

Housing Action Plan

November 2024

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Introduction


Introduction

Background

The City of Dallas anchors the Dallas-Fort Worth metro area, which added more new people than any other metro area in the country in both 2022 and 2023. Economic opportunity, quality of life, and affordability have driven a dramatic influx in residents over the last 30 years. Regional growth in a variety of industries, including technology, manufacturing, finance and business services, and transportation and logistics, continue to provide job opportunities. With 25 universities within 25 miles, the city and region are hubs for highly educated workers.

Diverse communities and culture come together in Dallas to create a vibrant, welcoming place. The combination of the city's rich cultural tapestry and economic opportunity draws people from across the country to call Dallas home. The city's diversity is its strength, and residents of all racial, ethnic, socioeconomic, and cultural backgrounds play essential roles in supporting Dallas' growth and maintaining healthy communities.

However, the influx of new residents has increased demand for housing, raising prices and putting pressure on housing affordability. This has led to rising rent prices and a widening gap between housing supply and demand for low-income individuals. As housing costs grow faster than most families' incomes, homeownership is becoming increasingly out of reach. To address these challenges, the City of Dallas adopted an updated housing policy, Dallas Housing Policy 2033. This Housing Action Plan reflects the urgency and action needed to fulfill the charges laid out in DHP33. This plan outlines the strategies and resources needed to implement DHP33 and ensure that all residents, both current and new, can access housing that meets their needs.



Source: U.S. Census Bureau, 2022 and 2023 Population Estimates.

- Equity Strategy
Target Areas
- Production
- Preservation
- Infrastructure
- Collaboration and
Coordination
- Engagement
- Education

Housing Action Plan

The Dallas Housing Policy 2033 (DHP33) adopted by City Council in 2023 established seven Pillars of Housing Equity.

Each Pillar includes SMARTIE Goals – goals that are Strategic, Measurable, Ambitious, Realistic, Time-bound, Inclusive, and Equitable – to guide Housing’s priorities, actions, and evaluation for the Policy’s 10-year implementation period. These goals set parameters for what the Dallas Department of Housing & Community Development (“Housing”) is trying to achieve under each of the seven pillars.

The Housing Action Plan outlines how Housing, working in coordination with partners across and beyond City government, will work toward these goals. Guided by the accompanying Housing Needs Assessment and the Dallas Housing Resource Catalog, the Action Plan identifies actions and steps to align the City of Dallas’ housing resources and efforts with the most pressing housing needs of Dallas residents. The Housing Action Plan includes an overview of current and future housing needs in Dallas, the city’s current housing supply, and challenges residents face with accessing homeownership and stable rental housing. The Housing Action Plan also evaluates Housing’s current capacity to address the needs of Dallas residents through their programs and incentives.

The Housing Action Plan is organized by the Pillars of Housing Equity and will serve as a workplan for the City for the next 5 years.

Each Pillar includes a brief overview of the progress Housing has already made on implementing SMARTIE goals since DHP33’s adoption in April 2023. That overview is followed by a list of short- and long-term actions the City will take to meet its goals and address emergent housing needs – many in collaboration with private-sector partners. Each action identifies necessary partners to undertake the action (both internal and external), resources needed, and timeline.

Housing Action Plan

The Housing Action Plan focuses heavily on Pillar 1: Equity Strategy Target Areas, Pillar 2: Production, and Pillar 3: Preservation, with supporting recommendations in the Infrastructure, Collaboration, Community Engagement, and Education Pillars. The focus areas within these pillars are responsive to housing market data, community input, and stakeholder interviews demonstrating the following key priorities for Housing and Community Development in order to meet the community's most pressing needs:

Housing Action Plan Priorities



1

Create more rental housing for those making 50% AMI or below to address the 39,900-unit supply gap at this income level.



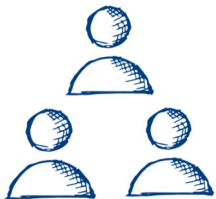
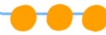
2

Expand homeownership opportunities to make homeownership more accessible for households making under \$100,000.



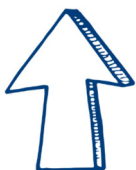
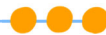
3

Support preservation of existing affordable homes, including single-family homes, subsidized rental housing, and naturally-occurring affordable rental housing.



4

Prevent involuntary displacement of residents due to increased housing cost burden and market pressures.



5

Increase the overall supply of housing to meet projected demand, as more units at all levels of the income spectrum to improve affordability in the market.



The Department of Housing and Community Development focuses on investing in affordable and mixed-income housing.

About the Department of Housing and Community Development

The Department of Housing & Community Development (Housing) is charged with investing in the development and preservation of affordable and mixed-income housing. Through federal entitlement grants, local funds, bond funds, and other housing development tools, Housing supports renters, homeowners, and homebuyers in finding, maintaining, and staying in their homes. Housing also aids developers in constructing and delivering affordable and mixed-income housing projects.

Racial and economic inclusion are integral to Dallas' housing growth. Accordingly, through Dallas Housing Policy 2033 (DHP33), the City seeks to continue to reduce disparities that disproportionately impact historically disadvantaged communities by providing quality, affordable, mixed-income housing initiatives across the city.

The Role of Housing and Community Development

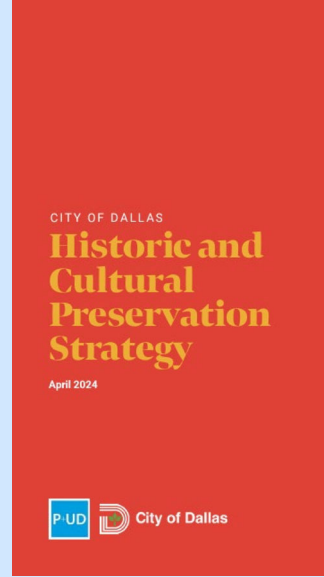
Dallas has over 400 diverse neighborhoods, all of which have different housing needs based on their cultures, family structures, histories, resources, and preferences. Housing is the backbone of these communities, and providing a variety of housing choices at different affordability levels is key to maintaining the city's quality of life. Some Dallasites are on the verge of or experiencing homelessness, while others may earn salaries that can afford them more luxury housing options. The Department of Housing and Community Development focuses on investing in affordable housing, which is housing intended to serve families whose income is at or below the average for other Dallasites. However, housing entities that produce market-rate housing are also very important to the affordability of housing in Dallas, as the production of new homes that are affordable to higher income levels can produce a ripple effect on housing prices, making older homes more affordable to those who need them through a process called filtering. While Dallas' housing needs are varied, **The Department of Housing and Community Development is uniquely positioned to incentivize the production of affordable housing, help preserve existing affordable housing stock, and help residents access those housing options.** The City plays just one role of many public, private, and non-profit entities that make up Dallas' housing ecosystem.

Collaboration and Coordination

The Department of Housing & Community Development (Housing) is charged with investing in the development and preservation of mixed-income housing. Through federal entitlement grants, local funds, bond funds and other housing development tools, Housing supports renters, homeowners, and homebuyers in finding, maintaining, and staying in their homes.

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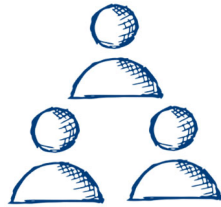
Housing's work is inextricably linked with the work of other City departments and their plans and policies.



Community Engagement and Equity Strategy Target Areas

The City engaged Community Equity Strategies and bcWorkshop to craft DHP33 in collaboration with City staff and policymakers through a community-informed process. The Dallas Housing Policy was adopted on April 13, 2023.

Dallas Housing Policy 2033 Engagement



2,065

Meetings, Interviews, and Focus Groups



7,083

Social Media Hits



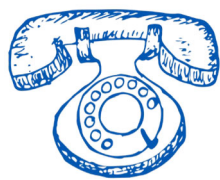
1,847

Housing Equity Story Map

Pillar 1 of DHP33 called for the creation of Equity Strategy Target Areas (ESTAs). Housing hired TDA Consulting Inc. in 2023 to conduct a data and community informed process to identify the ESTAs. These areas are targeted geographies where Housing will dedicate at least 50% of its annual budget through all programs, to invest in production and preservation of affordable housing. These areas were selected using community engagement and three primary data inputs:

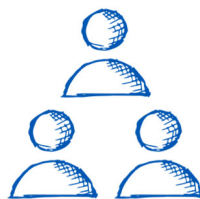
1. The City of Dallas Racial Equity Impact Assessment Tool, born out of the City's Racial Equity Plan (REP), which highlights areas with greater disparities across the city based on indicators of equity like household composition, poverty rates, homeownership rates, and social and economic vulnerabilities,
2. The Market Value Analysis (MVA), which identifies housing market conditions across Dallas and assesses housing values, investment activity, blight, and vacancy; and
3. An overlay of possible investment activity from other departments within the City, including Dallas Water Utilities, Public Works, and Planning.

Equity Strategy Target Area Selection Engagement



3,192

Telephone Town Hall



50

Meetings



600

Survey Responses



60

Stakeholder Focus Groups

Community Engagement and Equity Strategy Target Areas

Equity Strategy Target Area Selection

Through nearly 4,000 contacts made, clear themes of housing needs and geographic areas of concern emerged. Below are some of the highlights of the trends heard through community engagement:

- **The most needed housing investments were new for-sale units and homebuyer assistance.** Residents in more built-out communities sought support for rental assistance and housing preservation.
- **Southern and Southeast sections of Dallas were areas of concern and opportunity** for investment in affordable housing.
- **Neighborhoods such as West Dallas needing coordinated anti-displacement strategies.**
- **Housing should align investments with infrastructure improvements, utility access and upgrades, and transportation.**

Inclusive Housing Task Force (IHTF)

The Inclusive Housing Task Force (IHTF) acts as an advisory body that helps inform Housing staff about community concerns, and support for affordable housing projects. They provide input as staff work on policies and programs offered by the department.

The Inclusive Housing Task Force is designed to ensure that the City and community partners effectively implement the Dallas Housing Policy 2033. Members include representatives from the faith-based community, attorneys, policy making professionals, resident advocates, and community leaders. Housing's goal is for the IHTF to function as a resident-involved, resident-led, task force that helps guide the direction of decision making. Maintaining a high level of community engagement is a critical piece of implementing DHP33, and the IHTF helps to bridge communication gaps and identify blind spots, thus promoting greater accountability and transparency.

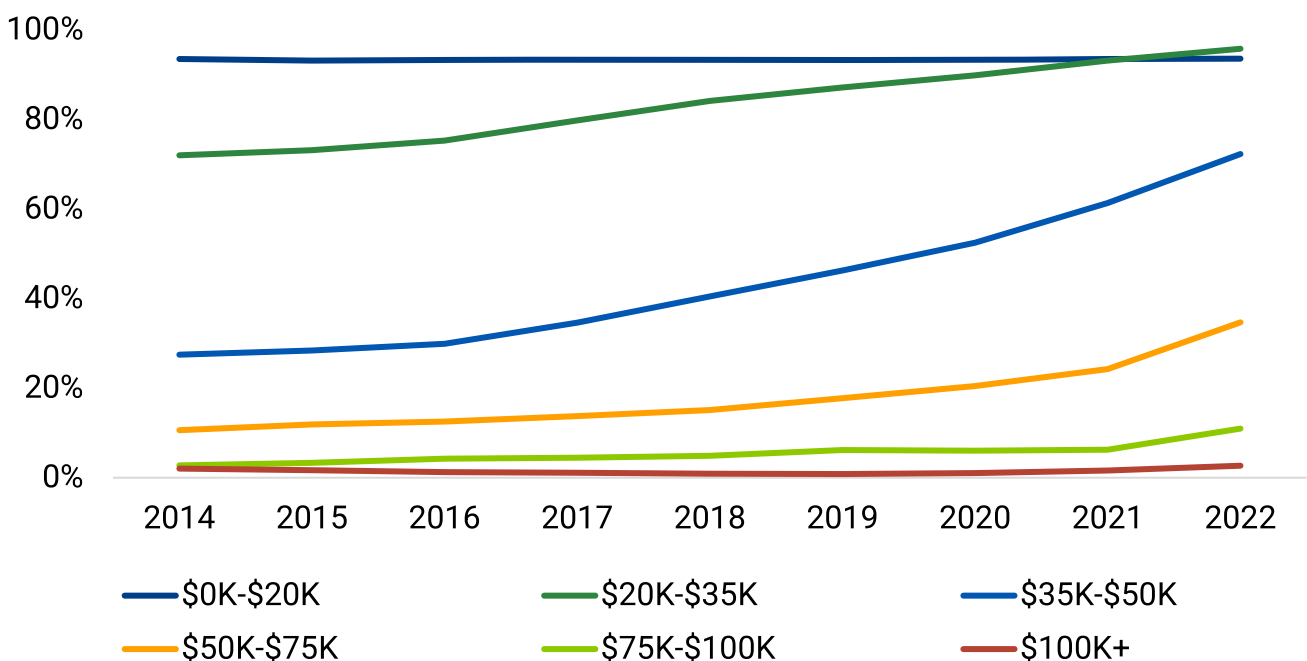
Housing Access and Stability

➔ **Housing access** refers to the ability of people to find, afford, and secure housing that meets their needs, whether that is housing of sufficient size, accessibility for those with disabilities, or sufficient physical safety. Housing access can be influenced by a resident’s financial capacity to find and secure housing, but also by additional factors, such as if the resident has an on-record eviction filing or order or if they are a member of a protected class, or if there are long wait lists for the type of housing they need.

➔ **Housing stability** refers to the ability of households to stay in their home without unplanned or unwanted disruptions or moves. Housing stability can be threatened by **forced displacement** brought on by eviction or emergencies, like fire or natural disaster, as well as **pressured displacement**, such as rising rents or property taxes, the absence of critical public services or amenities, or changes in neighborhood culture or perceptions of safety.

As housing costs continue to outpace growth in household income in Dallas, cost burden is affecting more households at mid-range income levels.

Share of Renter Households Facing Housing Cost Burden, by Income (2014-2022)



Source: HR&A Tabulations of PUMS data, ACS, U.S. Census

Dallas Housing Needs and Top Priorities

Executive Summary

More renters at mid-range incomes are becoming cost burdened. As housing costs continue to outpace growth in household income, cost burden is affecting more households at mid-range income levels in Dallas, especially those making between \$35-\$50k annually. The percentage of cost-burdened households in this income group rose from 28% in 2014 to 72% in 2022. Dramatic increases in the number of households spending more than they can afford on housing signals that many residents are struggling to access housing that meets their needs.

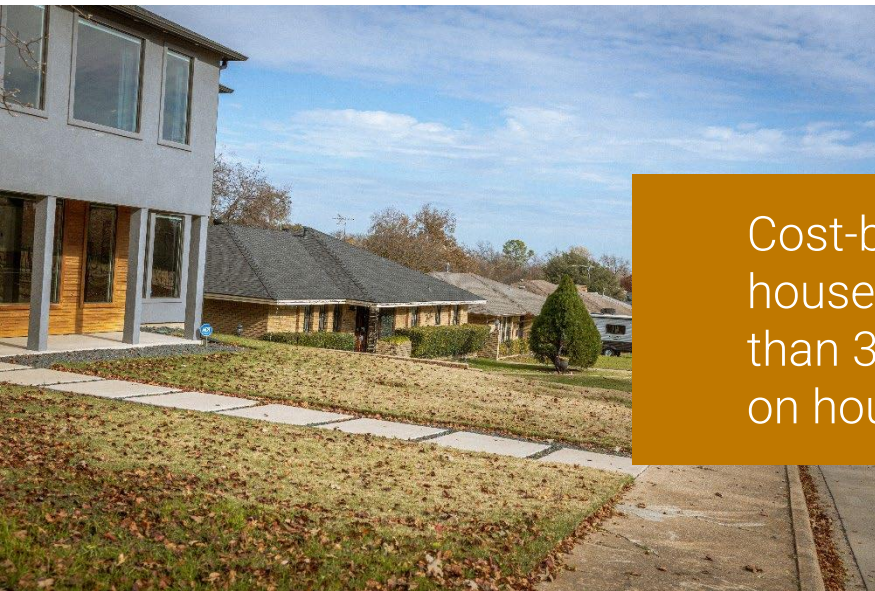
Accessing homeownership is becoming increasingly challenging in Dallas. Overall homeownership rates in the city decreased by 2 percentage points to 42% between 2012-2022. The decrease was more substantial for Black households (6%). Homeownership is out of reach for most renters; currently, fewer than 20% of renters – those making \$100,000 or above – can afford the median priced home in Dallas.

There is a shortage of affordable rentals. As of 2022, Dallas is short 39,900 rental homes that are affordable to renter households who earn up to 50% AMI (\$55,250 annual income). Without intervention, this rental deficit is projected to grow to 70,210 rental homes by 2033, as job growth continues to outpace home production. Between 2020 and 2022, the City only permitted one new home for every 8 new jobs.

Preservation is key and must account for deed-restricted and naturally occurring affordable rental, as well as owner-occupied, homes. Between 2024 and 2033, over 7,700 deed-restricted affordable homes are at risk of losing affordability covenants. Additionally, naturally occurring affordable housing is at risk. Between 2017 and 2022, Dallas lost roughly 100,000 units with rents below \$1,000. If housing supply growth does not keep pace with population growth, rents for naturally occurring affordable housing – which makes up 111,580 homes in Dallas as of 2022, will continue to face upward pressure. Finally, with 170,000 owner-occupied homes built 35 years ago or more, many homeowners face increasing costs for maintenance.

Delivering housing to meet projected population growth will require public and private sector leadership. The city of Dallas is projected to gain nearly 68,000 net new households by 2033, raising the total number of Dallas households to 589,000. Taking into account employment projections and tenure preferences, in order to meet projected demand, Dallas would need the majority of new homes produced to be affordable to households earning above 80% AMI, and half of new homes to be rental. Producing this new housing will require action from the development community, as well as City government to ensure that processes, policies and regulations do not pose barriers to creating the housing that Dallas residents need.

Sources: U.S. Census Bureau, 2022 American Community Survey (ACS) 5-year estimates, 2023 U.S. Census Population Estimates, 2024 Dallas Housing Needs Assessment; Child Poverty Action Lab 2024 Rental Housing Needs Assessment

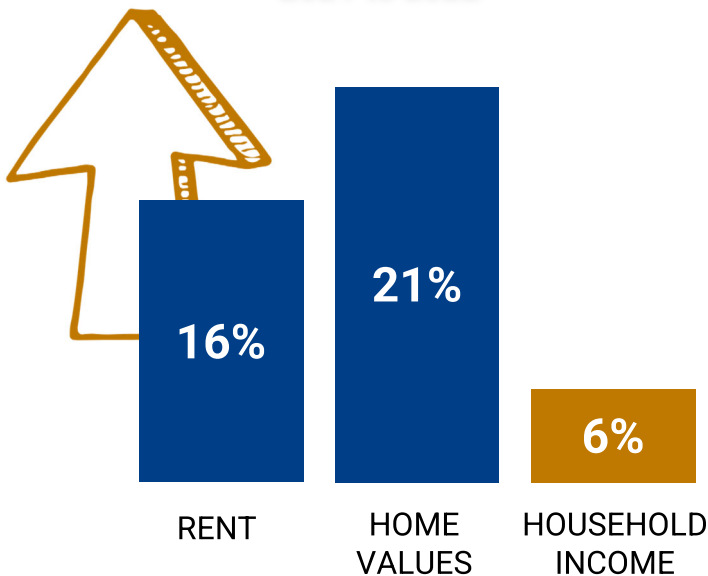


Cost-burdened households spend more than 30% of their income on housing.

