



**SERVICE  
FIRST,  
NOW!**

# State of Housing – Dallas, Texas

## Dallas is Home

### City Council Briefing

April 1, 2026

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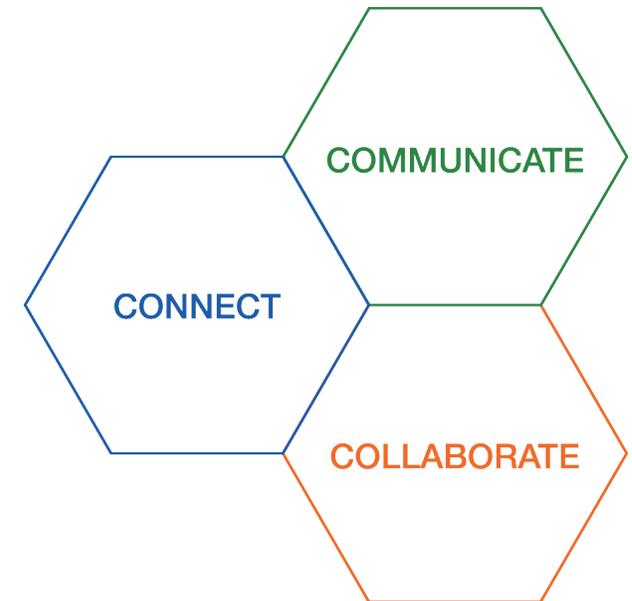


# Purpose

The City continues to face significant challenges, including limited facilities for unhoused residents, insufficient affordable units, rising rental costs, and declining pathways to homeownership.

By engaging local and national experts to share data and policy considerations, our goal is to foster a collaborative conversation that will help shape opportunity for Dallasites.

This presentation will introduce a proposed policy framework, “Dallas Is Home.”



# Table of Contents

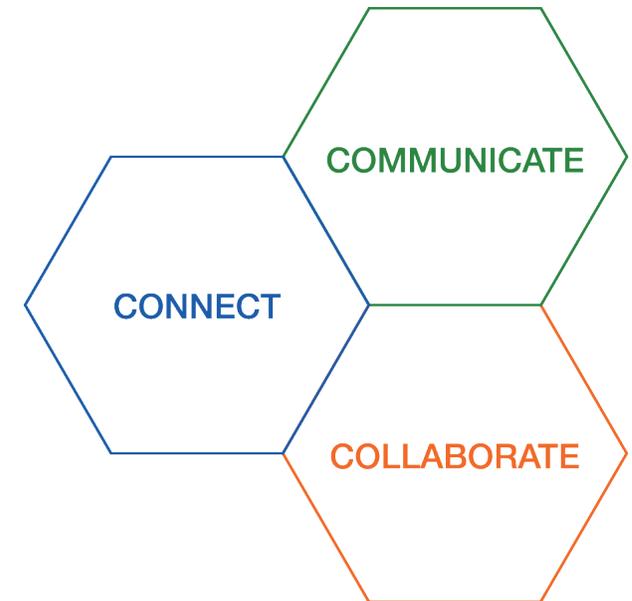


- **Learning from Partners**
  - Economic and National Trends
  - Homeownership Trends
  - Dallas Eviction, Rental and Production Data
  - Unhoused Neighbors Data
  - Local Philanthropic Partnerships
- **Dallas is Home**
- **Discussion Prompts**
- **Appendix**
  - Related slides from past presentations

# Learning from Partners

Subject experts are willing to collaborate, communicate, and connect with us as we research, listen, and develop our next Housing and Homelessness Policy – *Dallas is Home!*

- George W. Bush Institute
- Child Poverty Action Lab
- National Association of Realtors
- Housing Forward
- Communities Foundation of Texas





# Economics / Policy

*Bush Institute – Dr. Cullum Clark*

# DALLAS HOUSING CHALLENGES

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GEORGE W. BUSH  
PRESIDENTIAL CENTER

