

CHAPTER 5: HOUSING

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

A broad-based housing policy adopted by the City Council in 1999 guides the City in achieving many of 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.

Very recently, HUD has joined the U.S. Department of Transportation and the U.S. Environmental Protection Agency in a strategic partnership intended to jointly promote and fund innovative approaches that combine transportation, environmental, and housing solutions in the same projects. This silo-busting federal partnership is expected to create a new emphasis on addressing housing choice needs in combination with the provision of genuine transportation options.

EXISTING CONDITIONS AND TRENDS

Over the past ten years, the Fort Worth housing market has been characterized by rapid growth, decreasing affordability for new housing, and central city redevelopment.

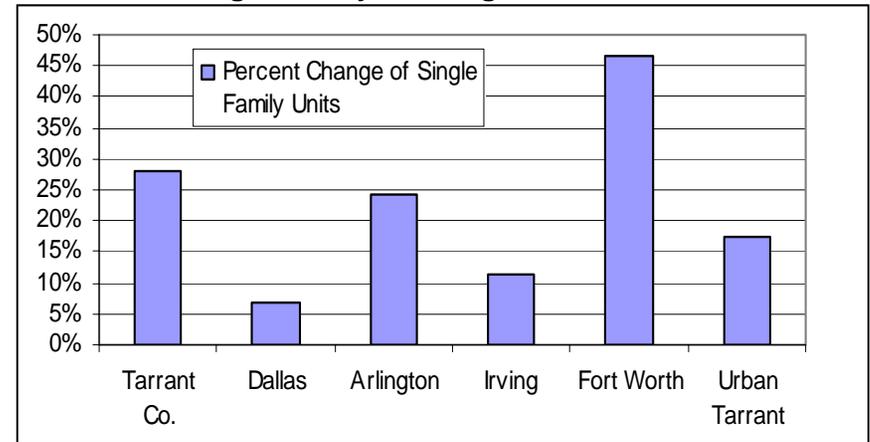
Number of Housing Units

In 2000, Fort Worth had 211,035 housing units, of which 32 percent were multifamily units. By 2010, the total number of housing units grew 39.9 percent to 295,283 and the multifamily percentage had fallen to 28.7 percent. From 2008 to 2010 the growth rate for single-family and duplex housing was almost 7.1 percent (with the addition of 13,660 units). 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. Downtown housing will play a critical role in the success of the City's broad vision for central city revitalization.

According to the 2010 Census, there are an estimated 4,589 people living Downtown in approximately 2,582 housing units. A goal of the Downtown Fort Worth Strategic Action Plan 2003 (updated every 10 years) is to develop over 10,000 new residential units by 2013.

Single-Family Housing Growth Rates



From 2000 to 2010, Fort Worth's rapid 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, 2011.)

Single-Family Housing Development



New single-family housing developments in far north Fort Worth. (Source: Planning and Development Department, 2011.)

Central City areas outside of Downtown are also attracting urban housing development. In 2001, the City adopted a mixed-use zoning ordinance (updated in 2011) that encourages higher density, pedestrian-oriented housing development in mixed-use growth centers, designated urban villages, and Transit-Oriented Development areas. The urban village initiative and its housing elements are discussed further in Chapter 10: Economic Development. In addition, the City Council recently adopted new development standards and guidelines that support high density residential development in the Trinity Uptown and Near Southside form-based code districts adjacent to Downtown. The development standards and guidelines for Trinity Uptown and Near Southside are discussed in Chapter 14: Urban Design. Starting in 2012, the City will begin developing and implementing Transit-Oriented Development plans with a strong emphasis on providing housing choices with access to rail transit and other transportation options.

