

CHAPTER 5: HOUSING

Provision of adequate and appropriate housing for all residents is essential to building strong neighborhoods. The City of Fort Worth's key housing goals are increasing the supply of quality affordable housing, expanding homeownership opportunities, revitalizing neighborhoods, and creating mixed-income communities. A broad-based housing policy adopted by City Council in 1999 guides the City in achieving its housing goals and objectives. Housing policy is also strongly influenced by Annual and Five-Year Consolidated Plans, which the City Council adopts for submission to the U.S. Department of Housing & Urban Development (HUD), as local housing activities have traditionally been funded only through CDBG, HOME and ESG grants from that federal agency. These HUD-required plans focus primarily on the housing needs of low- and moderate-income residents and special needs or homeless populations. More recently, housing policy has also been influenced by Council-appointed advisory commissions, including the Mayor's Task Force on Quality Affordable Housing and the Mayor's Advisory Commission on Homelessness.

EXISTING CONDITIONS AND TRENDS

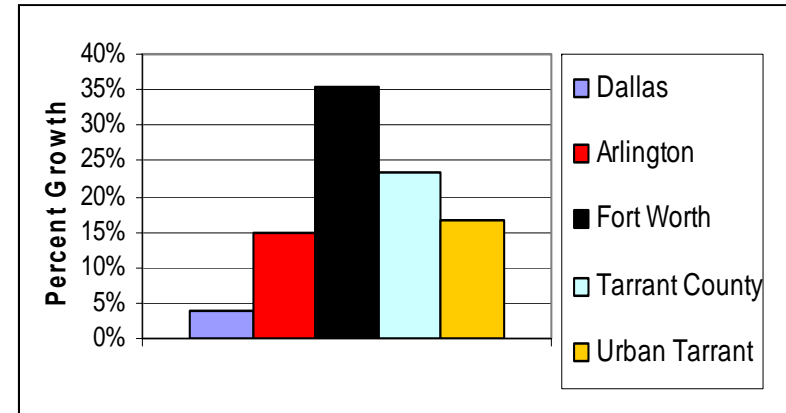
In recent years, the Fort Worth housing market has been characterized by rapid growth, decreasing affordability for new housing, and increased central city redevelopment. In response to these trends, the Mayor appointed a special Advisory Commission on Quality Affordable Housing in fall 2006 to develop recommendations on three key issues: a) use of a dedicated \$2,000,000 in general fund dollars for affordable housing, b) dispersion of publicly assisted housing units, and c) provision of incentives to promote mixed income housing development. This Commission reviewed a wide variety of data on local conditions to develop recommendations that are to be presented to City Council in summer and fall 2007.

Number of Housing Units

In 2000, Fort Worth had 211,035 housing units, of which 32 percent were multifamily units. By January 2007, the total number of housing units had grown 28.4 percent to 270,980, and the multifamily percentage had fallen to 29 percent. The growth rate for single-family and duplex housing was more than twice that of multifamily housing, at 35.4 percent (with the addition of 49,298 units) compared to 15.8 percent (10,725 new units). Fort Worth's single-family housing growth rate also exceeded that in Arlington and the rest of suburban Tarrant County, where the number of these units grew by 14.8 percent and 16.8 percent respectively. Fort Worth now has a ratio of 2.4 single-family units to each multifamily unit, compared to 2.05 in 2000. While some of this growth can be attributed to annexations, much of it is from new construction.

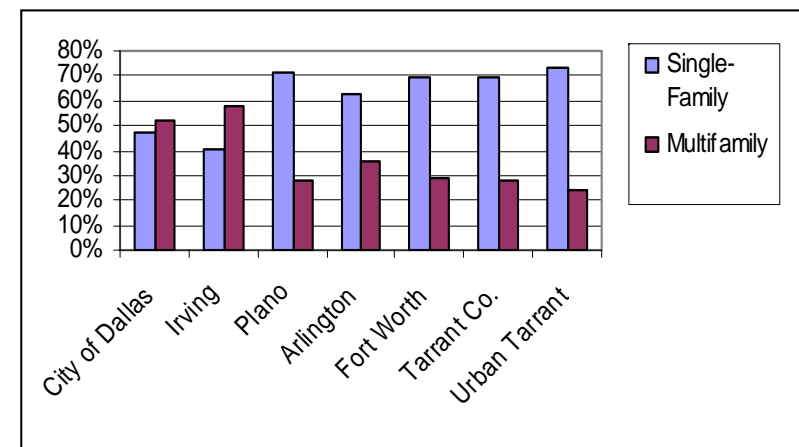
The northeast and northwest quadrants have seen the most recent growth in single-family units, while Downtown and the south and southwest regions have experienced the most growth in multifamily development. Future growth was facilitated by annexation of 9,000 acres to the northwest. Downtown housing will play a critical

Single-Family Housing Growth Rates



From 2000 to 2007, Fort Worth's rate of growth in single-family housing exceeded that of other cities in the region. Urban Tarrant represents all of Tarrant County outside Arlington and Fort Worth, and includes such cities as Bedford, Grapevine, and Southlake. (Source: North Central Texas Council of Governments Annual Housing Estimates, 2007.)

Percentages of Single-Family and Multifamily Housing



Fort Worth has a higher proportion of single family housing than Dallas, Arlington, and Irving. (Source: North Central Texas Council of Governments Annual Housing Estimates, 2007.)

role in the success of the City's broad vision for central city revitalization, and is also primary to the specific goals set for the Downtown area. In 2003 there were an estimated 7,500 people living Downtown, in approximately 3,500 housing units. A new goal of the *Downtown Fort Worth Strategic Action Plan 2003* is attraction of over 10,000 new residential units by 2013.

Areas outside of Downtown are also attracting urban housing development. In 2001, the City adopted a mixed-use zoning ordinance that encourages higher density, pedestrian-oriented housing development in mixed-use growth centers and designated urban villages. The urban village initiative and its housing elements are discussed further in Chapter 10: Economic Development.

Vacancy History

Of the total 211,035 housing units in Fort Worth in 2000, 15,957 (7.6 percent) were vacant. Only 1.9 percent of owner-occupied units were vacant, though there was a 9 percent vacancy rate among rental units. Vacancy rates were especially high (13.8 percent) for units affordable to poor households with incomes under 30 percent of median, most likely because two-thirds of these units were constructed before 1970 and are therefore likely to be in poorer condition and in need of repair. In 2005 the Census Bureau's American Community Survey estimated Fort Worth housing vacancy rates at 10.1 percent overall, with 4.2 percent vacant in owner-occupied housing and 12.3 percent vacant in rental housing.