**Cullum Clark**

**Dallas City Council Briefing  
Dallas, April 2026**



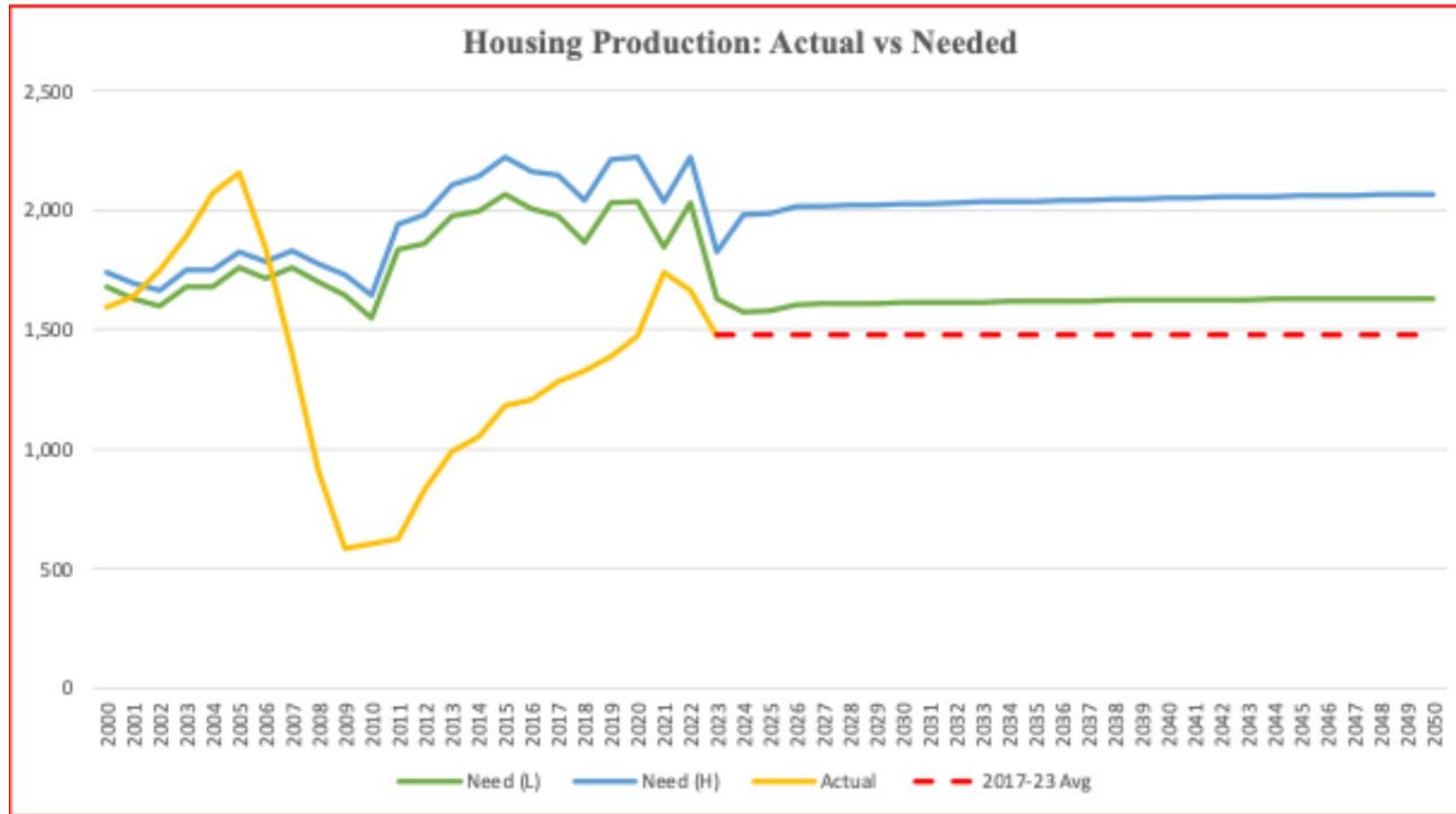
# OUR RECENT WORK

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## Build Homes, Expand Opportunity: Lessons from America's Fastest Growing Cities



