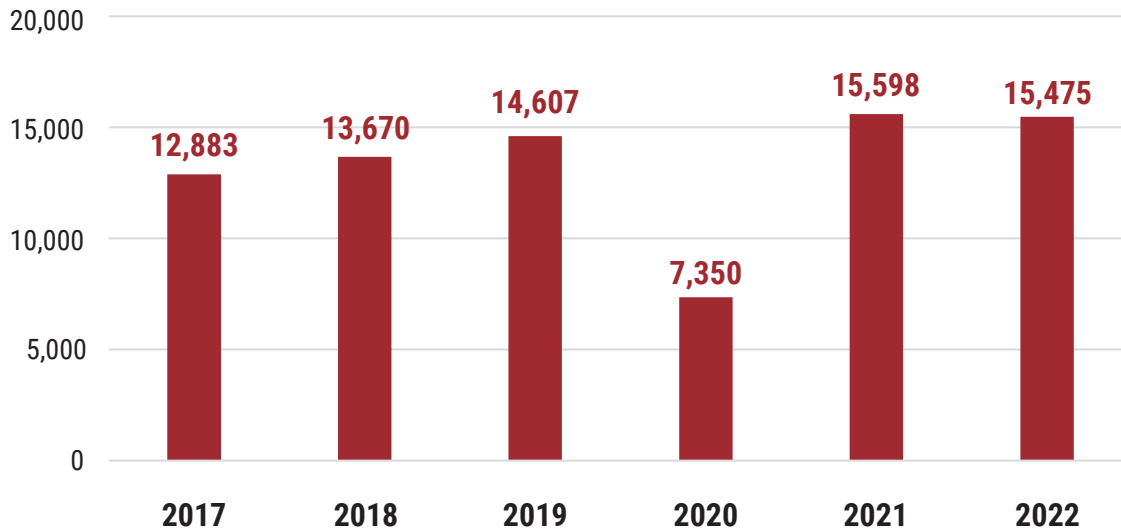
## Eviction data shows that the number of eviction filings has been rising in Fort Worth over multiple years.<sup>25</sup>

In 2020, during the eviction moratorium, the City still saw about 7,000 eviction filings -- about half the number of filings entered the previous year. Since evictions were not allowed for financial reasons during this time, these filings were for other reasons. If this number holds true today, then approximately half of eviction filings may relate to financial issues.

### Figure 17. Fort Worth\* Eviction Filings Over Time

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

\*Only reflects Tarrant County portion of Fort Worth due to data availability



25. Ninigret Partners calculations based on data from the North Texas Eviction Project and Tarrant County Dispute Resolution Program, 2022.

## A relatively small percentage of homeless residents have been unhoused for an extended period of time.

In 2019, the Homeless Coalition found County-wide:<sup>26</sup>

- 295 “chronically homeless” individuals
- 364 homeless individuals with severe mental illness
- 266 with a chronic substance abuse issue
- 27 with an HIV diagnosis

### WHAT’S THE IMPACT OF CHRONIC HOMELESSNESS INTERVENTIONS?

**Stable housing and services reduce total costs to the system.** The JPS Emergency Department (ED) and Medstar saved between about \$1,700 and \$3,800 per Permanent Supportive Housing (PSH) resident per year over the past two years, according to a Directions Home analysis.\*

Total hospital admissions decreased by half over three years among PSH occupants, according to another study by Tarrant County Pathways to Housing.\*\*

\*\* Tarrant County Pathways to Housing Evaluation, April 2019

Nonetheless, these chronically homeless individuals create an outsized cost for the City and its partners. These individuals are often “high utilizers” of emergency healthcare services, defined as individuals who use emergency departments at least four times in a year.<sup>27</sup> But often these individuals utilize those expensive services far more: the 39 “high utilizer” participants in the Tarrant County Pathways to Housing Program collectively used emergency departments 452 times in the year prior to the study’s interventions; that is nearly 12 times per participant in a single year.<sup>28</sup>

While their numbers may be relatively small, the number of chronically homeless individuals is rising - and it will continue to do so without intervention.

26. Tarrant County Pathways to Housing Evaluation, April 2019, pg 2.

27. *Ibid.*, 3.

28. *Ibid.*, 11.



# What Fort Worth is Doing Today

## The City supports development of new housing at a mix of price points.

The City of Fort Worth currently provides a range of tools to support housing creation and preservation, including financing, land assembly, development, rental assistance, homeownership assistance, legal support, and code enforcement.

### Financing

- **Neighborhood Empowerment Zones (NEZ)** provide tax abatements, fee waivers, and the release of City liens to property owners
- **Tax Increment Financing** helps pay for infrastructure and other improvements needed for development
- **Expedited Plan Review (X Team)** speeds approvals of qualifying projects
- **Federal Programs (for example, HOME, CDBG)** provide dollars for housing and neighborhood investment
- **Housing Finance Corporation (HFC)** develops and maintains homes for low- and very-low income individuals and families

### Land

- **HFC holds a small number of parcels** that it can dispose of for affordable development
- **Real Estate Division of the Department of Property Management** acquires and sells City-owned property, including tax-foreclosed and City surplus parcels

### Development Process

- **Mixed Use and Urban Village zoning** promotes mixed-use and dense development near transit and services

### Homeless Housing & Support

- **Permanent Supportive Housing** for chronic homelessness



## The City works to maintain affordability for existing residents.

### Rental Assistance

- **Housing Choice Vouchers** subsidize rents for very low-income residents in housing units across the city with funds provided by the Federal government
- Additional assistance programs

### Rehabilitation

- **Priority Repair Program** (NSD) provides \$25,000 per eligible household to cover investments in basic systems and structural needs; household income must be less than 60% AMI and home value must be less than 80% median home value to qualify. The amount awarded per household recently increased from \$5,000 to \$25,000 so as to cover more significant investments.
- **Cowtown Brushup** (NSD) provides exterior repairs and painting
- **Lead Safe program** (NSD) assists in lead mitigation within homes
- **Weatherization Assistance Program** (NSD) provides home improvements targeted to reducing utility bills
- **Tarrant Appraisal District Homestead Exemption** to protect homeowners from spikes in tax assessments
- **Historic Site Tax Exemption:** City freezes assessed value of designated historic properties for 10 years when 30% or more of the assessed value has been spent on improvements by the property owner

### Homeownership

- **Homebuyer Assistance Program** (NSD) offers \$20,000 in mortgage assistance to first time income-eligible homebuyers

### Legal Aid

- **Legal Aid program** assists with property transfers

### Code Enforcement

- **Increased inspection fees** fund additional staff to address problem properties



# Impact of the City's Current Efforts

Fort Worth has seen the impact of its current level of investment, but is it enough?

**The City's existing efforts have limited reach.** Fort Worth's 2022-2023 HUD Annual Action Plan aims to assist a total of 838 households through a combination of rental assistance, development of new units, rehabilitation of existing units, and acquisition of existing units.<sup>29</sup> While Tarrant County also pursues housing assistance goals, they also have a more limited impact. In total, the county aims to assist 165 households with its 2022 HUD Annual Action Plan.<sup>30</sup>

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**Through its Neighborhood Empowerment Zones (NEZs),** the City also offers incentives for the production and improvement of residential properties. From 2018 to 2021, NEZ projects included \$377.6 million in improvements, with \$2.9 million in taxes abated.<sup>31</sup>

**Affordable housing developments added 2,539 affordable units to the city from 2018 to 2022,** along with 547 market rate units.<sup>32</sup> In total, during that same period, the city added 32,819 units of multifamily housing, including all affordable units.<sup>33</sup> Affordable housing represents just under 8 percent of total new multi-family construction during this time period.

29. Fort Worth 2022-2023 HUD Annual Action Plan

30. Tarrant County 2022 HUD Annual Action Plan

31. City of Fort Worth Neighborhood Services Department

32. *Ibid.*

33. *Ibid.*

**Figure 18. Fort Worth Housing Assistance Program Goals, 2022-2023**

Source: Fort Worth 2022-2023 HUD Annual Action Plan

Household Type	Support Goal
Homeless	70
Non-Homeless	551
Special Needs	217
<b>Total</b>	<b>838</b>

Household Type	Support Goal
Rental Assistance	397
Production of New Units	41
Rehabilitation of Existing Units	390
Acquisition of Existing Units	10
<b>Total</b>	<b>838</b>

**Figure 19. Tarrant County Housing Assistance Program Goals, 2022-2023**

Source: Tarrant County 2022 HUD Annual Action Plan

Household Type	Support Goal
Homeless	0
Non-Homeless	165
Special Needs	0
<b>Total</b>	<b>165</b>

Household Type	Support Goal
Rental Assistance	28
Production of New Units	0
Rehabilitation of Existing Units	37
Acquisition of Existing Units	100
<b>Total</b>	<b>165</b>

**Figure 20. Fort Worth NEZ Impacts**

Source: City of Fort Worth

Year	Multi-Family Projects			Single-Family Projects		
	Taxes Abated	Value of Project Improvements	Number of Multi-Family Units Impacted	Taxes Abated	Value of Project Improvements	Number of Single-Family Units Impacted
2018	\$226,970	\$28,913,437	276	\$105,985	\$13,501,305	69
2019	\$677,531	\$86,309,687	586	\$90,316	\$11,505,187	63
2020	\$805,141	\$107,711,156	738	\$57,549	\$7,698,876	45
2021	\$861,749	\$115,284,105	738	\$50,241	\$6,721,190	38
<b>Total</b>	<b>\$2,571,391</b>	<b>\$338,218,385</b>	Some units appear in multiple years; totals cannot be summed	<b>\$304,091</b>	<b>\$39,426,558</b>	Some units appear in multiple years; totals cannot be summed

# The Affordability Gap

The scope of the problem is large and will require focused investment over the coming years. This report provides strategies to address the growing challenge.

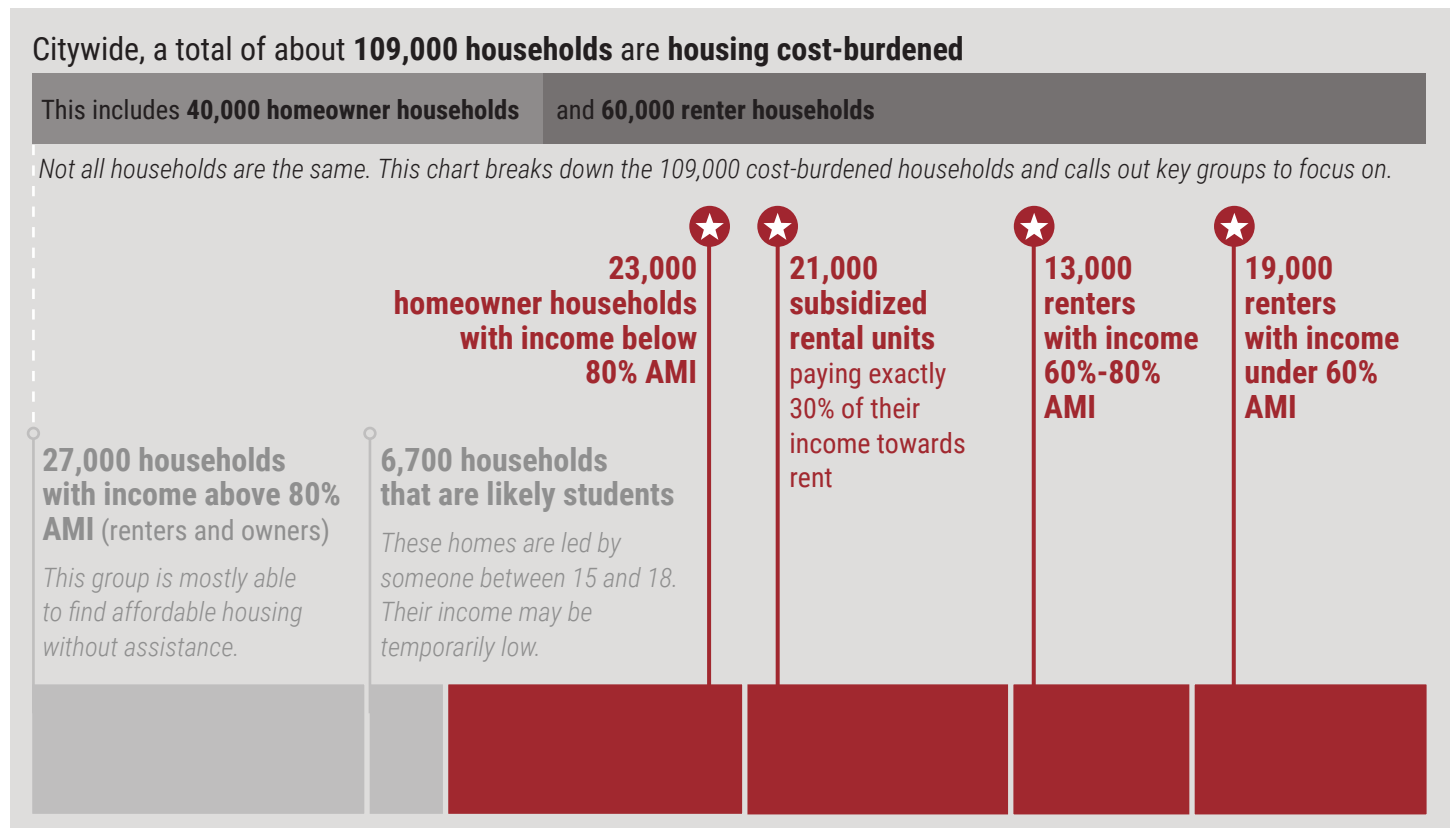
## What is the Affordability Gap?

There is a gap between the number of affordable units that are available and the number that are needed to provide everyone with homes that they can afford.

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### Figure 21. Housing Cost-Burdened Households by Type

Source: US Census American Community Survey 5-year Estimates 2021; analysis by Ninigret Partners. To approximate Area Median Income (AMI) ranges, US Census household income data was used: 80% AMI was set at \$50,000, and 60% AMI was set at \$35,000.



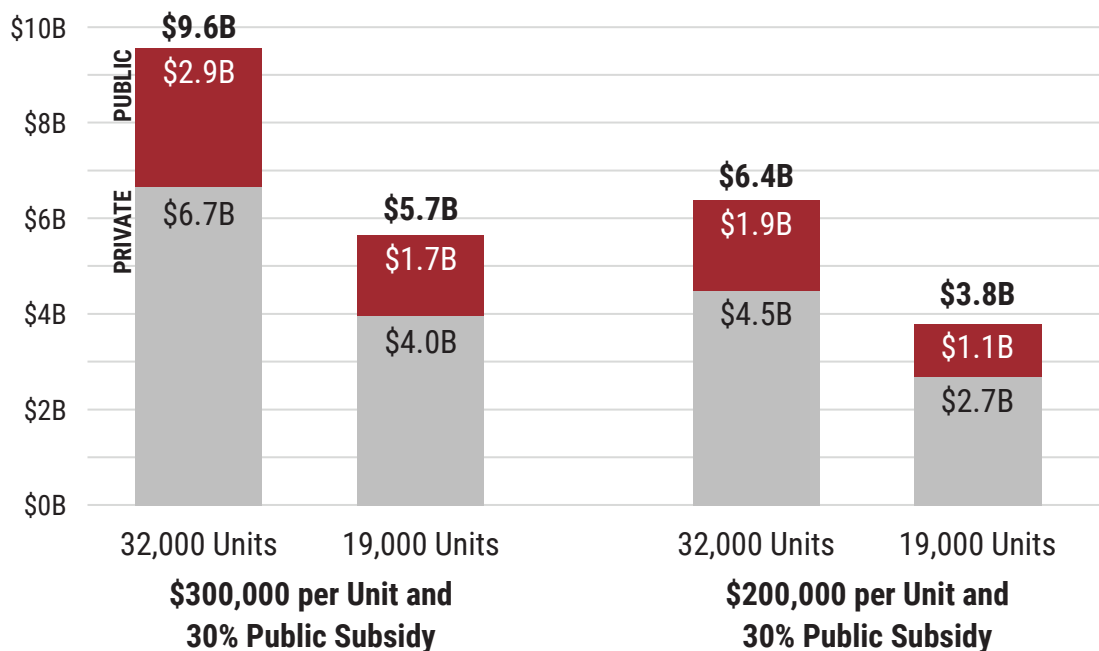


# Closing the Gap with New Construction Alone Would Be Tremendously Expensive

To close the affordable housing gap with new construction alone, the public cost could be between **\$1.1 billion and \$2.9 billion**. Depending on the problem the City is aiming to solve, the gap could range from 19,000 units to 32,000 units. The total cost to build a new unit is between \$200,000 and \$300,000. Public funding sources would need to cover approximately 30 percent of the total cost.

**Figure 22. How Much Would It Cost to Close the Affordable Housing Gap With New Construction Alone?**

Source: Analysis by Ninigret Partners. This chart shows the approximate total cost of closing the affordability gap with new construction under four scenarios that differ by their cost-per-unit and by the total number of units.





# Three Keys to Success in Closing the Affordability Gap

## Focus on Key Populations

Over 100,000 Fort Worth households pay too much for housing, but the City cannot, and should not, aim to solve the issue of housing costs for every one of those households. The City must focus action where it can make the greatest impact -- and where it is truly needed.

## Bring in More Resources

Federal resources alone are not enough to tackle Fort Worth's housing shortage. With its federal allocation, the City currently aims to assist just 838 households in 2022 and 2023. There are 32,000 renter households below 80% AMI who pay too much in rent in Fort Worth. The 838 households that will receive assistance account for just 2.6 percent of the renter households in need. It will be impossible to make a meaningful difference in the City's housing shortage without additional resources.

## The City Can't Do This Alone

The City's resources and powers alone cannot address Fort Worth's housing shortage. It is essential that additional partners bring their resources to the table, whether those include taxing authority that could contribute to development incentives or considerable endowments that could contribute funds or underwrite efforts. All of Fort Worth shares in the responsibility to ensure residents have access to homes they can afford, and -- together -- it will be possible to make progress.