The city of Dallas proper has experienced significant growth in recent decades, growing 29% between 1990 and 2022. Like many core cities, it experienced a slight population decrease during the peak of the COVID-19 pandemic, decreasing by 15,000 residents between 2020 and 2021. Since then, it has experienced modest increases year over year, and it is projected to grow 15% between 2020 and 2045.

With growth comes challenges. The primary challenge affecting housing access and stability in Dallas is increasing incidence of housing cost burden. Cost-burdened households are those spending more than 30% of their income on housing. As housing costs continue to outpace growth in household income, cost burden is affecting more households at mid-range income levels, especially those making between \$35-\$50k annually.

Housing Cost Increases Relative to Income Increases 2021 to 2022



In 2022, renters who experienced the highest rates of cost-burden in Dallas were **single-parent households** (77%), **senior households** (70%), and **Black households** (55%).

For homeowners, **single-parent households** and **Black households** experience the highest rates of cost burden, at 49% and 33%, respectively.

Sources: HR&A Analysis, ACS 5-year estimates, U.S. Census, Texas Demographic Center, ACS Decennial; American Community Survey 2012-2022 Estimates, U.S. Census, Zillow Observed Rent Index (ZORI), Zillow Home Value Index (ZHVI) available at DFW metro level only

Housing Access and Stability: Homeownership

Access to homeownership is increasingly challenging in Dallas. Homeownership is out of reach for most renters; in 2022, **fewer than 20% of renters – those making \$100,000 or above – could afford the median priced home in Dallas.**



2022 Renters by Income

Less than \$20k	\$20k-\$35k	\$35k-\$50k	\$50k-\$75k	\$75k-\$100k	\$100k-\$150k	\$150k+
17%	16%	15%	20%	12%	11%	8%
AMI*	≤30%	40%	50-60%	70-90%	100%+	

Overall homeownership rates in the city decreased by 2 percentage points to 42% between 2012-2022. The decrease was more substantial for Black households at 6%. Inaccessibility of homeownership results from several factors: recent increases in housing costs, interest rates, and construction costs, limited development of for-sale homes, and increased competition for affordable homes from investor buyers. A 2022 report from the National Association of Realtors found that 28% of residential sales in Texas in 2021 were to institutional buyers, and the median purchase price amongst institutional buyers was 20% below the state median price. Dallas County was found to have amongst shares of institutional buyer activity in 2021, making up 43% of residential sales.

For those who already own a home, cost burden is still a risk. Rising property taxes and aging housing stock contribute to increased annual housing costs for many owners: 170,000 of Dallas’ owner-occupied homes were built 45 years ago or more, requiring additional costly maintenance. In 2022, 26% of all homeowners in Dallas were cost-burdened. Homeowner cost burden is of particular concern in Dallas neighborhoods such as West Dallas and South Dallas neighborhoods surrounding Fair Park, which have experienced increased investor activity and speculation following public and private investments, leading to gentrification and involuntary displacement pressures.

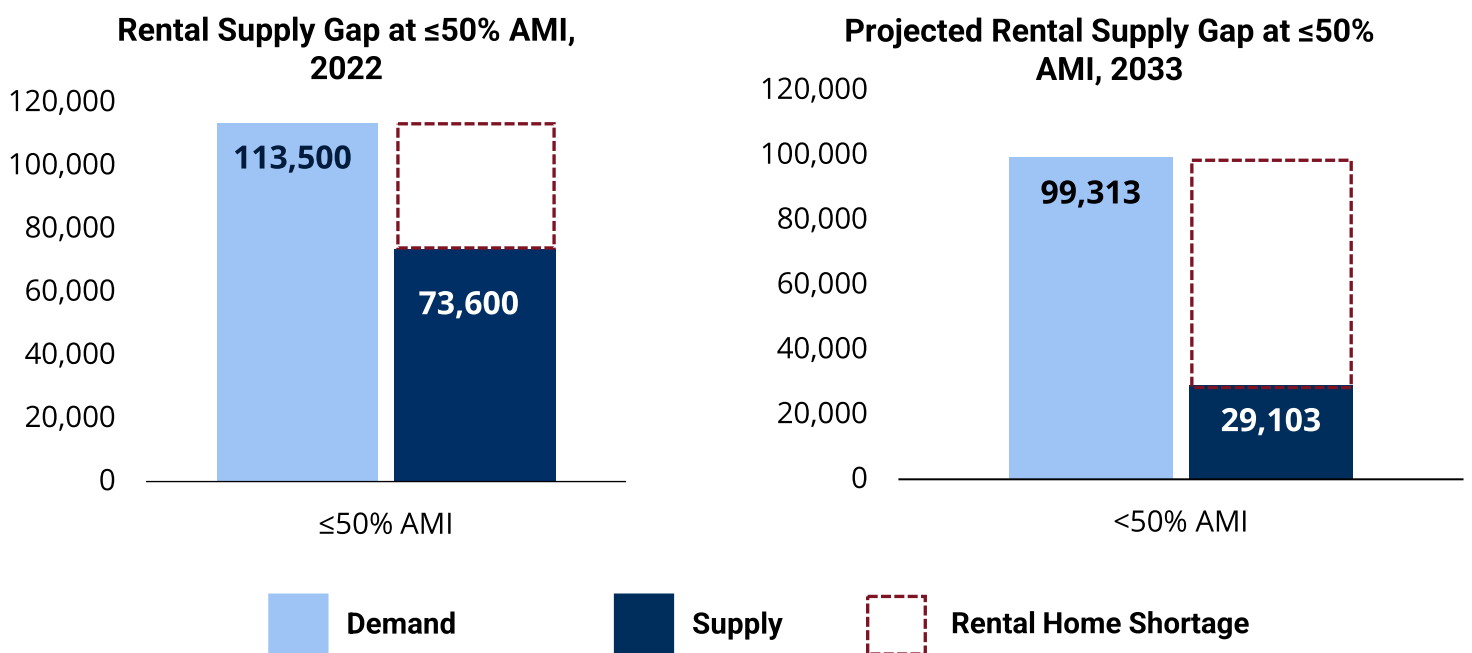
28%
of 2021 home sales in TX
were to institutional buyers

Sources: HR&A Tabulations of PUMS data, U.S. Census. American Community Survey 2012-2022 Estimates, Child Poverty Action Lab and HR&A, *Rental Housing Needs Assessment: City of Dallas*, September 2024. National Association of Realtors, *“Impact of Institutional Buyers on Home Sales and Single Family Rentals”*, May 2022.

*Note: AMIs do not exactly map onto income bands depicted.

Housing Supply: Affordability

As of 2022, Dallas is short **39,900** rental homes that are affordable to renter households who earn up to 50% AMI (\$55,250 annual income).



This shortage results in households being cost burdened. Without intervention, the city’s rental deficit is projected to grow to 70,210 rental homes by 2033. **To close the projected affordability gap, the city would need roughly an additional 7,000 homes annually to be affordable to households earning 50% AMI.**


Part of the existing shortage can be explained through how home production is or is not matching up to job growth. While Dallas has built a substantial number of units in the past decade, the city and region’s economy has outpaced housing deliveries. Between 2012-2019, Dallas permitted one home for every 1.5 net-new jobs. However, between 2020-2022, the rate fell: the City only permitted one home for every eight new jobs. As job growth outpaces production, lower income households have increased competition for affordable rents, which contributes to increased housing cost burdens. This jump in job growth outpacing home production can contribute to increasing housing costs and cost burden.

Source: American Community Survey 2012-2022 5-year Estimates, U.S. Census., Child Poverty Action Lab

Housing Supply: Preserving Currently Affordable Homes

Increasing the availability of affordable homes requires *maintaining* those that are already affordable. Most homes with rents less than \$1,000/month in Dallas are considered **naturally occurring affordable housing (NOAH)**. NOAH properties are affordable to households earning up to 60% AMI and are not subsidized with public funding sources, and thus do not have affordability covenants that require affordable rents. This in turn makes these NOAH units vulnerable to loss in communities with rising property values or rents. In 2022, 41% of renter-occupied homes in Dallas were NOAH, equivalent to roughly 111,580 homes. Between 2017 and 2022, Dallas lost roughly 100,000 units with rents below \$1,000, further limiting housing opportunities for low-to-moderate income households. If housing supply growth does not keep pace with population growth, rents for naturally occurring affordable housing will continue to face upward pressure.

Additionally, between 2024 and 2033, over 7,700 **deed-restricted affordable homes** are at risk of losing their affordability covenants. Nearly 72% of these homes at risk of expiring between 2024 and 2033 are owned by for-profit organizations. For-profit entities are more likely to convert their properties to market-rate units at the end of affordability period. Housing, in coordination with agency partners, will need to take data driven action to prioritize outreach and maintain the affordability of homes that are currently affordable. See Pillar 3: Preservation for details about how Housing will approach this need.



78% of owner-occupied homes in Dallas were built before 1990

Source: National Housing Preservation Database; 2022 American Community Survey 5-year estimates

Geographic Distribution of Affordable Homes

In addition to needing more affordable homes, Dallas needs more of these affordable homes to be located in a wider variety of places.

The three Council Districts with the highest poverty rates also have the most deed-restricted units: Council Districts 4, 7, and 8. Nearly a quarter of households in Districts 4 and 8 live below the poverty line. District 4 has over 3,400 deed-restricted homes while District 8 has nearly 4,900. District 7 has more deed-restricted units than any other district with 5,490 homes, with about 20% of its residents in poverty. By comparison, the citywide poverty rate is approximately 18%.

Deed-restricted homes are a greater *share* of all homes in these districts. **For instance, 16% of all homes in District 7 are deed-restricted, compared to only 1% of rentals in District 13. On average, 5.5% of all homes in the City are deed-restricted.**

The State of Texas has made intentional effort to avoid concentrating low-income homes receiving 9% Low Income Housing Tax Credits (LIHTC) through a detailed set of criteria in its Qualified Allocation Plan and application process. However, these criteria do not apply to 4% LIHTC, and local bond issuers can influence projects seeking to utilize 4% LIHTC. LIHTC is a key federal tool for the financing of affordable housing.

The Dallas Housing Finance Corporation (DHFC) plays a major role in advancing economic integration through affordable residential development. DHFC provides tax-exempt bonds and other support for the acquisition, construction or substantial rehabilitation of multi-family housing. Developments facilitated by DHFC financing provide housing for those earning $\leq 60\%$ AMI. One of the primary goals of the DHFC is to “overcome patterns of segregation and concentrations of poverty through incentives and requirements.” Moving forward, City-supported projects should enhance prioritization of deed-restricted development in districts that have below-average shares of deed-restricted homes and homes affordable to households earning up to 60 % AMI.

Percentage of All Deed-Restricted Homes (Affordable up to 60% AMI) by Council District

5.5%

Average Citywide

16%

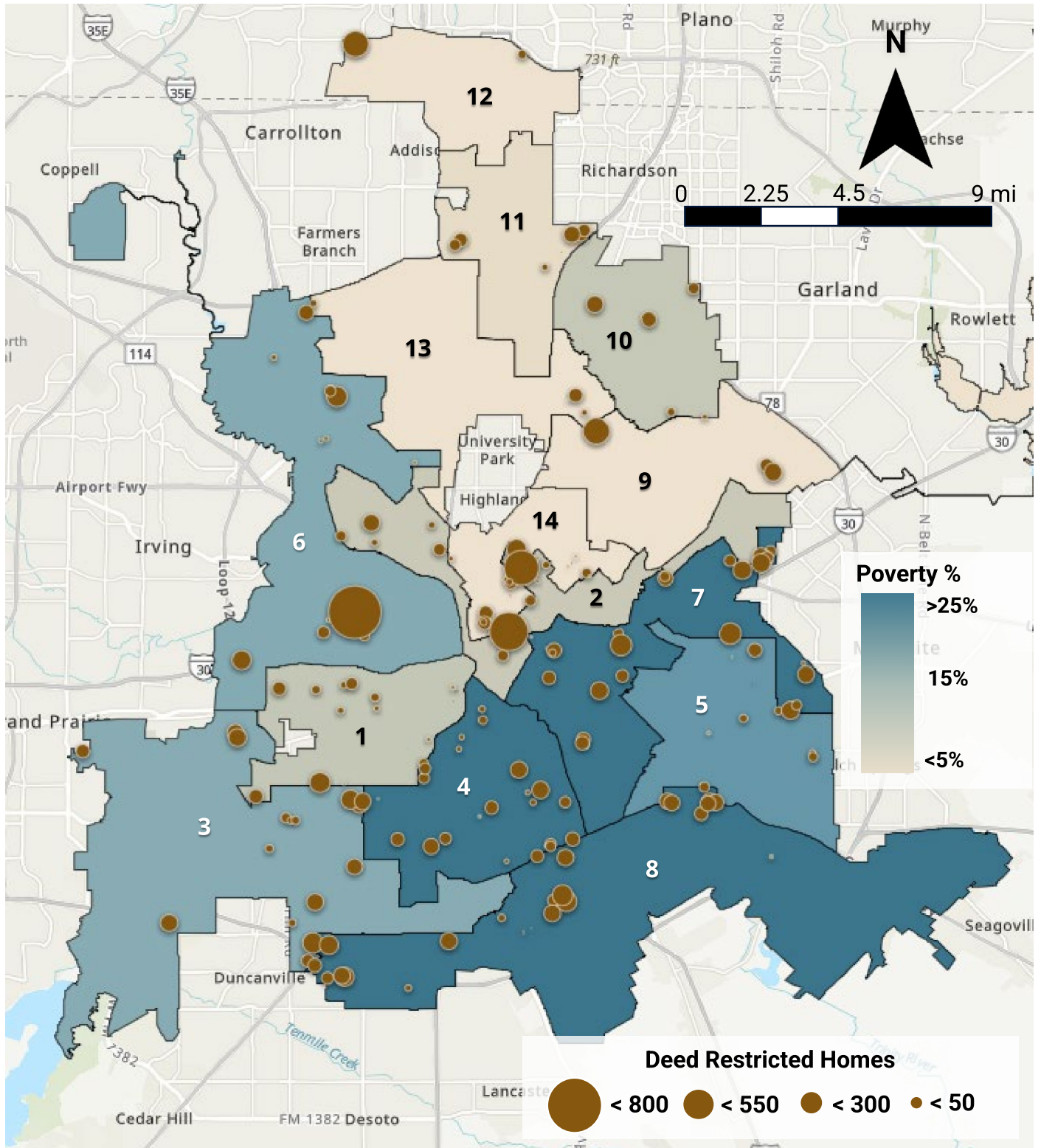
District 7

1%

District 13

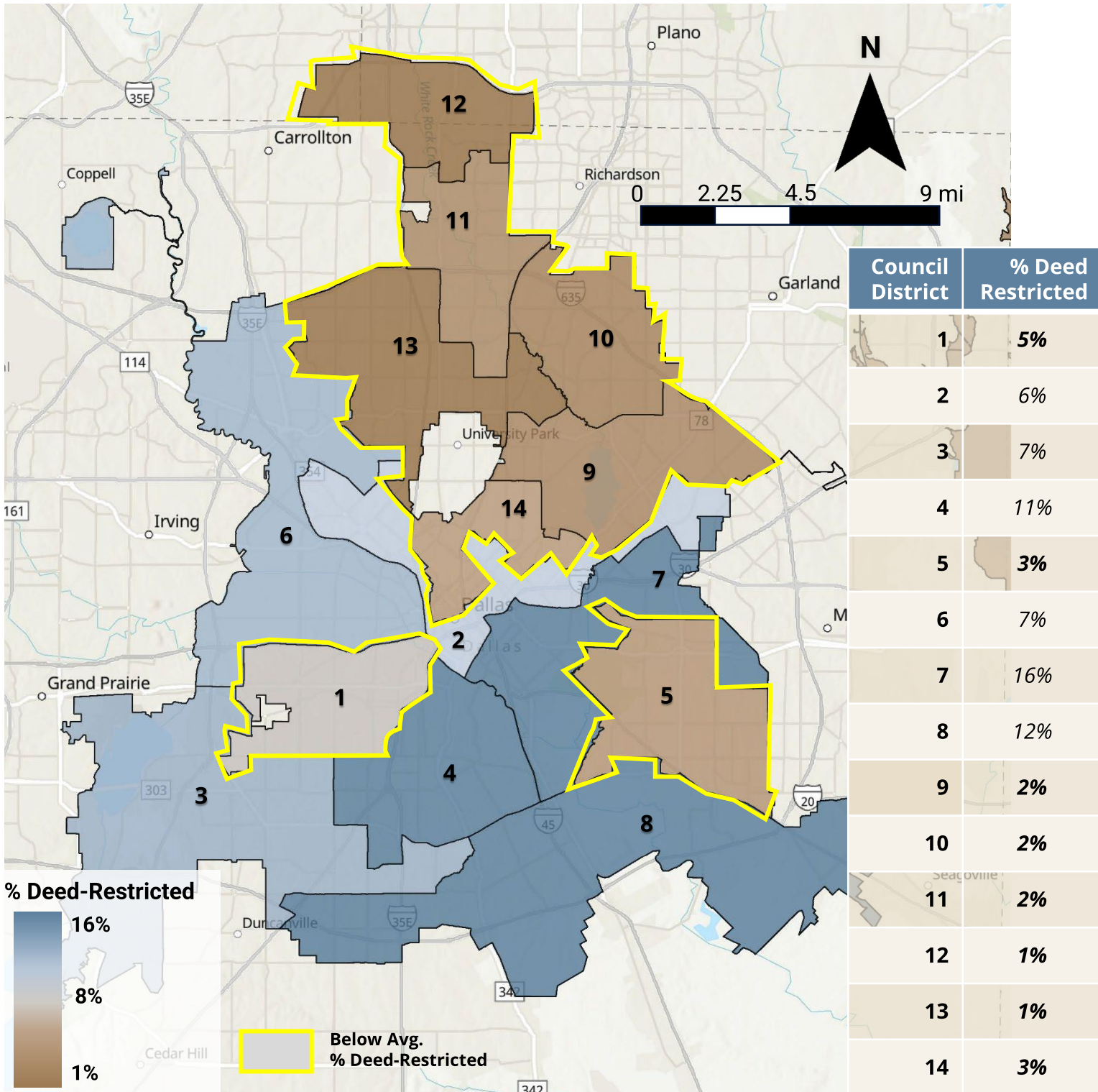
Source: National Housing Preservation Database

Deed-Restricted Affordable Homes (up to 60% AMI) by Council District and Poverty Rate



Sources: ESRI, TomTom, Gamin, FAO, NOAA, OpenStreetMap contributors, CNES/Airbus DS, Intermap, NASA/METI, NASA/NGS, the GIS User Community, City of Dallas, National Housing Preservation Database, Public Use Microdata Sample (PUMS), 2022 American Community Service 5-year estimates

Share of Deed-Restricted Homes (Affordable up to 60% AMI) to All Homes by Council District



Sources: ESRI, TomTom, Gamin, FAO, NOAA, OpenStreetMap contributors, CNES/Airbus DS, Intermap, NASA/METI, NASA/NGS, the GIS User Community, City of Dallas, National Housing Preservation Database, Public Use Microdata Sample (PUMS), 2022 American Community Service 5-year estimates.

Projected Housing Demand

HR&A Advisors projects that **the city of Dallas will gain nearly 68,000 net new households by 2033**, raising the total number of Dallas households to 589,000. To meet this demand, the housing market will need to deliver roughly 6,800 new homes annually.¹

Dallas should create homes that align with the projected household incomes and tenure preferences of new and existing residents. Based on current population and employment trends, HR&A anticipates Dallas will continue to receive an influx of moderate to high-income households (i.e. those earning above 80% AMI or \$81,500 annually, and especially those earning more than 100% AMI or \$110,300). To address projected housing demand, **about half of new homes should be for-sale and half should be rental.**

Dallas will need to continue recent levels of production to meet projected overall demand by 2033. Between January 2017 and September 2024, the City approved certificates of completion for roughly 63,000 – an average of 7,870 new homes annually.