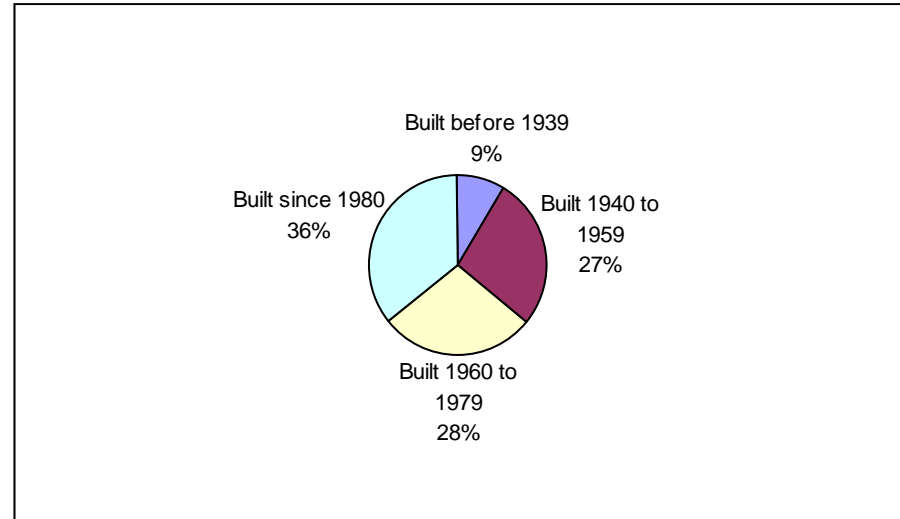
Housing Conditions

In general, housing condition is related directly to housing age. Without adequate maintenance, older housing stock deteriorates. Most structures begin to need significant repairs 30 years after construction. According to 2000 Census data, 50.3 percent of the city's housing was built prior to 1970, with units built before 1960 making up 36.4 percent. This older housing is naturally concentrated in the central city. Units with the greatest repair needs are generally in lower-income neighborhoods, where households have had fewer resources to perform maintenance. As of June 2007, the Code Compliance Department found nearly 150 housing units in danger of collapse and about 360 dwelling units in need of repair, out of a total of 1661 outstanding structures with code violations.

Quality Affordable Housing

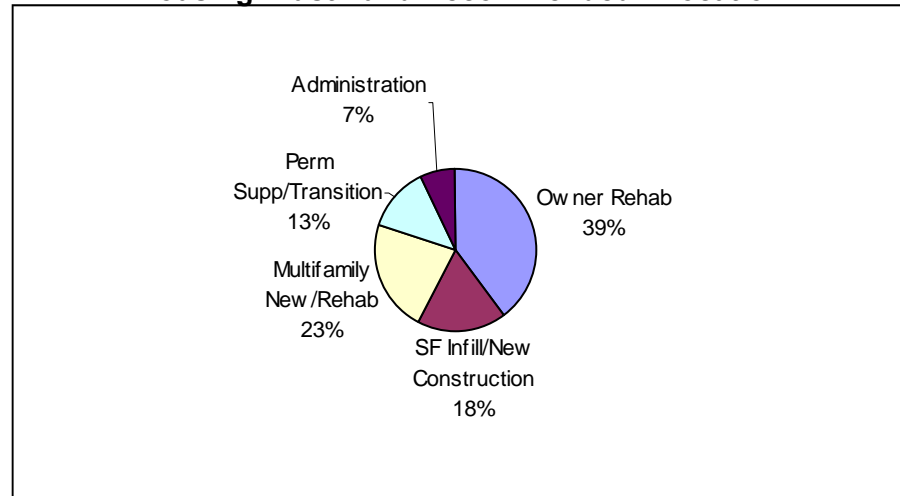
The Mayor's Task Force on Quality Affordable Housing was appointed in December 2006 to develop recommendations on three primary issues identified by the City Council: funding priorities for a Housing Trust Fund to address local affordable housing needs, provision of city development incentives for mixed income and affordable housing, and dispersion of publicly-assisted housing units. The Task Force assessment of affordable housing estimates that \$1.8 billion is presently needed to address local housing needs, including \$1.1 billion for rehabilitation of single-family and \$200 million for rehabilitation of multifamily housing. In addition to completing its work on establishing funding priorities for the Trust Fund, the Task Force recommended that the city modify its Consolidated Plan to encourage mixed-income housing and dispersion of publicly-assisted housing units. The Task Force,

Age of Housing Stock as an Indicator of Housing Condition



Age of housing stock is a good indicator of overall housing condition. In Fort Worth, much of the housing built prior to 1959 is likely to need major rehabilitation, especially if it has not been well-maintained. The units built between 1960 and 1979 are also likely to require investment in repairs or updating. (Source: U.S. Census Bureau, 2000.)

Housing Trust Fund Recommended Allocation



The Housing Trust Fund includes \$4 million in General Fund dollars as well as \$2.7 million in federal housing grant funds. 39% will be allocated to single family homeowners for rehabilitation loans, 23% to encourage mixed-income multifamily housing, 18% to support affordable single-family housing development, and 13% for homeless housing. Assistance will be available to households up to 120% of area median income (\$76,080) for a family of four. (Source: Housing Department, 2007.)

which includes representatives of neighborhoods as well as the development, real estate and financial industries will continue meeting as a permanent advisory commission for housing issues.

Homeownership Costs

Relative to most cities in Texas and elsewhere in the nation, Fort Worth is considered to have excellent housing affordability. In the first quarter of 2007, the Texas A&M Real Estate Center estimated that the local median household income was 2.25 times the amount necessary for purchasing the city's median-priced home. This compares favorably with the statewide affordability index of 1.52, and the national index of 1.16. However, newly-constructed homes are generally more expensive than the 2006 median price of \$117,700. As of March 2007, the median annual income for a family of four in Fort Worth was \$63,400 according to the U.S. Department of Housing and Urban Development (HUD).

Housing affordability is affected by many factors, such as construction costs, land values, interest rates, and regional market demand. Low mortgage interest rates in recent years have helped make homeownership possible for many low-income and moderate-income families. According to the American Housing Survey of 2002, Fort Worth's homeownership rate was 60.8 percent in 2002, up from 55.9 percent at the 2000 Census. Though lower than the national rate of 66.2 percent, this rate is comparable to other Texas cities.