# A Strategic Approach is Necessary to Focus Efforts on Addressing Housing Affordability

## A Tremendous Cost

It is unlikely that Federal or state sources will fill the funding gap needed to make building enough affordable housing to fill the gap practical, but inaction will have a great cost.

## A Strategic Approach

An initial step is critical. The City should employ a strategic approach that focuses on meeting the housing needs of select populations.

## What Needs to Be Done

- **Encourage development of all types of market rate housing**, to keep pace with expected population growth to reduce the pressure on the housing market.
- **Invest more low-cost flexible capital** to increase the amount of subsidized housing production.
- **Provide targeted incentives and policy/process changes** to lower housing development costs (including land disposition), and expand available resources.
- **Protect naturally occurring affordable housing (NOAH)** wherever possible, to help manage the scale of the affordability problem.
- **Take a focused approach to homelessness** given the differences in the various populations and their needs.

# Housing Affordability Strategy Goals

The seven goals on the following page are the foundation for advancing Fort Worth's Housing Affordability Strategy.

## Together, the goals aim to reducing the cost burden of housing for residents who need it most.

Among the 100,000 households that pay too much for housing, some are far less likely than others to need assistance. The goals below are narrowly targeted to particular groups of Fort Worth residents who need housing assistance the most.

GOAL 1	GOAL 2	GOAL 3	GOAL 4
<b>Low Income Cost-Burdened Homeowners</b> Protect the 23,000 homeowners below 80% AMI and their Naturally Occurring Affordable Housing (NOAH).	<b>Subsidized Rental Units</b> Preserve tax credit projects, existing investments, and the value of housing vouchers for the 21,000 households living in subsidized units.	<b>Low Income Cost-Burdened Renters</b> Create additional opportunities for homeownership for the 13,000 cost-burdened renter households between 60% and 80% AMI.	<b>Very Low Income Cost-Burdened Renters</b> Provide more stable housing options for the 19,000 cost-burdened renter households under 60% AMI.

## The following goals are related a Functional Zero approach to homelessness for families and chronically homeless individuals.

Homelessness is a complicated problem that requires a specialized approach for each subpopulation. To move the needle, the City should increase its focus on a few key populations and take a Functional Zero approach to homelessness.

GOAL 5	GOAL 6	GOAL 7
<b>Fort Worth ISD Families Experiencing Housing Instability</b> Improve housing stability for low income families with children in Fort Worth schools, particularly the 17% of Fort Worth Independent School District (ISD) students who switch schools during the year.	<b>Crisis or Intermittent Homeless Individuals and Families</b> Reduce time spent homeless to less than 45 days for individuals or families experiencing crisis or intermittent homelessness, who make up the majority of residents experiencing homelessness.	<b>Chronically Homeless Individuals</b> Ensure adequate services and reduce the public cost of the approximately 300 homeless individuals who are "chronically homeless."



# A Framework for Action



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The following framework quickly communicates all parts of an effective strategy for ensuring adequate housing and reducing incidence of homelessness.

This framework focuses on:

- **Attacking the Cost of Building and Preserving Housing,**
- **Attacking the Cost of Occupying a Home, and**
- **Intervening and Managing Housing Crises to Reduce Homelessness.**

Each section is divided into multiple parts with accompanying strategies.

**High priority strategies are marked with a star ★.** For more details on each of the strategies named here, see the following section, Strategy Details.





# Attack the Cost of Building and Preserving Housing & Attack the Cost of Occupying a Home

The amount of affordable housing in Fort Worth depends on how much it costs developers to build new or preserve existing housing, as well as how much it costs buyers and renters to remain in their homes. When the cost of building or preserving housing is high, developing affordable units is more challenging. When the cost of occupying a home rises, lower-income residents may move, leaving an opportunity for higher income residents who can afford the property to move in. By reducing the cost of developing, preserving, and occupying homes, the City and its partners can help developers increase the supply of affordable housing -- and maintain the Naturally Occurring Affordable Housing (NOAH) the city already offers.



# Attack the Cost of Building & Preserving Housing

There are a number of costs that go into building, preserving or occupying a home.

## 1 LAND



The first and most basic cost for new development. The cost of land is different depending on where it is located, how large the parcel is, whether it has issues with things like flooding, how it's zoned, and other factors. If land costs are very high, the cost of housing built on the land will likely also be high.

## 2 DEVELOPMENT PROCESS



Before construction starts, developers must design the project and navigate local regulations to get the project approved. The way a project is designed will depend in part on what local regulations allow. The longer or more difficult the development process, the higher the costs for developers.

## 3 CONSTRUCTION



Construction involves everything from preparing the land, to installing necessary infrastructure like roads, water pipes, and electricity, to building the structure itself. Some construction costs depend on the location and condition of the land that a project is located on; some costs depend on who takes responsibility for particular tasks (for example, if the City takes on infrastructure construction, then the developer's costs will be lower); and some costs depend on larger conditions that are hard to control, like the cost of materials and labor.

## 4 COST OF CAPITAL



To complete projects, developers need access to money at every step in the process. Some money comes with lots of strings and a requirement to repay with high interest; some money is more flexible, with few strings and low interest -- or even no requirement to repay. Flexible funding can reduce the cost of housing development and invite more low-cost housing development.

## 5 PROFIT



The amount of profit that a developer makes depends on each of the preceding costs, as well as on the amount of money the developer can charge to sell or rent the housing. Different types of developers are willing to accept different amounts of profit. A for-profit developer may think a project is only worth it if they can make a significant profit, while a non-profit developer may consider a far thinner profit acceptable.

## Figure 23. How to Attack the Costs of Building & Preserving Housing

Source: Ninigret Partners and Interface Studio

Costs	Strategy No. & Description	Notes
<b>LAND</b>		
Dollars Per Acre	★ 1 Establish a Land Bank	For acquiring & managing land <i>Example sources: Bond, Philanthropy, General Fund, HFC</i>
	3 Form an Open Space Program Partnership	
<b>DEVELOPMENT PROCESS</b>		
Soft Costs	4 Encourage Accessory Dwelling Units	Policy change plus consulting <i>Example sources: Federal Grants, General Fund</i>
Developer Fees	5 Adopt a Neighborhood Pattern Book of Pre-Approved Designs	
Regulatory Requirements	6 Expand Mixed Use Zoning Around TOD	
	9 Offer Development Bonuses for Affordable Development	
<b>CONSTRUCTION</b>		
Land Preparation	6 Expand Mixed Use Zoning Around TOD	Policy change through zoning
Infrastructure	★ 8 Provide Additional City Investment	<i>Example sources: PAYGO, Bond</i>
Materials		
Labor		
<b>COST OF CAPITAL</b>		
Grants	★ 8 Provide Additional City Investment	For flexible dollars to expand/ create housing programs <i>Example sources: PAYGO, Bond, Tax Incentives (City and Other Jurisdictions), HFC</i>
Loans	14 Expand City Rehabilitation Program Funding and Improvements	
Equity	7 Expand HFC Tools	
<b>PROFIT</b>		
Operating Margin	★ 11 Support the Growth of Community Development Corporations	To build capacity/partnership <i>Example sources: Bond, Philanthropy, General Fund</i>
Return on Capital	★ 10 Encourage Private & Philanthropic Funding Entities	
	9 Offer Development Bonuses for Affordable Development	

For more details on each strategy, see the following section "Strategy Details" on page 74.

# Attack the Cost of Occupying a Home

## 1 TAXES & INSURANCE



The taxes and insurance associated with living in a home can add a significant amount to an owner or renter's costs.

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## 2 MAINTENANCE & UTILITIES



Regular utility bills such as electricity, water, and gas add to owner and renter costs, and those bills can be impacted by the quality and condition of a home's utility systems, weatherization, roofs, siding, and other elements. These systems need regular (and sometimes costly) rehabilitation to keep them in good condition. And rehabilitation must follow City code requirements, which add costs to the work.

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## 3 COST OF UNIT



For owners and renters, this is the most basic cost of occupying a home. Owners pay a downpayment and a mortgage, renters pay rent; and the amount that both groups pay for a suitable home is, in part, determined by what is available on the market.

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## 4 TRANSPORTATION



The total cost of living in a home includes not only the other costs listed here, but also the cost of traveling to and from that home for work and daily needs. When homes are located far from jobs, groceries, and other necessities, residents have to pay more to get where they need to go.

## Figure 24. How to Attack the Costs of Occupying a Home

Source: Ninigret Partners and Interface Studio

Costs	Strategy No. & Description	Notes
<b>TAXES &amp; INSURANCE</b>		
Property Taxes Home Insurance	12 Property Tax Assistance for Select Low-Income Owners  Homestead Exemption for Income Qualified Owners*	Tax assistance to reduce costs for renters and owners  <i>Example sources: City Policy Change, Other Taxing Jurisdictions</i>
<b>MAINTENANCE &amp; UTILITIES</b>		
Rehabilitation Weatherization Code Requirements	14 Expand City Rehabilitation Program Funding and Improvements  13 Expand NEZ Initiatives	To help more families stay in their homes affordably  <i>Example sources: Bond, Chapter 380, CDBG, General Fund, Capital Improvement Plan, Other Taxing Jurisdictions</i>
<b>COST OF UNIT</b>		
<b>Owners</b>		
Down Payment Mortgage Limitations of what is available on the market	★ 15 Create Community Land Trusts	To protect affordability over time  <i>Example sources: Bond, Philanthropy, Potential Land Bank</i>
<b>Renters</b>		
Rent	16 Provide Additional Rental Subsidies 17 Follow Through with Code Enforcement at Rental Properties	To help renters stay in place and improve property conditions  <i>Example sources: Philanthropy, HOME Grants, General Fund</i>
<b>TRANSPORTATION</b>		
Travel for Work Travel for Daily Needs	Encourage Transportation Oriented Development (TOD)*	Policy change through zoning

For more details on each strategy, see the following section "Strategy Details" on page 74.

\* This strategy is already in progress

# Intervene and Manage Housing Crises

Building and preserving more housing will help to reduce the number of residents who slip into homelessness. However, common crises like the loss of a job or unexpected medical bills will continue to leave some families unable to pay for their homes. When families lose their homes, their children suffer in school, and the homes they used to live in may cease to be affordable -- selling or renting at a higher price for the next inhabitant. This is where the City and its partners can intervene to reduce the time an individual or family is unhoused.



## 1 CRISIS

Housing crises often start with sudden and unexpected costs that residents cannot afford. Someone loses their job, their car breaks down, they get a medical diagnosis: when residents suffer a loss of income or a major bill, they may not have the cash reserves to pay their housing costs.



## 2 THREAT OF HOME LOSS

When utility bills, property taxes, mortgages or rent go unpaid, residents may find themselves at risk of eviction, foreclosure, or tax delinquency. Residents may also find themselves at risk when costly home repairs build up over time; if the cost of repairing their home is too high, they may experience code enforcement action that could force them out of their home. Each of these situations involves a public process that the City has some control over.



## 3 HOME LOSS

If a resident is unable to pay the costs necessary to stay in their home, they will lose the home. If they owned the home, it may sell for a higher price and cease to house lower income residents.



## 4 HOMELESSNESS

After losing a home, many residents experience a period of homelessness, whether that means living out of their car, in a friend or family member's home, or out on the street. The length of time they spend homeless depends on many factors, including their ability to find an affordable home, a job, medical care, or other assistance. Most homeless individuals and families are homeless for less than six months. A minority remain homeless for an extended period of time, but these residents often have complicated situations that make it difficult for them to establish a stable living situation.



For those living on the streets for an extended period of time, their need for emergency healthcare and other supportive services only grows. By strategically intervening in and managing housing crises for families and chronically homeless individuals, the City and its partners can reduce the number, frequency, and duration of homelessness episodes, improve the health and wellbeing of at-risk groups, and reduce costs for the City, the local health system, and their partners.

**Figure 25. How to Intervene and Manage Housing Crises**

Source: Ninigret Partners and Interface Studio

**CRISIS**

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

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

	<b>Strategy No. &amp; Description</b>	<b>Notes</b>
<b>THREAT OF HOME LOSS</b>	18 Provide Proactive Support to Homeowners at Risk of Losing Their Home	
	19 Expand the Tarrant County Eviction Diversion Program for Fort Worth Residents	To keep people in their homes <i>Example sources: City, Other Jurisdictions, Homeowner Equity</i>
	20 Expand Emergency Repair Program	
<b>HOME LOSS</b>	21 Acquire and Preserve Properties At Risk of Foreclosure or Tax Lien	For acquisition and improvement
	22 Acquire FHA Loan Default Properties	<i>Example sources: City, County, Bond</i>
<b>HOMELESSNESS</b>	23 Expand Permanent Supportive Housing (PSH)	To provide permanent solutions for hard-to-serve populations
	24 Implement a “Functional Zero” Approach for Key Populations	<i>Example sources: City, County, Hospitals, Medicaid</i>

**For more details on each strategy, see the following section “Strategy Details” on page 74.**

# Strategy Details

**This section provides details for twenty-three housing affordability strategies.**

The strategies are organized according to the three Framework for Action categories:

**Attack the Cost of Building and Preserving Housing**

**Attack the Cost of Occupying a Home**

**Intervene and Manage Housing Crises**

*Patriot Pointe, an affordable and mixed income community*  
Source: FWHS







**ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - LAND**

# 1 Establish a Land Bank

**to acquire and dispose of foreclosed and tax delinquent properties in a strategic and streamlined way, prioritizing affordable housing development and community uses.**

- Texas authorizes Land Banking under Chapter 379 and 373A.204 if the City has a plan that is approved by Council and all taxing entities, including the City, County, school district, hospital district, and any others. Dallas has its own specific state land bank law.
- Currently, foreclosed and tax delinquent properties are sold by the County at public auction monthly. There is no mechanism for the City to acquire these properties except by bidding on them publicly.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
Property Management, Neighborhood Services

**IMPLEMENTATION PARTNERS**  
City of Fort Worth, All Taxing Entities

## ..... What have other Texas cities done? .....

### **Dallas Housing and Acquisition Development Corporation (DHADC)**

- Established in 2004, the DHADC acquires unproductive land and disposes of it for affordable commercial development and housing for low-income households up to 115% of AMI.
- Between 2004 and 2021, there were 785 lot sales, with 674 housing units constructed and sold to income-eligible homeowners.

### **Houston Land Bank (HLB)**

- The Houston Land Bank focuses on supporting comprehensive community development, including the creation of affordable housing and generation of tax revenue for local schools and city services.
- The Land Bank has put \$76 million of property value back into the market, creating over 500 new affordable homes. It has 520 properties in its inventory.
- In 2019, former HLB properties generated \$1 million in taxes for Houston.

### **ACT Land Bank**

- Created in 2008, the Affordable Communities of Texas Land Bank program (ACT Land Bank) acquires and disposes of properties state-wide. It also supports cities interested in setting up a new land bank. The program presently holds some properties in Fort Worth.
- As of 2021, 574 properties had been acquired and 329 homes were created, resulting in a total property value of \$31 million and the creation of 230 jobs.



2

**ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - LAND**

## Transfer City-Owned Vacant Parcels to the HFC

if they are not needed for future facility expansion.

- The current internal policy is to hold open direct sales of properties.
- Currently, the Real Estate Division holds about 200 developable properties, according to department representatives in February 2023.

**RESPONSIBLE DEPARTMENT OR AGENCY**

Property Management, Neighborhood Services

**IMPLEMENTATION PARTNERS**

City of Fort Worth

3

**ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - LAND**

## Form an Open Space Program Partnership

Partner with the City of Fort Worth Open Space Conservation Program, where appropriate, to acquire property for affordable housing development.

- The Open Space Conservation Program acquires large plots of land for preservation. Often, the program preserves only a portion of the parcels acquired, or it does not have the resources to acquire a large parcel and preserve only a portion.
- NSD could partner with the Open Space Program to acquire land when a portion could be designated for affordable development.

**RESPONSIBLE DEPARTMENT OR AGENCY**

Open Space, Neighborhood Services

**IMPLEMENTATION PARTNERS**

City of Fort Worth



4

ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - DEVELOPMENT PROCESS

# Encourage Accessory Dwelling Units (ADUs)

Revise the zoning code to allow accessory dwelling units on single-family properties, either citywide or in select areas, and incentivize ADU construction.

**Precedent**

- Both Austin and Dallas allow ADUs under certain conditions. In Austin in 2019 the number of ADUs constructed that year was over 350. The current code allows for ADU sizes of up to 1,100 square feet or 0.15 FAR.

**Best Practice**

- It is important to incentivize construction of ADUs. Simply permitting them will not lead to widespread construction in and of itself.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
Development Services

**IMPLEMENTATION PARTNERS**  
City of Fort Worth

5

ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - DEVELOPMENT PROCESS

# Adopt a Neighborhood Pattern Book of Pre-Approved Designs

Create a pattern book to assist property owners with infill development or home rehabilitation projects, with pre-approved designs that match the character of Fort Worth neighborhoods.

**Precedents**

- Virginia Beach and Norfolk, VA, each have neighborhood pattern books to help property owners rehab their properties or build new units that complement the surrounding built form.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
Development Services

**IMPLEMENTATION PARTNERS**  
City of Fort Worth

6

ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - CONSTRUCTION

# Expand Mixed Use Zoning

to strategically increase residential density at key intersections, along major corridors, or along transit lines, especially in coordination with transportation improvements.

- Expand the areas covered by mixed use zoning to allow for greater density and increased housing options, especially along commercial corridors.
- **Transportation Oriented Development (TOD)**
  - Implement a TOD overlay to strategically increase residential density at key hubs, along major corridors, or along transit lines, without overwhelming lower-capacity areas of the transportation system.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
Development Services

**IMPLEMENTATION PARTNERS**  
City of Fort Worth

7

ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - COST OF CAPITAL

# Expand HFC Tools

Expand the use of existing tools available to Texas Housing Finance Corporations to increase availability of capital.