# HOUSING PRODUCTION in AMERICA: ACTUAL vs. NEEDED



# PRICES

## Home Price & Rent to Income Ratios, 2000-24



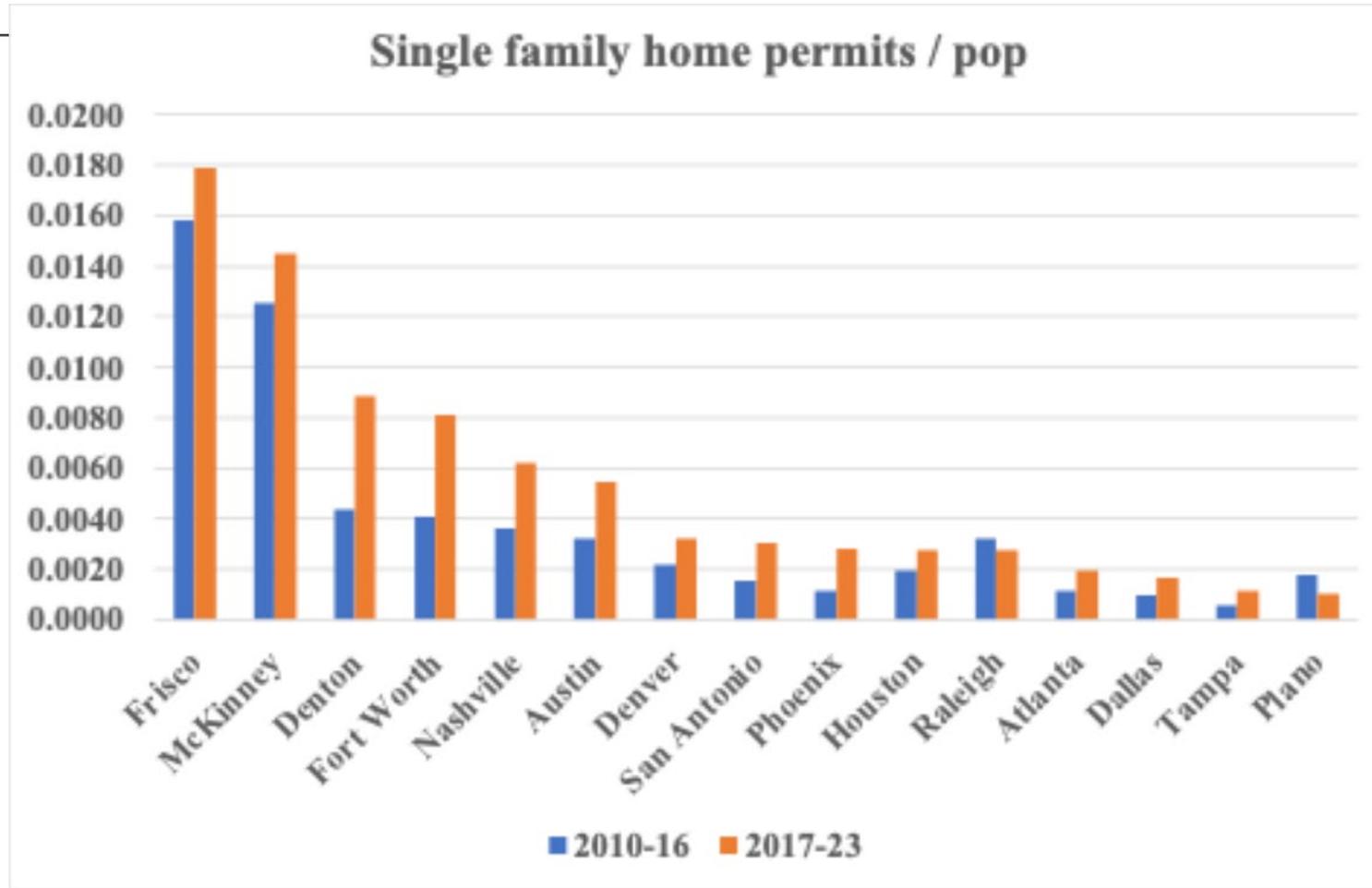
## Year-over-year shift in U.S. home prices