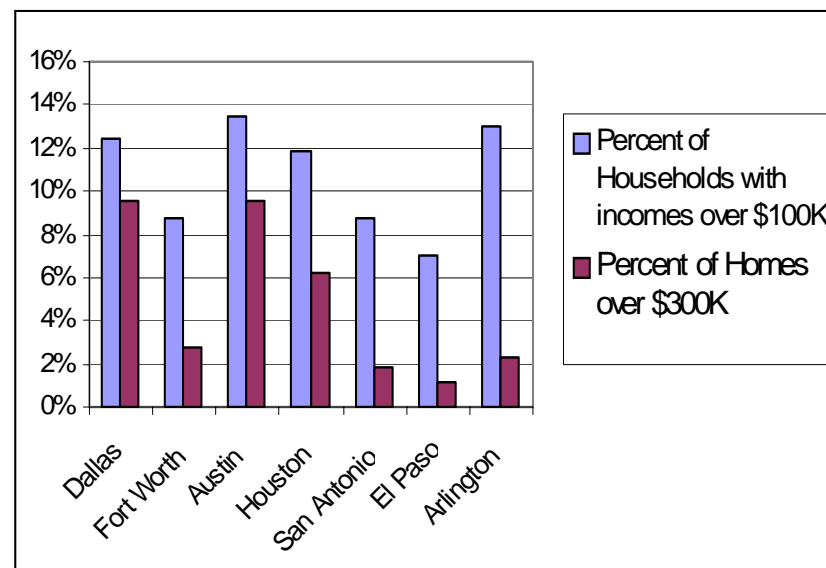
For 2006, the median sale price for a Fort Worth home was \$117,700, up 20 percent in only 4 years. Though decreasing in affordability, Fort Worth homes are still more affordable than in neighboring cities such as Dallas and Arlington, where median prices were \$156,700 and \$129,800 respectively. Though sales of homes priced under \$80,000 represented fully 55 percent of all homes sold in 1998, by 2006 this proportion had shrunk to 22 percent. During the same time period, the proportion of homes selling for over \$160,000 increased from 11.7 percent of the market to 23.8 percent of all homes sold in 2007.

At the higher end of the affordability scale, Fort Worth has both a limited supply of high-end housing for upper income households, and a limited number of very-high-income buyers seeking such housing. Over one-third of homes sold in the first half of 2007 were priced over \$140,000, according to the Real Estate Center at Texas A&M. At the time of the 2000 Census, households with incomes over \$100,000 (the market for "executive" housing) represented 8.8 percent of Fort Worth households, with homes valued at \$300,000 or more representing only 3.1 percent of single-family owner-occupied dwellings. It appears that some higher income households may choose not to purchase residences commensurate with their incomes, as the ratio of highly priced housing to high incomes varies throughout Texas cities. Also, area suburbs with more varied and plentiful high-end newer housing with updated amenities effectively compete with Fort Worth in attracting newly arriving high-income families.

Mixed Income/Mixed-Use Developments

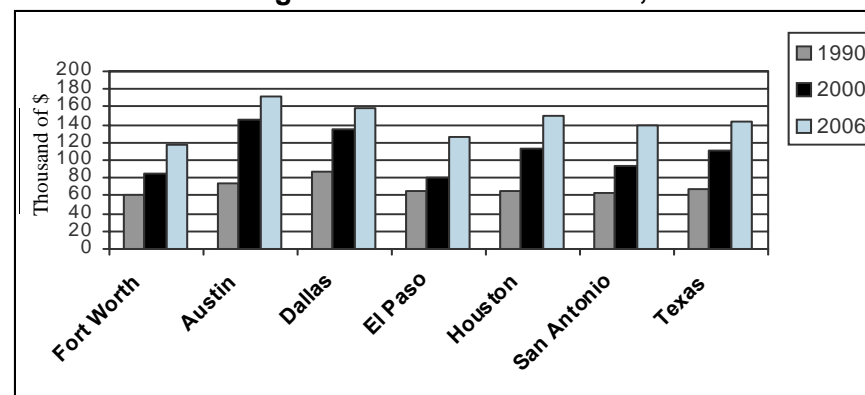
Promotion of mixed-income and mixed-use developments has been a trend in Fort

Percent of High Income Households Relative to Percent of High Value Homes



It appears common for Texas cities to have a smaller proportion of expensive homes than they have of households who could potentially afford to purchase such homes. Given the large number of two-income households in the modern economy, some families may prefer not to buy more expensive properties if they cannot be supported by a single income. (Source: Census 2000.)

Median Housing Prices in Selected Cities, 1990 to 2006



While housing prices have risen substantially statewide and Fort Worth housing has remained relatively affordable, this affordability gap is shrinking. In 2006, the median price of a house in Fort Worth was \$117,700, a 40 percent increase from the 2000 median of \$83,900. (Source: Real Estate Center at Texas A&M, 2007.)

Worth in recent years, particularly for the Downtown area and in designated urban village areas and neighborhood empowerment zones (NEZs). The Mayor's Commission on Quality Affordable Housing seeks to continue this trend by dedicating City resources to provide incentives to developers and property owners that encourage dispersion of publicly assisted units and de-concentration of affordable housing for low-income populations.

One tool to promote mixed-income development is NEZ tax abatements. NEZ incentives also encourage repairs and improvements to existing housing stock. NEZ areas represent 28 percent of central city land area. From 2001 to the end of 2006, the NEZ program provided \$2.2 million in basic incentives (permit or development fee waivers and lien forgiveness), as well as \$4.1 million in tax abatements, on a total of 1762 projects supporting nearly \$400 million in investments as of the end of December 2006. The greatest volume of activity has been seen in the Magnolia Village and Ridglea/Como NEZ areas. Other areas with strong NEZ activity are Berry/University, Trinity Park, and Stop Six.