- Evaluate the potential for essential facility bonds to protect existing NOAH multi-family units.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
Housing Finance Corporation, Neighborhood Services

**IMPLEMENTATION PARTNERS**  
Housing Finance Corporation



**ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - COST OF CAPITAL**

# Provide Additional City Investment

to fund a range of affordable housing development and preservation strategies, including land acquisition, development projects, preservation of existing housing, and more.

- Aim to raise \$100 million over four years. This amount provides proof-of-concept funding that can help impact housing in Fort Worth.
- Austin’s first affordable housing bond in 2006 totaled \$55 million. When adjusted for inflation to present day dollars, that amounts to about \$98 million.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
 Property Management, Neighborhood Services

**IMPLEMENTATION PARTNERS**  
 City of Fort Worth, All Taxing Entities

## ..... What have other Texas cities done? .....

**Austin**

- The city has a long history of using **GO Bonds to fund affordable housing** for the creation, rehab, and retention of rental and ownership housing.
- Additionally, **in 2020, voters approved \$300M for anti-displacement funding as part of the expansion of city’s transportation system, Project Connect.** This is to be spent on land acquisition and land development for affordable housing and community-initiated solutions.

- 2006: \$55M
- 2013: \$65M
- 2018: \$250M
- 2022: \$350M

**Houston**

- **In 2021 the Uptown Development Authority raised \$112M through a bond issue** for the construction of 1,000 affordable homes across the city via public private partnerships with nonprofit and for-profit developers.

- \$47M will build 575 owner-occupied homes
- \$53M will go to a Community Land Trust (CLT) for 425 homes
- The goal is to entice developers to build more homes in the \$200k-\$250k price range

**San Antonio**

- In 2022, voters approved six propositions for the City’s 2022-2027 Bond Program totaling \$1.2B. **The Housing Bond totaled \$150M as a part of a larger \$1.2B bond.** The housing bond included five categories: Homeownership, Rehab, and Preservation; Rental Housing Acquisition, Rehab, and Preservation; Rental Housing Production and Acquisition; Housing with Permanent Onsite Supportive Services; and Homeownership Production.

**Figure 26. Example Allocation of \$100 Million**

Source: Interface Studio

**Homeownership**  
30%

**Help Existing Homeowners**  
with rehabilitation programs so they can stay in their homes

**Build New Homes**  
for affordable homeownership

**Homelessness**  
15%

**Support Construction of Permanent Supportive Housing (PSH)** to provide stable transitional housing for families experiencing temporary homelessness

**Rental**  
50%

**Protect LIHTC Properties**  
by preserving properties with expiring tax credits

**Acquire Rental Units for 60% - 80% AMI**  
for potential REIT rehab & renovation

**Flex** 5%  
**Housing Innovation Funds**  
to reduce costs for existing developers and integrate affordable housing into housing developments in the existing pipeline

**Integrate Land Acquisition across all categories**

Category	Percent	Dollars	Impact	Assumptions
<b>Rental</b>	50%	\$50M		
Protect LIHTC Properties	25%	\$25M	3,200 units are approaching 30 years	Based on HUD LIHTC reporting, may need revision
Acquire Rental Units for 60-80% AMI	25%	\$25M	200+ units acquired with resources to renovate	Philanthropic and private capital leveraged 3:1 or 4:1 on public dollars, \$200k/unit acquisition cost
<b>Homeownership</b>	30%	\$30M		
Help Existing Homeowners	15%	\$15M	600 homes rehabbed	\$25,000/unit
Build New Homes	15%	\$15M	-Option 1: ~500 units at \$30k buydown for 80% AMI to get prices under \$300k. -Option 2: ~187 units at \$80k buydown for 60% AMI to get prices under \$200k.	Depends on the size of the buydown. Houston is \$82k/unit with target of \$200-\$270k. Credit score is the key issue on mortgage declines in FTW / Tarrant County. May require down payment assistance, homeownership education.
<b>Homelessness</b>	15%	\$15M		
Support Construction of Permanent Supportive Housing (PSH)	15%	\$15M	120-150 units, more than double city ARPA commitment, creating opportunity for "functional zero" homelessness	This would not impact the ability to fund operating costs of PSH, which are significant.
<b>Flex</b>	5%	\$5M		
Housing Innovation Funds	5%	\$5M	-	Land acquisition, flexible capital stack, proof of concept construction



9

ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - PROFIT

# Offer Development Bonuses for Affordable Development

Provide development bonuses to incentivize affordable development.

- In exchange for the addition of affordable units in development projects, the City could provide incentives such as density bonuses, parking reductions, expedited development review processes, reduced fees, and more.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
Development Services

**IMPLEMENTATION PARTNERS**  
City of Fort Worth

## ..... What have other Texas cities done? .....

### Dallas

- **Mixed Income Housing Development Bonus Program (MIHDB):** As of March 2022, 13 new mixed-income communities were under construction or completed that used the bonus (3,477 total units, including 435 affordable) and seven more were in pre-development (1,722 total units, including 373 affordable).

### Austin

- **'Affordability Unlocked' Development Bonus Program:** As of September 2020, 2,721 total units had been certified under the program, including 2,337 affordable units.



**ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - PROFIT**

# Encourage New Private and Philanthropic Funding Entities

to finance, develop, and acquire moderate income housing.

- Encourage local philanthropy and/or privately-run entities to directly invest funds in affordable development and retention.
- Some options include a Housing Conservancy, a Housing Trust Fund, a Real Estate Investment Trust (REIT), or others.

**RESPONSIBLE DEPARTMENT OR AGENCY**

Mayor

**IMPLEMENTATION PARTNERS**

Private and Philanthropic Funding Entities, City of Fort Worth

## ..... What are similar funding entities? .....

### **Austin Housing Conservancy**

- A social impact private equity fund that is used to purchase and preserve multi-family properties to maintain affordable rental rates for moderate and middle-income residents.
- Targets housing serving residents earning between 60% and 120% of area median income, with a goal of purchasing and preserving 5,000 units over the next five years. The fund generates returns for its investors.
- Founded in 2016 and sponsored by Affordable Central Texas (ACT).

### **San Antonio Housing Trust**

- Has created or preserved over 11,247 housing units, with 6,655 units for households below 60% AMI.
- Has awarded \$3.6 million in grants and loans to create and preserve affordable housing and awarded over \$6 million to the City's COVID Emergency Housing Assistance program.

### **Housing Partner Equity Trust**

- A social-purpose Real Estate Investment Trust (REIT) located in Boston that provides capital to fill funding gaps in acquiring multi-family properties.

### **Mixed-Income Neighborhood Trusts (MINT)**

- Created by Trust Neighborhoods, these trusts develop, own, and operate rental housing and retail with the goal of maintaining rents through changing markets. They are managed by neighborhood organizations and intended to represent neighborhood priorities.



**ATTACK THE COST OF BUILDING AND PRESERVING HOUSING - PROFIT**

# Support the Growth of Community Development Corporations (CDCs)

that can provide programs, services, and community-supportive development in challenged communities across the city.

- **Identify existing organizations that have an interest in becoming a CDC,** potentially pursuing community-focused development projects as well as resident-serving programs and services.
- The City should be prepared to incubate organizational development (similar to LVT Rise) with financial support and help provide the outside technical assistance needed to launch and develop into CDCs.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
 Neighborhood Services

**IMPLEMENTATION PARTNERS**  
 City of Fort Worth, Existing Community Organizations, and Other Partners

## ..... What have other cities done? .....

### **Cincinnati Center City Development Corporation**

- Formed in 2003, the Cincinnati Center City Development Corporation focuses on the revitalization of the Central Business District through civic spaces, mixed-use development, and mixed-income neighborhoods.
- \$1.6 billion in development projects have yielded 2,088 residential units, 156 hotel rooms, over 1 million square feet of commercial space, 198 restored buildings, and 17 acres of restored civic space.

### **NEWSED CDC, Denver, CO**

- Established in 1973, NEWSED CDC focuses on affordable housing, small businesses, and asset creation in Denver.
- It has developed over 650,000 square feet of housing and commercial real estate and provides services such as business training, housing counseling, and lending programs.

### **Community Builders of Kansas City**

- Since 1991, Community Builders of Kansas City has focused on affordable housing and commercial development.
- It has provided more than 700 housing units through new construction and renovation of substandard housing, as well as over 500,000 square feet of commercial and institutional space.



*La Villa de Barela, an affordable housing complex in Denver.  
Source: NEWS24*



*Cameron Place, housing  
for residents with  
special needs.  
Source: Community  
Builders of Kansas City*



12

ATTACK THE COST OF OCCUPYING A HOME - TAXES & INSURANCE

# Property Tax Assistance for Select Low-Income Homeowners

Provide property tax assistance for low income owners where property values are increasing rapidly.

- Investigate the feasibility of a real estate tax relief program to reduce tax burden for low income homeowners when their assessed value increases rapidly. The program could be applied to specific geographies, household incomes, or levels of increase in property taxes.
- In Fort Worth, assessed values are rising fastest in low-income neighborhoods, where they can create an unmanageable burden on homeowners.
- Homes in those neighborhoods are also twice as likely to be purchased by an investor.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
 Neighborhood Services

**IMPLEMENTATION PARTNERS**  
 City of Fort Worth,  
 Other Taxing Jurisdictions

## ..... What have other cities done? .....

### Philadelphia LOOP Program

- The Philadelphia Longtime Owner Occupants Program (LOOP) is a Real Estate Tax relief program for eligible homeowners whose property assessments increased by 50 percent or more over the past year or 75 percent or more over the past five years. Participants must also fall within income limits and meet length of home ownership requirements. The program works by limiting owners' assessment increase to 50 or 75 percent and locking the assessment in at that price as long as the owner remains eligible.

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ATTACK THE COST OF OCCUPYING A HOME - MAINTENANCE & UTILITIES

## Expand NEZ Initiatives

to include more taxing jurisdictions for affordable housing development.

### Current regulation

- The current policy allows a five-year 100% City tax abatement for multi-family projects that include a certain amount of affordable units, or when Council approves a payment of \$200 annually per unit.

### Proposed change

- Expand NEZ tax benefits under a joint tax agreement to include the County and school district, with their approval.

**RESPONSIBLE  
DEPARTMENT OR  
AGENCY**

Neighborhood Services

**IMPLEMENTATION  
PARTNERS**

City of Fort Worth,  
Other Taxing Entities

14

ATTACK THE COST OF OCCUPYING A HOME - MAINTENANCE & UTILITIES

## Expand City Rehabilitation Program Funding and Improvements

Increase the funding and capacity of the City's various home rehabilitation programs to help low-income homeowners maintain their homes.

- Provide additional funding through Chapter 380 agreements, reallocation of CDBG funds, and potential PAY-GO or bond funds.
- Work with banks to create a lending program to support housing rehabilitation.

### Fargo Neighborhood Revitalization Initiative (NRI) Home Rehabilitation Loan Program

- Fargo's NRI Home Rehabilitation Loan Program encourages reinvestment in older neighborhoods by offering existing homeowners low-interest loans for significant home repairs and upgrades. The loans are secured by a second mortgage.

**RESPONSIBLE  
DEPARTMENT OR  
AGENCY**

Neighborhood Services

**IMPLEMENTATION  
PARTNERS**

City of Fort Worth



**ATTACK THE COST OF OCCUPYING A HOME - COST OF UNIT**

# Create Community Land Trusts (CLTs)

Support the creation of Community Land Trusts to protect permanent affordability.

- Under Title 12 CH373B, the existing HFC can serve as a land trust, which would therefore not require creation of a new entity.
- CLTs maintain long-term homeowner affordability by ensuring properties always sell for an affordable price. They hold land permanently “in trust” for community-serving uses, especially affordable housing.
- Limited-income qualified homeowners can buy a home from the CLT and enter into a Ground Lease for exclusive use of the land beneath the home. Homeowners can earn modest equity from the home over time, and if they choose to sell, they agree to sell to another limited-income buyer, keeping the house affordable in perpetuity. They are usually limited to a maximum rate of return on sale.

**RESPONSIBLE DEPARTMENT OR AGENCY**  
 Neighborhood Services

**IMPLEMENTATION PARTNERS**  
 Philanthropic Organizations,  
 Non-Profit Organizations

## ..... What are similar programs? .....

### **Champlain Housing Trust**

- The Champlain Housing Trust in Vermont is the largest land trust in the country. It aims to provide a stock of permanently affordable homes to low- and moderate-income households in northwest Vermont.
- The trust controls the land below 2,536 affordable apartment units and 671 affordable homes. It also provides loan services and home education and counseling.

### **Dallas Community Land Trust Program**

- The Dallas Community Land Trust Program regulates CLTs within the city and provides information on how to start and run one.

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# Provide Additional Rental Subsidies

Pursue strategies to improve the effectiveness of rental vouchers.

- Options include funding unfunded Housing Choice Vouchers, providing renter subsidies as a property tax reimbursement, or targeting existing vouchers to key populations such as families with school-age children.

**RESPONSIBLE DEPARTMENT OR AGENCY**

Neighborhood Services, FWHS

**IMPLEMENTATION PARTNERS**

FWHS



## A CHAMPLAIN HOUSING TRUST SUCCESS STORY

When Antoinette Bennett-Jones was a new mother with her daughter, she found herself suddenly homeless and the value of affordable housing came clearly into focus. That was thirteen years ago.

Having an affordable apartment and support felt even more critical when her son was born prematurely and spent 97 days in the NICU, and a year and a half in and out of the hospital, with several procedures including open heart surgery.

"Thanks to affordable housing, I could focus on the needs of my family and not stress about becoming homeless," she told a legislative committee in February 2021.

Antoinette Bennett-Jones with her family.  
Source: Champlain Housing Trust

17

**ATTACK THE COST OF OCCUPYING A HOME - COST OF UNIT**

# Follow Through with Code Enforcement at Rental Properties

Enforce existing regulations that allow the City to inspect affordable rental properties, and aim to create a solid record of code compliance issues and crime activity at problem properties.

- Under current code, the City has the ability to inspect properties receiving renter subsidies annually and with change of tenancy; however, they typically do not. Regularly inspect these properties, and aim to create a solid record of code compliance issues and crime activity at problem properties.
- Ensure there is adequate staffing to implement a greater focus on inspections.
- Implement a pilot or “focus area” approach.
  - Code Enforcement could designate select areas of the city as “focus areas” where staff dedicate increased resources to inspections.
  - Focus areas could be static (based on data on the location of subsidized units or repeated offenders) or rotating (cycling through all areas of the city across multiple years).
- Pursue next steps to improve problem rental properties.

**RESPONSIBLE DEPARTMENT OR AGENCY**

CODE, Nuisance Property Task Force

**IMPLEMENTATION PARTNERS**

City of Fort Worth

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**INTERVENE AND MANAGE HOUSING CRISES - THREAT OF HOME LOSS**

# Provide Proactive Support to Homeowners at Risk of Losing their Home

due to tax delinquency, and provide delinquent homeowners with feasible repayment options.

- Consider opportunities to use existing home equity and deferred payments until sale or property transfer to pay delinquent fees and taxes.

**RESPONSIBLE DEPARTMENT OR AGENCY**

Neighborhood Services

**IMPLEMENTATION PARTNERS**

FWHS, HFC, All Taxing Entities



19

**INTERVENE AND MANAGE HOUSING CRISES - THREAT OF HOME LOSS**

## Expand the Tarrant County Eviction Diversion Program for Fort Worth Residents

- Provide supplemental operating funds to the existing diversion program to support Fort Worth residents at risk of eviction.

**RESPONSIBLE DEPARTMENT OR AGENCY**

City of Fort Worth,  
Tarrant County

**IMPLEMENTATION PARTNERS**

Tarrant County

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**INTERVENE AND MANAGE HOUSING CRISES - THREAT OF HOME LOSS**

## Expand Emergency Repair Program

- About 150 to 200 households are forced out of their homes each year because they are deemed uninhabitable
- Implement a process in which Code Enforcement must refer homes deemed uninhabitable to the Neighborhood Services Department to evaluate their potential eligibility for the Priority Repair Program or other grants that would make the home inhabitable, then proceed with those repairs to keep the household in their home

**RESPONSIBLE DEPARTMENT OR AGENCY**

Code Enforcement,  
Neighborhood Services

**IMPLEMENTATION PARTNERS**

City of Fort Worth



*A repair in progress as part of the Fort Worth Priority Repair Program. Source: Neighborhood Services Department*

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INTERVENE AND MANAGE HOUSING CRISES - HOME LOSS

# Acquire Properties At Risk of Foreclosure or Tax Lien

Work with the county and other taxing jurisdictions to acquire selected vacant properties in foreclosure or with tax liens.

- With the County’s assistance, establish a monitoring system that will flag properties at risk of foreclosure or tax liens, so the City and County can identify properties of interest to pursue at auction.
- If a Land Bank is created, this responsibility will transfer to that entity.

**RESPONSIBLE DEPARTMENT OR AGENCY**

Neighborhood Services, Property Management

**IMPLEMENTATION PARTNERS**

City of Fort Worth, Taxing Jurisdictions, County, HFCs

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INTERVENE AND MANAGE HOUSING CRISES - HOME LOSS

# Acquire FHA Loan Default Properties

Work with the Texas Department of Housing and Community Affairs (TDCHA) to acquire properties that are in default on FHA loans, and funnel them into the HFC, a redevelopment authority, FWHS, a trust, or a similar entity that will use it for affordable housing.

- An estimated three to four percent of FHA loans are at risk for foreclosure. These homes are already “in the system.” Rather than direct them to open market sale, they could resold through existing public channels to qualified buyers or for affordable rentals.

**RESPONSIBLE DEPARTMENT OR AGENCY**

Neighborhood Services, Property Management

**IMPLEMENTATION PARTNERS**

City of Fort Worth, TDCHA, Redevelopment Authority, FWHS, Trusts, HFCs

23

**INTERVENE AND MANAGE HOUSING CRISES - HOMELESSNESS**

# Expand Permanent Supportive Housing

and pursue options to use JPS funding and medicaid reimbursements to help fund some operations.