Addressing these housing supply needs will require action from the **development community, philanthropic and nonprofit partners as well as government** to ensure that processes, policies and regulations do not pose barriers to creating the housing that Dallas residents need. The market should deliver many of the new homes needed to meet projected demand, and the public sector will play a critical role in fostering the conditions that can support that action and driving creation of deed-restricted affordable homes.

68,000 (projected)
net new households in Dallas by 2033

34,000
renters

34,000
homeowners

Source: HR&A analysis of American Community Survey (ACS) Public Use Micro Data (PUMS) 2022

¹ Dallas should produce sufficient housing to meet projected demand and also achieve a healthy level of market vacancy, generally considered to be about 7%. As of 2022, Dallas has a vacancy rate of 6%. An additional 100 homes annually would be needed to increase vacancy to health levels. However, vacancy fluctuates, so continued monitoring of vacancy is recommended.

Production Trends

Citywide, over 63,000 new homes were delivered between January 2017 and September 2024 - a **yearly average of 7,870 new homes**. This includes over 49,000 multifamily homes across nearly 800 multi-family properties, over 12,600 single family homes, and roughly 1,220 two family homes/duplexes. These deliveries were made possible by a wide range of partners – including non-governmental partners.

The City and other public partners play a critical role in delivering income-restricted affordable housing.

Public Entities Supporting Housing Needs

CITY

City Departments		
Department of Housing and Community Development <ul style="list-style-type: none"> Land Transfer Program Notice of Funding Availability (NOFA) Mixed Income Housing Density Bonus (MIHDB) 	Department of Planning and Development <ul style="list-style-type: none"> Land Use Regulation Permitting 	Office of Economic Development <ul style="list-style-type: none"> Tax Incremental Financing (TIF) Dallas Housing Opportunity Fund (DHOF)
City Corporations		
Dallas Public Facilities Corporation (DPFC) <ul style="list-style-type: none"> Property Tax Exemptions 	Dallas Housing Finance Corporation (DHFC) <ul style="list-style-type: none"> Tax-Exempt Bonds and Related Supports 4% LIHTC 	Dallas Housing and Acquisition Development Corporation (DHADC) <ul style="list-style-type: none"> Land Bank Program

NON-CITY

Non-City Entities	
Public Housing Authorities <ul style="list-style-type: none"> Housing Vouchers Public Housing 	Dallas County Government <ul style="list-style-type: none"> Housing Choice Voucher (HCV) Program

Source: City of Dallas Department of Planning & Development – Completed Certificates of Occupancy

City-Supported Housing Production

In fiscal year 2023-24, the City directly supported (i.e. through subsidy) the completion of 246 housing projects that delivered 4,940 homes in Dallas, 54% of which are income-restricted homes for households earning up to 120% AMI. Citywide, approximately 10,470 new homes received certificates of completion during fiscal year 2023-24, which suggests about 25% of new home deliveries in the past fiscal year were City-supported affordable units and 47% of all deliveries in the past fiscal year involved City support. The table below summarizes total City-supported housing deliveries by program administrator and tool/program. Taken together, the table captures the major role of various local entities in bringing affordable and market rate homes to Dallas.

City-Supported Housing Deliveries, FY2023-24

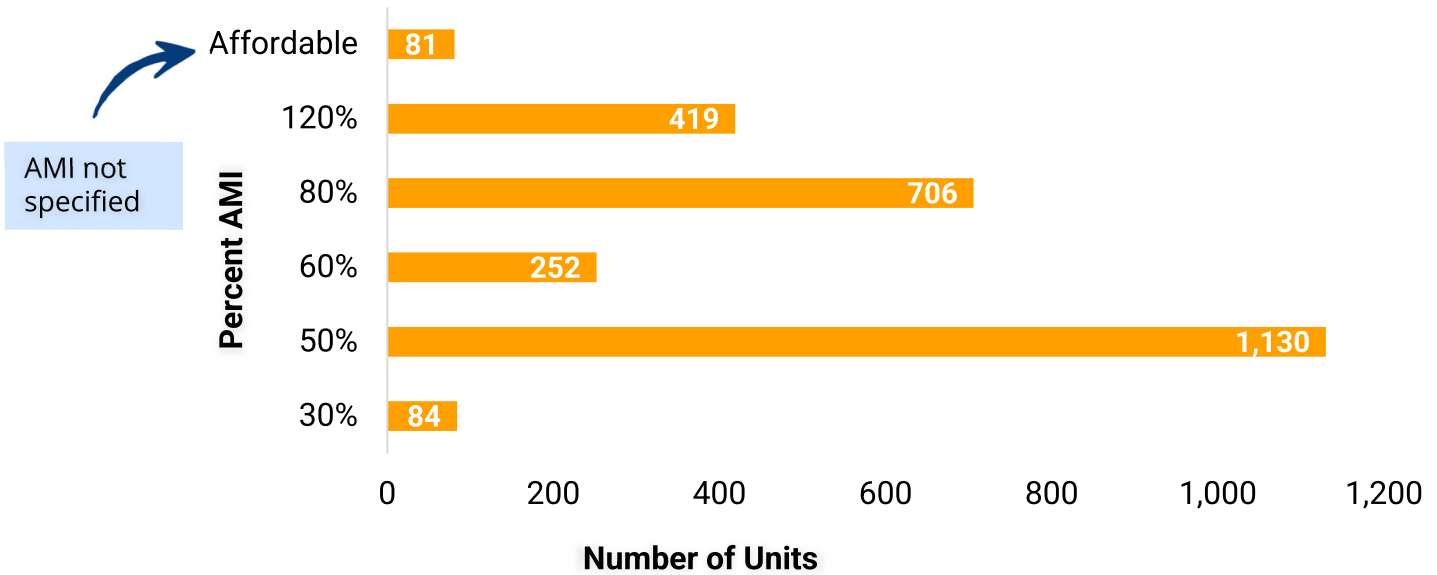
Administrator	Program/Tool	Affordable Units	Market Rate Units	Total Units	Total Projects
Department of Housing and Community Development (HCD)	Notice Of Funding Availability (NOFA)	144	0	144	144
	Mixed Income Housing Density Bonus (MIHDB)	308	1,538	1,891	9*
Office of Economic Development (ECO)	Tax Incremental Financing (TIF)	188	26	214	2
Dallas Housing and Acquisition Development Corporation (DHADC)	Land Bank Program	17	0	17	17
	Land Transfer Program	64	0	64	64
Dallas Housing Finance Corporation (DHFC)	Tax-Exempt Bonds and Related Supports	1,466	186	1,652	6*
Dallas Public Facilities Corporation (DPFC)	Property Tax Exemptions and Financing Supports	485	473	958	4
TOTAL		2,672	2,268	4,940	246

Source: Department of Housing and Community Development Housing Project List, FY2023-24, reflective of properties labeled as "Completed". New production total does not include any affordable deliveries made by the Dallas Housing Authority or other PHAs in the last fiscal year.

Total projects include instances where multiple City programs/entities were utilized. It is important to note that the projects featured in the table above account for constructed homes from only one fiscal year of data. It is possible projects contained therein received additional support in prior fiscal years from other City entities and non-City financing sources. The table is intended to frame the scale of a single fiscal year of deliveries and does not include City-involved projects reported as under construction or in pre-development.

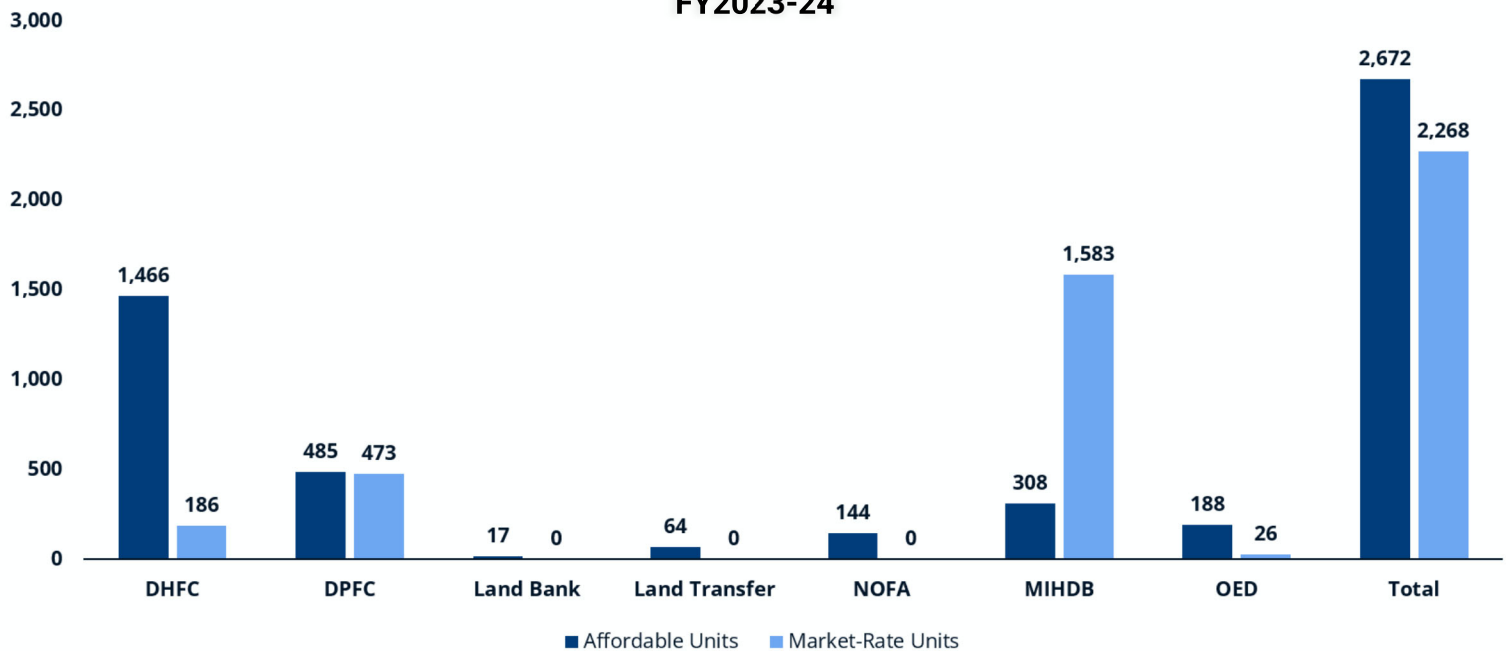
City-Supported Housing Production

City Supported Affordable Home Deliveries by AMI Served, FY2023-24



DHFC supported 55% of affordable unit deliveries and a third of all City-supported deliveries in fiscal year 2023-24.

City Supported Homes Built by City Entity/Program, FY2023-24



Source: Department of Housing and Community Development Housing Project List, FY2023-24

Progress Toward Production and Preservation of Affordable Housing

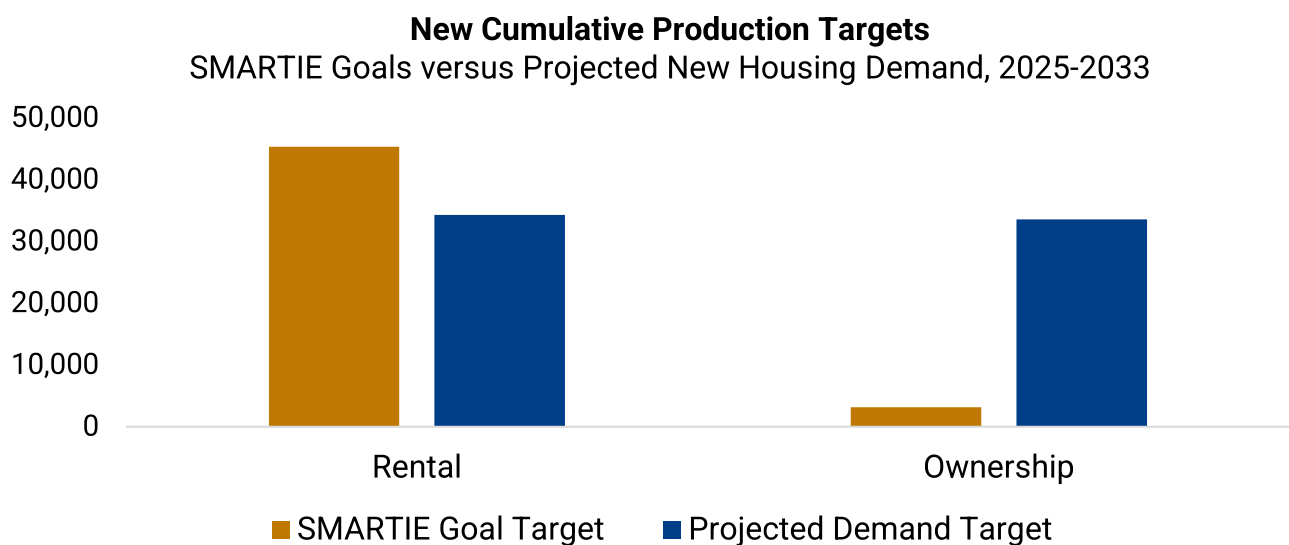
Production

Dallas’ affordable housing activities are deeply tied to the SMARTIE goals articulated in DHP33. To quantify the City’s progress in achieving its SMARTIE goals, the production levels of City development and repair programs for fiscal year 2023-24 are used as the base year (Year 1).

In Year 1, City housing production programs supported the creation and delivery of 2,447 dedicated rental homes affordable to households earning 0-120% AMI and 225 dedicated single-family for-sale homes affordable at the same income range. To achieve a 10% year-over-year rental production increase, the City would need to support the delivery of 6,347 dedicated affordable rental homes in fiscal year 2033-34. To achieve a 5% year-over-year for-sale production increase, the City would need to support the delivery of 367 dedicated affordable for-sale homes in that period. If SMARTIE targets are achieved, the City would support a total of 45,356 rental homes and 3,197 for-sale homes by the end of fiscal year 2033-34.

DHP33 Production SMARTIE Goals

- 1 By December 31, 2024, create a database of developments to manage project timelines and expenditures.
- 2 By December 31, 2033, increase production of dedicated affordable rental housing units by 10% each year for households at 0% to 120% of Dallas Area Median Income.
- 3 By December 31, 2033, increase production of dedicated affordable ownership housing units by 5% each year for households at 0% to 120% of Dallas Area Median Income.



Production

If the City continues to meet its SMARTIE goals for producing rental housing, **then City-supported rental production will exceed the projected overall market demand for net new rental by 2033**. Comparatively, if the City continues to meet its SMARTIE goals for the production of for-sale housing, the City will support the production of at least 3,000 for-sale homes by 2033 – below the estimated 34,000 for-sale homes needed to meet projected housing demand resulting from population growth. Importantly, **the City is not solely responsible for meeting market demand for new housing, particularly demand driven by moderate-high income households**. The development community has a critical role to play, particularly for providing market-rate homes. The gap between for-sale homes the City would produce if it achieves its SMARTIE goal target and what the market would need to produce is **31,000 for-sale homes**.

The overall market should contribute considerably to future home production serving moderate- and high-income households, but it will be important for the City to effectively utilize land use, zoning and development approvals processes to ensure that a range of housing types, both rental and for-sale, can be produced simply and efficiently. Enabling the building of a range of ownership options, including duplexes, triplexes, townhomes, and condos, will also be crucial to accommodating the total need.

In addition to subsidizing the production and preservation of affordable housing, the City **can use land use, zoning, and development approvals processes to facilitate the overall growth of the housing supply**, ultimately increasing affordability.

*Source: City of Dallas Department of Housing and Community Development, FY2023-24 Production, Dallas Housing Policy 2033
Analysis assumes all City-supported affordable multifamily projects are rentals while affordable single-family homes are for-sale.*

Preservation

Preservation efforts can target deed-restricted affordable housing, naturally occurring affordable housing and owner-occupied housing. Additionally, preservation efforts can focus on extending affordability and maintaining the physical condition and quality of housing. Baseline measures for SMARTIE preservation goals focus on existing repair programs that support preservation of owner-occupied units. Using the 83 home repair projects completed in fiscal 2023-24 as our base year, the City would preserve roughly 1,180 total homes by fiscal year 2033-34 if repair activities increased by 5% year over year.

Preserving multifamily rental homes can be approached in several ways. Since most deed-restricted affordable multifamily homes are developed and owned by private partners, maintaining their affordability will require action by the property owner. The City can support this effort through outreach, prioritizing properties based on building age and condition, market factors, types of subsidy, and other factors, as well as providing direct subsidy when feasible. Due to variation in subsidy end dates, it will be challenging for the City to support a consistent annual level of multifamily preservation for the 7,700 deed-restricted homes at risk of losing their affordability between 2024 and 2033.

DHP33 Preservation SMARTIE Goals

- 1 By December 31, 2024, create a database of affordable housing to target for preservation
- 2 By December 31, 2033, increase preservation of multi-family rental units by 10% each year for households at 0% to 120% of Dallas Area Median Income.
- 3 By December 31, 2033, increase preservation of single-family owner-occupied units by 5% each year for households at 0% to 120% of Dallas Area Median Income.

Action Plan

Action Plan

Given the magnitude of Dallas’ housing needs, the City will need to embrace the following principles:

- 1 Focus public resources on top priorities.**
- 2 Deploy existing and future resources efficiently.**
- 3 Leverage a whole-of-government approach and engage partners beyond government to maximize impact.**

Meeting Dallas’ housing needs requires an effective housing ecosystem, of which the City of Dallas is just one part. The table below includes six elements of a housing ecosystem: government, nonprofits, developers and housing owners, and private and for-profit entities. The Action Plan focuses on how City resources can best be deployed to meet Dallas residents’ needs, but also identifies opportunities to partner with other members of the ecosystem to fill gaps that other organizations are uniquely positioned to address.

Dallas Housing Ecosystem

<p>Service Providers</p> <p>Housing related services including housing navigation services and counseling, legal aid, mental health and addiction support.</p>	<p>Institutional Landholders</p> <p>Universities, hospitals, and other large-scale land-holders.</p>
<p>Advocates</p> <p>Coalition groups, faith-based organizations, and other mission-focused nonprofits.</p>	<p>Lenders</p> <p>Most lenders are banks, with some philanthropic and nonprofit lenders.</p>
<p>Philanthropy and Funders</p> <p>Local, regional, and national foundations and philanthropic organizations.</p>	<p>Developers</p> <p>Nonprofit and for-profit entities. Some are local and many are also property managers.</p>
	<p>Government</p> <p>Federal, state, and City governments and agencies play different roles in providing and administering funding for housing production, preservation, and services.</p>

Action Plan Priorities

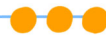
Based on analysis of housing market data, community input, and stakeholder interviews, Housing and Community Development has identified the following key priorities for the Housing Action Plan:



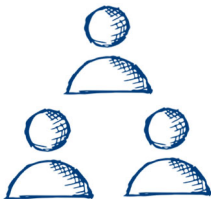
- 1 Create more rental housing for those making 50% AMI or below** to address the 39,900-unit supply gap at this income level.



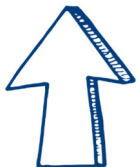
- 2 Expand homeownership opportunities** to make homeownership more accessible for households making under \$100,000.



- 3 Support preservation of existing affordable housing,** including single-family homes, subsidized rental housing, and naturally-occurring affordable rental housing.



- 4 Prevent involuntary displacement of residents** due to increased housing cost burden and market pressures.



- 5 Increase the overall supply of housing to meet projected demand,** as more units at all levels of the income spectrum will improve affordability in the market.