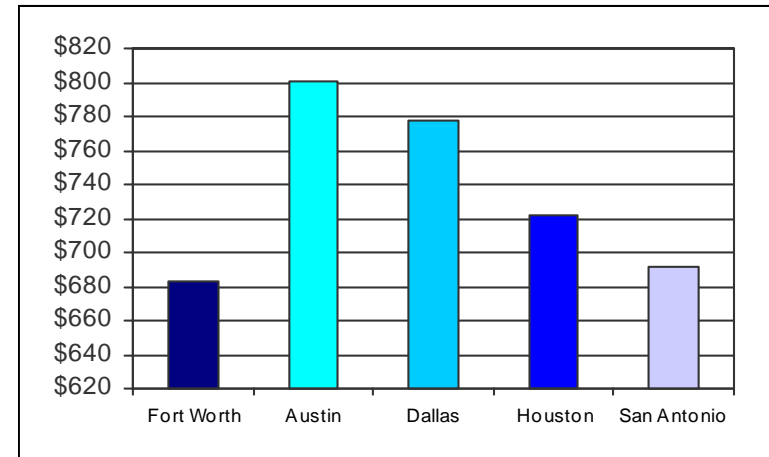
Rental Housing Costs

The local rental market since 2000 has been relatively affordable due to two key factors: slow formation of new households in a fluctuating economy, and low interest rates which have given many renters the opportunity to become homebuyers. Though rental prices increased over the past year according to ALN Systems, the overall occupancy rate in Fort Worth apartments in June of 2007 was still low at 89.7 percent, with the average rent only \$683. In comparison Dallas had an average rent of \$777, and an occupancy rate of 89.9 percent. The Fair Market Rent (FMR) set by HUD in the Fort Worth/Arlington area is presently \$605 for a 1-bedroom, \$745 for a 2-bedroom, and \$1,010 for a 3-bedroom. MPF Research reported the citywide average rents for early 2007 were \$550, \$730, and \$938 for these unit sizes, indicating an affordable rental market.

Though apartment rental is less expensive in Fort Worth than in many other areas, analysis of special tabulations of Census data provided by HUD indicate that there is a significant mismatch between affordable housing and low-income households. That is, many of the affordable units in the Fort Worth rental market are occupied by higher income households. According to this data, though there were 18,586 households with incomes less than 30 percent of the area median, in 2000, there were only 11,811 rental units affordable to them, and 46 percent of these rental units are occupied by higher income households, thereby forcing the lower income households to live in higher priced housing. Furthermore, two-thirds of these affordable units were constructed prior to 1970, which means that they are more likely to be in poor condition and in need of repair. This need for affordable rental housing for lower income families is reflected in the number of applicants for the waiting list for the Fort Worth Housing Authority's Housing Choice Voucher Program. Over 2,000 applications were received in a six-week period after the wait list opened March 1, 2007.

Analysis of the HUD data also indicates that there are particular household types that are likely to have significant housing problems such as excessive cost (relative to the

Average Apartment Rents, June 2007



In June 2007, Fort Worth's average apartment rent of \$683 was less than average rents in Austin, Dallas, Houston, and San Antonio. (Source: www.ALNsystems.com, 2007.)

Samaritan Housing for Special Needs



New affordable housing in Fort Worth South, which opened in 2006, was developed by Samaritan Housing Inc. through Low Income Housing Tax Credits from the Texas Department of Housing and Community Affairs. (Source: [Housing Department](http://HousingDepartment.com), 2007.)

family's income), overcrowding, and substandard physical conditions. These household types include large families, particularly those with low incomes; renters with incomes under 50 percent of the area median (over 70 percent reporting housing problems); and very low income owners (69 percent in this category reported housing problems). Minority and disabled populations are particularly likely to have difficulty finding quality affordable housing to rent.

Assisted Housing

Assisted housing in Fort Worth includes those units managed by the Fort Worth Housing Authority (FWHA), and other units subsidized by federal and state programs such as the state's Low Income Housing Tax Credit (LIHTC) and bond programs or HUD's multifamily loan and insurance programs. A recent analysis identified a total of 16,863 such assisted units (not including FWHA rental assistance vouchers). When 5,367 Housing Choice Vouchers and Shelter Plus Care rental assistance vouchers are included, these approximately 22,160 assisted housing units represent only 8.2 percent of Fort Worth's 2007 total of 270,890 housing units, and approximately 28 percent of all multifamily housing.

Housing or rental assistance managed by FWHA represents less than 3 percent of all city housing and approximately 7.6 percent of all Fort Worth rental housing, in 6,627 units. This includes 1,320 public housing units, 4,793 Housing Choice rental assistance vouchers (formerly called Section 8), 504 tenant-based rental assistance units for special needs homeless persons, and 70 single-room occupancy units.

Like most larger older cities, Fort Worth is faced with the challenges of integrating residents into the larger community and physically improving traditional, older developments. The FWHA is pursuing de-concentration of publicly assisted housing through redevelopment of older public housing sites, creation of mixed-income communities, and acquisition/rehabilitation of existing multi-family properties to preserve existing affordable housing while improving its quality and sustainability. Funds obtained from sale of the Ripley Arnold development in Downtown were used for the Overton Park and Stonegate Villa projects, and Low Income Housing Tax Credits were used for the Candletree, Cambridge Court and Samuels Avenue projects.

Project-based rental assistance helped 1,800 eligible families at specific multifamily complexes in Fort Worth in 2000. The FWHA manages 344 such units at six complexes in the city, as well as 384 units in two Affordable Housing Disposition Program (AHDP) properties. AHDP tenants pay a fixed rental amount, regardless of income, without rental subsidy. In addition, the FWHA owns two mixed-income properties: Overton Park Townhomes with 54 public housing units and Stonegate Villas with 58 public housing units. FWHA also has an agreement with the owner/developer of Sycamore Center Villas for 47 units that will be maintained as public housing units for 50 years.

Homelessness

On January 25, 2007, the Tarrant County Homeless Coalition in conjunction with Tarrant County Community Development and the cities of Fort Worth and Arlington counted 4,042 homeless persons in Tarrant County. This number includes persons

Households in Need of Affordable Rental Housing: "Workforce Housing"

Annual Income Level (Median Income = \$60,600)	Household Size	Maximum Dollar Earnings	Common Employment Types and Yearly Income Averages	
			Employment Type	Yearly Income Average
Extremely Low Income 30% of Median	Single Person	\$13,300.00	Retiree on Social Security:	\$11,160.00
			Disabled Person on SSI (federal Supplemental Security Income)	\$10,608.00
			Fast Food Worker	\$12,979.20
	Family of Two (1 dependent)	\$15,200.00	Cafeteria Attendant	\$12,313.60
			Machine Packer	\$13,561.60
	Family of Three (2 dependents)	\$17,100.00	Retail Sales	\$15,641.60
Warehouse Assembler/worker			\$16,265.60	
Very Low Income: 50% of Median	Single Person	\$22,200.00	Janitor	\$19,198.40
			Teacher Assistant	\$17,821.00
			Telemarketer	\$22,131.20
	Family of Two (1 dependent)	\$25,350.00	Administrative Assistant, Entry level	\$18,574.40
			Construction laborer	\$19,902.00
	Family of Three (2 dependents)	\$28,550.00	Painter, New construction	\$21,575.00
Correctional Officer/ Jailer			\$27,648.00	

Fort Worth's largest housing availability gap is for rental units with price levels affordable to households in the income categories above. According to a HUD analysis of 2000 Census Data, there are 1.6 times as many households at 30% or less of median income as there are rental units affordable to them. Though lower rents in past years have eased this burden, the extent of the gap indicates that additional units in this price level are needed for low-income workers in Fort Worth, as well as for retirees and disabled persons on fixed incomes. (Sources: HUD CHAS Data for 2000, U.S. Bureau of Labor Statistics Data for Tarrant Workforce Development Area, Fourth Quarter 2006.)

who are unsheltered—including, for example, persons living on the streets, under bridges, or in structures not intended for human habitation—as well as those living in emergency shelters (e.g., the Presbyterian Night Shelter), Transitional Housing programs, and Permanent Supportive Housing programs (for persons who, due to disability, are unable to live independently).