- Expand the JPS/Amerigroup program to use public hospital funding for housing support.
- For chronic homeless with a history of medical conditions and other related issues permanent supportive models provide a proven model of success.
- The greatest need for funding is in PSH services such as medication support, counselors, etc, within the housing unit.
- Texas has not expanded Medicaid, so Medicaid funding is not available to support PSH services.

**RESPONSIBLE DEPARTMENT OR AGENCY**

Neighborhood Services, JPS

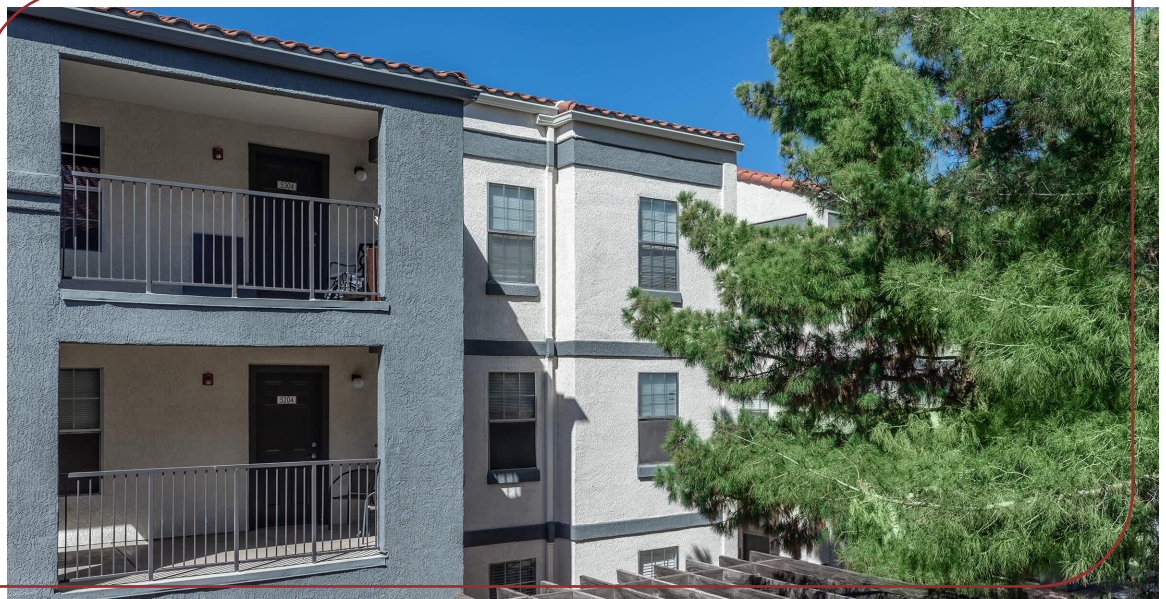
**IMPLEMENTATION PARTNERS**

City of Fort Worth, JPS/Amerigroup, Fort Worth Homeless Coalition/CoC

## What are similar programs?

**Arizona Medicaid Program**

- Arizona is pursuing this type of strategy with Medicaid funding. The Arizona Health Care Cost Containment System (AHCCCS) Housing program is intended to make sure Medicaid beneficiaries have stable and adequate housing.



AHCCCS Housing Program provides permanent supportive housing via housing partners. Source: Cabo Del Sol Apartments

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INTERVENE AND MANAGE HOUSING CRISES - HOMELESSNESS

# Implement a “Functional Zero” Approach for Key Populations

including families with children and veterans, with an emphasis on reducing recidivism, amount of time homeless, and development of long-term housing solutions.

- **A “functional zero” approach** to a target population recognizes that it may be virtually impossible to completely eliminate homelessness; however it is possible to reduce the duration of each instance of homelessness and to reduce recurrence of homelessness.
- **Different homeless populations require different strategies**, depending on the length of time they’ve been unhoused, their family status, age, gender, and other characteristics.
  - **Crisis or Intermittent Homelessness**
    - » 71% of homeless individuals have been unhoused for less than six months
  - **Chronic Homelessness**
    - » Only 12% of homeless individuals have been unhoused for a year or more
- **Intersecting Characteristics**
  - Children
  - LGBT Individuals
  - Veterans
  - Criminal Backgrounds

**RESPONSIBLE DEPARTMENT OR AGENCY**

City of Fort Worth, Fort Worth Homeless Coalition/CoC

**IMPLEMENTATION PARTNERS**

Fort Worth Homeless Coalition



# Strategy Summary & Impact

This focused five-year plan to address the most pressing housing issues in Fort Worth will have multiple benefits.

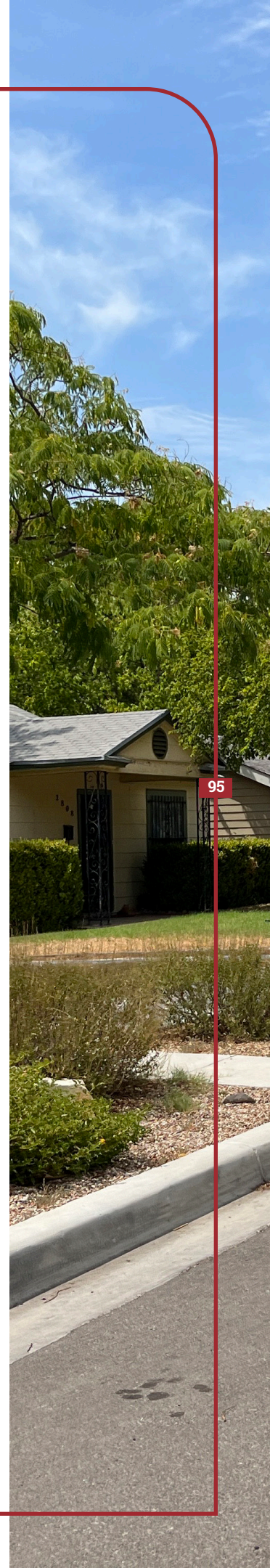
The following assessment assumes \$100 million in additional City investment.

## Anticipated impact:

- **\$200M-\$300M in additional outside investment**
- **3,000+ homes built or protected** to manage and reduce the risk of displacement
- **Flexible dollars to invest based on local needs** as opposed to declining federal dollars with significant requirements
- Better ability to **leverage federal dollars for programs that are difficult to fund** locally
- Opportunity to **share the burden with the 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 report support strategies that are a part of *Full Strength Fort Worth*, the City's new economic and community vitality framework. There may be an opportunity to implement recommendations from the Housing Affordability Strategy through funding categories mentioned in *Full Strength Fort Worth*.







# 04

## Appendix

<b>Displacement Risk Measure Methodology .....</b>	<b>98</b>
<b>Neighborhood Strategy Measure Methodology .....</b>	<b>102</b>
<b>Neighborhood Revitalization Strategy Area (NRSA) Recommendations .....</b>	<b>106</b>
<b>Additional Maps and Data.....</b>	<b>110</b>

# Displacement Risk Measure Methodology

This section describes the Displacement Risk Measure methodology and includes maps of the component scores that make up the measure. For the final Displacement Risk Measure map, see page 49.

**STEP 1:**  
**Establish**  
**ELIGIBILITY**  
**for the measure**

Eligible areas are:

**“Low Median Income Areas”**  
Census Tracts where at least 50 percent of households make under the Area Median Income

**STEP 2:**  
**Locate places with**  
**HIGH RISK**  
**of future displacement**

Among eligible areas, these are:

**“Aging Homeowner Neighborhoods”**  
Census Tracts where homeownership exceeds the citywide rate and at least 1 in 3 owner-occupied homes is led by someone over 55

**WITH**

**Rapidly Rising Home Values**  
Census Tracts where assessed values are rising faster than the median household income

**STEP 3:**  
**Locate where**  
**DISPLACEMENT MAY**  
**BE IN PROGRESS**

Among eligible areas, these are places with a:

**Rapid Decrease in Households Below the Area Median Income**

Census Tracts where there was a decrease in the number of households below the Area Median Income faster than the citywide rate

**AND**

**Rapid Increase in Adults with a Bachelor’s Degree**

Census Tracts where there was an increase in the number of adults with a Bachelor’s degree faster than the citywide rate

**STEP 4:**  
**Determine how**  
**RACE & ETHNICITY**  
**intersect with**  
**displacement risk**

Areas where residents are:

**Majority Hispanic, Black, or Another Non-White Race or Ethnicity**

At least half of residents identify as a race or ethnicity other than “White only”

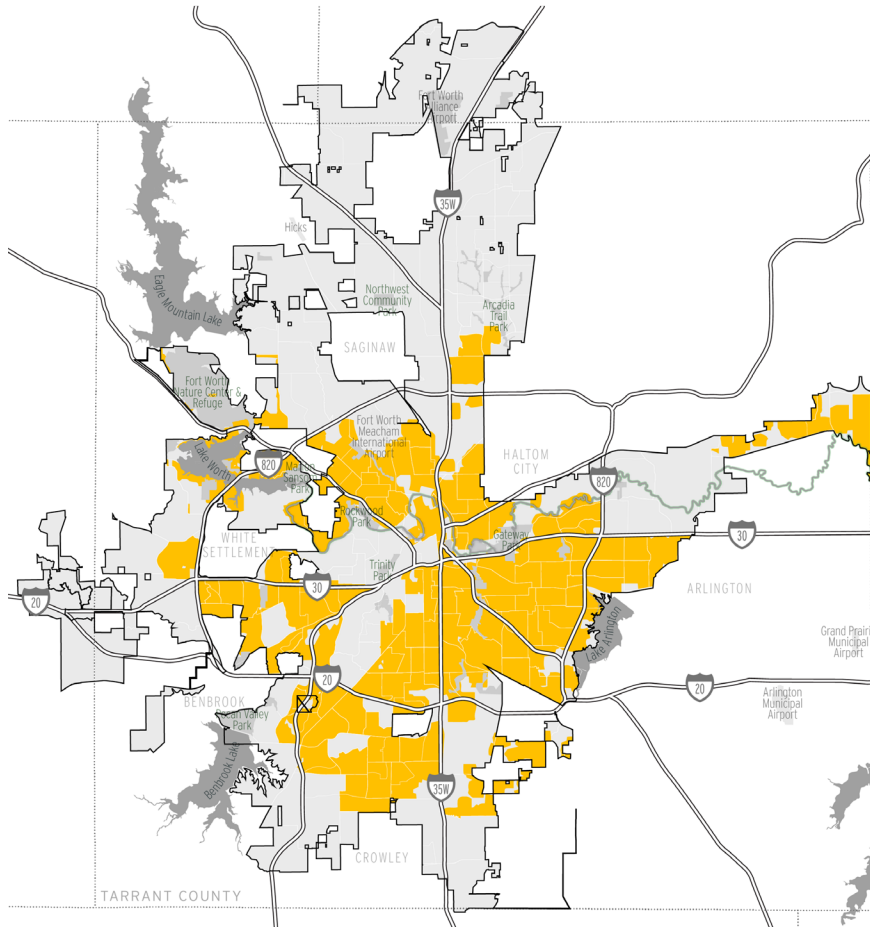
## Neighborhoods are changing.

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

## 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)

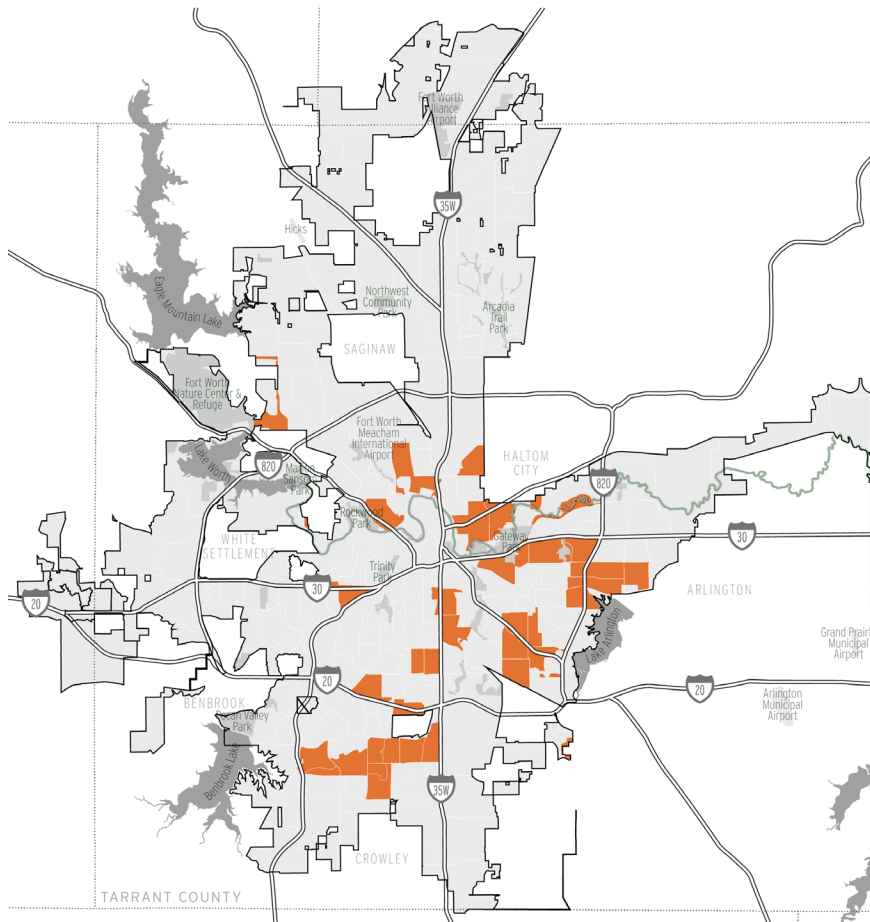
62% of Fort Worth residents citywide identify as Hispanic, Black, or another non-white group



**Figure 27. Eligibility for Displacement Measure**

Source: ACS 2021 5-year Estimates in 2010 Census Tracts from ESRI Demographics. According to HUD, the 2021 Area Median Income for a family of four in the Fort Worth-Arlington Metro Area was \$80,800. Since the ACS provides household income in set categories, this analysis is based on the percentage of households making under the nearest category, \$75,000

**Meets Eligibility Criteria**  
 More than half of households make under \$75,000, the approximate Area Median Income



**Figure 28. Areas With A High Risk of Displacement**

Source: 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

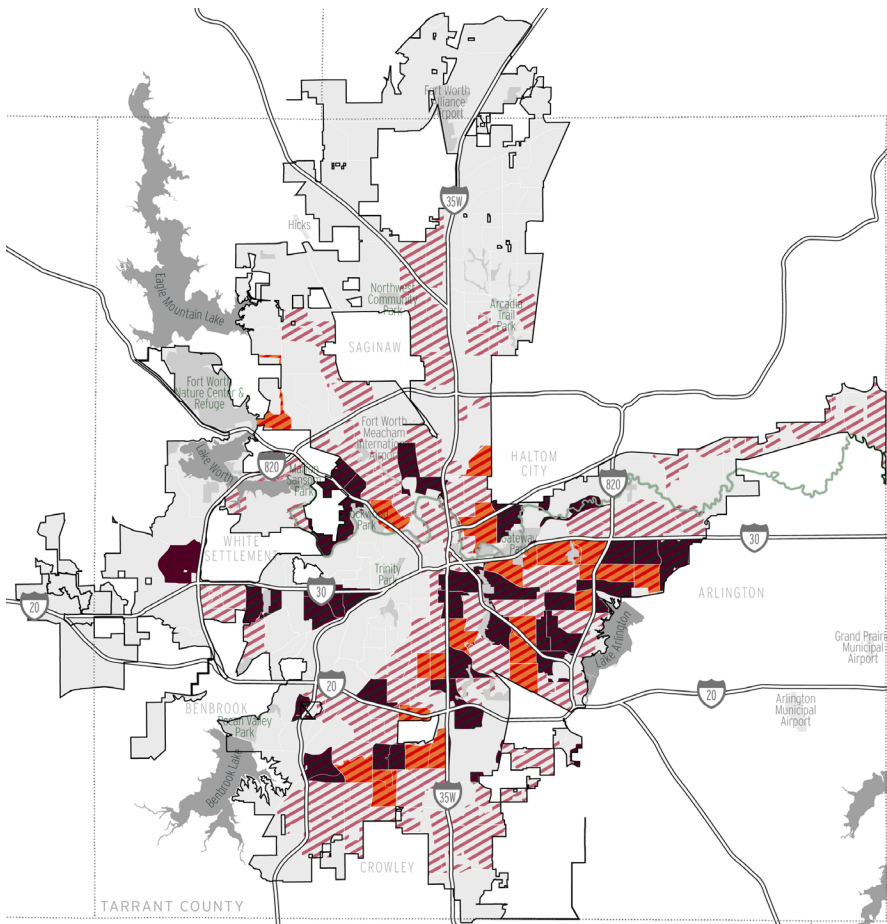
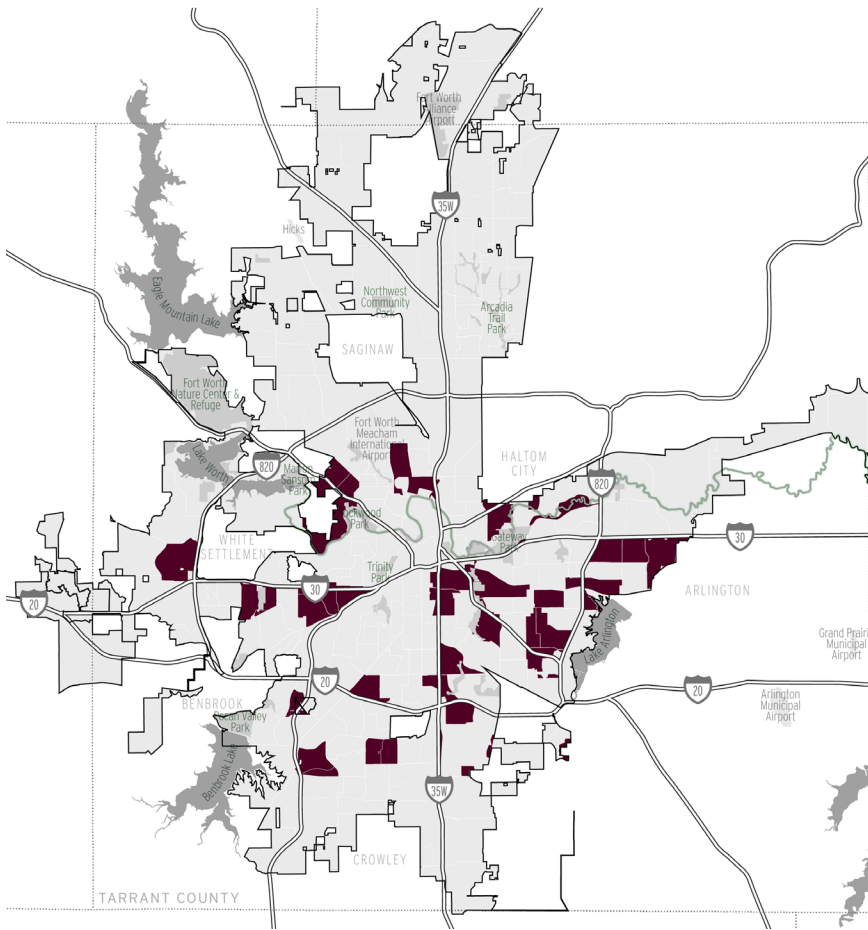
**High Risk of Displacement**  
 Among eligible areas, these are places where there are many aging homeowners and home values rose faster than incomes from 2016 to 2021



**Figure 29. Areas Where Displacement May Be In Progress**



Source: 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 are places where, from 2016 to 2021, the number of households making under the Area Median Income decreased rapidly and the number of adults with at least a Bachelor's degree increased rapidly.