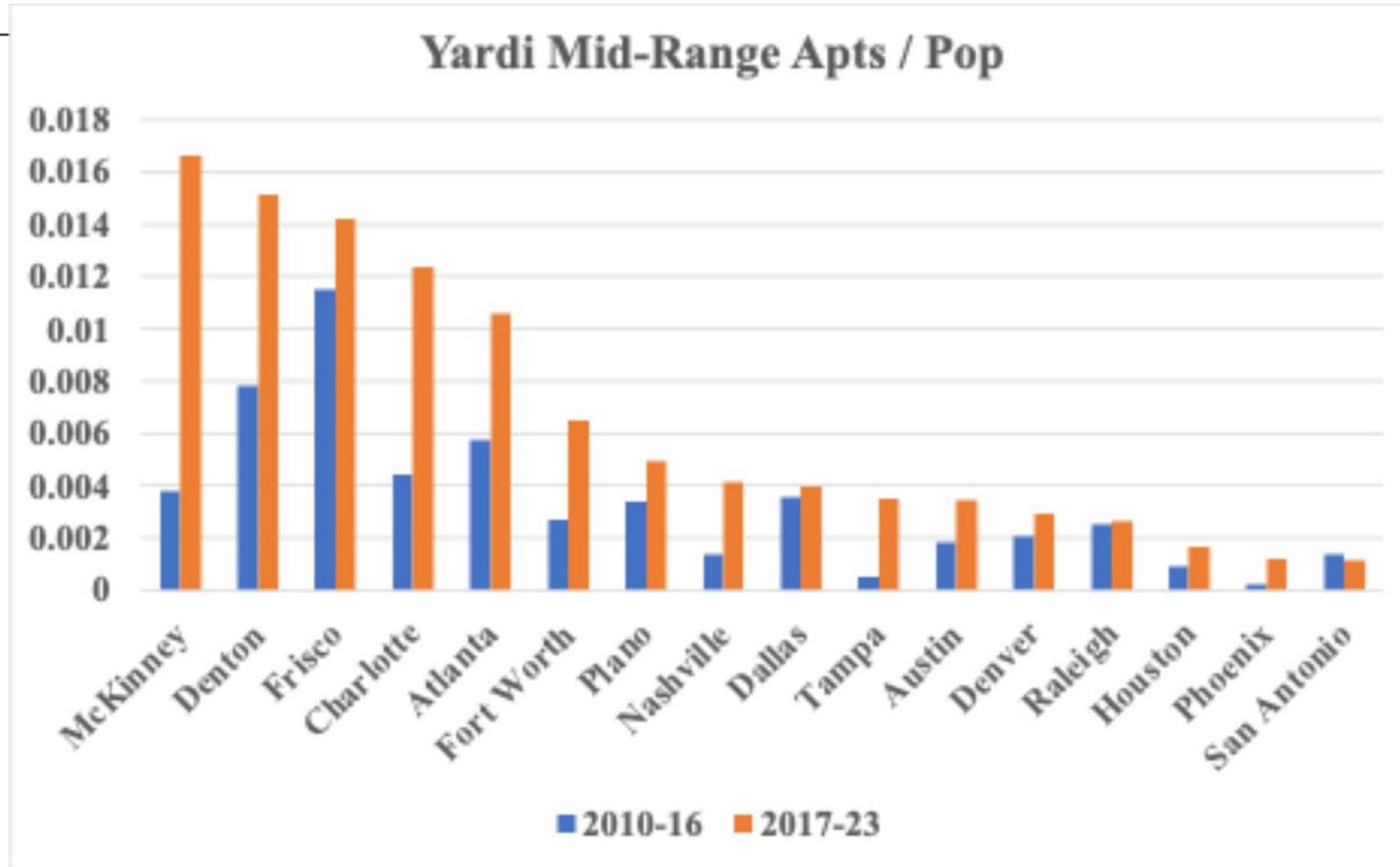
Chart: Meghan Malas • Source: ResiClub analysis of the Zillow Home Value Index (ZHVI) • Created with Datawrapper