Vacancy History

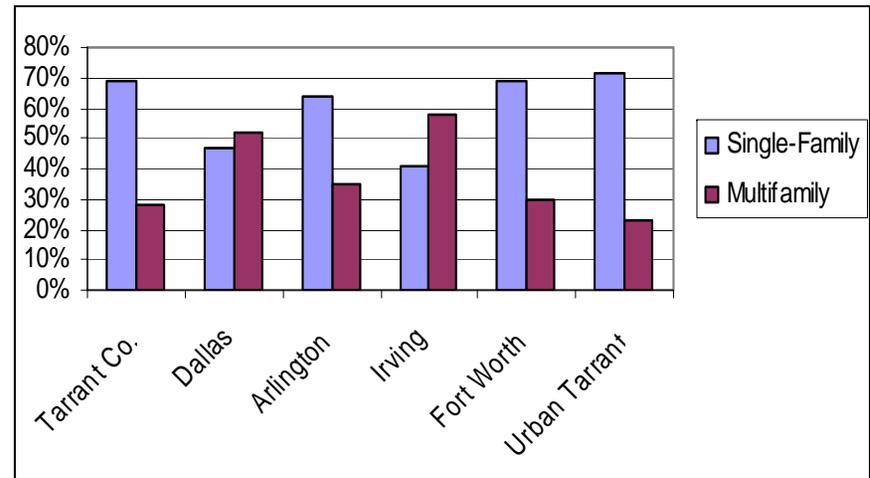
Of the total 286,526 housing units in Fort Worth in 2009, 30,837 (10.8 percent) were vacant. While only 2.9 percent of owner-occupied units were vacant, there was a 14.8 percent vacancy rate among rental units.

Over the last several years, foreclosure rates in Fort Worth and the rest of Texas remained much lower than communities on the east and west coasts. Like the remainder of the state, Fort Worth has been relatively immune to the dramatic reduction in home values facing much of the nation due to significantly slower housing appreciation rates in Texas. However, some of the city’s homeowners have still experienced foreclosure, due primarily to their receiving mortgages that were beyond their ability to repay, dropping property values, and rising unemployment. A review of pending foreclosures in Fort Worth noted 317 single-family homes in foreclosure status, 124 for auction, and 8 in pre-foreclosure. Of these, 223 were valued below \$60,000, 117 were valued between \$60,000-\$100,000, and 78 were valued between \$100,000-\$150,000. Many of these homes could be affordable for low- and moderate-income households, especially with down payment and closing cost assistance.

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 2009 American Community Survey data, 37.8 percent of the city’s housing was built prior to 1970, with units built before 1960 making up 27.7 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 October 2009, the Code Compliance Department found nearly 226 housing units in danger of collapse and about 2,730 dwelling units in need of repair, out of a total of 3,192 outstanding structures with code violations. Based on a review of data from HUD, it is estimated that \$1.8 billion is needed to address local housing needs, including \$1.1 billion for rehabilitation of single-family and \$200 million for rehabilitation of multifamily housing.

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, 2011.)

Firestone Apartments



Firestone Apartments on the west side of Downtown opened in 1999 in an area that was primarily vacant land. The apartment business office and community center at the southwest corner of W. 7th and Henderson Streets is a restored Firestone Service Store built in 1930. (Source: Planning and Development Department, 2011.)

Quality Affordable Housing

In October, 2006, the Fort Worth City Council adopted a resolution creating a Fort Worth Mayor's Advisory Task Force on Quality Affordable Housing. The purpose of the task force was to seek ongoing input and recommendations of experts in the fields of housing development, affordable housing finance, and the housing needs of low-and moderate-income families. In 2008, the Task Force presented the results of a Housing Needs Assessment indicating the following:

- 11,000 new rental units are needed for low-income households.
- 1,700 new supportive housing units are needed for disabled homeless persons.
- 9,500 rental units built prior to 1970 need repair to remain quality and affordable.
- 11,000 owner units built before 1950 need major repair/upgrade.
- 11,500 owner units built between 1950 and 1970 need major repair/upgrade.

In addition, the Task Force indicated an additional need for the repair, rehab, or new construction of an additional 44,022 units at an estimated cost of \$1.85 billion.