More than 85 percent of Tarrant County’s homeless reside in Fort Worth. While the majority of homeless are found adjacent to and within the Central Business District, unsheltered homeless were enumerated in every council district in Fort Worth. Over 80 percent of the transitional and permanent supportive housing units for the homeless are in Fort Worth as well. Disconcertingly, 29 percent of the homeless in our community are children.

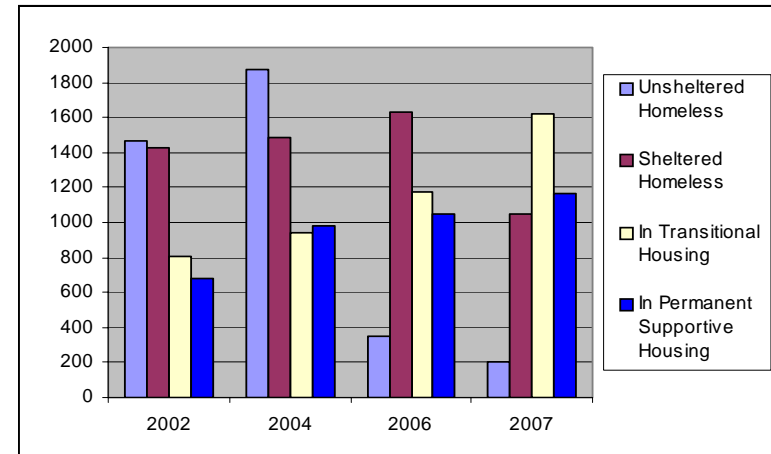
There was a slight decrease in the overall homeless population between 2006 and 2007; moreover, an increasing number of our homeless neighbors are achieving greater stability in transitional and permanent supportive housing. 2007 also marked the first year that domestic violence did *not* rank as the number one reported reason for homelessness by women.

Chronic homelessness—a HUD definition that includes disabled, unaccompanied individuals who have either been homeless for more than a year or homeless more than four times in three years—is on the rise in Fort Worth and Tarrant County. The 2007 Street Count and Homeless Survey estimated that, at minimum, 24.5 percent of the homeless in Tarrant County are chronic. This is a high priority population for both HUD grant funding and the City of Fort Worth because they are the most likely to have a significant impact on neighborhood quality of life and local government emergency response systems, including police, fire, public health, and hospital emergency rooms.

Services for homeless persons in Fort Worth are generally provided by non-profit or faith-based organizations, with significant assistance from federal grant funding administered by Fort Worth and Tarrant County. At least 60 percent of local homeless services are funded through federal grants. The operation of local homeless shelters and small homelessness prevention programs are supported with HUD Emergency Shelter Grants. Tarrant County provides staffing support to the Homeless Coalition for the annual Continuum of Care grant proposal—the application was over \$9 million in 2007. These funds pay for transitional or permanent housing for formerly homeless persons, and accompanying support services. The Continuum of Care grant includes “Shelter Plus Care” assistance administered by the Fort Worth Housing Authority on behalf of over 500 disabled individuals and families, as well as two non-profit Single Room Occupancy (SRO) facilities for homeless persons with special needs: the 52-unit Samaritan House and the 18-unit New Life Center.

The Mayor's Advisory Commission on Homelessness (MACH) was created by City Ordinance on October 4, 2005. The nineteen-member body has a broad mandate to advise the Mayor and Council and to recommend policies, plans and methods for addressing homelessness in Fort Worth. Throughout 2006-2007, the MACH has focused its energies on the development of a 10-year Homelessness Plan. Major

Homeless Population Trends in Fort Worth



Availability of permanent and supportive housing in Fort Worth has increased significantly in the past 5 years. Estimates on the number of unsheltered homeless fluctuate based on adoption of new counting methodologies required by HUD. (Source: Tarrant County Community Development Homeless Survey Reports, 2002 through 2007.)

Homeless Population Characteristics

	2006	2007	Δ %	Δ #	
Unsheltered	350	203	-42.00%	-147	
Emergency Shelter	1,635	1,049	-35.84%	-586	
Transitional Housing	1,179	1,626	37.91%	447	
Permanent Supportive Housing	1,044	1,164	11.49%	120	
TOTALS	4,208	4,042	-3.94%	-166	
	2007	Men	Women	Children	Totals
Unsheltered	171	32	0	203	
Emergency Shelter	631	270	148	1049	
Transitional Housing	368	534	724	1626	
Permanent Supportive Housing	401	471	292	1164	
TOTALS	1,571	1,307	1,164	4,042	

There was a slight decrease in the overall homeless population in Tarrant County in 2007. Of those counted in 2007, 29 percent were children. (Source: Tarrant County Community Development Homeless Survey Report, 2007.)

emphasis areas include: Prevention and Supportive Services; Housing; Data Systems and Planning; Central Resource Facility, and; Neighborhood Impact and Public Safety.

Fair Housing

In 1992, the City adopted a Fair Housing Ordinance with an enforcement mechanism “substantially equivalent” to that of HUD. The City of Fort Worth’s Community Relations Department (CRD) functions as a referral agency under contract with HUD for the processing of housing discrimination charges within the city. CRD has identified the following impediments to fair housing: housing affordability, economic development (lack of job opportunities and transportation to job centers), and discrimination by neighborhoods. CRD enforcement activities also indicate that predatory financing practices are an impediment to fair housing choice. The CRD’s education and outreach programs serve as a centralized housing information center, providing fair housing counseling and education, a resource handbook for the public, and multilingual, multimedia educational programs to promote greater awareness of fair housing laws and to improve accessibility to housing resources.