**Figure 30. Displacement Risk Measure—Composite Measure of Areas Where Homeowners May Be At Risk Of Or Experiencing Displacement with Race & Ethnicity Overlay**

Source: 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

-  **Majority Hispanic, Black, or Another Non-White Race or Ethnicity**
-  **Displacement May Be In Progress**
-  **Displacement Risk is High**

# Neighborhood Strategy Measure Methodology

This section describes the Neighborhood Strategy Measure methodology and includes maps of the two component scores that make up the Measure: the Community Score and the Market Score. For the final Neighborhood Strategy Measure map, see page 16.

## Limitations of the Analysis

- **Large Census tract geographies may mask neighborhood nuances.** Census tracts do not reflect common neighborhood definitions. Some tracts may span multiple, very different neighborhoods; the final data for those tracts will be an “average” of all neighborhoods’ conditions. This may result in some final categories that do not perfectly match every neighborhood within a tract.
- **Tracts are marked “Insufficient Data” when no data was available for one or more data points in an analysis.** Tracts were kept in the analysis if any usable data was available.
- **Change in median sale price reflects change between two three-year periods: 2015-2017 and 2019-2021.** MLS data was masked in tracts with fewer than 12 sales. In order to ensure most tracts had data for both the past and current period, three-year periods were used.
- **Crime rates may appear artificially low in Census tracts that extend beyond the borders of Fort Worth** because crime counts only include areas within Fort Worth, and population counts include the entire census tract.
- **Census tracts that extend into Parker County (west) may have an inflated rate of sale,** as reliable residential parcel data was not available for Parker County. Without reliable residential parcel data for those entire tracts, the total parcel count may be low, so the percent of homes that sold looks higher than it actually is.

## COMMUNITY ANALYSIS

### VIOLENT CRIMES PER 1,000 RESIDENTS

*Based on the violent crime rate citywide*

#### **Very High**

Significantly above the citywide rate

#### **High**

Above the citywide rate

#### **Low**

Below the citywide rate

#### **Very Low**

Significantly below the citywide rate



### AVERAGE RESIDENTIAL PROPERTY CONDITION

*Based on the average condition citywide*

#### **Distressed**

Significantly worse than the citywide average

#### **Below Average**

Worse than the citywide average

#### **Above Average**

Better than the citywide average

#### **Very Good**

Significantly better than the citywide average

**Stable:** Areas with low crime and good property conditions.

**Fair:** Areas with low crime, but below average or distressed property conditions.

**Borderline:** Areas with high crime, but good property conditions.

**Threatened:** Most very high crime areas, as well as high crime areas with below average property conditions.

**Greatest Priority:** Areas with high or very high crime and distressed property conditions.

## MARKET ANALYSIS

### MEDIAN RESIDENTIAL SALES PRICE BY CENSUS TRACT

*Based on approx. amounts affordable to household AMI groups, 2021*

#### **High**

Above \$300,000  
(Aff. above 120% AMI)

#### **Median**

Between \$200k and \$300k  
(80%-120% AMI)

#### **Low**

Between \$160k and \$200k  
(70%-80% AMI)

#### **Very Low**

Under \$160,000  
(under 70% AMI)



### PERCENT CHANGE IN MEDIAN SALES PRICE

*Change of at least \$10,000 more or less than citywide median change of +\$68,000, 2021*

#### **High**

Increase greater than \$78,000

#### **Median**

Increase between \$58,000 and \$78,000

#### **Low**

Less than \$58,000 Increase



### RATE OF RESIDENTIAL PROPERTY SALES

*Change above or below the citywide percent of residential properties sold, 2021*

#### **High**

Greater than 7%

#### **Low**

Less than 7%

**Established:** High priced markets that are doing well without intervention.

**Emerging:** Prices are about average and going up. Includes median priced markets that are growing.

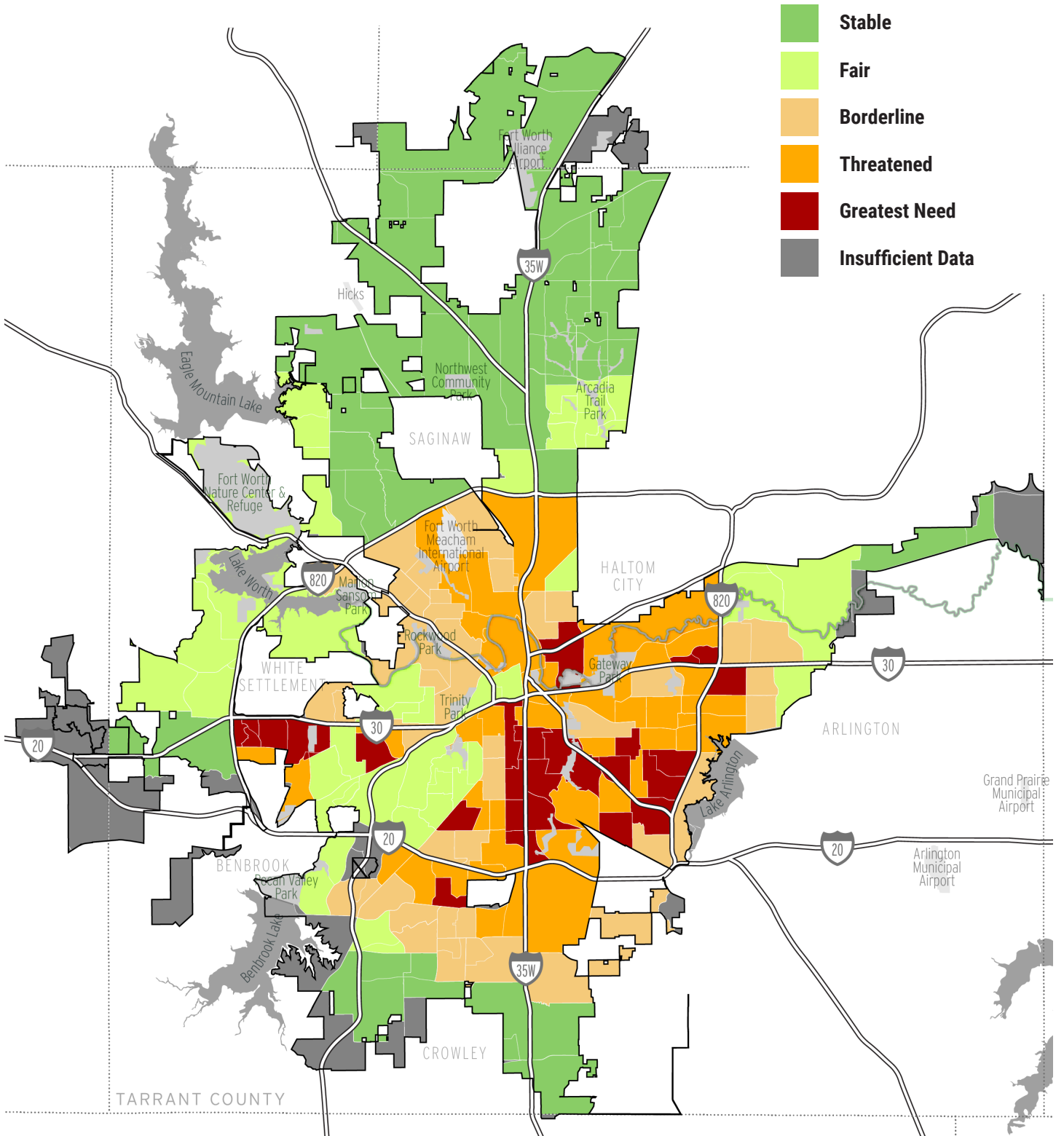
**Intermediate:** These markets are growing, and prices may start getting high. Low priced markets that are growing, and some median priced markets with slower growth.

**Transitioning:** Low and very low priced markets with some small signs of growth. Includes low priced markets that are growing - but without many total sales - and very low priced markets that are showing signs of growth.

**Limited:** Very low priced markets that don't seem to be changing much. They have few total sales - or more sales but little change in prices.

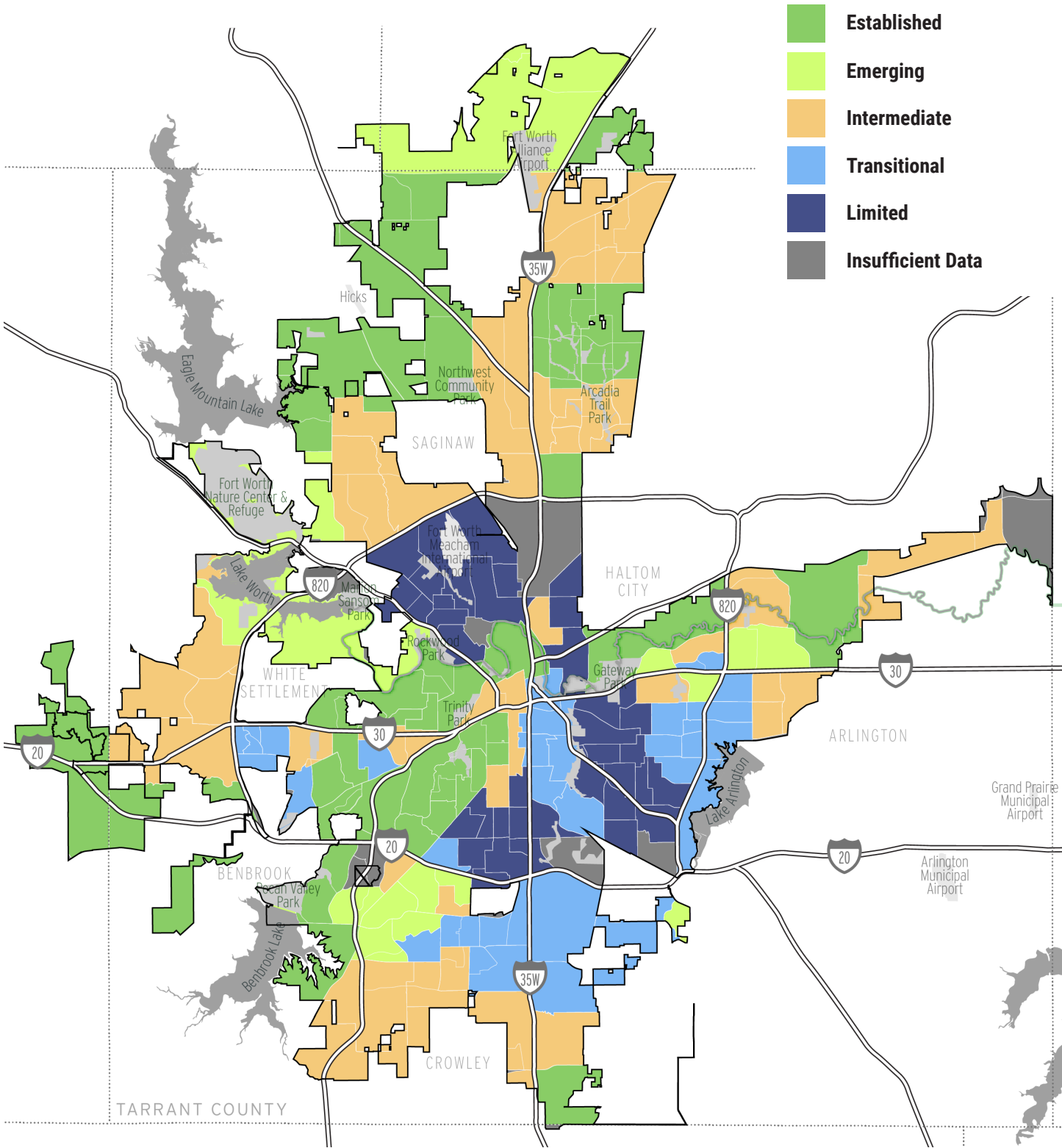
### Figure 31. Community Analysis - Community Category

Source: Interface Studio analysis with data from Tarrant County Appraisal District and Fort Worth Police Department



### Figure 32. Market Analysis - Market Category

Source: Interface Studio analysis with data from MLS via Greater Fort Worth Association of Realtors and Texas Real Estate Research Center at Texas A&M University; total property count from City of Fort Worth tax parcel database, 2021





# Neighborhood Revitalization Strategy Area (NRSA) Recommendations

# Suggested Methodology

## Transitional Neighborhoods

### Strategy Measure

May straddle the line between “in flux” and “challenged” neighborhoods

### NRSA Income Eligibility

Include at least one block group that meets NRSA eligibility requirements, so the aggregate neighborhood meets those requirements

+

## Existing Incentive Programs

### Intersect With Existing Programs

These might include:

- NEZs
- TIFs
- NIP
- Urban Villages
- Main Street America
- ...and others

+

## Neighborhood Scale

### Meets Requirements

HUD guidance only advises that NRSA neighborhoods should not be too large

### Sized to Intended Investment

The NRSA size should match the portion of CDBG and other funds that the City wants to invest in the area so that impact will not be overly diluted

## Income Eligibility

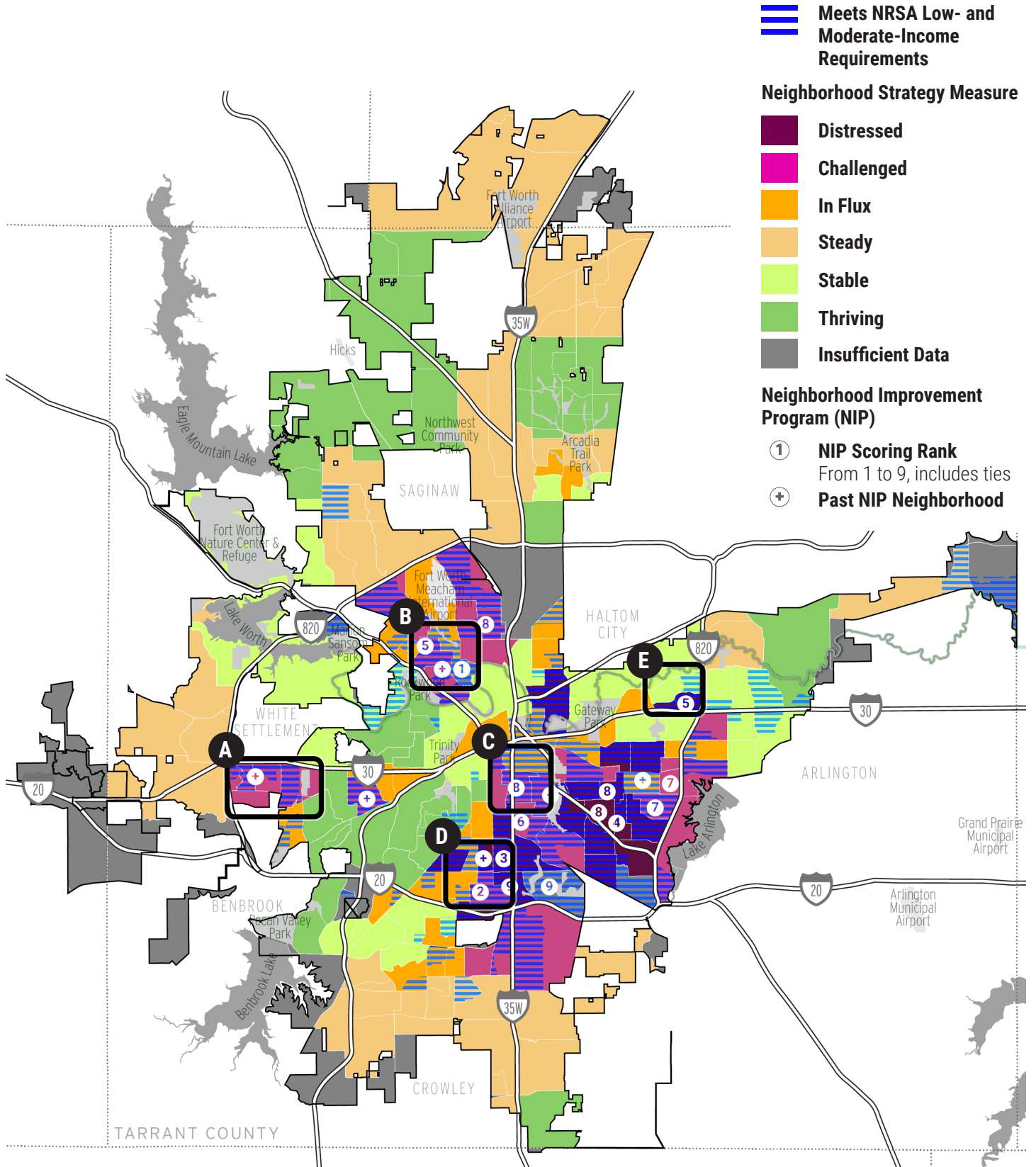
For a designated area to be eligible to become a Neighborhood Revitalization Strategy Area (NRSA), it must be documented as

- primarily residential and
- contain a percentage of low- and moderate-income residents that is equal to a community’s “highest quartile percentage” (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii)) or 70%, whichever is less, but, in any event, not less than 51%.