In addressing the City Council's priority for mixed-income housing and dispersion of assisted housing, the Mayor's Housing Task Force made recommendations for amendments to the City's Consolidated Plan. Changes require a project to meet the following: 1) Promotes dispersion of publicly assisted housing (PAH) units; or 2) Promotes mixed-income objectives by including market rate housing units and PAH units within the project; and 3) Project location is consistent with the City's Future Land Use policies, and must be: a) within two miles of a major employment center; or b) within 1/4 mile of existing/proposed rail and transit stations or bus route; or c) in an urban village, growth center, neighborhood empowerment zone, or special district.

Mixed-Income/Mixed-Use Developments

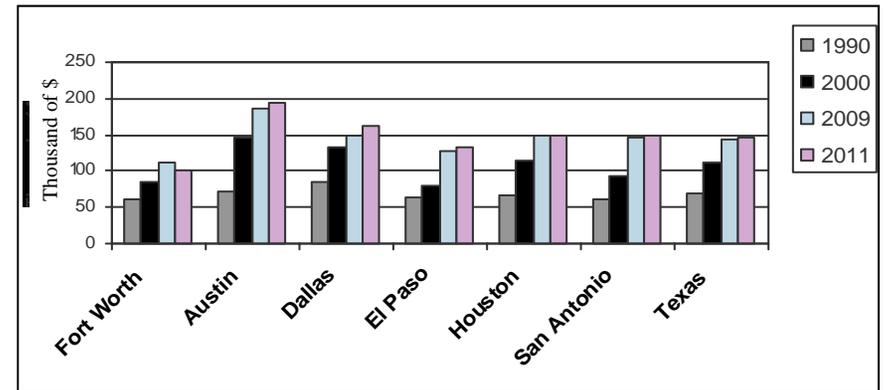
Promotion of mixed-income and mixed-use developments has been a trend nationally as well as in Fort Worth in recent years, yielding new development near Downtown and in designated urban villages and neighborhood empowerment zones (NEZs). The West Seventh development is part of the city's most successful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

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

Homeownership Costs

Relative to most cities in Texas and elsewhere in the nation, Fort Worth is considered

Median Housing Prices in Selected Cities, 1990 to 2011



While housing prices have risen substantially statewide, Fort Worth housing has remained relatively affordable, but this affordability gap is shrinking. In 2011, the median price of a house in Fort Worth was \$101,300, a 20.2 percent increase from the 2000 median of \$83,900. Importantly, as the chart above depicts, Fort Worth is alone among major Texas cities in experiencing a noticeable reduction in median housing price between 2009 and 2011. (Source: Real Estate Center at Texas A&M, 2011.)

Single-Family Housing Development



Single-family housing in far north Fort Worth. (Source: Star-Telegram, 2011.)

to have excellent housing affordability. In the fourth quarter of 2010, the Texas A&M Real Estate Center estimated that the local median household income was 3.66 times the amount necessary for purchasing the city's median-priced home. This compares more favorably than the statewide affordability index of 2.42 and the national index of 2.29. However, due to the economic downturn, newly-constructed homes are 13 percent less expensive than the April 2010 median price of \$116,100. As of June 2009, the median annual income for a family of four in Fort Worth was \$66,000 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.

In 2011, the median sale price for a Fort Worth home was \$101,300. Fort Worth homes are still more affordable than in neighboring cities such as Dallas and Arlington, where median prices were \$161,100 and \$122,500 respectively. Though sales of homes priced under \$80,000 represented fully 46 percent of all homes sold in 2000, by 2010 this proportion had shrunk to 26.8 percent. During the same time period, the proportion of homes selling for over \$160,000 increased from 14 percent of the market to 26.2 percent of all homes sold in 2010.

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 30 percent of homes sold in 2010 were priced over \$140,000, according to the Real Estate Center at Texas A&M. At the time of the 2009 American Community Survey, households with incomes over \$100,000 (the market for "executive" housing) represented 17.1 percent of Fort Worth, with homes valued at \$300,000 or more representing only 7.2 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.