A Consumer’s Union study in 1997 showed a disparity between home mortgage denial rates for white and minority applicants in Fort Worth and a generally weaker performance of loan application and origination in low-income census tracts than the city as a whole. In 1998, CRD filed complaints of housing discrimination against lending institutions alleging disparate treatment in lending practices. Seven mortgage lenders signed voluntary agreements that included homeownership loans for low-income, minority, or special populations; housing and credit counseling; and fair housing training and outreach.

Each year, the CRD processes and resolves 130 to 150 complaints of housing discrimination, and maintains records in connection with those complaints. It provides information and training to about 61,400 residents annually, as well as investigating employment discrimination complaints.

GOALS AND OBJECTIVES

Preserve and improve existing, affordable owner-occupied housing units.

- Rehabilitate 25 units in 2008 through the grant-funded Home Improvement Program, with a goal of 740 total fully rehabilitated owner-occupied housing units by 2020.
- Assist 40 homeowners with rehabilitation loans in 2008, through the newly created Housing Trust Fund rehabilitation loan pool.
- Complete 200 emergency repairs on existing owner-occupied housing units in 2008, and make 1,000 emergency repairs by 2020.
- Provide weatherization repairs to 168 existing owner-occupied housing units in 2008, with a long-term objective of 2,200 by 2020.
- Through the Cowtown Brush-Up program, paint 150 existing owner-occupied housing units in 2008 and 2,000 by 2020.
- Coordinate with non-profit organizations to provide minor repair of 80 existing owner-occupied housing units in 2008 and 500 by 2020.

Model Blocks Program



The Model Blocks Program funds rehabilitation of older homes and other targeted improvements in low-income neighborhoods. Designated areas are selected through a competitive process and must meet CDBG eligibility criteria before being awarded \$1.2 million for revitalization projects. (Source: Housing Department, 2007.)



Increase homeownership in Fort Worth.

- Provide 90 first-time homebuyers with closing cost assistance and/or soft second mortgages in 2008, with a long-term objective of 2,300 households assisted with closing costs and 1,340 assisted with “soft seconds” by 2020.
- Collaborate with non-profit and for-profit developers to promote construction or rehabilitation of 100 affordable housing units, providing 1,000 new affordable central city homes by 2020.
- Provide housing counseling / homeownership training to 1,750 families in 2008, to encourage homeownership and prevent foreclosures.

Increase the number of quality affordable rental units for low-income renters.

- Provide assistance to, or collaborate with, for-profit and non-profit developers in building 190 affordable rental housing units in 2008, with a long-term objective of providing 2,220 such units by 2020.
- Provide gap financing of \$1million to affordable housing projects through the Housing Trust Fund in 2008, and assist 240 units by 2020.

Provide a range of housing options for populations with special needs, including the elderly, persons with disabilities, and homeless.

- Support at least one project application per year from non-profit or for-profit developers for new special needs housing for elderly, disabled or the homeless.
- Support the Mayors Advisory Commission on Homelessness in establishing a Permanent Supportive Housing program and related objectives from the 10-year Plan to End Chronic Homelessness.
- Assist non-profit service providers in removing architectural barriers for 18 housing units in 2008, with a long-term objective of 500 by 2020.

Ensure equal housing opportunity in Fort Worth for all citizens.

- Provide housing counseling programs for homeowners and renters, serving 1,200 clients annually.
- Provide landlord and lender education on fair housing, serving 400 each year.

Revitalize central city neighborhoods by encouraging housing development and rehabilitation at all price levels.

- Designate one additional Model Block area every other year through 2020; increase Model Blocks program funding to \$2.4 million per Model Block.
- By 2020, reduce by half the amount of central city housing that is substandard.

The 2003 Downtown Fort Worth Strategic Action Plan, sponsored by the City of Fort Worth, Downtown Fort Worth, Inc., and the Fort Worth Housing Authority, has the following goals and objectives:

- Significantly increase the amount of housing available in the Downtown core, core edge, and adjoining neighborhoods.
- Create strong neighborhoods close to Downtown where family housing already exists, offering a mixture of income levels, housing types, access to parks, and river amenities.
- Create a Downtown Community Development Corporation to coordinate public

Model Blocks Program: Neighborhood Priorities



In addition to repairing older homes, the Model Blocks Program also addresses neighborhood priorities such as streets, signage, or repair of landmarks such as the Old Fire Station No. 10 for use as a community facility. (Source: Housing Department, 2007.)

Sierra Vista: Central City Redevelopment



Promotion of central city redevelopment by increasing total housing units is a key goal for the Housing Department. Sierra Vista will result in new construction of 132 units. (Source: Housing Department, 2007.)

funds and leverage private sector funds, encouraging central city housing.

- Continue to promote specific public incentives to encourage Downtown and central city housing development.

POLICIES AND STRATEGIES

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

Policies

- Ensure equal housing opportunity in Fort Worth for all citizens.
- Promote the development of high-quality market-rate and affordable housing using appropriate design standards to ensure lasting value.
- Promote the rehabilitation of older housing stock to increase housing values within the central city.
- Promote neighborhood stability through a comprehensive and coordinated strategy that includes housing, neighborhood economic development, infrastructure, parks, safety, and human services.
- Enhance capacity to address affordable housing needs by partnering with the private sector and neighborhoods.
- Foster the preservation, improvement, and development of affordable rental and ownership housing in accordance with the City's Comprehensive Plan.
- Meet the emergency and transitional shelter needs for the homeless population in Fort Worth, and focus on breaking the cycle of homelessness through prevention and implementation of the Continuum of Care strategic plan.
- Provide a range of housing options for the elderly, with special focus on low-income households.
- Provide a continuum of housing options and support services for persons with disabilities.
- Encourage and provide support for higher density, mixed-use, mixed-income developments in mixed-use growth centers and urban villages.
- Integrate and disperse affordable housing and low income housing into neighborhoods throughout the City.
- Use neighborhood empowerment zones to promote development of designated urban villages and revitalization of surrounding lower-income neighborhoods.
- Support neighborhood initiatives to regulate the design of industrialized and site-built housing so as to preserve neighborhood character.

Strategies

- Support Fort Worth Housing Authority efforts to improve public housing, including mixed-income and mixed-use developments.
- Encourage infill and mixed-income housing development, both single-family and multifamily, within the central city; in particular, support Southeast Fort Worth Inc. in efforts to encourage single-family residential development in southeast quadrant areas such as the 700-acre shoreline of Lake Arlington.
- Evaluate incentives and ordinances affecting the availability of all price levels of housing; work with developers and community leaders to identify and address

Multifamily Rehabilitation: Hanratty Place



One of the key goals of the Mayor's Advisory Commission on Quality Affordable Housing is to encourage rehabilitation of older multi-family housing. Hanratty Place, owned by a local non-profit, will be fully reconstructed with Low Income Housing Tax Credits leveraged by HOME grant funds from the City. (Source: Housing Department 2007.)