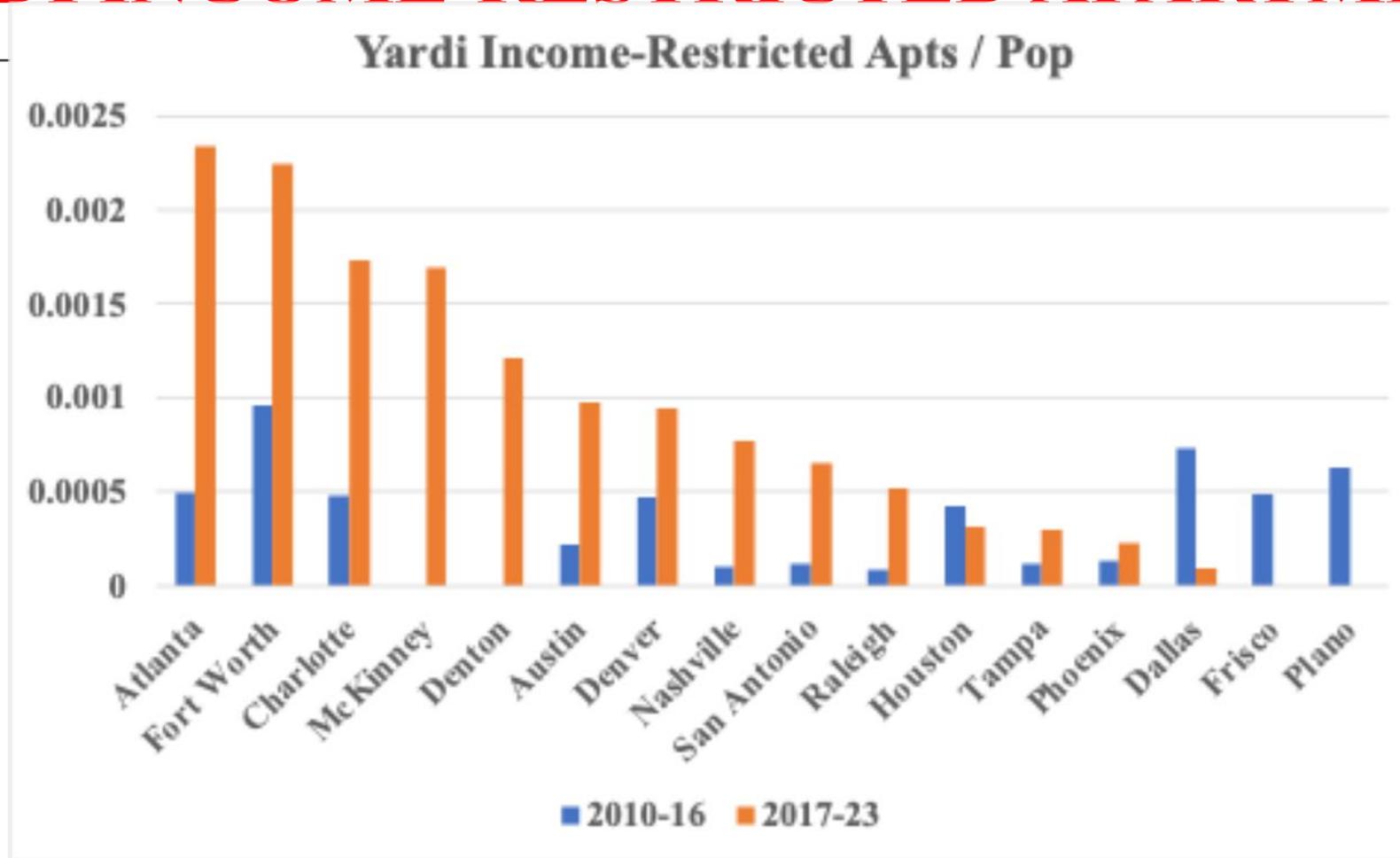
# DALLAS vs. OTHER CITIES: SINGLE FAMILY HOME PERMITS