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 29.5 square miles within the central city. From 2001 to mid-2010, the NEZ program provided \$3.9 million in basic incentives (permit or development fee waivers and lien forgiveness), approximately \$2.1 million in actual taxes abated on projects totaling over \$239 million, and approximately 2,500 projects supporting nearly \$1.7 billion in investments by the end of 2010. The greatest volume of activity has been seen in the Magnolia Village and Berry/University NEZ areas. Other areas with strong NEZ activity are Stop Six, Rolling Hills, Trinity Park, and Ridglea/Como.

Mixed-Use Development



The West Seventh development near downtown provides a walkable environment to live, work, and play. (Source: WEST 7TH, 2011.)

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 2009 was still low at 87 percent, with the average rent only \$673. The Fair Market Rent (FMR) set by HUD in the Fort Worth/Arlington area is presently \$689 for a 1-bedroom, \$838 for a 2-bedroom, and \$1,120 for a 3-bedroom. MPF Research reported the citywide average rents for early 2008 were \$588, \$761, and \$972 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.

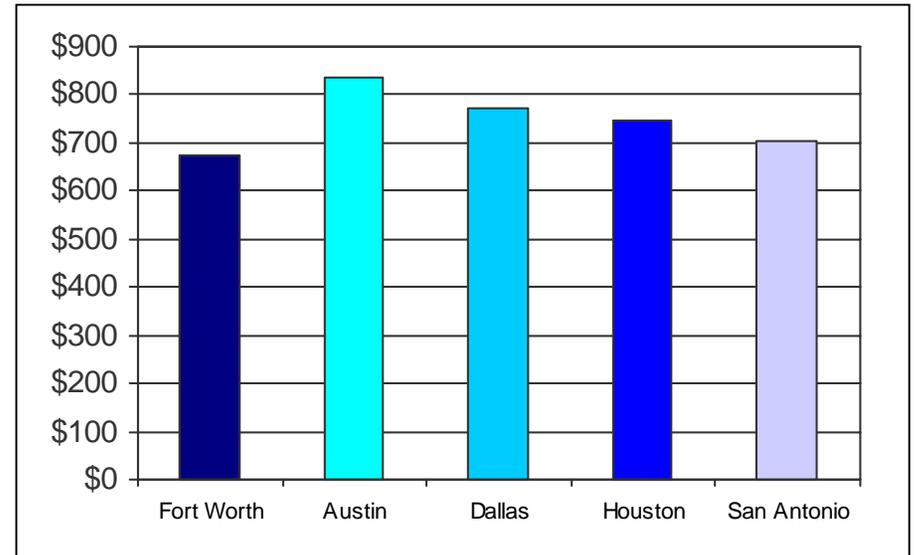
Analysis of the HUD data also indicates that there are particular household types that are likely to have significant housing problems such as excessive cost (relative to the family’s income), overcrowding, and substandard physical conditions. These household types include large families, particularly 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.

Housing cost burden is the fraction of a household’s total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities. Of all households, 25.7 percent, report a housing cost burden greater than 30 percent and 11 percent report a severe cost burden greater than 50 percent of income. A housing problem defined as having a cost burden greater than 30 percent of their income and/or overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities (substandard conditions) and is experienced by 33.9 percent of all households. The City of Fort Worth uses cost burden to prioritize applications for housing projects such as minor rehabilitation on home, emergency repair, weatherization, and homebuyer resources.

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 total of 16,863 such assisted units are located within Fort Worth (not including FWHA rental assistance vouchers). Including Housing Choice Vouchers and Shelter Plus Care rental assistance vouchers, there are approximately 22,160 assisted housing units in Fort Worth representing 7.6 percent of Fort Worth’s 2009 total of 287,896 housing units, and approximately 26 percent of all multifamily housing.

Average Apartment Rent, 2011



In 2011, Fort Worth’s average apartment rent of \$675 was less than average rents in Austin, Dallas, and Houston. (Source: www.ALNsystems.com, 2011.)

2009 Fair Market Rents (FMR) by Unit Bedrooms

Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
\$648	\$689	\$838	\$1,120	\$1,240

(Source: City of Fort Worth 2010-2013 Consolidated Plan, 2011.)