Pillar 1: Equity Strategy Target Areas

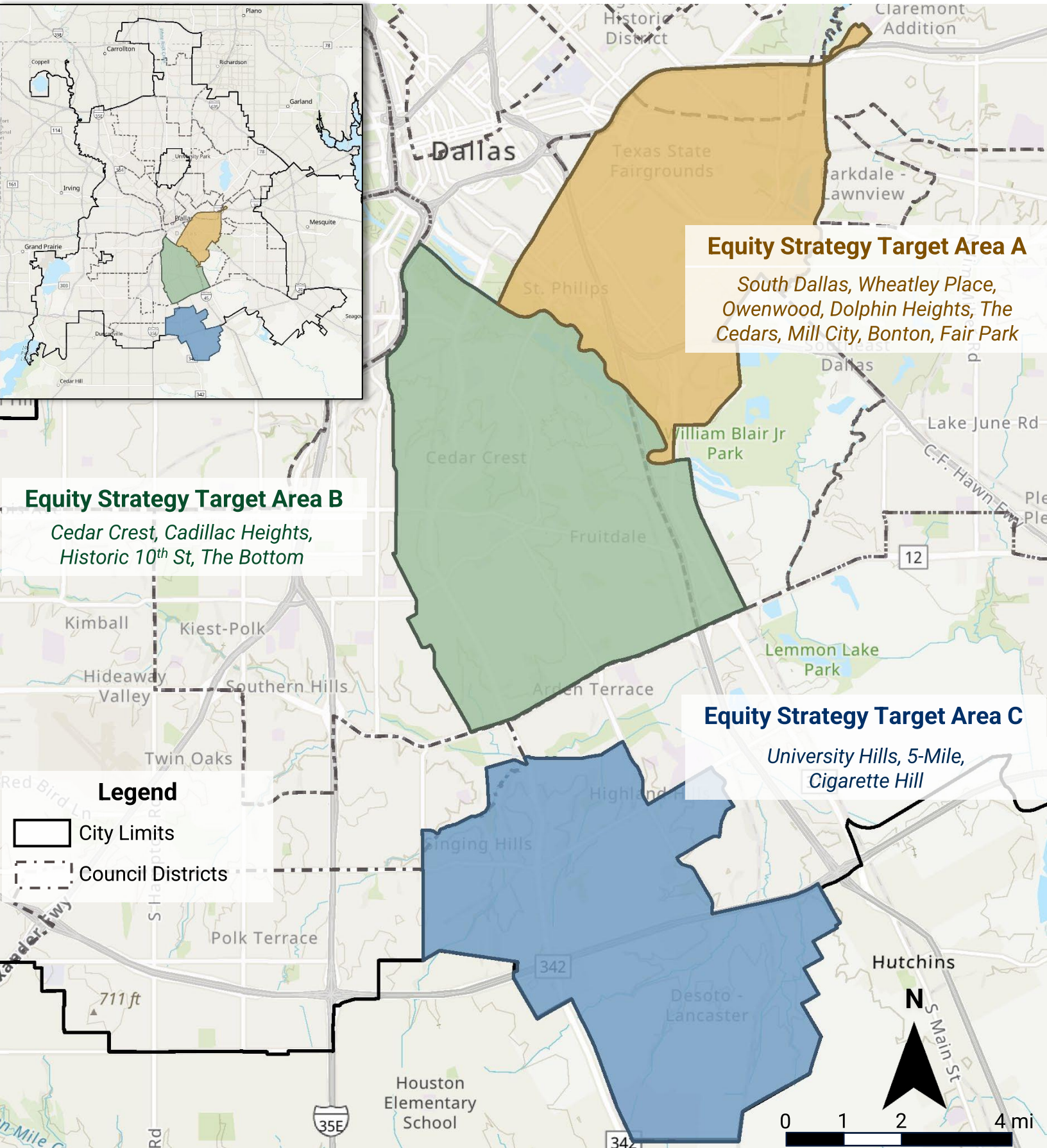
Identify specific disparities in housing opportunities and reduce them using a targeted approach.

The Equity Strategy Target Areas (ESTAs) were created to address historic disparities that have led to underinvestment in specific communities in Dallas. These historic disparities have contributed to the ESTAs having lower property values, greater vacancies, and higher poverty rates than the rest of Dallas. Despite challenging economic conditions, these areas have close-knit communities, valuable cultural and historical assets, and immense potential for community-driven investment that can improve opportunities and quality of life for their residents. Housing’s investment in these areas aims to do just that.

To select the areas, the City worked with TDA Consulting Inc. to develop a housing equity index by combining the City’s Market Value Analysis (MVA) and Dallas Racial Impact Assessment tool. The areas were then vetted through community engagement and interdepartmental collaboration. The target areas are intended to attract both public and private investment to maximize impact and mitigate existing patterns of racial and socioeconomic segregation. The necessary strategies to support each ESTA will vary, but all efforts strive to prevent displacement and preserve the community’s cultural integrity while improving the quality of life for all residents.

DHP33 SMARTIE GOALS		Progress
P1.1	By March 31, 2024, establish measurable indicators of progress in reducing identified disparities for each target area	80%
P1.2	By December 31, 2024, establish neighborhood eligibility criteria for anti-displacement investments	50%
P1.3	By December 31, 2024, select strategy target areas, and establish measurable indicators of progress in reducing identified disparities in each target area	95%
P1.4	By December 31, 2024, ensure that each City Service Area’s boundaries overlap with the boundaries of at least one established strategy target area to ensure a citywide approach to reducing disparities	100%
P1.5	By December 31, 2027, analyze equity strategy target area to assess continuity or consider potential creation of new areas	0%
P1.6	By December 31, 2033, evaluate the impact of DHP33 in established equity strategy target areas and determine readiness to adopt additional areas	0%
P1.7	By September 31, 2024, develop a process dedicating at least 50% of each fiscal year Housing budget to be allocated to the target areas.	100%

Equity Strategy Target Areas



Sources: ESRI, TomTom, Gamin, FAO, NOAA, OpenStreetMap contributors, CNES/Airbus DS, Intermap, NASA/METI, NASA/NGS, the GIS User Community, City of Dallas

Overview Statistics: ESTAs and City of Dallas

<i>All figures as of 2022 unless stated otherwise</i>	Equity Strategy Target Area A	Equity Strategy Target Area B	Equity Strategy Target Area C	City of Dallas
Total Population	32,908	42,807	17,157	1,313,550
Median Household Income	\$36,530	\$33,054	\$40,079	\$64,000
Tenure Mix	33% Homeowners/ 67% Renters	51% Homeowners/ 49% Renters	65% Homeowners/ 35% Renters	42% Homeowners/ 58% Renters
Vacancy Rate	5.5%	7%	2.4%	2%
Total Housing Units	12,414	15,891	9,064	586,383
Total Homes Built Before 1990	8,489	12,976	6,421	351,695
Deed-Restricted Homes (60% AMI)	2,202	2,228	928	30,390
Median Rent (2024)	\$1,026	\$1,070	\$1,228	\$1,723
Median Home Sales Price (2024)	\$213,039	\$233,596	\$216,657	\$395,788

Recommended actions for each ESTA are mirrored in this Pillar. For a concise overview of all ESTA actions, begin at page 68.

Sources: Department of Housing & Community Development; ESRI Business Analyst (Community Profile), CoStar, Zillow, National Housing Preservation Database, 2022 Public Use Microdata Sample (PUMS), and 2022 American Communities Survey 5-year estimates. 32

ESTA A: Fair Park/Jefferies Meyers

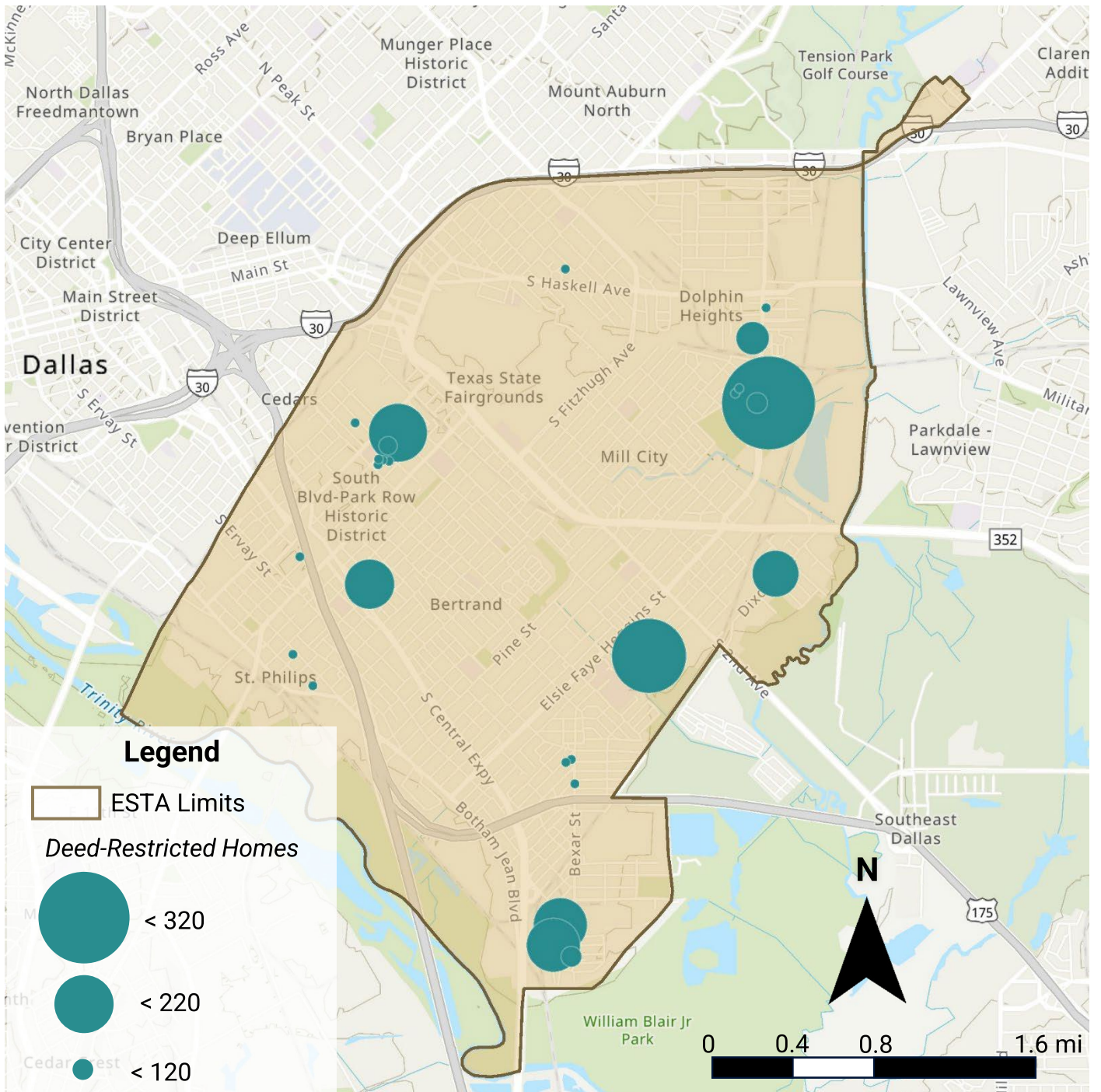
ESTA A Quick Facts	
Number of Residents	32,908 residents, 13,237 households
Median Household Income	\$36,530
Rented vs. Owned Homes	67% rented homes, 33% owned homes
Household Demographics	55% Black, 37% Hispanic
Residents' Employment Industries	Service Industry (43%), Construction (18%), Retail (13%)

ESTA A is located in Southern Dallas primarily within District 7, including a small portion of District 2. Most of ESTA A sits between I-30 to the North and HWY-175 as well as William Blair Jr. Park to the South. The general East-West boundaries are the Trinity River to the west and White Rock Creek to the east. Major streets running through ESTA A include Al Lipscomb Way, Elsie Faye Heggins St., Haskel Ave., Robert B. Cullum Blvd., Malcom X Blvd., S.M. Wright Fwy, Martin Luther King Jr. Blvd., and I-45.

Established neighborhoods in ESTA A include Bonton, Bertrand, Milly City, Ideal, Queen City, South Dallas, Wheatley Place, Owenwood, Dolphin Heights, The Cedars, Fair Park, Jeffries Meyers, Woodlawn, South Blvd./Park Row, Phillis Wheatley, and Jubilee Park.

The median sales price for housing in ESTA A is \$213,039 compared to the Citywide median sales price of \$395,788. 5.5% of homes in ESTA are vacant, compared to the Citywide vacancy rate of 2%. Dallas' Racial Equity Impact Assessment Tool measures identifiers such as Race/Ethnicity, Poverty, Homeownership, Social Vulnerability Index, and Age to document an Equity Impact Assessment (EIA) Score. On a scale of 1 to 5, with 1 being the least vulnerable and 5 being the most vulnerable, ESTA A has a score of 4.7.

ESTA A Deed-Restricted Homes



There are 2,202 deed-restricted homes in ESTA A across 26 properties. 543 homes have deed restrictions expiring between 2024 and 2033. At-risk properties range in size from 1-220 homes. The nearest expiration date is in January 2027.

Sources: ESRI, TomTom, Gamin, FAO, NOAA, OpenStreetMap contributors, CNES/Airbus DS, Intermap, NASA/METI, NASA/NGS, the GIS User Community, City of Dallas, National Housing Preservation Database, Public Use Microdata Sample (PUMS)

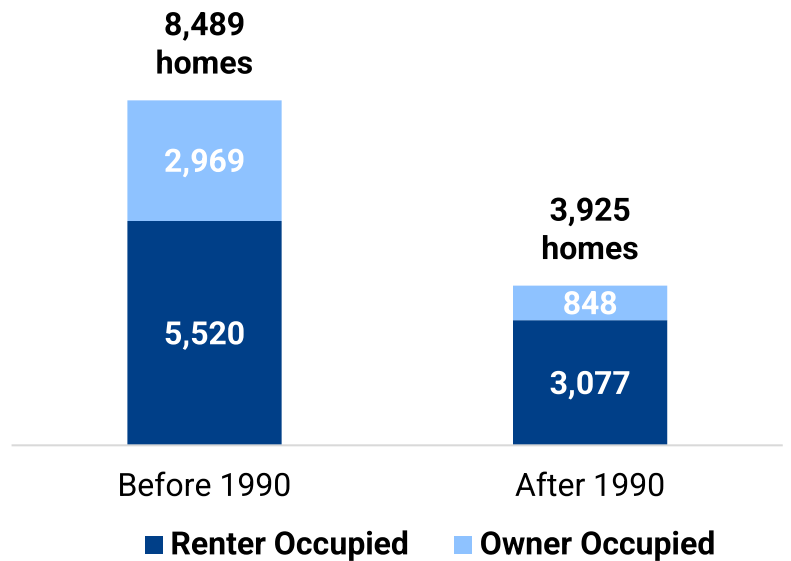
ESTA A: Fair Park/Jefferies Meyers

As of 2022, ESTA A has over 3,800 owner-occupied homes, 78% of which were built before 1990. These nearly 3,000 owner-occupied homes are ideal candidates for housing repair and rehabilitation. Targeted home repairs, alongside greater access to homeownership opportunities, can help stabilize and increase ESTA's current tenure mix.

Of ESTA A's nearly 8,600 rental homes, 64% were built before 1990. The considerable share of aging stock, composed of single and multifamily rental homes, is likely to need attention in the near future to preserve a safe, good quality living condition.

Homes Built Before and After 1990 by Tenure

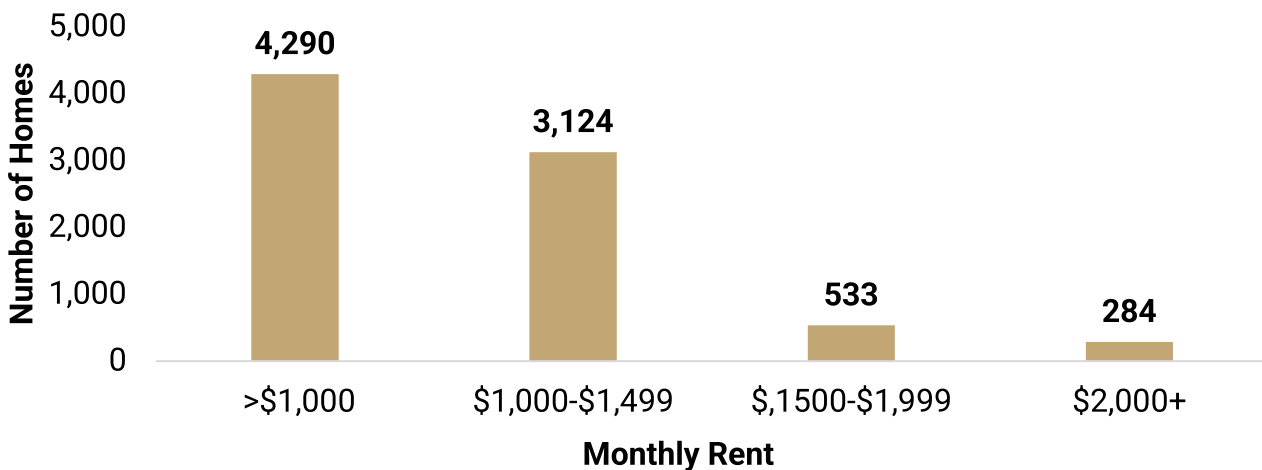
Nearly 70% of homes in ESTA A were built before 1990.



Half of rental homes in ESTA A have rents below \$1,000. These 4,290 rental homes provide critically needed affordability in an area where the median household can only afford \$914 in monthly housing costs without becoming cost-burdened. Though many of these deeply affordable homes are deed-restricted, nearly 2,100 homes are naturally occurring affordable homes (NOAH). Keeping NOAH homes affordable and in good condition will be needed as greater investment comes to ESTA A.

Homes by Rent, ESTA A (2022)

Half of rental homes in ESTA A have rents less than \$1,000 per month.



Sources: Public Use Microdata Sample (PUMS), 2022, and American Communities Survey, 2022, 35 5-year estimates.