The map to the right uses HUD’s 2022 Low- and Moderate-Income Survey Data (LMISD), which is based on the ACS 2011-2015 and summarized by block groups for the FY 2022 Entitlement CDBG Grantees. For the City of Fort Worth, the “highest quartile percentage” is above 70%, so the cutoff for eligibility was 70% or more of low- and moderate-income residents within a block group.

### Figure 33. NRSA Income Eligibility, Fort Worth's Neighborhood Strategy Measure, and NIP Neighborhoods - Recommendations

Interface Studio analyses. NRSA eligibility calculated with HUD Low- and Moderate-Income Survey Data (LMISD), FY 2022 dataset based on ACS 2015 5-year Estimates of 2010 Census Block Groups.



# NRSA Recommendations

## **A** Las Vegas Trail

- Past NIP
- NEZ

## **B** Marine Park

- Past and Future NIP (1st and 5th)
- TIF
- Urban Village
- NEZ
- Main Street America Pilot Area

## **C** Morningside/Historic South Side

- Past and Possible Future NIP (8th)
- TIF
- Urban Village
- NEZ

## **D** Hemphill/Worth Heights

- Past and Future NIP (2nd, 3rd & 9th)
- NEZ

## **E** Woodhaven

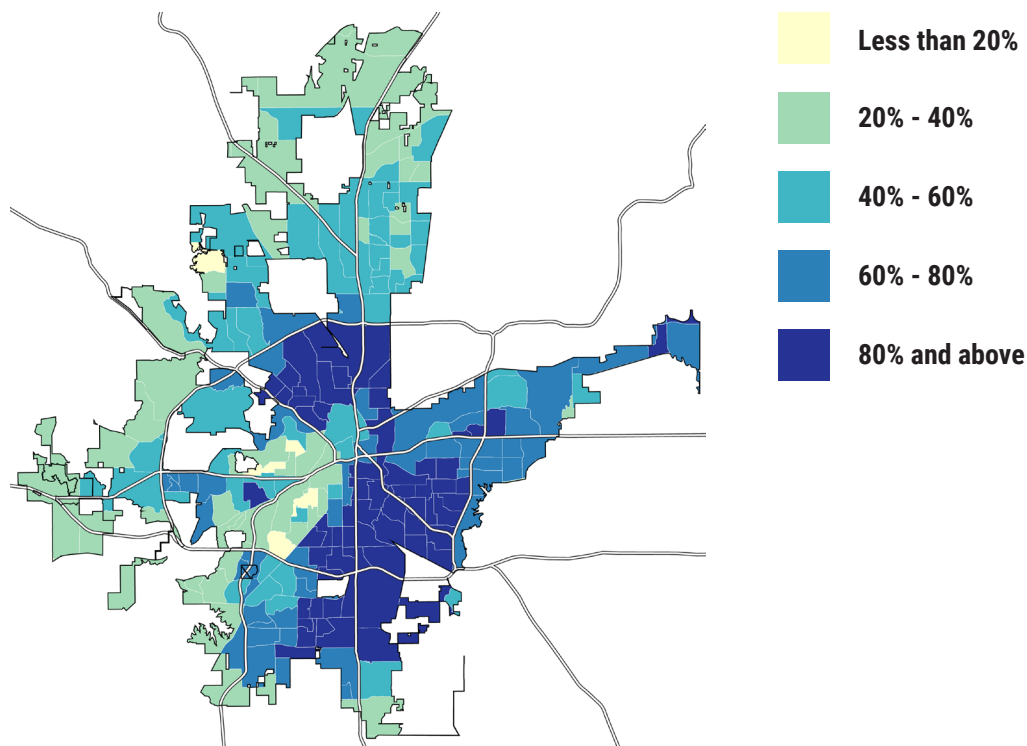
- Possible Future NIP (5th)
- TIF
- NEZ

# Additional Maps and Data

The following supplementary information provides additional context for the analysis and recommendations in this document. Data relates to the demographics of Fort Worth's communities, as well as the housing market.

**Figure 34. BIPOC Residents—Percent of Residents Who Identify As Black, Indigenous, or People of Color, 2020**

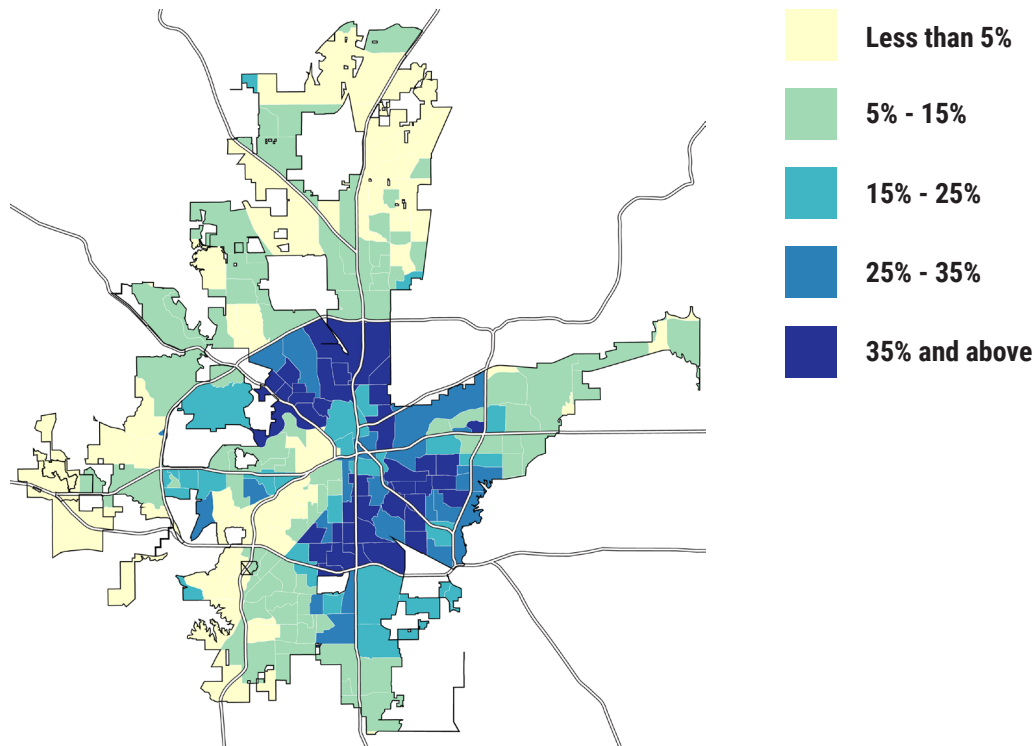
Source: US Census ACS 2020 5-Year Estimate of all Race & Ethnicity categories except "White Alone"





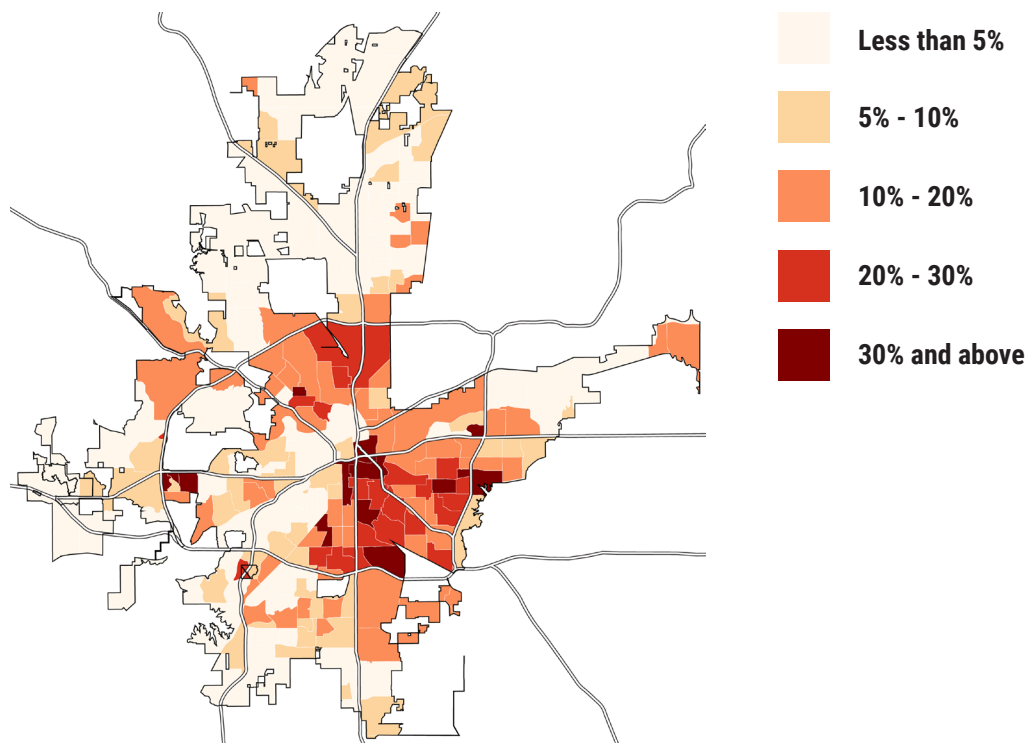
### Figure 35. Educational Attainment—Percent of Residents Without A High School Diploma, 2020

Source: US Census ACS 2020 5-Year Estimate



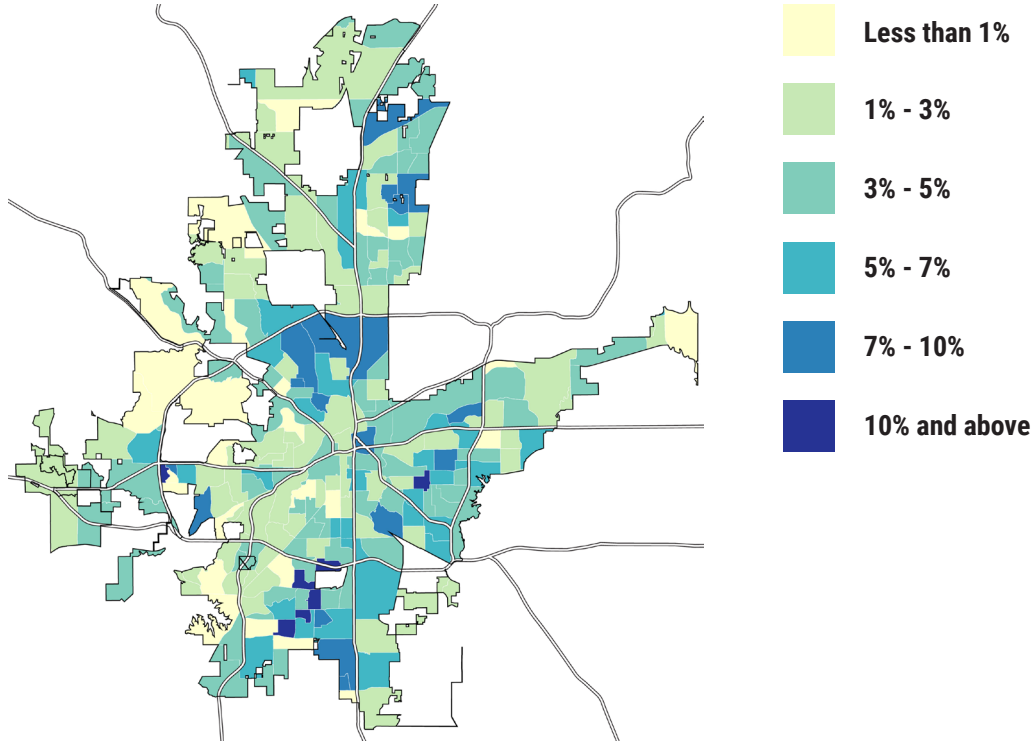
### Figure 36. Poverty—Percent of Families Living Below the Poverty Line, 2020

Source: US Census ACS 2020 5-Year Estimate



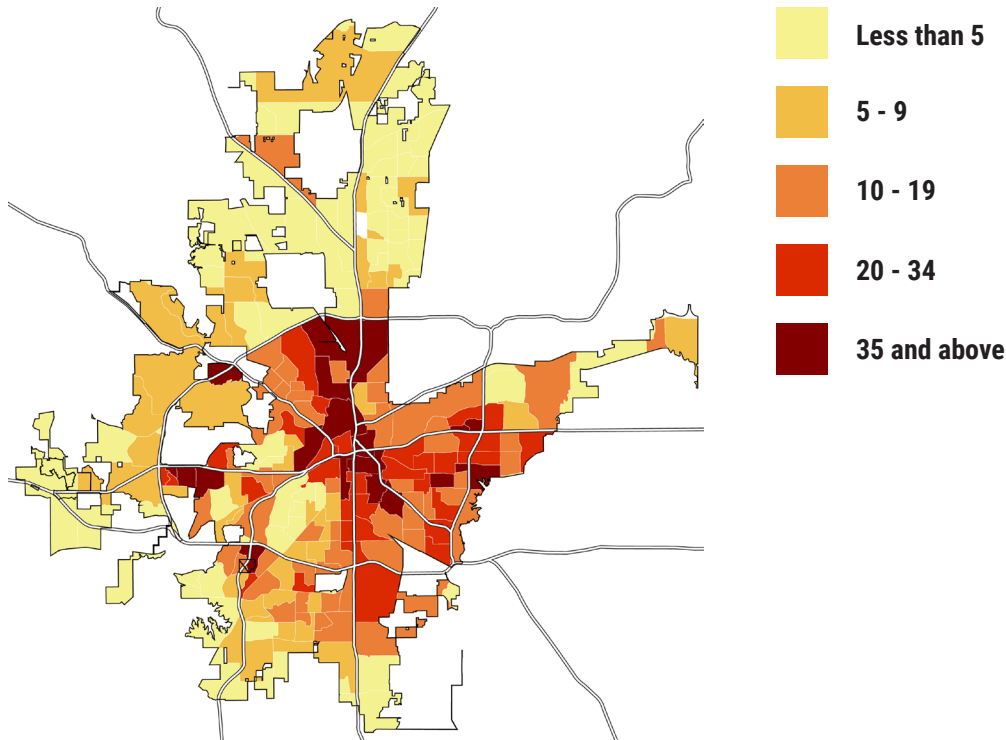
### Figure 37. Unemployment—Percent of Residents Who Are In The Labor Force and Are Unemployed, 2020

Source: American Community Survey 5-Year Estimate



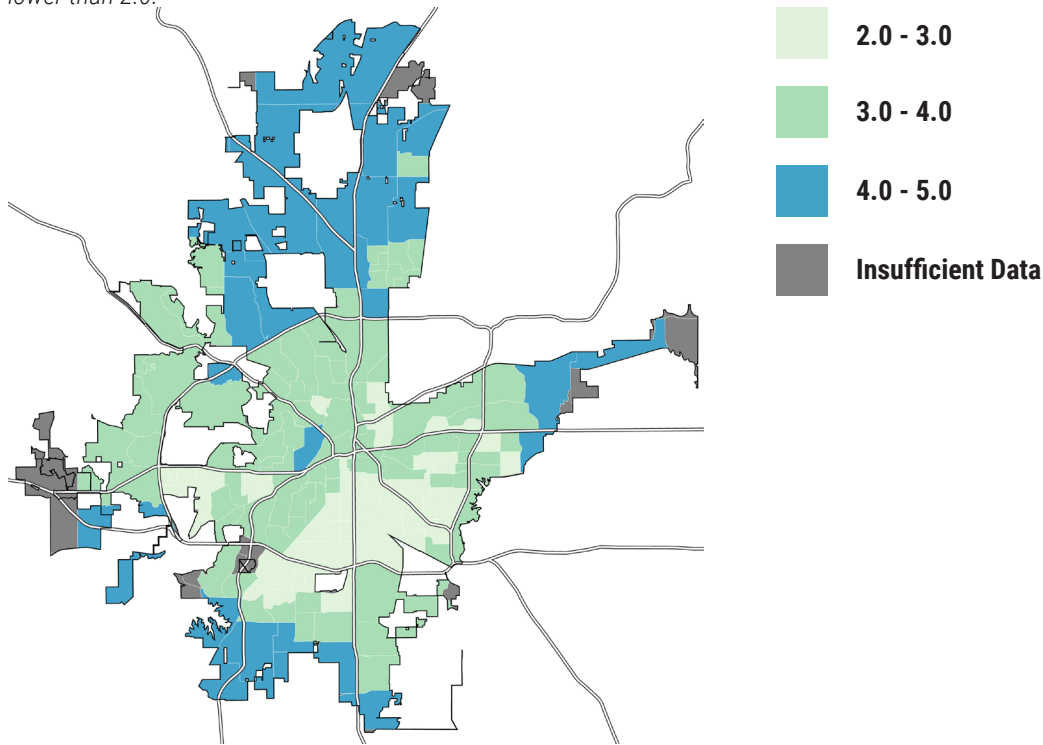
### Figure 38. Crimes Against People (Violent Crimes) Per 1,000 Residents, 2021

Source: Fort Worth Police Department



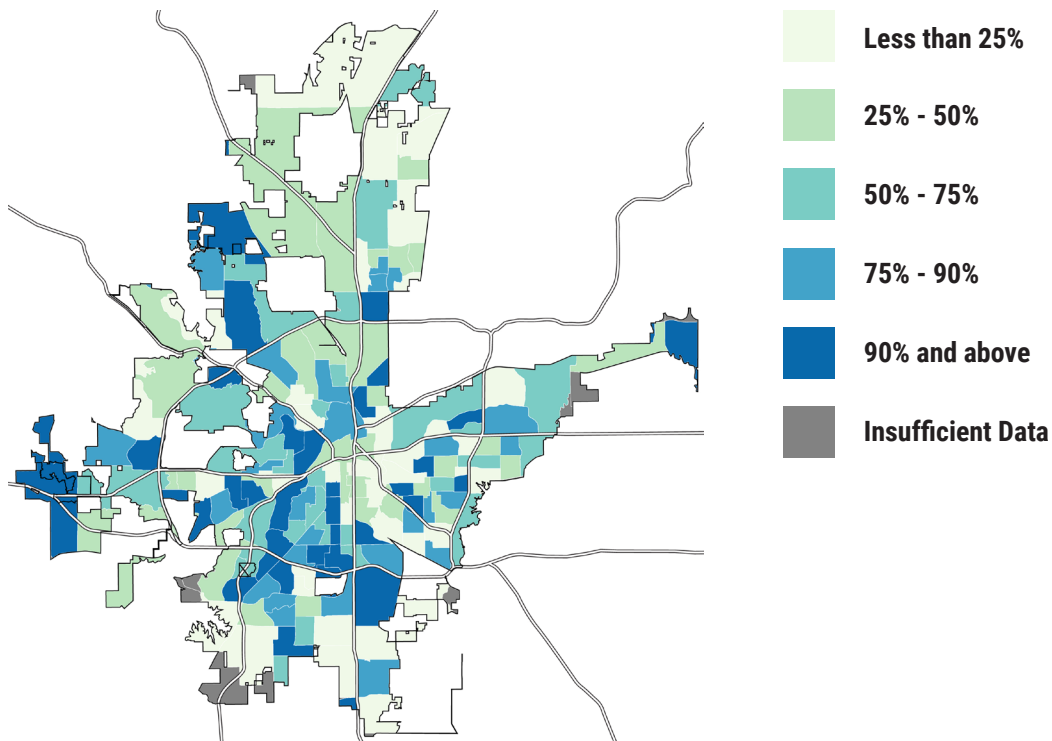
### Figure 39. Average Home Condition

Source: Interface Studio analysis with data from Tarrant County Tax Assessor, 2021. Conditions are rated on a scale from 0 to 5, with 5 representing the best condition. No tracts received an average home condition score lower than 2.0.