Fort Worth Housing Finance Corporation



The infill Dream Home program of the Fort Worth Housing Finance Corporation constructs high-quality infill housing in the central city to revitalize neighborhoods and encourage increased property values in those areas. (Source: Housing Department, 2004.)

impediments to creation of middle and upper income housing in the central city.

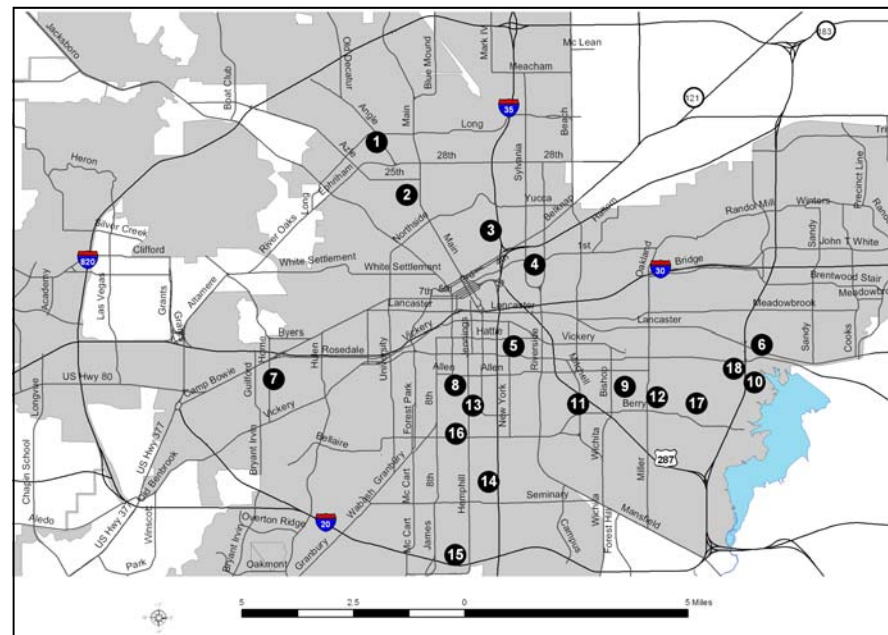
- Work with lenders to provide low-interest loans for rehabilitation of owner-occupied housing units.
- Develop strategies to accelerate the foreclosure of tax delinquent properties.
- Expand land assembly for infill housing.
- Undertake a demonstration mixed-income housing project in an area where the concentration of low income housing is high.
- Expand rehabilitation of older housing by providing gap financing for both single-family and multifamily housing.
- Strengthen and expand CDC capacity through structured training and technical assistance and increased funding.
- Maintain financial support for homeless shelters and services; develop a comprehensive ten-year plan to address homelessness issues.
- Help coordinate the City's development process for priority housing development projects.
- Where concentrations of low-income housing are high, support rehabilitation and stabilization of existing units and replacement of substandard housing with a mix of affordable and market-rate units, and undertake a demonstration mixed-income housing project. In other areas of the City, support development of new affordable housing.
- Develop a management system to hold and dispose of tax-foreclosed properties.
- Conduct an assessment of housing conditions and a housing market analysis.
- Provide support for small, local, minority, and women-owned businesses to participate in implementing housing and related programs.
- Relocate the Housing Services and Information and Rehabilitation Divisions of the Housing Department to a more accessible location for customers.

PROGRAMS AND PROJECTS

The housing programs listed below are offered by the City's Housing Department, often in partnership with entities such as the Fort Worth Housing Authority, neighborhoods, non-profit organizations, developers, and lending institutions.

- Home Improvement Loans make repairs on existing owner-occupied housing units in designated Model Block neighborhoods and special project areas.
- Closing Cost and Soft Second Mortgage Assistance Program provides subsidies to low-income first time homebuyers. The maximum amount of the subsidy is determined by location of the home within or outside a target area.
- Infill (Dream Home) Housing Program of the Fort Worth Housing Finance Corporation (FWHFC), works with non-profit partners and private developers or builders to offer newly constructed affordable homes to moderate income families, revitalizing central city neighborhoods.
- Emergency Repair Program removes immediate threats to homeowner health and safety, such as severe roof damage, urgent plumbing deficiencies, and heating/cooling emergencies.
- Housing Counseling Program provides homeownership training, foreclosure prevention counseling, and counseling on fair housing/fair lending issues.

Designated Model Blocks

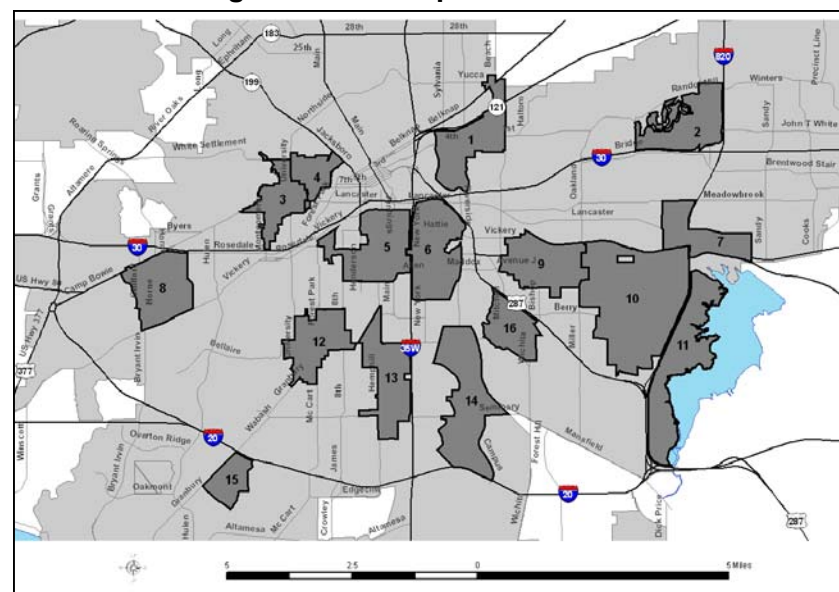


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|--------------------------|------------------------------|
| 1. Far Greater Northside | 10. Carver Heights East |
| 2. Near Northside | 11. Mitchell Boulevard |
| 3. Greenway | 12. Eastwood |
| 4. Riverside | 13. Jennings-May-St. Louis |
| 5. Near Southeast | 14. Worth Heights |
| 6. Historic Handley | 15. North Greenbriar |
| 7. Lake Como | 16. South Hemphill Heights |
| 8. Fairmount | 17. Stop Six Sunrise Edition |
| 9. Polytechnic | 18. Historic Carver Heights |

The 18 Model Blocks above have each been awarded \$1.2 million in federal grant funds to implement neighborhood revitalization plans. The 18th Model Blocks Area was designated in September 2006. Historic Carver Heights is located in the Southeast quadrant of the City, bounded by Ramey on the south, Plaza on the north, Flemmings and Cass on the west, and Cravens, Vel and Lucas on the east. (Source: Housing Department, 2007.)