Lower Income Distribution Among 4-Person Households

Extremely Low-Income		Low-Income		Moderate-Income	
30,084 households		26,733 households		41,390 households	
15 percent of total		14 percent of total		21 percent of total	
Renter	Owner	Renter	Owner	Renter	Owner
19,139	10,945	15,186	11,547	21,432	19,958

(Source: City of Fort Worth 2010-2013 Consolidated Plan, 2011.)

FWHA currently manages 1,354 units of public housing and 1,381 units of affordable housing, in addition to administering 5,620 Housing Choice Vouchers. FWHA owns and administers five conventional public housing complexes: Butler Place Apartments, J.A. Cavile Place Apartments, Hunter Plaza Apartments, Fair Oaks Apartments, and Fair Park Apartments. These projects were built between 1941 and 1988, and have benefited from extensive capital improvement and renovation between 2005 and 2009. FWHA also manages seven mixed-income sites. Many residents within these complexes are in need of supportive services. Services are designed to assist residents in achieving self-sufficiency so that they can live independently and enhance their quality of life.

The Housing Choice Voucher Program operated by FWHA provides rental subsidies to 5,620 low-income tenants who lease eligible properties owned by private landlords. The tenants pay no more than 30% of their monthly adjusted income for rent and utilities, and the voucher subsidy pays the remainder of the rent directly to the landlords. The subsidy is granted to the tenant – when they move, the rental subsidy goes with them.

Additionally, the FWHA provides subsidies for or manages Program (formerly Section 8) vouchers, 1320 public housing units, 454 Shelter + Care slots, 70 Single Room Occupancy units, and 200 FEMA or HUD funded Disaster Housing Assistance Program and Disaster Voucher Program vouchers.

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 the 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 2006. 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.

Although FWHA has significantly increased the availability of affordable housing over the past decade, the economic downturn beginning in 2008 has led to an increase in demand that threatens to outpace these achievements. Despite adding 213 public housing units, 1,120 Housing Choice Vouchers (HCV), and 209 Special Programs

Cost Burdens and Housing Problems by Income Group

	Extremely Low-Income		Low-Income		Moderate-Income	
	Renter	Owner	Renter	Owner	Renter	Owner
Cost Burden	72.8%	66.1%	62.3%	43.4%	21.1%	25%
25.7 percent of all Fort Worth households report a housing <i>cost burden</i> greater than 30 percent, and 11 percent report a cost burden greater than 50 percent.						
Severe Cost Burden	55.8%	45.4%	13.8%	14.9%	2.3%	5.1%
A <i>severe cost burden</i> exists when households spend more than 50 percent of their income on housing. 33.9 percent of all households report a severe cost burden.						
Housing Problem	77.1%	70.1%	73.3%	52.0%	35.3%	37.2%
A <i>Housing problem</i> is defined as having a cost burden greater than 30 percent of their income and/or overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.						

(Source: City of Fort Worth 2010-2013 Consolidated Plan, 2011.)

Central City Redevelopment



One way of increasing housing units in the Central City is by creating and promoting new single-family developments using vacant lots in existing neighborhoods. (Source: Housing and Economic Development Department, 2011.)

units, 7,698 families and individuals remain on the FWHA waiting list: 3,394 for public housing, 4,265 for HCV assistance, and 40 for Special Programs (clients who were formerly homeless).

Homelessness

In 2011, the Tarrant County Homeless Coalition, with Tarrant County Community Development and the cities of Fort Worth and Arlington, counted 2,169 homeless persons in Tarrant County. This number includes persons 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 Safe Haven at the Presbyterian Night Shelter. More than 85 percent of Tarrant County’s homeless reside in Fort Worth. Over 80 percent of the transitional and permanent supportive housing units for the homeless are in Fort Worth as well.

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 2009 Point in Time survey estimated that, at minimum, 16 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. 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 Continuum received over \$9.5 million for 2008. 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.