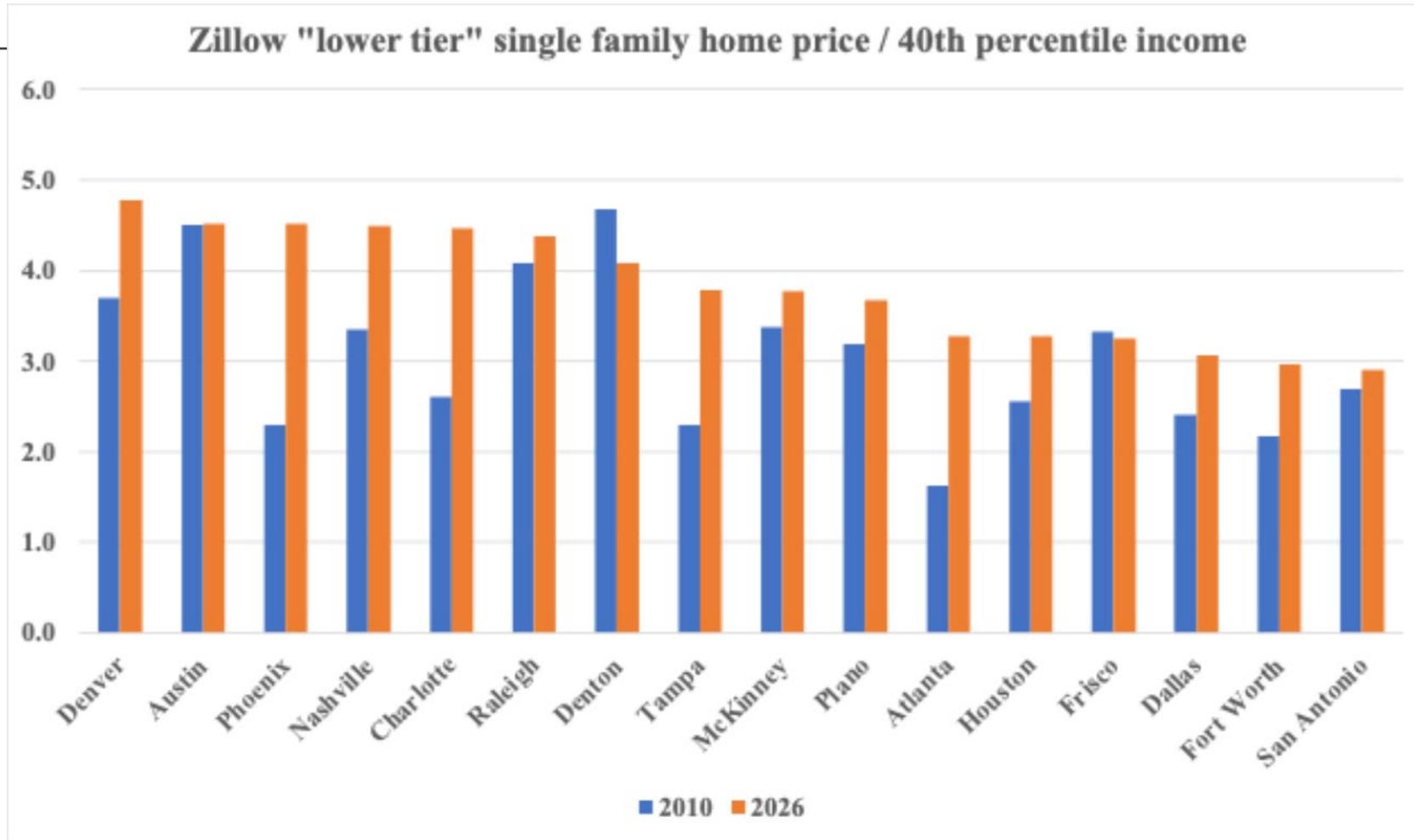
# DALLAS vs. OTHER CITIES: YARDI MID-RANGE APARTMENTS