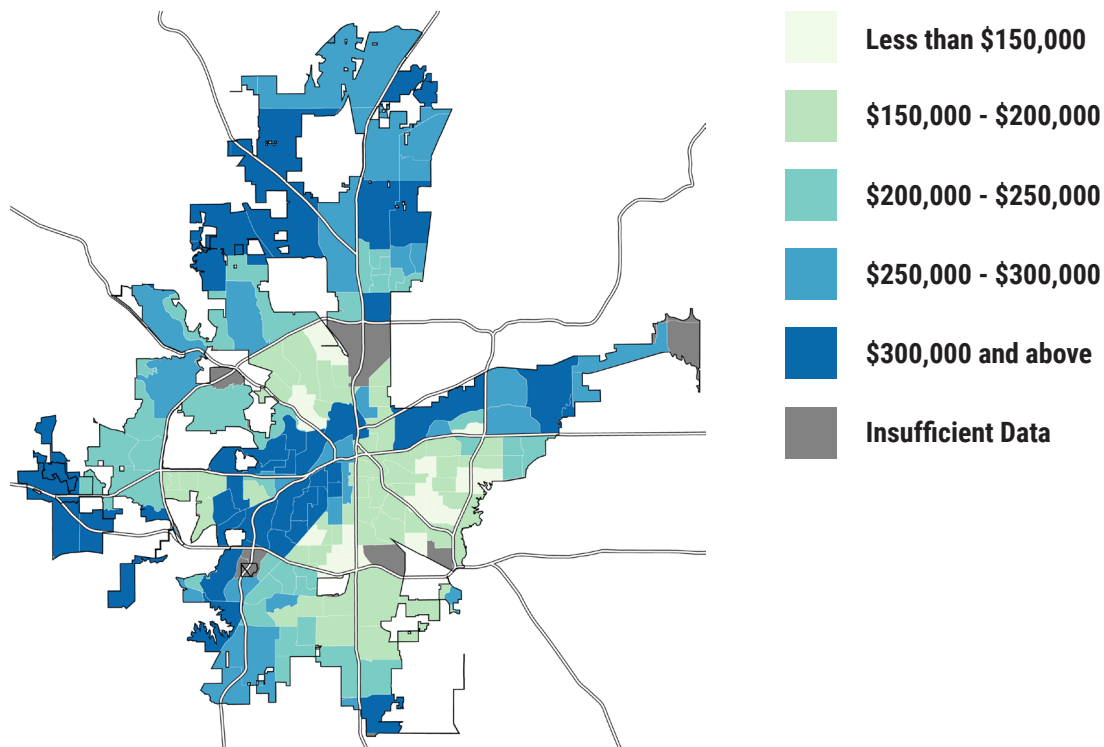
### Figure 40. Percent of Sidewalks That Are Missing

Source: City of Fort Worth



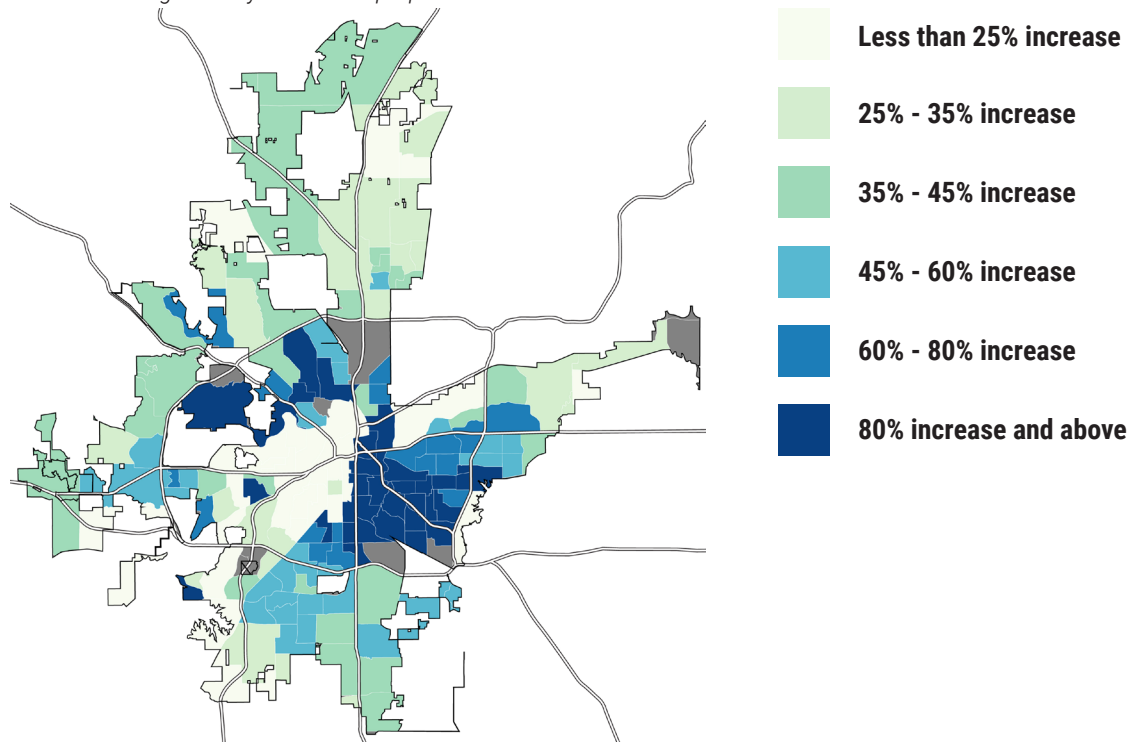
### Figure 41. Median Home Sale Price, 2021

Source: MLS via the Greater Fort Worth Association of Realtors and the Texas Real Estate Research Center at Texas A&M University. Includes all single family residential properties sold.



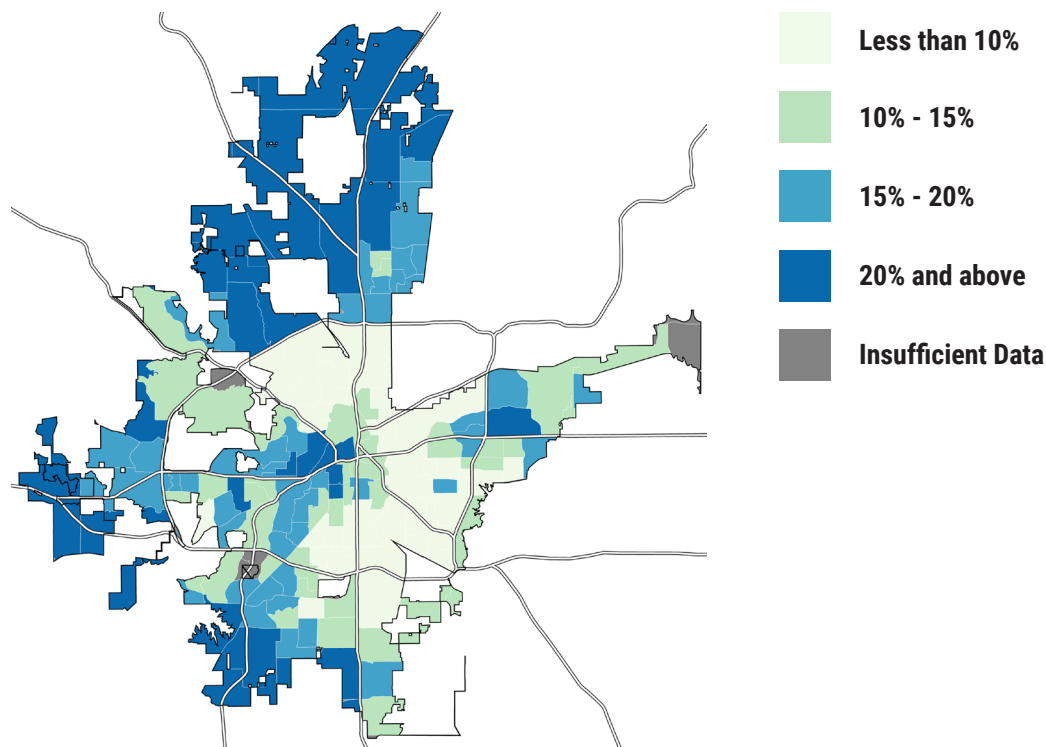
### Figure 42. Percent Change in Home Sale Prices, 2021

Source: MLS via the Greater Fort Worth Association of Realtors and the Texas Real Estate Research Center at Texas A&M University. Includes all single family residential properties sold.



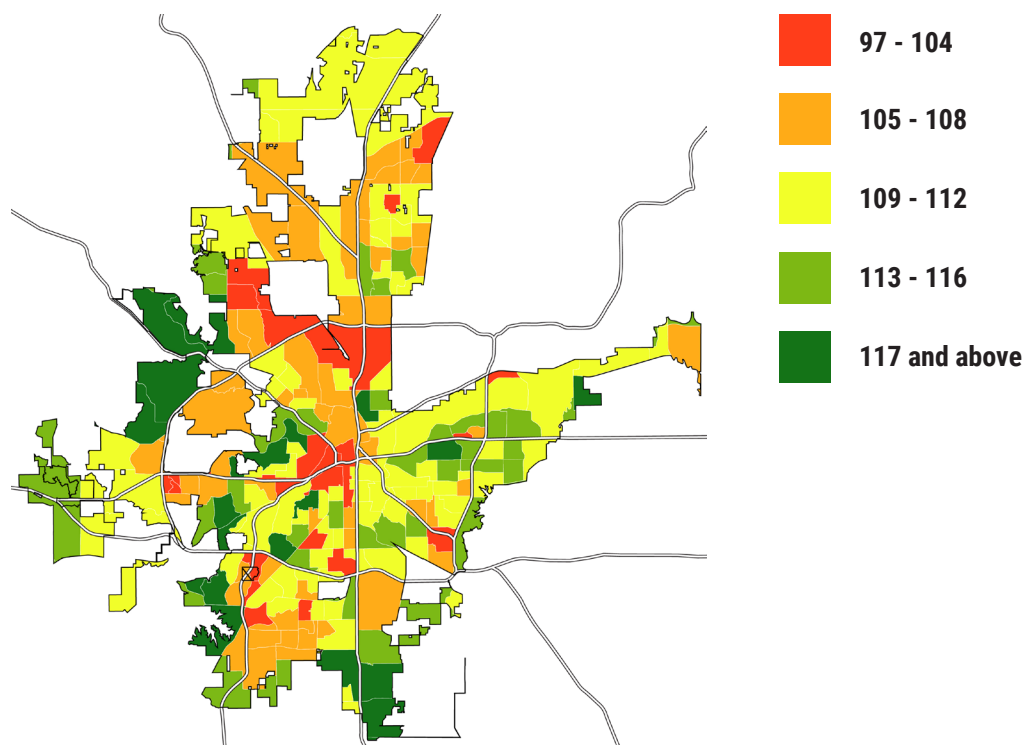
### Figure 43. Percent of Residential Properties that Sold, 2021

Source: Interface Studio analysis with data from MLS via the Greater Fort Worth Association of Realtors and the Texas Real Estate Research Center at Texas A&M University. MLS data includes all single family residential properties sold. The total number of residential properties in each tract is from the City of Fort Worth tax parcel database, 2021.



### Figure 44. Vegetation— Average NDVI\*, 2020

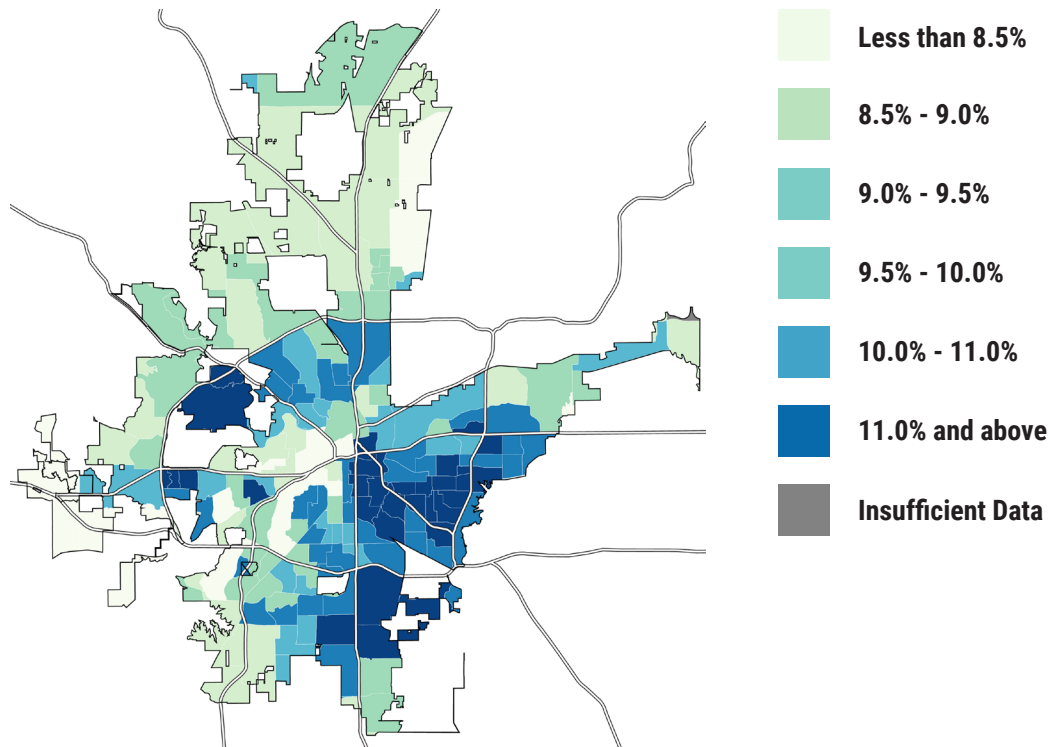
Source: Interface Studio analysis with data from ESRI Living Atlas. The normalized difference vegetation index (NDVI) is an assessment of vegetation based on satellite imagery. Higher figures represent areas with more vegetation and open space at the greenest time of year.