In January 2008, the Corporation for Supportive Housing, a non-profit organization which specializes in homeless needs, produced a Permanent Supportive Housing Model for Tarrant County, Texas. The housing approach assumed that 544 units of permanent supportive housing were needed for the chronically homeless singles, singles at risk of being homeless and chronically homeless families. The units were expected to come from existing privately owned apartments (82 units); units that would be newly constructed and/or substantial rehabilitation of 1-3 bedroom units (452 units); and units which would be newly constructed and/or substantial rehabilitation of 3 bedroom units (10 units). At the end of 2009, through the City of Fort Worth General Fund and HUD funds through the FWHA, 162 units intended for the chronically homeless were filled.

Homeless Population Characteristics

	2007	2009	2011	Change 2009-2011	Change 2007-2011
Unsheltered	203	195	136	-30.3%	-33.0%
Emergency Shelter	1,246	1,117	1,127	-0.9%	-8.1%
Safe Haven	20	20	20	0%	0%
Transitional Housing	953	838	853	1.8%	-30.5
TOTALS	2,676	2,181	2,169	-0.6%	-18.9%

There was a decrease in the overall homeless population in Tarrant County in 2011. (Source: Tarrant County Homeless Coalition, 2011.)

On June 17, 2008 the Fort Worth City Council adopted a 10-year Homelessness Plan, *Directions Home: Making Homelessness Rare, Short-Term and Non-Recurring in Fort Worth, Texas Within Ten Years*. The seven key strategies to the Plan are:

- Increase the Supply of Permanent Supportive Housing
- Expand Opportunities and Services Linked with Accountability
- Develop and Operate a Central Resource Facility
- Coordinate and Expand Homelessness Prevention Initiatives
- Support and Strengthen Existing Public, Private and Faith-based efforts
- Mitigate the Negative Community Impacts of Homelessness
- Lead, Educate, and Advocate for Change.

Fair Housing

In 1992, the City of Fort Worth adopted a Fair Housing Ordinance with an enforcement mechanism "substantially equivalent" to that of HUD. The Fort Worth Human Relations Unit (HRU) is responsible for enforcement of the City's anti-discrimination ordinance and federal housing, employment and accommodation laws. The HRU also provides:

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

GOALS AND OBJECTIVES

Preserve and improve existing affordable owner-occupied housing units.

- Rehabilitate 43 units in FY12 through the grant-funded Home Improvement Program.
- Construct approximately six single-family infill housing units in FY12.
- Provide emergency and weatherization repair assistance to 320 low- and very low-income homeowners in FY12.
- Through the Cowtown Brush-Up program, paint 150 existing owner-occupied housing units in 2011.
- Provide lead controls to 75 owner-occupied homes.

Increase homeownership in Fort Worth.

- Provide homebuyer assistance including closing cost assistance for 60 low- and very low-income homebuyers in FY12.
- Provide homeownership information, budget, and credit counseling to 100 families throughout Tarrant County in FY12.

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

- Increase affordable rental housing by 15 units in FY12.
- In FY12, implement a proposed Crime Free Multi-housing ordinance by verifying the city's 500+ apartment complexes have complied with the new regulations.

Multifamily Rehabilitation



One of the key goals of the Mayor's Advisory Commission on Quality Affordable Housing is to encourage rehabilitation of older multifamily housing. The pictures above show the front and back facades of an existing building needing rehabilitation. The sketch portrays proposed rehabilitated complex. The rehabilitation is achieved using Low Income Housing Tax Credits leveraged with HOME grant funds from the City of Fort Worth. (Source: *Housing and Economic Development Department, 2011.*)

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.
- By year 2014, assist in the development of 544 permanent supportive housing units and 1,088 units by year 2018 as identified in Directions Home.
- Assist non-profit service providers in removing architectural barriers for 105 housing units in FY12.

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.