ESTA A: Fair Park/Jefferies Meyers

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
2, 3, 4	<p>1.1 Establish a designated member of the Community Development division to represent the ESTA and build relationships with community organizations to understand needs, facilitate collaborations, and ensure the efficacy of government action, while raising awareness of available resources amongst ESTA residents. This designated representative should help Housing to regularly engage the largest private landowners in the target area and key community and institutional stakeholders to identify top challenges, opportunities, and ways to collaborate to address community development needs.</p>	HCD Comm. Leaders	2024 (Done)	Staff time
1, 2, 5	<p>1.2 Set goal to produce 300 rental units and 3,100 homeowner units of the 71,000 units needed by 2033.**</p> <p>Focus investments for the production of housing on contextually appropriate housing typologies, including entry-level homeownership options and mixed-income development paired with anti-displacement measures.</p> <p>Relying on recent feasibility analysis assessing the financial gap of certain housing typologies, recent public engagement, and zoning and land use regulations, establish a list of housing typologies that warrant prioritization for public funding or financing support.</p>	HCD Developers	2024-2029 (In Progress)	Bond proceeds City Incentives
3	<p>1.3 Proactively contact and support the owners of the 543 units of federally subsidized housing with affordability requirements expiring between 2025 and 2033 to tap relevant resources to extend affordability and actively monitor affordable properties in the ESTA with City subsidy to ensure their long-term affordability.</p>	HCD Deed-Restricted Property Owners	2025-2029	Staff time Bond proceeds

* Housing Action Plan Priorities listed on p. 27

** Specific targets set by Housing and Community Development.

ESTA A: Fair Park/Jefferies Meyers

HOUSING PRIORITY	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
3	1.4 Actively monitor NOAH properties in the ESTA for market pressures that may threaten affordability and need for rehabilitation. Leverage the Preservation Partner Network and multifamily strike fund to retain these affordable homes, as needed (see Pillar 3).	HCD IHTF	2025-2029	Staff time
1, 2	1.5 Evaluate City-owned parcels in the ESTA and identify a viable parcel to use for a demonstration project that can deliver entry-level homeownership opportunities. A demonstration project could involve packaging City-owned land, financial subsidy, process streamlining, and/or other incentives to advance a catalytic project that could bring housing and other neighborhood amenities to the ESTA. Resolve any zoning barriers and prep the site for disposition. Conduct engagement to inform an RFP before issuance.	HCD PUD, PBW	2026	Staff time City incentives (ECO, HCD, PFC, HFC)
3, 4	1.6 Continue to do targeted marketing of the City's home repair programs and down payment assistance programs to the potentially eligible residents in ESTA A to help support homeowners of the area's large supply of aging detached units. 78% of owner-occupied homes in ESTA A, an estimated 3,000 units, were built before 1990.	HCD CDCs, tenant orgs	2025-2029	Staff time
4	1.7 In coordination with local organizations, conduct proactive outreach to income-eligible renters to promote resources available through the City that can support housing and economic stability.	HCD CDCs, tenant orgs	2025-2029	Staff time
1, 2, 5	1.8 Work with the Department of Transportation and Public Works and with Dallas Water Utilities to identify infrastructure needed in ESTA A to support the production of affordable housing.	TRN PBW HCD DWU	2025	Staff time

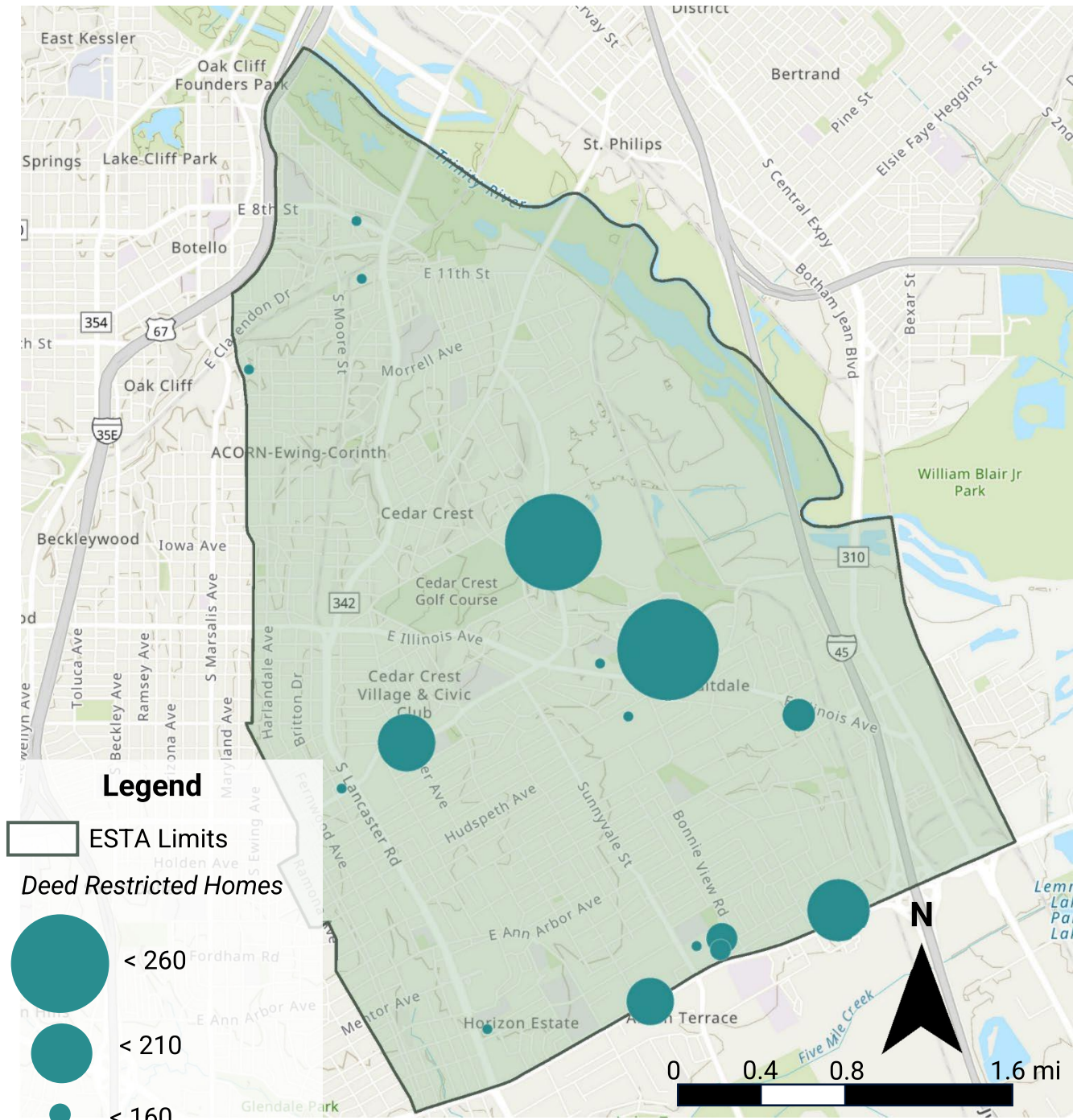
ESTA B: The Bottom/Cedar Crest

ESTA B Quick Facts	
Number of Residents	42,807 residents, 17,104 households
Median Household Income	\$33,054
Rented vs. Owned Homes	49% rented homes, 51% owned homes
Household Demographics	56% Black, 42% Hispanic
Residents' Employment Industries	Service Industry (43%), Construction (17%), Transportation (11%)

ESTA B is located in Southern Dallas within District 4. From west to east the area sits between Interstate 35 and Interstate 45. From the south the area sits between E. Ledbetter Dr. and runs north to border the Trinity River and Greenbelt Park. Major streets that run through ESTA B include E. Clarendon Dr., S. Landcaster Rd/S. Corinth St., E. Kiest Blvd., Cedar Crest Blvd., Bonnie View Rd., and East Illinois Ave. Established neighborhoods in the area include The Bottom District, Historic Tenth St. District, Brentwood, Cedar Crest, Cadillac Heights, Zoo Creek Park, Beckley Club Estates, Cedar Oaks, Marsalis Park, Glendale Heights, Kessler Heights, and Liberty Heights.

The median sales price for homes in ESTA B is \$233,596, compared to the citywide median sales price of \$395,788. 7% of homes in ESTA B are vacant, compared to the citywide vacancy rate of 2%. Dallas' Racial Equity Impact Assessment Tool measures identifiers such as Race/Ethnicity, Poverty, Homeownership, Social Vulnerability Index, and Age to document an Equity Impact Assessment (EIA) Score. On a scale of 1 to 5, with 1 being the least vulnerable and 5 being the most vulnerable, ESTA B has a score of 4.

ESTA B Deed-Restricted Homes



There are 2,228 deed-restricted homes in ESTA B, 707 of which have deed restrictions expiring between 2024 and 2033. At-risk properties range from having 80 units to 206. The property with the nearest expiration date is Royal Crest Apartments, with 168 units at risk of losing their affordability restrictions by the end of September 2025.

Sources: ESRI, TomTom, Gamin, FAO, NOAA, OpenStreetMap contributors, CNES/Airbus DS, Intermap, NASA/METI, NASA/NGS, the GIS User Community, City of Dallas, National Housing Preservation Database, Public Use Microdata Sample (PUMS)

ESTA B: The Bottom/Cedar Crest

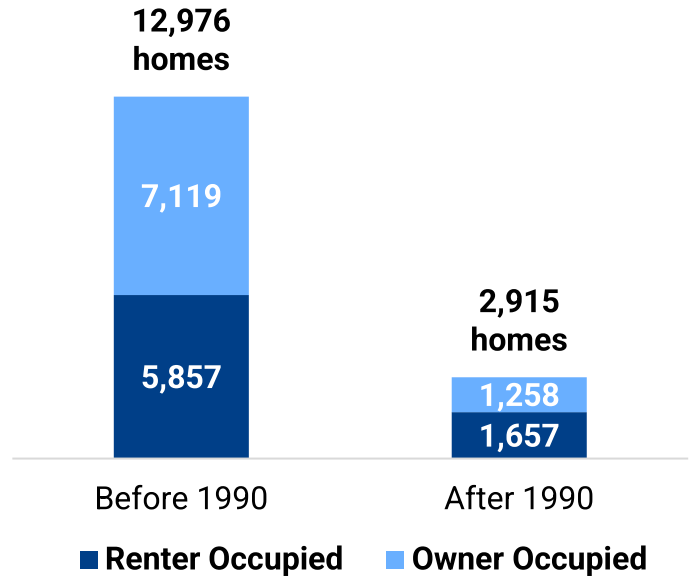
As of 2022, ESTA B has nearly 8,400 owner-occupied homes, 85% of which were built before 1990. This pool of over 7,100 homes are likely in need of varying degrees of repair to keep them in livable condition. With a higher homeownership rate than the city, targeted homeowner supports in ESTA B can be particularly helpful to prevent the displacement of existing residents and preserve the existing balance of homeowners to renters.

Of ESTA B's 7,500 rental homes, 78% were built before 1990. Nearly half of all area rental homes were built before 1960, indicating a significant share of homes likely need renovation and system repairs to maintain livability.

Nearly half of rental homes in ESTA B cost less than \$1,000. The nearly 3,700 homes are vital in an area where the median household can afford less than \$830 per month in housing costs. 40% of rental homes in ESTA B are estimated to be NOAH properties. Future housing investment in the area could push rents higher, risking the estimated loss of 1,460 unrestricted affordable homes.

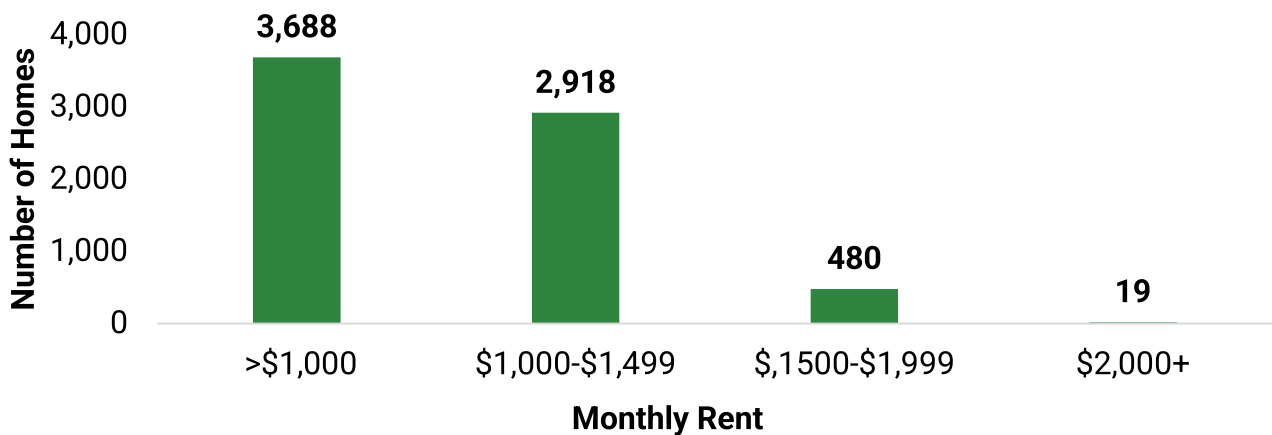
Homes Built Before and After 1990 by Tenure

Over 80% of homes in ESTA B were built before 1990.



Homes by Rent, ESTA B (2022)

Half of ESTA B's rental homes cost less than \$1,000 per month.



Source: Public Use Microdata Sample (PUMS), 2022, and American Communities Survey, 2022, 5-year estimates.

ESTA B: Fair Park/Jefferies Meyers

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
2, 3, 4	1.9 Establish a designated member of the Community Development division to represent the ESTA and build relationships with community organizations to understand needs, facilitate collaborations, and ensure the efficacy of government action, while raising awareness of available resources amongst ESTA residents. This designated representative should help Housing to regularly engage the largest private landowners in the target area and key community and institutional stakeholders to identify top challenges, opportunities, and ways to collaborate to address community development needs.	HCD Comm. Leaders	2024 (Done)	Staff time
1, 2, 5	1.10 Set goal to produce 2,200 rental units and 1,400 homeowner units of the 71,000 units needed by 2033.** Focus investments for the production of housing on contextually appropriate housing typologies, including entry-level homeownership options and mixed income development, paired with anti-displacement measures. Relying on recent feasibility analysis assessing the financial gap of certain housing typologies, recent public engagement, and zoning and land use regulations, establish a list of housing typologies that warrant prioritization for public funding or financing support.	HCD Developers	2024-2029 (In Progress)	Bond proceeds City Incentives
3	1.11 Proactively contact and support the owners of the 707 units of federally subsidized housing with affordability requirements expiring between 2025 and 2033 to tap relevant resources to extend affordability and actively monitor affordable properties in the ESTA with City subsidy to ensure their long-term affordability.	HCD Deed-Restricted Property Owners	2025-2029	Staff time Bond proceeds

* Housing Action Plan Priorities listed on p. 27

** Specific targets set by Housing and Community Development.

ESTA B: Fair Park/Jefferies Meyers

HOUSING PRIORITY	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
3	1.12 Continue to do targeted marketing of the City's home repair and down payment assistance programs to the potentially eligible residents in ESTA B to help preserve the area's large supply of aging detached units. Over 7,110 owner occupied homes are ESTA B are estimated to be built before 1990.	HCD IHTF	2025-2029	Staff time
1, 2	1.13 Evaluate City-owned parcels in the ESTA and identify a viable parcel to use for a demonstration project that can deliver entry-level homeownership opportunities. A demonstration project could involve packaging City-owned land, financial subsidy, process streamlining, and/or other incentives to advance a catalytic project that could bring housing and other neighborhood amenities to the ESTA. Resolve any zoning barriers and prep the site for disposition. Conduct engagement to inform an RFP before issuance.	HCD PUD, PBW	2026	Staff time City incentives (ECO, HCD, PFC, HFC)
4	1.14 In coordination with local organizations, conduct proactive outreach to income-eligible renters to promote resources available through the City that can support housing and economic stability.	HCD CDCs, tenant orgs	2025-2029	Staff time
1, 2, 5	1.15 Work with the Department of Transportation and Public Works and with Dallas Water Utilities to identify infrastructure needed in ESTA A to support the production of affordable housing.	TRN PBW HCD DWU	2025	Staff time

ESTA C: University Hills

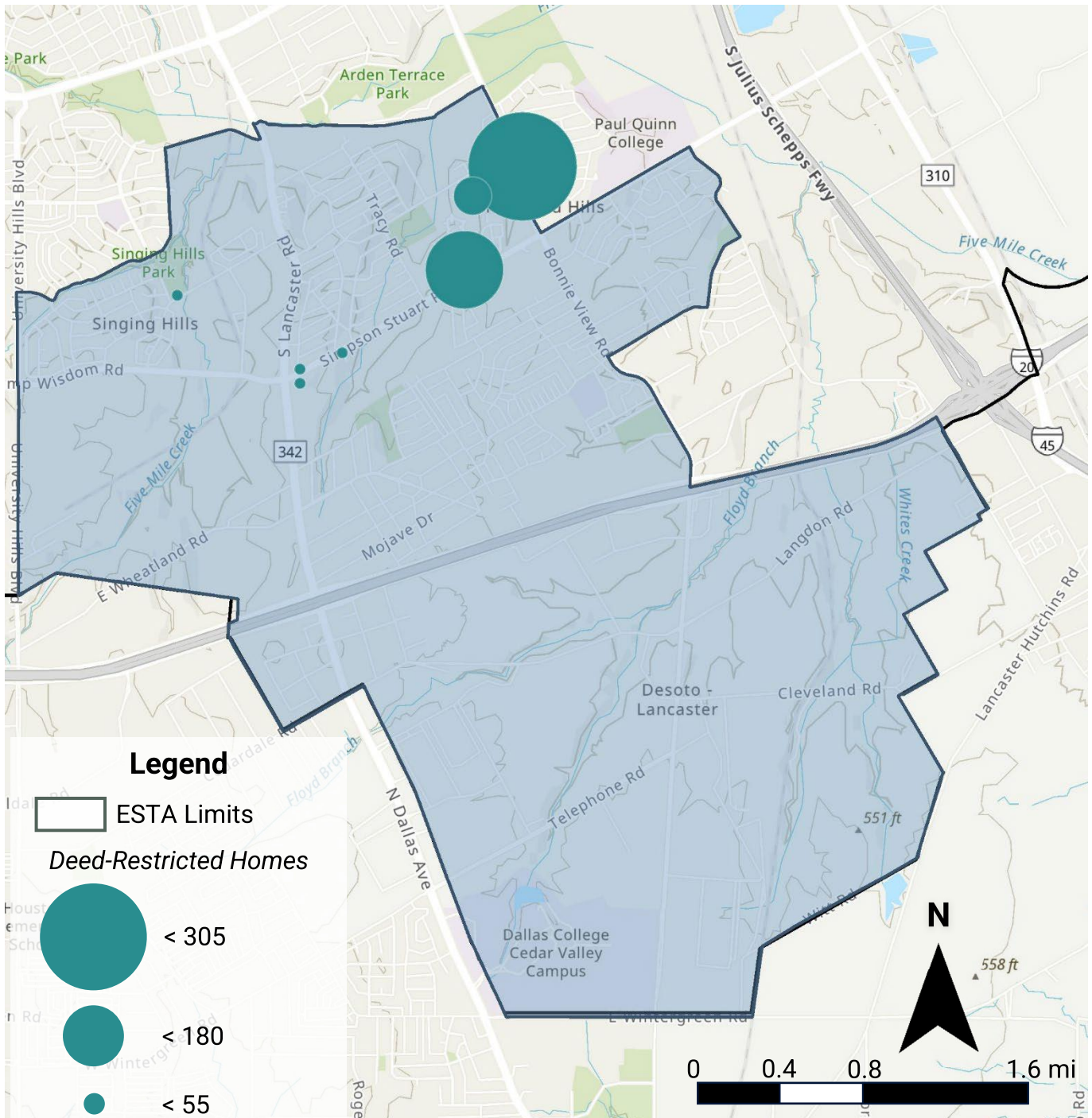
ESTA C Quick Facts	
Number of Residents	17,157 residents, 6,097 households
Median Household Income	\$40,079
Rented vs. Owned Homes	35% rented homes, 65% owned homes
Household Demographics	66% Black, 28% Hispanic
Residents' Employment Industries	Service Industry (52%), Construction (13%), Transportation (12%)

ESTA C is located in Southern Dallas within District 8 and a bit of District 3. The area sits between Interstate 45 to the east and University Hills Blvd. to the west. I-20 bisects ESTA C into a northern and southern portion. North of I-20, the general boundaries are University Hills Blvd. to the west, Five Mile Creek to the north, and Bonnie View Rd. including the College Park neighborhood to the east. Major north/south roads running through ESTA C include University Hills Blvd., Lancaster Rd., and Bonnie View Rd. Major east/west roads include Camp Wisdom Rd./Simpson Stuart Rd., and I-20. Established neighborhoods in ESTA C include Cigarette Hill, Five Mile, Singing Hills, College Park, Kessler Heights, Highland Hills, and Hidden Valley.

The median sales price for homes in ESTA C is \$216,657 compared to the Citywide sales price of \$395,788. The percentage of vacant homes in ESTA C is 2.4%, just above the citywide vacancy rate of 2%.

On the 1 to 5 scale of Dallas' Racial Equity Impact Assessment Tool, with 1 being the least vulnerable and 5 being the most vulnerable, ESTA C has a score of 4 on the northern portion above I-20 and ranks a score of 5 on the southern portion below I-20.