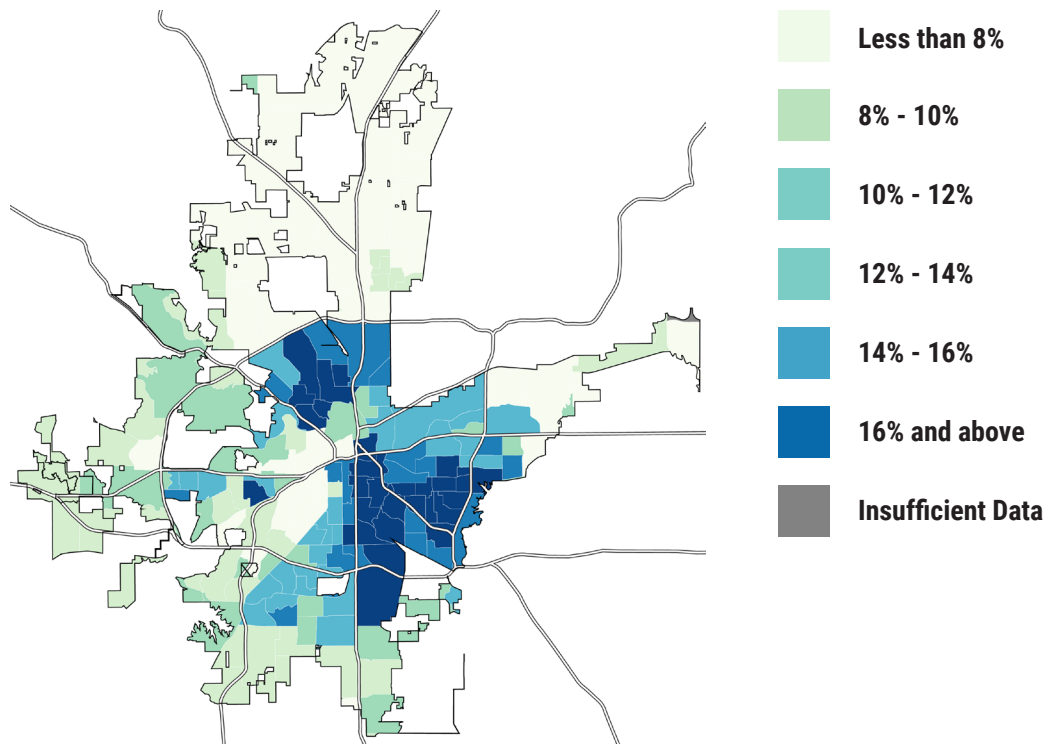
### Figure 45. Percent of Adults with Asthma

Source: CDC Places



### Figure 46. Percent of Adults with Diabetes

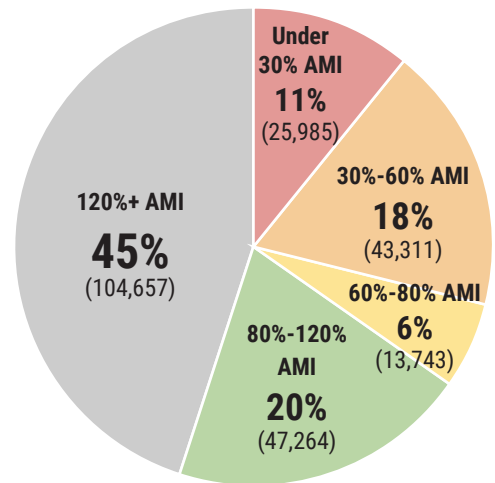
Source: CDC Places



**Figure 47. Percent of Families in Approximate US Census Income Categories, 2020**

Source: US Census ACS 2020 5-Year Estimate

Area Median Income (AMI) Range	What We Call It	Approximate Annual Income for a Family of Four, 2020	U.S. Census Income Categories that approximately match each AMI range
Under 30% AMI	Extremely Low Income	Under \$24,450	Under \$25,000
30% - 60% AMI	Very Low Income	\$24,450 - \$48,900	\$25,000 - \$49,999
60% - 80% AMI	Low Income	\$48,900 - \$65,200	\$50,000 - \$59,999
80% - 120% AMI	Moderate Income	\$65,200 - \$97,800	\$60,000 - \$99,999



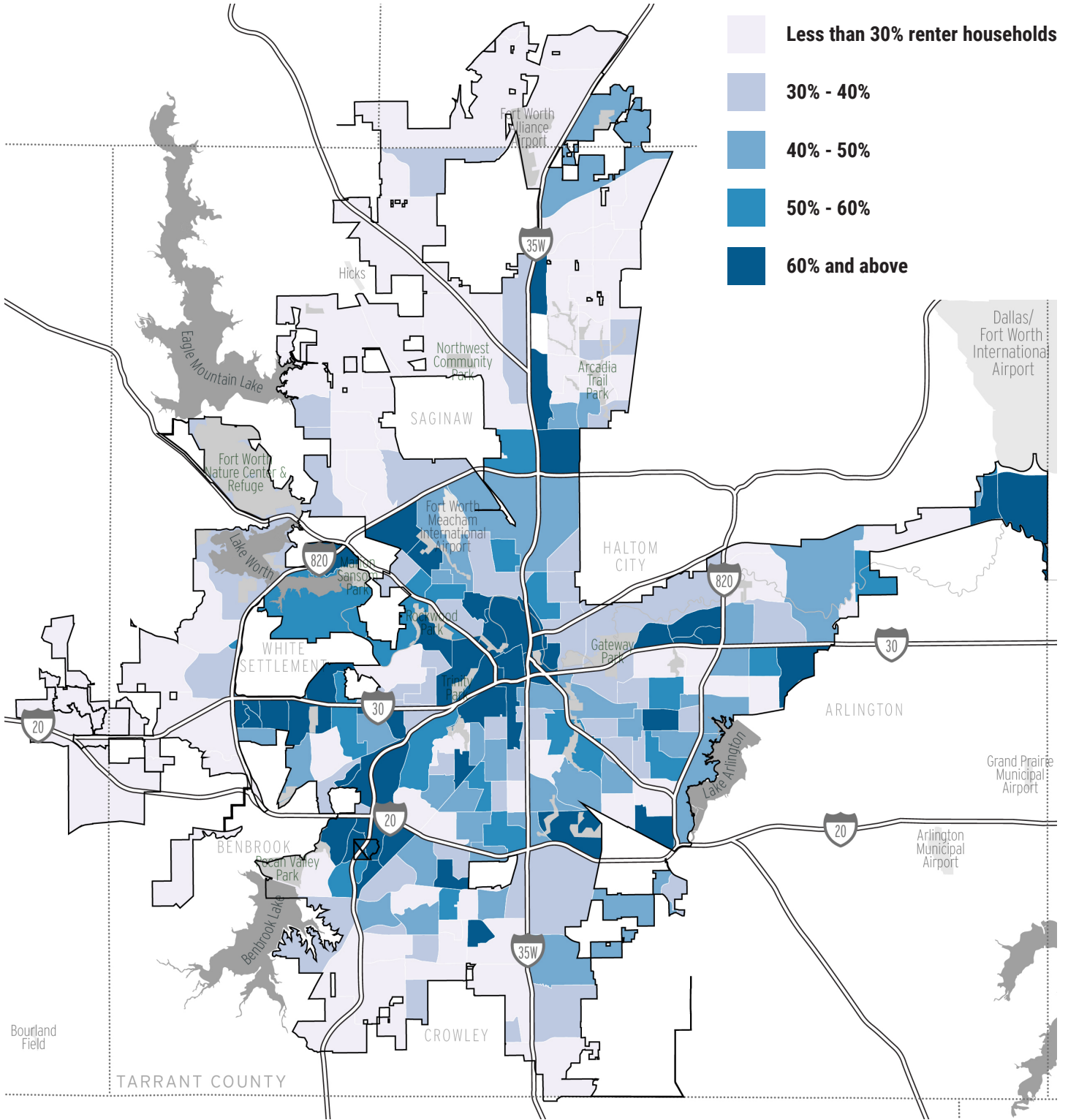
**Figure 48. Owner and Renter Occupancy**

Source: US Census ACS 2021 5-Year Estimate

<b>Total Units</b>	347,206	
<b>Total Occupied Units</b>	317,372	<b>91%</b> of all units
<b>Owner-Occupied Units</b>	180,247	<b>57%</b> of occupied units
<b>Renter-Occupied Units</b>	137,625	<b>43%</b> of occupied units
Single Family Rental Homes	44,041	32% of rental units
Rental Units in Multifamily Structures	93,584	68% of rental units

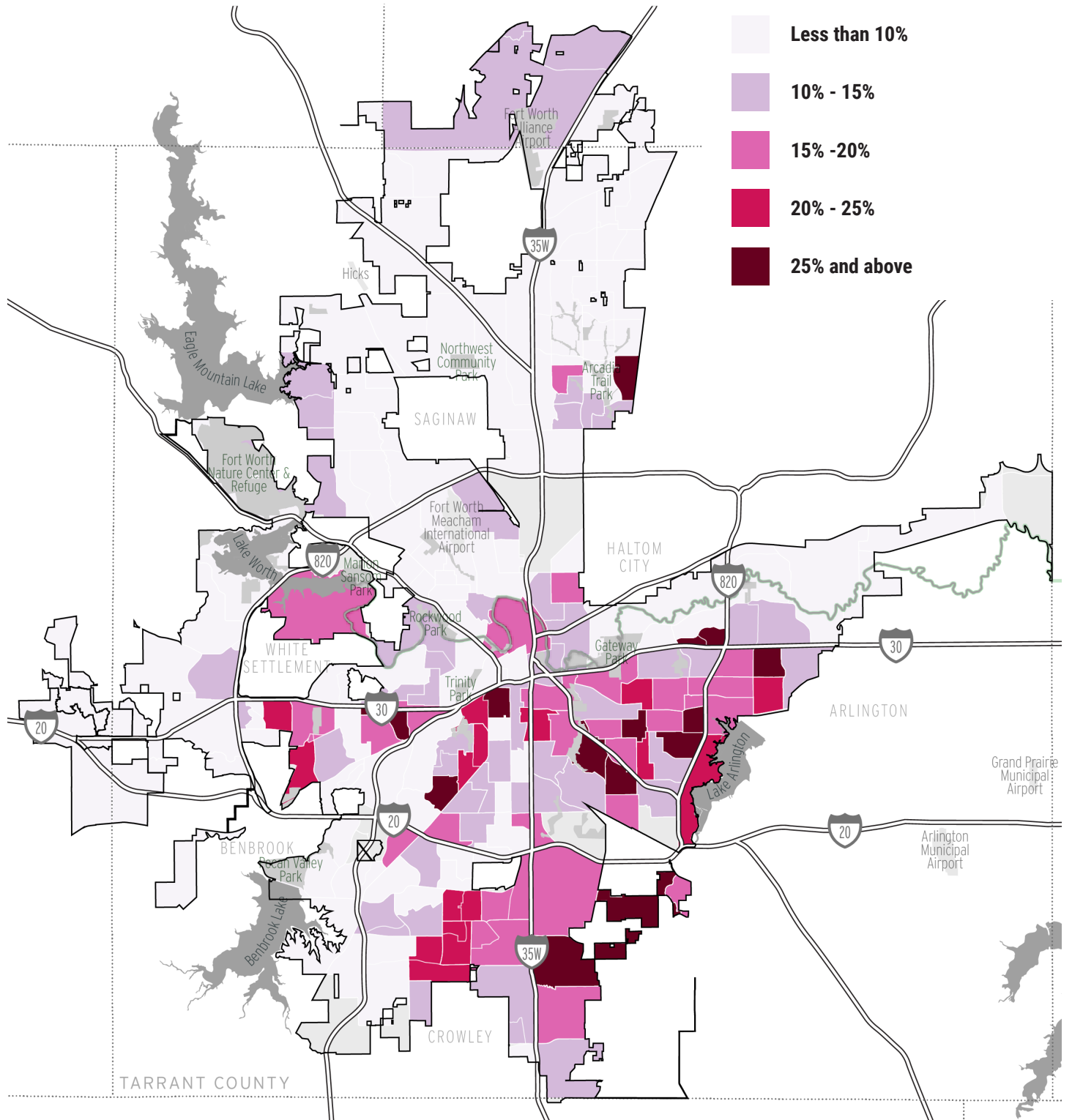
### Figure 49. Where Do Renters Live?

Source: US Census ACS 2020 5-Year Estimate



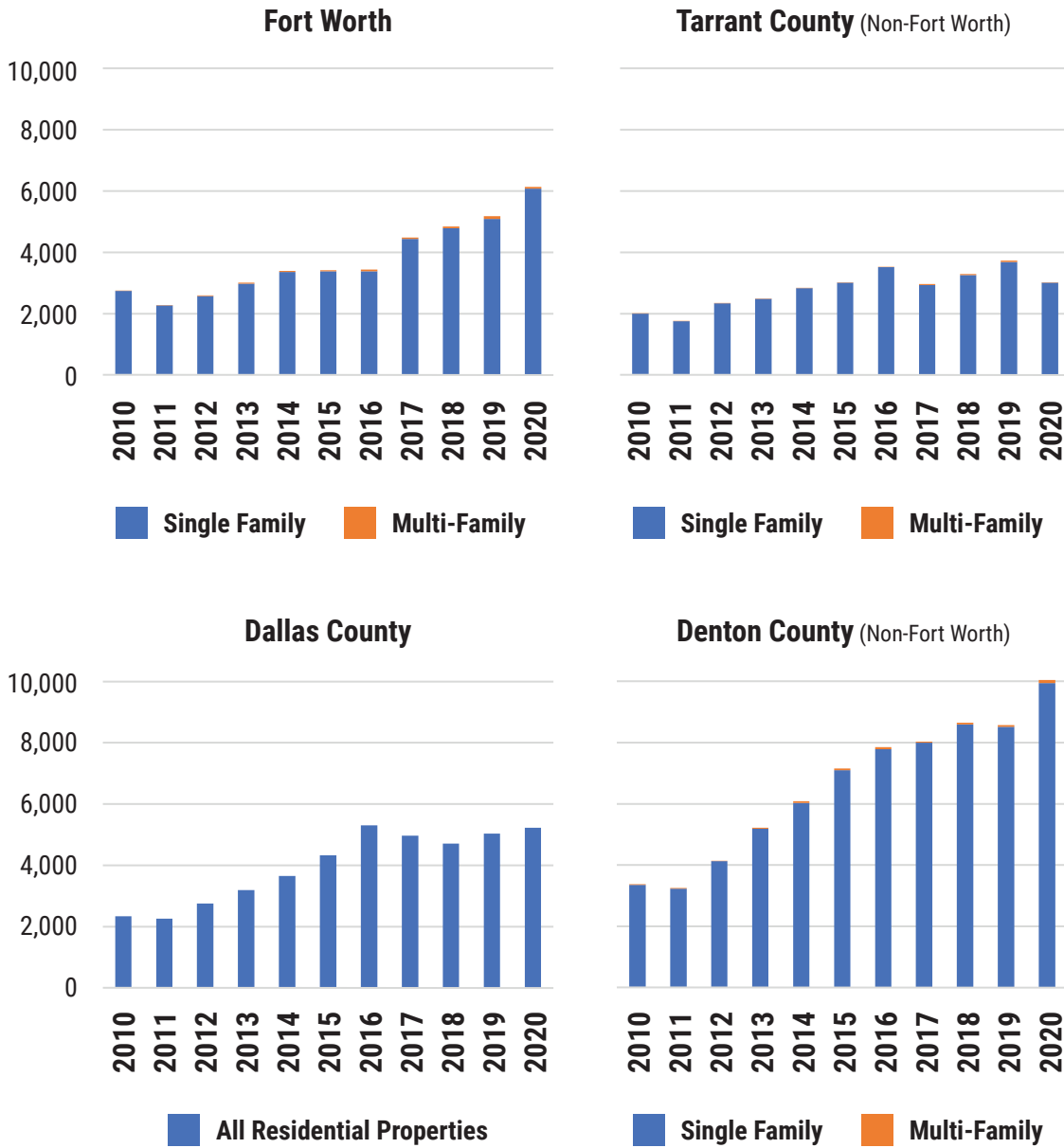
## Figure 50. Percent of Home Buyers Who Were Investors, 2021

Source: Interface Studio analysis; data from the City of Fort Worth Department of Planning & Data Analytics. Data has some limitations and should only be used to compare different areas of the city.



**Figure 51. New Housing Stock Each Year by County—Residential Properties by Year Built According to Tax Assessor Data, 2010-2020**

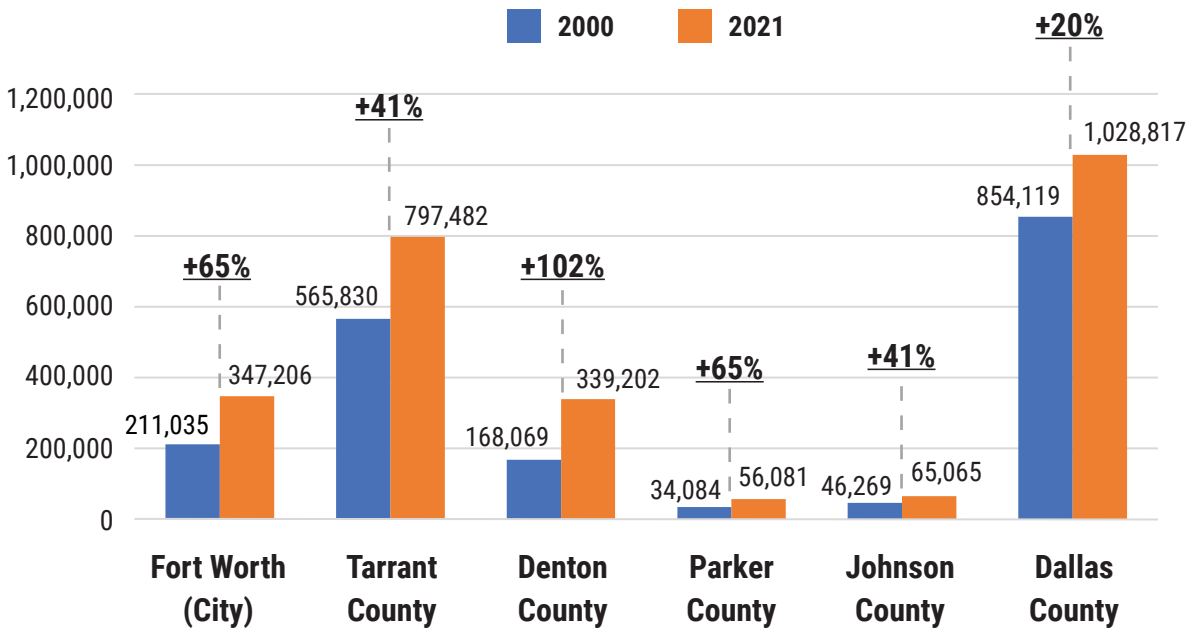
Source: County Tax Assessor Data; complete assessor data was not available for all counties surrounding Fort Worth





**Figure 52. Total Residential Units in 2000 and 2021**

Source: US Census ACS 2000 and 2021 5-Year Estimate



### Figure 53. Where Do Renters Pay More Than They Can Afford?—Renter Cost-Burdened Households\*

Source: Percent of Renter-Occupied Households, US Census ACS 2020 5-Year Estimate

\*Households are considered "housing cost-burdened" when they pay more than 30 percent of their income towards housing costs.