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 such as Trinity Uptown and the Near Southside.
- Create strong neighborhoods close to Downtown where family housing already exists, offering a mixture of income levels and housing types, while enhancing access to parks and river amenities.
- Create a Downtown Community Development Corporation to coordinate public 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.
- Encourage and provide support for higher density, mixed-use, mixed-income developments in Transit-Oriented Developments, mixed-use growth centers, and urban villages.
- Use Neighborhood Empowerment Zones to promote development of designated urban villages and revitalization of surrounding neighborhoods.
- 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

Key Near-Term Housing Objectives

- ❑ Rehabilitate 43 units in FY12 through the grant-funded Home Improvement Program.
- ❑ By year 2014, assist in the development of 544 permanent supportive housing units and 1,088 units by year 2018 as identified in Directions Home.
- ❑ Provide homebuyer assistance including closing cost assistance for 60 low- and very low-income homebuyers in FY12.
- ❑ In FY12, implement a proposed Crime Free Multi-housing ordinance by verifying the city's 500+ apartment complexes have complied with the new regulations.

Samaritan Housing for Special Needs



Samaritan Housing Inc. developed affordable housing in the Near Southside using Low Income Housing Tax Credits from the Texas Department of Housing and Community Affairs. (Source: *Housing and Economic Development Department, 2011.*)

- private sector and neighborhoods.
- Foster the preservation, improvement, and development of affordable rental and ownership housing in accordance with the City’s Comprehensive Plan.
- Fund and implement strategies outlined in the City’s Homelessness Plan, Directions Home.
- 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.
- Integrate and disperse affordable housing and low income housing into neighborhoods throughout the City.
- Support neighborhood initiatives to regulate the design of industrialized and site-built housing so as to preserve neighborhood character.

Strategies

- Aggressively expand land assembly for infill housing, particularly in designated urban villages, mixed-use growth centers, rail station areas that support Transit-Oriented Development, and Neighborhood Empowerment Zones.
- Support Fort Worth Housing Authority efforts to improve public housing, including mixed-income and mixed-use developments.
- Encourage high quality infill and mixed-income housing development, both single-family and multifamily, within the central city.
- Support Southeast Fort Worth Inc. in its efforts to encourage single-family residential development in southeast Fort Worth.
- Support new housing development in the Lake Arlington area, particularly new development of high quality in accordance with Council-endorsed Lake Arlington Master Plan.
- Evaluate incentives and ordinances affecting the availability of all price levels of housing; work with developers and community leaders to identify and address impediments to creation of middle and upper income housing in the central city.
- Work with lenders to provide low-interest loans for rehabilitation of owner-occupied housing units.
- Develop strategies to expedite the foreclosure of tax delinquent properties.
- 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.
- Implement strategies and action items in the City’s Homelessness Plan, Directions Home, to facilitate the homeless population’s transition into housing.
- 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.

Neighborhood Empowerment Zone Tax Abatement Incentives



These projects within the Ridglea/Como Neighborhood Empowerment Zone (NEZ) are examples of the type of high-quality new development that is encouraged by the NEZ program. In accordance with guidelines, 20 percent of the rental units in these projects are affordable to households whose incomes are at or below 80 percent of the area median income. (Source: Housing and Economic Development Department, 2011.)

- Conduct an assessment of housing conditions and treat houses with the presence of lead, specifically in households with children under the age of six.
- Provide support for small, local, minority, and women-owned businesses to participate in implementing housing and related programs.

PROGRAMS AND PROJECTS

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

- Home Improvement Loans to make repairs on existing owner-occupied housing units.
- 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.
- 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 the City Council. There are currently 19 NEZs in Fort Worth.
- Emergency Repair Program removes immediate threats to homeowner health and safety such as urgent plumbing deficiencies and heating emergencies.
- 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.
- 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.
- Housing Finance Corporation has authority to issue single-family or multifamily mortgage revenue bonds to support housing development as appropriate projects are identified.

Capital Improvement Projects

Capital improvements are listed in Appendices D and E, along with potential funding sources. The listed projects are ongoing housing projects undertaken by the Housing and Economic Development Department that involve multiple projects and partners throughout the City.

Neighborhood Empowerment Zones