ESTA C Deed-Restricted Homes



There are 928 deed-restricted homes in ESTA C, 180 of which have deed restrictions expiring between before 2033. The 180 at-risk homes are located within one multifamily development, The Homes of Persimmons, with initial affordability restrictions expiring in January 2030. However, the property has additional subsidy which has extended its affordability through June 2051. The property with the second closest expiration date is Cliff View Village, with restrictions set to expire at the end of September 2037.

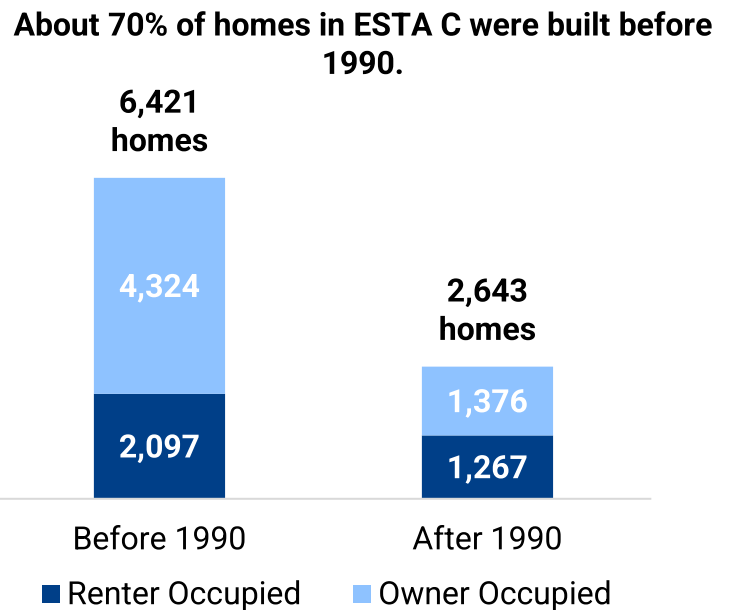
Sources: ESRI, TomTom, Gamin, FAO, NOAA, OpenStreetMap contributors, CNES/Airbus DS, Intermap, NASA/METI, NASA/NGS, the GIS User Community, City of Dallas, National Housing Preservation Database, Public Use Microdata Sample (PUMS)

ESTA C: University Hills

Homes By Year Built

As of 2022, ESTA C has an estimated 5,700 owner-occupied homes, 67% of which were built before 1990. Over 4,300 aging homes in the area could benefit from targeted home repair and maintenance support in the coming years.

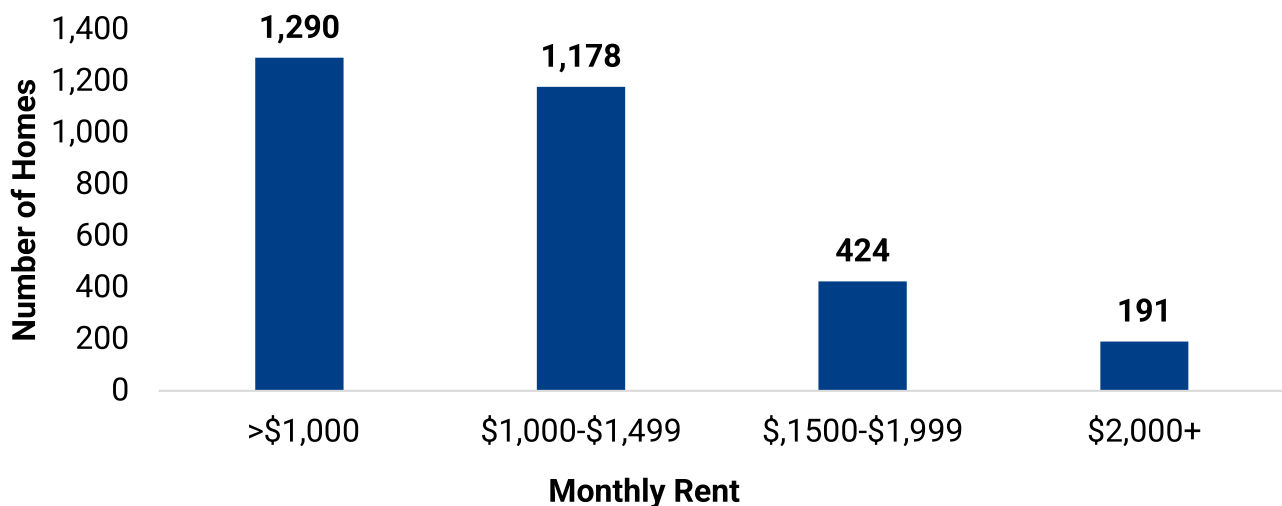
ESTA C has over 3,330 rental homes, 33% of which were built before 1990. ESTA C has the smallest share of aging rental homes of any other target area. The larger presence of newer homes in area lessen the need to prioritize preservation efforts.



Fewer than 40% of rental homes in ESTA C cost less than \$1,000 per month. Most of these homes are deed-restricted and safe from losing affordability over the next decade. A greater pool of unrestricted affordable rental homes in ESTA C can help ease potential cost burden for the median households who can afford roughly \$1,000 per month in housing costs.

Homes by Rent, ESTA C (2022)

Fewer than 40% of rental homes in ESTA C cost under \$1,000 per month.



Source: Public Use Microdata Sample (PUMS), 2022, and American Communities Survey, 2022, 5-year estimates.

ESTA C: University Hills

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
2, 3, 4	1.16 Establish a designated member of the Community Development division to represent the ESTA and build relationships with community organizations to understand needs, facilitate collaborations, and ensure the efficacy of government action, while raising awareness of available resources amongst ESTA residents. This designated representative should help Housing to regularly engage the largest private landowners in the target area and key community and institutional stakeholders to identify top challenges, opportunities, and ways to collaborate to address community development needs.	HCD Comm. Leaders	2024 (Done)	Staff time
1, 2, 5	1.17 Set goal to produce 3,200 of rental units and 600 of homeowner units of the 71,000 units needed by 2033.** Focus investments for the production of housing on contextually appropriate housing typologies, including entry-level homeownership options and mixed-income development, paired with anti-displacement measures. Relying on recent feasibility analysis assessing the financial gap of certain housing typologies, recent public engagement, and zoning and land use regulations, establish a list of housing typologies that warrant prioritization for public funding or financing support.	HCD Developers	2024-2029 (In Progress)	Bond proceeds City Incentives
1, 5	1.18 Leverage the Mixed Income Housing Development Bonus program to gain more mixed-income development in ESTA C, as it is an area with lower displacement risk and a proximal employment hub that can support density.	HCD	2025-2029	MIHDB

* Housing Action Plan Priorities listed on p. 27

** Specific targets set by Housing and Community Development.

ESTA C: University Hills

HOUSING PRIORITY	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
3	1.19 Continue to do targeted marketing of the City’s home repair and down payment assistance programs to the potentially eligible residents in ESTA C to help preserve the area’s large supply of aging detached units. Over 4,300 owner-occupied homes are ESTA C are estimated to be built before 1990, roughly 75% of all owner-occupied homes.	HCD IHTF	2025-2029	Staff time
2, 3, 4	1.20 Form relationships with local major employers to encourage/fund the production of housing that meets local workers’ needs.	HCD Local employers	2025	Staff time
1, 2, 5	1.21 Evaluate City-owned parcels in the ESTA and identify a viable parcel to use for a demonstration project that can deliver entry-level homeownership opportunities or mixed-income rental or ownership and needed amenities. A demonstration project would involve packaging City-owned land, financial subsidy, process streamlining, and/or other incentives to advance a catalytic project that could bring housing and other neighborhood amenities to the ESTA. Resolve any zoning barriers and prep the site for disposition. Conduct engagement to inform an RFP before issuance.	HCD PBW, PUD	2026	Staff time City incentives (Economic Development, Housing, PFC<HFC)
1, 2, 5	1.22 Work with the Department of Transportation and Public Works and with Dallas Water Utilities to identify infrastructure needed in ESTA A to support the production of affordable housing.	TRN PBW HCD DWU	2025	Staff time

Pillar 2: Citywide Production

Increase production to improve housing affordability for a broad mix of incomes in all areas of the City.

City housing programs enable the production of affordable and market-rate homes, providing a range of incentives to developers from tax credits and property tax exemptions to discounted land and gap financing. Through these programs, the City is not only increasing housing production but also developing strong relationships with a variety of nonprofit and for-profit organizations interested in helping the City achieve its housing goals. These relationships are critical to advance housing production and ensure enough homes, of various sizes and designs, are built to meet future demand.

DHP33 SMARTIE GOALS		Progress
P2.1	By December 31, 2024, create a database of developments to manage project timelines and expenditures.	75%
P2.2	By December 31, 2033, increase production of dedicated affordable rental housing units by 10% each year for households at 0% to 120% of Dallas Area Median Income.	Updated Annually
P2.3	By December 31, 2033, increase production of dedicated affordable ownership housing units by 5% each year for households at 0% to 120% of Dallas Area Median Income.	Updated Annually

There is a need for more housing in Dallas affordable to households earning below 50% of AMI. Additionally, to meet projected future demand, the Dallas housing market will need to continue its recent pace of production while increasing the share of produced homes that are for-sale. To make homeownership attainable to a broader swath of residents, the City will need to ensure that land use policies do not create barriers to the production of entry-level homes and continue providing down payment assistance.

Subsidy provides the necessary financing to close the gap between what a household can afford and how much it costs to develop and operate housing. Closing this gap is vital for both new housing development and the preservation of existing homes. Public subsidy can come in many forms, from programs that offer funding to affordable housing developers (e.g., the City’s NOFA) to discounted land (e.g., Land Bank Program) to tenant-side supports like rental assistance and home repair grants. Since public funding is limited, the City must be intentional in deploying funds for households with the greatest needs who are not served by the market. This includes renters earning below 50% AMI. Additional support for federal, state, philanthropic, and private capital can further enable the City to address its housing needs.



39,900
current shortage of rental
homes affordable to
households earning up to
50% AMI

The following actions will operationalize three key strategies needed to meet Dallas' production needs: prioritizing public resources to produce rental homes for households earning up to 50% AMI, supporting the overall market to encourage the production of diverse housing typologies for sale and for rent, and addressing organizational inefficiencies to maximize current capacity.



Strategy 1: Prioritize public resources to produce rental homes for households earning up to 50% AMI.

Dallas has an existing rental shortage of 39,900 homes affordable to households earning up to 50% AMI. Existing public resources should be leveraged to address this gap.

The City can also incentivize affordable housing development on publicly owned land. By establishing a strong land disposition strategy and identifying City-owned parcels well suited for housing development, **the City can utilize its existing portfolio to make affordable housing more feasible.** A disposition strategy can establish clear guiding principles and policies for the utilization of surplus assets

Moreover, Dallas can use its existing economic development incentives to support mixed-use, affordable housing development that maximizes public dollars for the public good. For instance, residential projects receiving Tax Increment Financing (TIF) dollars from the City are required to provide affordable housing to households earning up to 80% AMI.



Strategy 2: Leverage land use regulatory tools to increase housing supply, diversify affordable housing options, and create more affordable for-sale options.

Land use regulations have a significant impact on the types of housing options that are available to Dallas residents. Zoning restrictions that only allow single-family homes tend to result in higher costs required to build each home. Land use changes that legalize duplexes, triplexes, quadplexes, accessory dwelling units (ADUs), and other housing types can support the creation of more affordable homes by reducing the time required for development and allowing the cost of development to be spread across more homes.

ForwardDallas 2.0, the City's comprehensive land use plan, was adopted in September 2024, with a focus on using land use to promote housing diversity, choice, and accessibility. Several first steps of implementing ForwardDallas 2.0 that are aimed at preserving community health and character include City-initiated reviews of zoning in environmental justice areas and code amendments to include residential design standards in certain districts, including updates to the design standards for duplexes and townhomes.



Strategy 3: Explore operational improvements to maximize existing City capacity and foster a market that can sustain current production rates to meet future housing demand.

Operational inefficiencies can interfere with development by creating unnecessary confusion, delays, and frustration. The City can reduce administrative bottlenecks and accelerate production by expanding legal capacity, templating contracts, streamlining processes, and simplifying documentation. Housing has begun program administration improvements. For instance, HCD staff have drafted language that allows for adjustments in required sales price of homes on Land Bank properties when the market has shifted during deal processing.

Interdepartmental collaboration is also necessary as many different actors are involved in the housing development process. Ongoing conversations across city departments are already underway and will benefit from formal collaboration processes that brings staff together to address barriers to new affordable housing development.



Citywide Production

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
1, 2, 3, 5	2.1 Create a database of City-funded or subsidized developments to manage project timelines and expenditures.	HCD DHFC, DPFC	In Progress /2025	Staff time Consultants
1	2.2 Focus gap financing to prioritize projects that include a sizeable share of homes (e.g. a quarter or more) affordable to households earning below 50% AMI. These could include mixed-income or fully affordable developments. Utilize PFC reserves, HFC reserves, in-lieu fees for this purpose.	HCD DHFC, DPFC	2025-2029	PFC reserves, HFC reserves, in-lieu fees
1	2.3 Continue Dallas Housing Opportunity Fund and explore with partners prioritizing 50% AMI and under.	ECO LISC, local banks	2025-2029	Philanthropic resources, partner staff time
1, 2, 5	2.4 Establish a strategy and policy to leverage City-owned land including disposition and ground leases; create a database to track available parcels and assess current portfolio to identify properties with the most potential for housing. Develop formal interdepartmental collaboration process to prioritize development on city-owned sites, including who approves prioritization, and immediate actions taken by various departments once a priority is established.	HCD PUD DHADC FRM	2026	Staff time Database tools/subscriptions
1, 2, 5	2.5 Incentivize affordable housing development on publicly owned land and increase feasibility with entitlements, financial incentives, and expediting elements of the predevelopment process where possible.	HCD PUD TRN DISD PBW	2026-2029	Staff time, Legal contractual services

* Housing Action Plan Priorities listed on p. 27

Citywide Production

HOUSING PRIORITY	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
1, 2, 5	2.6 Continue to require affordable housing as a condition for utilizing economic development incentives that can support mixed use development.	ECO HCD	2025-2029	Staff time
1, 2, 5	2.7 Streamline approval processes by standardizing applications for Housing and Community Development’s Notice of Funding Availability, PFC, HFC and Economic Development incentives, and standardizing contracts and other important documents.	HCD DHFC, DPFC, ECO	In Progress/2025	Staff Time
1, 2, 3, 5	2.8 Continue reducing bottlenecks in funding applications and approvals by expanding legal capacity through hiring or contracting additional housing attorneys.	HCD	2026	Additional FTEs or contractual legal services
1, 2, 5	2.9 Continue to minimize the need for deals to return to the City Attorneys’ office by creating procedures that allow for modest modification of business terms of legal documents within ranges established by policy guidelines due to market shifts and inflation.	HCD	In Progress/2026	Staff time
1, 2, 3, 4, 5	2.10 Assess resources required to address affordable housing needs in advance of next bond vote.	HCD City Council	2028	Staff time External partners
5	2.11 Update the zoning code to allow more mixed-use development along aging commercial corridors, adding residential use options to currently single-use zoning districts as appropriate.	PUD	2025	Staff Time

Citywide Production

HOUSING PRIORITY	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
1, 2, 5	2.12 Develop a transit-oriented development (TOD) zoning district or overlay to facilitate more mixed-use development within a certain distance of transit stations.	PUD	2025	Staff time
1, 2, 5	2.13 Increase access to homeownership and long-term affordability by supporting the establishment of a community land trust.	External Partners HCD	In Progress/2025	Staff collaboration
1, 2, 5	2.14 Explore opportunities to support the creation of new, cost-efficient housing options such as manufactured and pre-fabricated homes by assessing regulatory environment and identifying opportunities to raise awareness among community stakeholders.	HCD	2027	Staff time, City-owned land for potential demonstration project
1, 2, 5	2.15 Set goal to develop 10,500 rental units and 10,200 homeowner units of the 71,000 total units needed by 2033.*	HCD	2025	

* Specific targets set by Housing and Community Development.

Pillar 3: Citywide Preservation

Increase preservation to improve housing affordability for a broad mix of incomes in all areas of the city.

Preservation is an important means of maintaining affordable housing supply as new developments are delivered. Preservation helps to prevent displacement of existing residents, can be less expensive than new development, and can lessen property abandonment and eventual neighborhood decline. The City leverages its targeted repair programs to enable the preservation of many owner-occupied homes in need of repair. Continued promotion of these programs to eligible applicants can enable Dallas to make progress on its preservation goals. Moreover, collaboration with the property owners of deed-restricted and naturally occurring affordable housing will be critical to ensure existing housing stock continues to be affordable for years to come.

DHP33 SMARTIE GOALS		Progress
3.1	By December 31, 2024, create a database of affordable housing to target for preservation	0%
3.2	By December 31, 2033, increase preservation of multi-family rental units by 10% each year for households at 0% to 120% of Dallas Area Median Income.	Updated Annually
3.3	By December 31, 2033, increase preservation of single-family owner-occupied units by 5% each year for households at 0% to 120% of Dallas Area Median Income.	Updated Annually


Both subsidized and naturally occurring affordable homes are at risk. Dallas has over 7,700 deed-restricted homes at risk of losing affordability restrictions by 2033. Many of these homes are concentrated in Southern Dallas in communities with higher concentrations of poverty. There is a need to both preserve existing deed-restricted homes and ensure future homes do not exacerbate existing patterns of racial and economic segregation. Naturally Occurring Affordable Housing (NOAH) is also at risk. Since 2017, Dallas lost roughly 100,000 units with rents below \$1,000. If housing supply growth does not keep pace with population growth, rents for naturally occurring affordable housing – which makes up 111,580 homes in Dallas as of 2022 – will continue to face upward pressure.

The city’s abundance of aging owner-occupied homes also presents risks to housing stability and affordability. There are 170,000 owner-occupied homes in Dallas that were built before 1990, representing 29% of the city’s total housing stock. Aging homes often require more expensive repairs than newer homes, which can present cost burdens for homeowners earning low or fixed incomes. Additionally, if these homes do not receive necessary repairs, they become more likely to ultimately be demolished and replaced with higher-cost new housing.



7,700

deed-restricted homes at risk of losing affordability restrictions by 2033

 **Strategy 1: Establish the infrastructure, entities, and funding necessary to preserve properties at-risk of losing their affordability.**

To preserve the affordability of the 7,700 deed-restricted units at risk, the City will need to establish a system and a network of partners to identify at-risk properties, conduct outreach to owners, connect existing owners to resources and subsidy to preserve affordability, and/or help new owners committed to affordability to acquire properties. This Affordable Housing Preservation Network is also recommended in the Anti-Displacement Toolkit.

 **Strategy 2: Continue to improve upon the accessibility of programs that preserve owner-occupied households.**

The City will need to conduct targeted outreach to increase resident utilization of home repair resources, especially for owners of older homes or owners in neighborhoods with increase market pressure.

 **Strategy 3: Explore opportunities to limit investor activity that drives up the cost of housing.**

Finally, the City can preserve naturally occurring affordable homes by limiting investor activity. A National Association of Realtor study found that 28% of residential purchases in Texas in 2021 were by investors, and investor activity was higher in places that had high household growth (e.g., Denton County), higher percentages of Black residents, high levels of renter-ship (e.g., Dallas), and rising home prices. Institutional buyers often purchase existing properties to convert into rentals, taking away from available inventory of for-sale homes. Investors also tend to charge higher rents, increasing the potential cost burden. In addition to partnering with regional and state partners to explore potential legislation to limit investor activity, Housing will utilize right-of-first refusal policies and partnerships with organizations such as community land trusts wherever possible.