- Cowtown Brush-Up helps qualified elderly, disabled and low-income residents. Pre-selected homes are painted by teams of volunteers, using donated paint and supplies, in a one-day blitz.
- Weatherization Assistance Program assists very low-income households throughout Tarrant County by providing insulation, energy-efficient windows and appliances, caulking, and installation of other energy saving devices.
- Model Blocks Program invests federal grants on a targeted basis to revitalize neighborhoods. City CDBG and HOME funds are awarded to low-income neighborhoods through a competitive process. Residents develop a strategic plan and work to build organizational capacity. Housing rehabilitation, infrastructure and park improvements create a visible impact within small geographic areas.
- Acquisition-Rehabilitation-Resale Program provides affordable homes for low-income first-time buyers in large families and in Model Block areas. Nonprofit entities purchase and rehabilitate properties for sale to income-eligible buyers.
- Conveyance of Tax Foreclosure Properties to non-profit housing groups for affordable housing development has been in place since 1998. Properties may be conveyed to qualified non-profits at below market values, encouraging new housing development in central city target areas.
- Land Banking Program is a tool to assemble properties for future housing development opportunities, funded through interest revenue on FWHFC trust funds. Land Bank properties may be acquired by the City's Real Property Division or privately by the FWHFC. The land bank encourages central city redevelopment by making transfer of title to private builders or nonprofits quicker and less complicated than post-foreclosure conveyance.
- Neighborhood Empowerment Zone (NEZ) Program is a City Council initiative encouraging central city revitalization. Development incentives such as tax abatements and fee waivers, authorized by state law, have been approved by City Council for the following areas: Stop Six; Ridglea/Como, Berry/Hemphill, Polytechnic/Wesleyan, Evans & Rosedale, Rolling Hills, Magnolia Village, Handley, Woodhaven, Riverside, Lake Arlington, Berry/University, West 7th, Trinity Park, Wedgwood, and Berryhill/Masonic Heights (approved 2007).
- Annual Homebuyers Conference is held each spring, providing information to an average of 1,500 persons per year. Partners for the conference include the Star-Telegram, La Estrella, the City's Community Relations Department, the Housing Consortium of Fort Worth and Tarrant County, and the Texas A&M Real Estate Center.
- Community Housing Development Organization (CHDO) program offers certified eligible housing non-profits financial support from City HOME funds, for operating costs, predevelopment loans, or affordable housing project funding on a loan or a grant basis based on project feasibility.
- The Housing Trust Fund provides project financing from General Fund sources and federal grants to non-profit and for-profit housing developers for affordable housing development targeted to low and moderate income households, primarily in the form of low interest loans.
- Housing Development Fund combines HOME grant dollars with a \$2 million Fannie Mae line of credit, to make short-term gap financing construction loans

Neighborhood Empowerment Zones



- | | |
|---------------------|-------------------------------|
| 1. Riverside | 9. Polytechnic/TWU |
| 2. Woodhaven | 10. Stop Six |
| 3. West 7th | 11. Lake Arlington |
| 4. Trinity Park | 12. Berry/University |
| 5. Magnolia | 13. Berry/Hemphill |
| 6. Evans/Rosedale | 14. Rolling Hills |
| 7. Historic Handley | 15. Wedgwood |
| 8. Ridglea/Como | 16. Berryhill/Masonic Heights |

Since the inception of the Neighborhood Empowerment Zone (NEZ) program in 2001, the City has designated sixteen NEZs. NEZs encourage central city revitalization through development incentives. The most recently created NEZ is Berryhill/Masonic Heights in southeast Fort Worth. (Source: Housing Department, 2007.)

on mixed-income housing projects.

- The Fort Worth Partnership Initiative is a collaborative effort by the Housing Department, local foundations, and non-profit housing organizations developed to increase the capacity of these non-profits to produce affordable housing and revitalize neighborhoods.
- Housing Finance Corporation has authority to issue single-family or multifamily mortgage revenue bonds to support housing development as appropriate projects are identified.

The Fort Worth Housing Authority (FWHA) offers the following programs:

- The FWHA administers the housing choice voucher tenant-based rental assistance program, and maintains conventional public housing rental properties through its Capital Fund.
- FWHA supports resident initiatives and offers support services such as child care, job training and self-sufficiency programs. (See Chapter 8: Human Services.)
- FWHA administers several rental assistance programs for the homeless, including: approximately 500 units of tenant-based rental assistance in the Shelter Plus Care program for disabled homeless persons, 70 units of Single Room Occupancy permanent supportive housing for homeless disabled persons, and 25 vouchers for homeless veterans through the Veterans Administration.
- FWHA contracts with the City Housing Department to implement the Housing Choice Voucher Homeownership Program.
- FWHA administers 100 rental assistance vouchers through the Mainstream Program to house non-elderly persons with disabilities.

The Fort Worth Community Relations Department is responsible for fair housing education and outreach, complaint investigation, and training programs, including:

- Education for non-profit and for-profit entities regarding predatory lending.
- Housing counseling programs for homeowners and renters.
- Fair housing education to landlords, lenders, realtors, developers and other housing-related businesses and services.
- Housing resource handbooks for citizens and housing providers.
- A multilingual, multimedia fair housing educational campaign and centralized fair housing information center.

Capital Improvement Projects

Capital improvements identified for fiscal years 2008-2027 are listed in Appendices D and E, along with potential funding sources. The listed projects are ongoing housing projects undertaken by the Housing Department that involve multiple projects and partners throughout the City.

Neighborhood Empowerment Zone Tax Abatement Incentives



This new construction project within the Berry/University Neighborhood Empowerment Zone is an example of the type of high quality new development that is encouraged by the NEZ program. As authorized by NEZ guidelines, 10 percent of the rental units in this project are affordable to households whose incomes are 80 percent of the area median income or below. (Source: Housing Department, 2007.)