Sources: Builders of Hope Community Development Corporation, "A Right to Stay: Dallas Neighborhood Anti-Displacement Toolkit," November 2024, 66. Keyoung Lee & David Wylie, "Institutional Investors, Rents, and Neighborhood Change in the Single Family Residential Market," July 2024.

Citywide Preservation

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
3	3.1 Ensure existing contracts maximize affordability and efficiency e.g. structured as soft debt, implement right of first refusal for City purchase if property is sold.	HCD CAO	2025	Staff time, including legal
3	3.2 Ensure that efforts to establish databases and dashboards include a coordinated system for tracking and managing deed-restricted/covenanted affordable units that have any level of support (financial or otherwise) from the City or housing authorities. Consider sharing this preservation database online.	HCD	In-Progress/2025	Staff time Consultant
3	3.3 Citywide, 7,700 subsidized homes at risk of losing affordability by 2033. Implement a risk-based prioritization strategy for regulated affordable housing. Analyze citywide stock of deed-restricted affordable properties along the following criteria: <ul style="list-style-type: none"> • <i>Surrounding Market Demand</i>: Properties located in higher-demand neighborhoods are more likely to be converted to market-rate apartments following deed expiration. • <i>Physical Condition</i>: Properties that are coming on year 15 or present indications of life/safety risks. • <i>Access to Amenities</i>: Given two affordable housing properties of identical build, unit size, and market demand, the property with better access to amenities should be prioritized if there are insufficient funds to preserve both. 	HCD Preservation partners	2025-2026	Staff time Preservation partners
3	3.4 Establish a preservation partner pool through an RFP/RFQ, consisting of a pre-approved bench of affordable housing property managers, owners, or developers who are interested in purchasing qualifying affordable properties that go up for sale. Once established, a process would need to be formalized to determine how/when properties are eligible for purchase by this pool.	HCD	2027	Staff time

* Housing Action Plan Priorities listed on p. 27

Citywide Preservation

HOUSING PRIORITY	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
3	3.5 Establish an Affordable Housing Preservation Network to identify preservation targets and action plans for priority properties.	HCD Affordable Housing Preservation Network	2026	Staff Time Preservation Partners
3	3.6 Explore capitalizing a multifamily strike fund that would provide flexible, efficient financing for partners in the preservation pool looking to acquire at-risk properties. The fund would consist of City, philanthropic, and private investments.	HCD Philanthropic Partners	2027-2029	Bond allocations Philanthropic support
3	3.7 Implement operational and program design improvements to Major-Systems Repair Program to increase capacity to serve more households (e.g. focusing on only 4-5 major systems, batching properties to ensure sufficient contractor interest).	HCD	In Progress/ 2025	Staff time
3	3.8 Establish and publicize the emergency home repair program.	HCD Communications	In Progress/ 2025	Staff time
3	3.9 Explore implementing right of first refusal requirements in subsidy contracts and opportunity to purchase policies housing market to help preserve affordable homeownership opportunities.	HCD	2026	Staff time Potential consultant
3	3.10 Develop a prioritization strategy for outreach to eligible homeowners of older properties to connect them with home repair resources. Citywide, there are 170,000 owner-occupied homes that were built before 1990.	HCD	2025-2029	Staff time Preservation partners
3	3.11 Set goal to preserve 6,450 rental units and 1,180 homeowner units.*	HCD	2025	Staff time

* Specific targets set by Housing and Community Development.

Pillar 4: Infrastructure

Prioritize infrastructure investments in equity strategy target areas.

Infrastructure is essential to the production and preservation of affordable housing. Through the interdepartmental working group, Housing will identify the sequence of infrastructure investments necessary to enable the production of quality housing in Equity Strategy Target Areas, define the budget needed for those investments, and track annual progress.

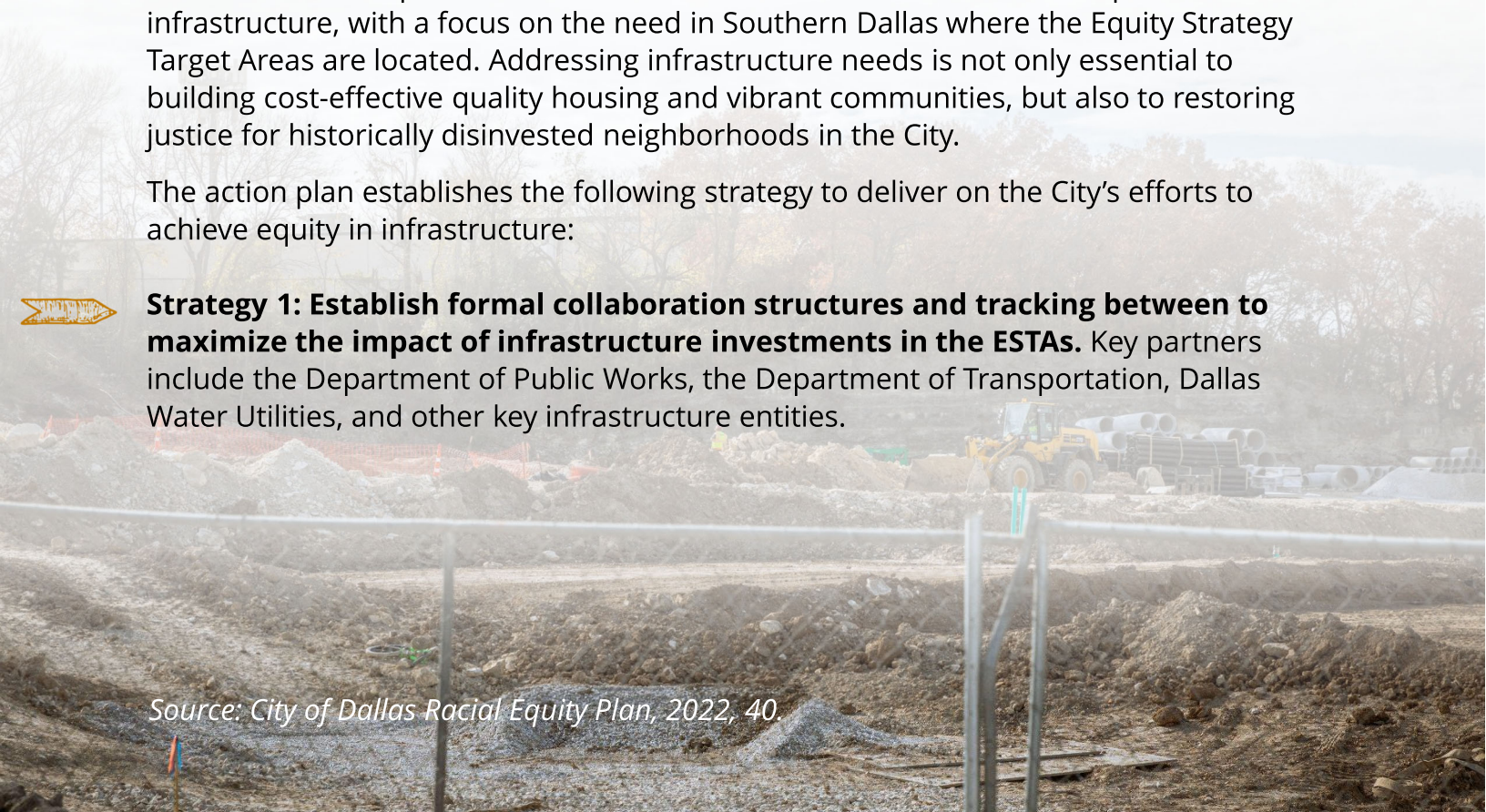
DHP33 SMARTIE GOALS		Progress
4.1	By December 31, 2024, identify infrastructure priorities that support the development or preservation of affordable housing for needs such as but not limited to: internet access, transportation enhancements, floodplain mitigation, and stormwater drainage systems.	25%
4.2	By December 31, 2025, assess the value of infrastructure needs in target areas and establish a 10-year budget to address those needs.	0%
4.3	By December 31, 2033, reduce identified infrastructure deficits from the baseline by 5% each year that supports the development and preservation of affordable housing.	Updated Annually

One of the “Big Audacious Goals” of the City’s Racial Equity Plan is to “Close infrastructure gaps where intentional historical disinvestment previously occurred.” Through community engagement conducted for that plan, the most common infrastructure complaints were sidewalks, road, broadband, water, and parks infrastructure, with a focus on the need in Southern Dallas where the Equity Strategy Target Areas are located. Addressing infrastructure needs is not only essential to building cost-effective quality housing and vibrant communities, but also to restoring justice for historically disinvested neighborhoods in the City.

The action plan establishes the following strategy to deliver on the City’s efforts to achieve equity in infrastructure:

Strategy 1: Establish formal collaboration structures and tracking between to maximize the impact of infrastructure investments in the ESTAs. Key partners include the Department of Public Works, the Department of Transportation, Dallas Water Utilities, and other key infrastructure entities.

Source: City of Dallas Racial Equity Plan, 2022, 40.



Infrastructure

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
1, 2, 5	4.1 Formalize interdepartmental collaboration through written agreements and related documentation to address infrastructure and procedural barriers to new affordable housing development, including identifying staff for working sessions and quarterly updates.	HCD CAO	In-Progress/2025	Staff time, including legal
1, 2, 5	4.2 Establish a baseline metric that captures infrastructure deficits. Collect data on infrastructure investments and obtain data on known state of utilities (water, sewer, etc.) and the impact of investments.	PBW HCD	In Progress/2025	Staff time
1, 2, 5	4.3 Align Housing’s demonstration projects in Equity Strategy Target Areas with bond project timelines.	HCD PBW, TRN	2025-2029	Staff time Preservation partners

* Housing Action Plan Priorities listed on p. 27

Pillar 5: Collaboration and Coordination

Align strategies and resources to maximize the impact of partnerships with internal and external stakeholders.

Affordable housing production and preservation require internal collaboration between City departments and external collaboration with the Dallas’ many private and non-profit housing-related organizations. DHP33 set goals around identifying and establishing agreements with key partners.

DHP33 SMARTIE GOALS		Progress
5.1	By December 31, 2023, identify internal and external agreements to develop and execute that support DHP33 goals.	100%
5.2	By March 31, 2024, execute top ten agreements identified and initiate implementation plan to support DHP33 goals	90%
5.3	By March 31, 2025, execute the remaining priority agreements identified to advance the development and preservation of affordable housing	0%

The action plan establishes the following strategy to better utilize partnerships:



Strategy 1: Utilize additional partnerships to diversify funding sources for housing and eliminate barriers to housing access and affordability.

Housing will work with other City departments to research funding sources for uses such as renewable energy and transit-oriented development to support affordable housing. Additionally, Housing will establish external partnerships with philanthropic and not-for-profit organizations that can eliminate barriers to housing access and affordability through mechanisms such as community land trusts and direct rental assistance.



Partners inside and outside of City Hall are essential to meeting Dallas’ housing needs.

Collaboration and Coordination

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
1, 2, 3, 4, 5	5.1 Research Federal and State grants to support production, preservation, and green technology.	HCD	2025	Staff time
1, 2, 3, 4, 5	5.2 Explore opportunities to better engage corporate and philanthropic partners to advance Dallas' housing objectives through co-investments in production/preservation, employer-driven housing assistance programs for employees, initiatives to support homeownership and/or housing stability for renters.	HCD Philanthropic and corporate partners	2025-2029	Staff time; Philanthropic support
4	5.3 Explore a partnership with the public housing authorities and a local foundation to pilot a direct rental assistance program that would serve as a one-year bridge for housing choice vouchers recipients during the moving and lease up process.	HCD Local foundations	2027	Staff time Philanthropic support
1, 2, 5	5.4 As part of the City's current efforts to realign its real estate and property management strategies, work with other City departments and agencies to create a process for identifying surplus properties that are well-positioned to support affordable housing. Properties identified for surplus could be leveraged through disposition or ground lease for new housing and community amenities.	HCD FRM	2026	Staff time

* Housing Action Plan Priorities listed on p. 27

Pillar 6: Engagement

Cultivate diverse and multi-lingual avenues of communication with residents across all neighborhoods to guide the City’s housing investment decisions.

Housing strives to make data and community-driven decisions about housing investments. This requires ongoing engagement with the communities that Housing serves and developing multiple methods of reaching those communities. Since adopting DHP33, Housing has re-structured the department to create a front-facing customer service team to better engage and serve residents. The Department also assembled the Inclusive Housing Task Force (IHTF), which acts an advisory body that helps inform staff of community concerns and support for affordable housing projects and provides input on Housing’s policies and programs.

Additionally, the 2024 incorporation of the Community Development Unit into Housing to create the Department of Housing and Community Development has added significant capacity to proactively engage residents about housing challenges and opportunities, particularly in the Equity Strategy Target Areas.

DHP33 SMARTIE GOALS		Progress
6.1	By December 31, 2023, provide staffing resources to carry out the sustainable community engagement structure.	100%
6.2	By December 31, 2024, build a network of community stakeholders that represents the demographics of Dallas communities.	25%
6.3	By December 31, 2033, use engagement as the mechanism to drive program design, resource allocations, and communications with stakeholders.	0%

The action plan establishes the following strategy to continue to center engagement in Housing and Community Development’s functions:



Strategy 1: Continue to institutionalize the value of community engagement in the department by investing in sustainable long-term engagement structures and datasets.

Engagement

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
2, 4	6.1 Continue partnering with organizations that provide support with estate planning, intergenerational property transfers, tangled title, and eviction prevention. If ongoing partnerships for providing services are not possible, publish and share resources with program applicants.	Legal Service Providers HCD, OEI	2025-2029	Partnerships
2, 3, 4	6.2 Complete internal and external-facing annual outreach and engagement calendars. Internally, include annual engagement goals, such as reaching specific key populations or gathering specific data to inform decision-making.	HCD Communications	In Progress/2025-2029	Staff time
2, 3, 4	6.3 Launch a housing preference survey that identifies residents' housing preferences both Citywide and by City Council district.	HCD	2025	Staff time Consultants
4	6.4 Implement data driven program outreach efforts to renters and homeowners facing greatest cost burdens and housing challenges to ensure they are aware of resources they qualify for (programs, funding, and legal protections). Consider partnering with community organizations and nonprofit entities working on displacement issues to target areas at high risk of displacement.	OEI HCD Community and Nonprofit Orgs	2025-2029	Staff time Partners
2,4	6.5 Host educational workshops for new realtors to help expand target the Dallas Homebuyer Assistance Program.	HCD	2027	Staff time

* Housing Action Plan Priorities listed on p. 27

Pillar 7: Education

Develop a city-wide, collaborative campaign to increase YIMBYism (Yes in My Back Yard) for housing affordability and the people who need it.

Education is key to developing and maintaining public support for the housing policies and programs Dallas needs to provide accessible, affordable, and stable housing to all its residents. Recent efforts by local organizations have made information about housing more accessible to Dallas communities and have provided opportunities for more people to get involved in advocacy and education around housing. Continuing to make space for public discussion and solution ideation about housing issues, regardless of popular terminology, is important to build a well-rounded understanding about the challenges ahead and resources needed to bring the benefits of secure, affordable housing to all Dallasites.

DHP33 SMARTIE GOALS		Progress
7.1	By December 31, 2023, establish a live dashboard with publicly accessible data of government-subsidized and naturally occurring affordable housing units in Dallas.	25%
7.2	By December 31, 2024, invest in a storyboard of historical events and activities that influenced affordable housing in Dallas.	0%
7.3	By December 31, 2033, use network of community stakeholders representing the demographics of Dallas communities to develop and deploy educational resources on the value of affordable housing and the people who need it by December 31, 2033, use engagement as the mechanism to drive program design, resource allocations, and communications with stakeholders.	25%

A key element of education is transparency – making it easy for any resident to learn about Housing’s progress in implementing DHP33, the affordable units the City is producing, and other affordable units throughout the City. To this end, the City has made progress working with the Data and Business Analytics Department to develop a publicly accessible dashboard of affordable housing units. Additionally, Housing can work with partners to do more effective storytelling about the history of affordable housing and its role in healthy communities, and provide educational services to homeowners that will help them keep and maintain their homes.



Strategy 1: Utilize partners with unique expertise in education and storytelling to build capacity and support for homeowners, renters, and affordable housing policies.

Education

HOUSING PRIORITY*	ACTION	LEAD + PARTNERS	YEAR	RESOURCES REQUIRED
2, 4	7.1 Partner with a trusted community organization or CDC to host workshops and provide other resources on sustainable homeownership.	CDCs HCD	2025-2029	Staff time, partner staff time, philanthropic funding
5	7.2 Continue developing the live dashboard, integrating new data sources such as ESTA-level bond investments, number of projects under construction, and unit deliveries to effectively track housing units produced by key external partners.	HCD	2025 launch -2029	Staff time
4	7.3 Identify partners in housing advocacy, local history, and historic preservation to work on the accessible storyboard.	HCD OEI PUD	2026	Staff time Partner staff time
2	7.4 Gather and publish data on the median cost of purchasing homes over time (adjusted for inflation), to demonstrate how the cost of homeownership has changed.	HCD	2025	Staff time

* Housing Action Plan Priorities listed on p. 27

Implementation

Implementation

Initial implementation efforts of this Plan span the next five years. While this is a relatively short time frame, the quickly changing housing market and community demographics warrant regular review of the recommended actions. Additionally, as communities across the country grapple with housing challenges, new strategies and innovative solutions will regularly arise. To remain up-to-date, this Plan should be reviewed annually and course-corrected as needed.

Key Performance Indicators

Key Performance Indicators (KPIs) help measure progress towards achieving housing production and preservation goals. The metrics recommended below intend to support transparency and effective tracking of the actions featured in this Plan. They are meant to complement metrics currently outlined in previous plans including DHP33, the Racial Equity Plan (2021), and the Strategy for Historic and Cultural Preservation (2024). The KPIs are not an exhaustive list and should be adapted to align with future housing strategies.

Progress towards SMARTIE Goals will continue to be reported quarterly to the Housing and Homelessness Solutions Committee, as well as information on households served and funding distributed. The housing dashboard will be regularly updated with housing program data and housing project updates.

Upward trajectory in each KPI indicates improved program execution and greater affordable housing activity. KPIs are broken down by the first 3 DHP2033 Pillars though should be reviewed collectively when assessing overall City progress towards housing goals.

Equity Strategy Target Area (ESTA) KPIs	
Affordable Home Pipeline	<i>Number of new income-restricted for-sale and rental homes under constructed or approved annually, aligned to ESTA targets</i>
Affordable Home Deliveries	<i>Number of new income-restricted for-sale and rental homes delivered for households up to 120% AMI annually, citywide and by ESTA</i>
Housing Preservation	<i>Number of deed-restricted and NOAH property owners contacted to encourage extended home affordability</i>
Owner-occupied preservation	<i>Number of owner-occupied homes repaired (major systems, minor rehabilitation, and emergency) annually by ESTA</i>
Homeownership Gains	<i>Change in homeownership rate for households earning up to 120% AMI in each ESTA</i>
Infrastructure Improvements	<i>Number of roads, fire hydrants, sidewalks, and sewage systems created or repaired annually in each ESTA</i>
Adaptive Reuse and Revitalization	<i>Number of vacant and/or plighted homes rehabilitated annually; rate of occupancy for recently rehabilitated rental and for-sale homes</i>
Community Investment	<i>Total public, private, and philanthropic dollars expended to community-based organizations and local, minority-owned businesses in each ESTA</i>

Key Performance Indicators

Housing Production KPIs	
Affordable Production	Number of new income-restricted for-sale and rental homes for households earning up to 50% AMI and up to 120% AMI annually, citywide and by ESTA; share of City-supported homes that are affordable for households earning up to 50% AMI (annual)
Homeownership Gains	Change in homeownership rate for households earning up to 120% AMI; changes in annual amount of downpayment assistance provided to DHAP eligible households
Intergovernmental Relations	Increased frequency of housing-related interactions across City departments (e.g., number of convenings; demonstration project launches)
Developer Partnerships	Number of developers, non-profit and for-profit, whom the City regulates communicates and works with
City Land Activation	Number of City-owned parcels and acreage utilized for affordable rental and for-sale housing production
Capital Leveraged	Total public, private, and philanthropic dollars expended for affordable housing production
Geographic Equity	Number of deed-restricted affordable homes built in districts with below average share of deed-restricted homes
Program Participation	Number of developers participating in City housing programs; ratio of dollars expended to homes built (for-sale and rental) for each City housing production program

Housing Preservation KPIs	
Homes Preserved	Number of deed-restricted homes extending affordability; number of multifamily homes rehabilitated with City support
Home Repaired	Number of owner-occupied homes for households earning to 120% AMI preserved through City repair programs
Capital Leveraged	Total public, private, and philanthropic dollars expended for affordable housing preservation (owner and renter occupied)
Data Management	Improved frequency of data collection of deed-restricted and naturally occurring affordable rental homes

Action Plan by Year

Actions In Progress or Starting in 2025

ESTAs							
ID ¹	ACTION	LEAD	2025	2026	2027	2028	2029
1.1, 1.9, 1.16	Establish a designated member of the Community Development division to represent each ESTA and build relationships with community organizations to understand needs, facilitate collaborations, and ensure the efficacy of government action, while raising awareness of available resources amongst ESTA residents.	HCD Community Leaders					
1.8, 1.15, 1.22	Work with the Department of Transportation and Public Works and with Dallas Water Utilities to identify infrastructure needed in each ESTA to support the production of affordable housing.						
1.2	FOR ESTA A: Set goal to produce 300 rental units and 3,100 homeowner units of the 71,000 units needed by 2033.*	HCD					
1.3	FOR ESTA A: Proactively contact and support the owners of the 543 units of federally subsidized housing with affordability requirements expiring between 2025 and 2033 to tap relevant resources to extend affordability and actively monitor affordable properties in ESTA A with City subsidy to ensure their long-term affordability.	HCD Deed-Restricted Property Owners					
1.4	FOR ESTA A: Actively monitor NOAH properties in the ESTA for threats to affordability and need for rehabilitation. Leverage the Preservation Partner Network and multifamily strike fund to retain these affordable homes, as needed (see Pillar 3).	HCD IHTF					

*Specific targets set by Housing and Community Development

¹All ID numbers in this section refer to Action Plan items, not SMARTIE Goals

Action Plan by Year

Actions In Progress or Starting in 2025

ESTAs							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
1.6	FOR ESTA A: Continue to do targeted marketing of the City's home repair programs and down payment assistance programs to the potentially eligible residents in ESTA A to help support homeowners of the area's large supply of aging detached units. 78% of owner-occupied homes in ESTA A, an estimated 3,000 units, were built before 1990.	HCD CDCs, tenant orgs					
1.7 1.14	In coordination with local organizations, conduct proactive outreach to income-eligible renters to promote resources available through the City that can support housing and economic stability in ESTAs A and B.	HCD CDCs, tenant orgs					
1.10	FOR ESTA B: Set goal to produce 2,200 rental units and 1,400 homeowner units of the 71,000 units needed by 2033.*						
1.11	FOR ESTA B: Proactively contact and support the owners of the 707 units of federally subsidized housing with affordability requirements expiring between 2025 and 2033 to tap relevant resources to extend affordability and actively monitor affordable properties in ESTA B with City subsidy to ensure their long-term affordability.	HCD Deed-Restricted Property Owners					
1.12	FOR ESTA B: Continue to do targeted marketing of the City's home repair and down payment assistance programs to the potentially eligible residents in ESTA B to help preserve the area's large supply of aging detached units. Over 7,110 owner occupied homes are ESTA B are estimated to be built before 1990.	HCD IHTF					

* Specific targets set by Housing and Community Development.

Action Plan by Year

Actions In Progress or Starting in 2025

ESTAs							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
1.18	FOR ESTA C: Leverage the Mixed Income Housing Development Bonus program to gain more mixed-income development in ESTA C, as it is an area with lower displacement risk and a proximal employment hub that can support density.	HCD					
1.19	FOR ESTA C: Continue to do targeted marketing of the City’s home repair and down payment assistance programs to the potentially eligible residents in ESTA C to help preserve the area’s large supply of aging detached units. Over 4,300 owner-occupied homes in ESTA C are estimated to be built before 1990, roughly 75% of all owner-occupied homes.	HCD IHTF					
1.11	FOR ESTA B: Proactively contact and support the owners of the 707 units of federally subsidized housing with affordability requirements expiring between 2025 and 2033 to tap relevant resources to extend affordability and actively monitor affordable properties in the ESTA with City subsidy to ensure their long-term affordability.	HCD Deed-Restricted Property Owners					
1.12	FOR ESTA B: Continue to do targeted marketing of the City’s home repair and down payment assistance programs to the potentially eligible residents in ESTA B to help preserve the area’s large supply of aging detached units. 85% of owner-occupied homes in ESTA B are estimated to be built before 1990, over 7,100 homes.	HCD IHTF					

Action Plan by Year

Actions In Progress or Starting in 2025

Citywide Production							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
2.1	Create a database of City-funded or subsidized developments to manage project timelines and expenditures.	HCD DHFC, DPFC					
2.7	Streamline approval processes by standardizing applications for Housing and Community Development's Notice of Funding Availability, PFC, HFC and Economic Development incentives, and standardizing contracts and other important documents.	HCD DHFC, DPFC, ECO					
2.11	Update the zoning code to allow more mixed-use development along aging commercial corridors, adding residential use options to currently single-use zoning districts as appropriate.	PUD					
2.12	Develop a transit-oriented development (TOD) zoning district or overlay to facilitate more mixed-use development within a certain distance of transit stations.	PUD					
2.13	Increase access to homeownership and long-term affordability by supporting the establishment of a community land trust.	External Partners HCD					
2.15	Set goal to develop 10,500 rental units and 10,200 homeowner units of the 71,000 total units needed by 2033.*	HCD					
2.2	Focus gap financing to prioritize projects that include at least 25% of homes affordable to households earning below 50% AMI. These could include mixed-income or fully affordable developments. Utilize PFC reserves, HFC reserves, in-lieu fees for this purpose.	HCD DHFC, DPFC					

* Specific targets set by Housing and Community Development.

Action Plan by Year

Actions In Progress or Starting in 2025

Citywide Production							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
2.3	Continue Dallas Housing Opportunity Fund and explore with partners prioritizing 50% AMI and under.	ECO LISC, local banks					
2.6	Continue to require affordable housing as a condition for utilizing economic development incentives that can support mixed use development.	ECO HCD					
2.7	Streamline approval processes by standardizing applications for Housing and Community Development’s Notice of Funding Availability, PFC, HFC and Economic Development incentives, and standardizing contracts and other important documents.	HCD DHFC, DPFC, ECO					
2.2	Focus gap financing to prioritize projects that include a sizeable share of homes (e.g. a quarter or more) affordable to households earning below 50% AMI. These could include mixed-income or fully affordable developments. Utilize PFC reserves, HFC reserves, in-lieu fees for this purpose.	HCD DHFC, DPFC					

Action Plan by Year

Actions In Progress or Starting in 2025

Citywide Production							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
2.3	Continue Dallas Housing Opportunity Fund and explore with partners prioritizing 50% AMI and under.	ECO LISC, local banks					
Citywide Preservation							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
3.1	Ensure existing contracts maximize affordability and efficiency e.g. structured as soft debt, implement right of first refusal for City purchase if property is sold.	HCD CAO					
3.2	Ensure that efforts to establish databases and dashboards include a coordinated system for tracking and managing deed-restricted/covenanted affordable units that have any level of support (financial or otherwise) from the City or housing authorities. Consider sharing this preservation database online.	HCD					
3.3	Implement a risk-based prioritization strategy for regulated affordable housing, with an eye for the 7,700 subsidized homes citywide at risk of losing affordability by 2033. Analyze citywide stock of deed-restricted affordable properties along the following criteria: Surrounding Market Demand;. Physical Condition; and Access to Amenities.	HCD Preservation Partners					
3.7	Implement operational and program design improvements to Major-Systems Repair Program to increase capacity to serve more households (e.g. focusing on only 4-5 major systems, batching properties to ensure sufficient contractor interest).	HCD					
3.8	Establish and publicize the emergency home repair program.	HCD Communications					

Action Plan by Year

Actions Completed before or Starting in 2025

Citywide Preservation							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
3.11	Set goal to preserve 6,450 rental units and 1,180 homeowner units.*	HCD					
3.10	Develop a prioritization strategy for outreach to eligible homeowners of older properties to connect them with home repair resources. Citywide, there are 170,000 owner-occupied homes that were built before 1990	HCD					
Infrastructure							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
4.1	Continue to formalize interdepartmental collaboration to addresses infrastructure and procedural barriers to new affordable housing development, including identifying staff for working sessions and quarterly updates.	PUD					
4.2	Establish a baseline metric that captures infrastructure deficits. Collect data on infrastructure investments and obtain data on known state of utilities (water, sewer, etc.) and the impact of investments.	PBW HCD					
4.3	Align Housing’s demonstration projects in Equity Strategy Target Areas with bond project timelines.	HCD PBW, TRN					
Collaboration and Coordination							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
5.1	Research Federal and State grants to support production, preservation, and green technology.	HCD					
5.2	Explore opportunities to better engage corporate and philanthropic partners to advance Dallas’ housing objectives through co-investments in production/preservation, employer-driven housing assistance programs for employees, initiatives to support homeownership and/or housing stability for renters.	HCD Various					

* Specific targets set by Housing and Community Development.

Action Plan by Year

Actions In Progress or Starting in 2025

Engagement							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
6.3	Launch a housing preference survey that identifies residents' housing preferences both Citywide and by City Council district.	HCD					
6.1	Continue partnering with organizations that provide support with for estate planning, intergenerational property transfers, tangled title, and eviction prevention. If ongoing partnerships for providing services are not possible, publish and share resources with program applicants.	Legal Service Providers HCD, OEI					
6.2	Complete internal and external-facing annual outreach and engagement calendars. Internally, include annual engagement goals, such as reaching specific key populations or gathering specific data to inform decision-making.	HCD Communi- cations					
6.4	Implement data driven program outreach efforts to renters and homeowners facing greatest cost burdens and housing challenges to ensure they are aware of resources they qualify for (programs, funding, and legal protections). Consider partnering with community organizations and nonprofit entities working on displacement issues to target areas at high risk of displacement.	OEI HCD Communi- ty and Nonprofit Orgs					
Education							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
7.1	Partner with a trusted community organization or CDC to host workshops and provide other resources on sustainable homeownership.	CDCs HCD					
7.2	Continue developing the live dashboard, integrating new data sources such as ESTA-level bond investments, number of projects under construction, and unit deliveries to effectively track housing units produced by key external partners.	HCD					

Action Plan by Year

Actions In Progress or Starting in 2025

Education							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
7.4	Gather and publish data on the median cost of purchasing homes over time (adjusted for inflation), to demonstrate how the cost of homeownership has changed.	HCD					

Action Plan by Year

Actions Starting 2026

ESTAs							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
1.5, 1.13, 1.21	Evaluate City-owned parcels in each ESTA and identify a viable parcel to use for a demonstration project that can deliver entry-level homeownership opportunities. A demonstration project could involve packaging City-owned land, financial subsidy, process streamlining, and/or other incentives to advance a catalytic project that could bring housing and other neighborhood amenities to the ESTA. Resolve any zoning barriers and prep the site for disposition. Conduct engagement to inform an RFP before issuance	HCD PBW, PUD					
1.13	FOR ESTA B: Evaluate City-owned parcels in the ESTA and identify a viable parcel to use for a demonstration project that can deliver entry-level homeownership opportunities. A demonstration project could involve packaging City-owned land, financial subsidy, process streamlining, and/or other incentives to advance a catalytic project that could bring housing and other neighborhood amenities to the ESTA. Resolve any zoning barriers and prep the site for disposition. Conduct engagement to inform an RFP before issuance	HCD PBW, PUD					
1.21	FOR ESTA C: Evaluate City-owned parcels in the ESTA and identify a viable parcel to use for a demonstration project that can deliver entry-level homeownership opportunities or mixed-income rental or ownership and needed amenities. A demonstration project would involve packaging City-owned land, financial subsidy, process streamlining, and/or other incentives to advance a catalytic project that could bring housing and other neighborhood amenities to ESTA C. Resolve any zoning barriers and prep the site for disposition. Conduct engagement to inform an RFP before issuance.	HCD PBW, PUD					

Action Plan by Year

Actions Starting 2026

Citywide Production							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
2.4	<p>Establish a strategy and policy to leverage City-owned land including disposition and ground leases; create a database to track available parcels and assess current portfolio to identify properties with the most potential for housing.</p> <p>Develop formal interdepartmental collaboration process to prioritize development on city-owned sites, including who approves prioritization, and immediate actions taken by various departments once a priority is established.</p>	HCD PUD DHADC FRM					
2.5	Incentivize affordable housing development on publicly owned land and increase feasibility with entitlements, financial incentives, and expediting elements of the predevelopment process where possible.						
2.8	Continue reducing bottlenecks in funding applications and approvals by expanding legal capacity through hiring or contracting additional housing attorneys.	HCD					
2.9	Continue to minimize the need for deals to return to the City Attorneys' office by creating procedures that allow for modest modification of business terms of legal documents within ranges established by policy guidelines due to market shifts and inflation.	HCD					

Action Plan by Year

Actions Starting 2026

Collaboration and Coordination							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
5.4	As part of the City’s current efforts to realign its real estate and property management strategies, work with other City departments and agencies to create a process for identifying surplus properties that are well-positioned to support affordable housing. Properties identified for surplus could be leveraged through disposition or ground lease for new housing and community amenities.	HCD FRM					
Education							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
7.3	Identify partners in housing advocacy, local history, and historic preservation to work on the accessible storyboard.	HCD OEI PUD					

Action Plan by Year

Actions Starting 2027

Citywide Production

ID	ACTION	LEAD	2025	2026	2027	2028	2029
2.14	Explore opportunities to support the creation of new, cost-efficient housing options such as manufactured and pre-fabricated homes by assessing regulatory environment and identifying opportunities to raise awareness among community stakeholders.	HCD City Council					

Citywide Preservation

ID	ACTION	LEAD	2025	2026	2027	2028	2029
3.4	Establish a preservation partner pool through an RFP/RFQ, consisting of a pre-approved bench of affordable housing property managers, owners, or developers who are interested in purchasing qualifying affordable properties that go up for sale. Once established, a process would need to be formalized to determine how/when properties are eligible for purchase by this pool.	HCD					
3.6	Explore capitalizing a multifamily strike fund that would provide flexible, efficient financing for partners in the preservation pool looking to acquire at-risk properties. The fund would consist of City, philanthropic, and private investments.	HCD Philanthropic Partners					

Collaboration and Coordination

ID	ACTION	LEAD	2025	2026	2027	2028	2029
5.3	Explore a partnership with the public housing authorities, a local foundation to pilot a direct rental assistance program that would serve as a one-year bridge for housing choice vouchers recipients during the moving and lease up process.	HCD Local foundations					

Engagement

ID	ACTION	LEAD	2025	2026	2027	2028	2029
6.5	Host educational workshops for new realtors to help expand target the Dallas Homebuyer Assistance Program.	HCD City Council					

Action Plan by Year

Actions Starting 2028

ESTAs							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
1.5	<p>FOR ESTA A: Evaluate City-owned parcels in ESTA A and identify a viable parcel to use for a demonstration project that can deliver entry-level homeownership opportunities. A demonstration project <u>could</u> involve packaging City-owned land, financial subsidy, process streamlining, and/or other incentives to advance a catalytic project that could bring housing and other neighborhood amenities to the ESTA.</p> <p>Resolve any zoning barriers and prep the site for disposition. Conduct engagement to inform an RFP before issuance.</p>	HCD PUD, PBW					
Citywide Production							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
2.10	Assess resources required to address affordable housing needs in advance of next bond vote.	HCD City Council					

Action Plan by Year

Actions Starting 2029

Citywide Preservation							
ID	ACTION	LEAD	2025	2026	2027	2028	2029
3.6	3.9 Explore using tools included in other recommendations, such as right of first refusal and opportunity to purchase policies, and community land trusts, to also curb investor activity in the Dallas housing market to help preserve affordable homeownership opportunities.	HCD					

Appendices

Appendix A: Definitions

Important Housing Terms

Affordable Housing

Under the standard determined by the U.S. Department of Housing and Urban Development (HUD), housing is affordable when it costs **less than 30%** of a household's gross income.

Housing Cost Burden

When a household is spending **more than 30%** of their income on housing, they are considered *cost-burdened*. A household spending **more than 50%** on housing is considered *severely cost-burdened*.

Workforce Housing

As defined by HUD, housing that is affordable for people making between **80-120% of the area median income**, who may not qualify for many types of housing assistance but may still struggle to afford market-rate housing.

Market Rate Housing

Market rate housing is not subsidized by government, and its price is determined by existing market values and demand.

Dedicated Affordable Housing

Under the City of Dallas' definition, "dedicated affordable housing" as used in the SMARTIE goals describe homes targeted to households earning up to 120% AMI.

Naturally Occurring Affordable Housing

Housing (for rent or purchase) that is *not* deed restricted and is affordable to households making **under 60% AMI**.

Restricted/Subsidized Affordable Housing

Units that receive public subsidy, such as Low Income Housing Tax Credits (LIHTC), and are required to maintain a specified level of affordability for a set time period.

Income Restricted Affordable Housing

Homes which require a household be at or below a certain percentage of area median income in order to qualify. This threshold is typically determined by the source of subsidy, such as Federal or City funds.

Filtering

The process of adding more homes at the higher end of the income spectrum to reduce prices for older homes. The balance of new homes built will be for higher income households and play a critical role in getting rents in other buildings in the market to decline.

Low Income Housing Tax Credits (LIHTC)

Low Income Housing Tax Credits are issued to developers for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households earning up to 60% AMI.

Appendix B: Data and Methodology

Data & Methodological Overview

This Action Plan builds upon goals outlined in Dallas Housing Policy 2033 and findings provided from numerous reports including HR&A's Housing Needs Assessment, the Child Poverty Action Lab's (CPAL) 2024 Rental Housing Needs Assessment, Builders of Hope's Dallas Neighborhood Anti-Displacement Toolkit, and the City's Racial Equity Plan, amongst other resources.

Most of this analysis uses the Census Bureau's American Community Survey (ACS) 5-year estimates (2012-2017, 2017-2022) for demographic, market, and spatial analysis. When necessary, ACS data was crosswalked to Public Use Microdata Sample (PUMS) data to ascertain census tract and council district level trends.

Data on deed-restricted homes are based on figures from the National Housing Preservation Database (NHPD). NHPD data provides the earliest and latest expiration data for federally subsidized housing units. For this Plan, at-risk deed-restricted homes were determined using the earliest expiration data; nonetheless, many properties receive multiple subsidies meaning their final expiration date may be later than what is included in this Plan.

Data on City supported housing deliveries was provided by the Housing and Community Development Department while details on citywide home certifications is from the Department of Planning and Development. Included data beyond the sources mentioned above are mentioned in footnotes throughout this Plan.

This Plan is intended to aid Housing and its partners in achieving its housing goals. Plan contents and implementation timelines received feedback from Housing staff and the Inclusive Housing Task Force to best reflect ongoing and planned housing activities. Future housing efforts can use this Action Plan as a reference guide, with an understanding that its proposed actions may require revision as market conditions and housing development activity evolve over time.

Media Sources

All photographs provided by Housing and Community Development.