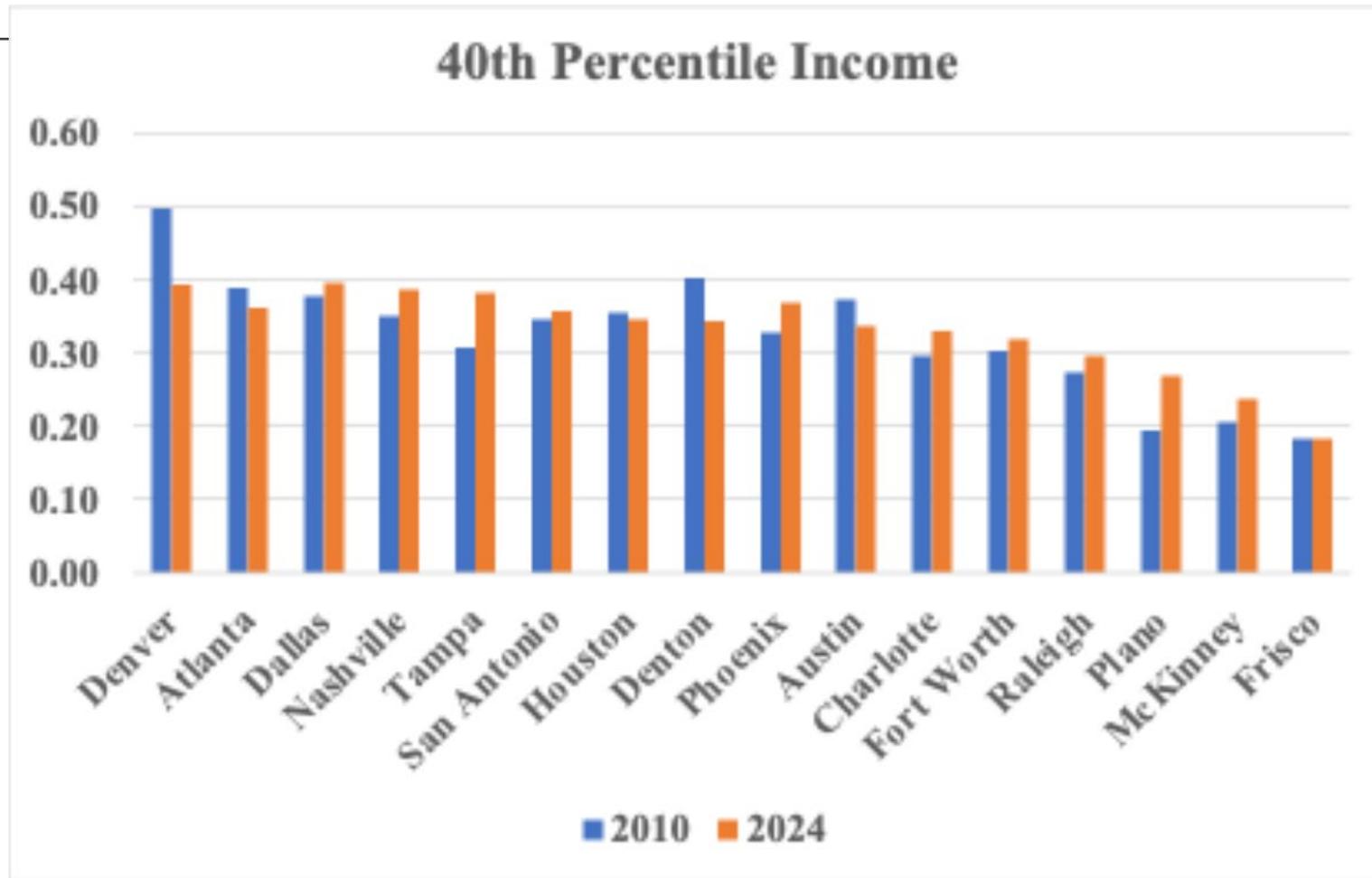
# DALLAS vs. OTHER CITIES: YARDI INCOME-RESTRICTED APARTMENTS



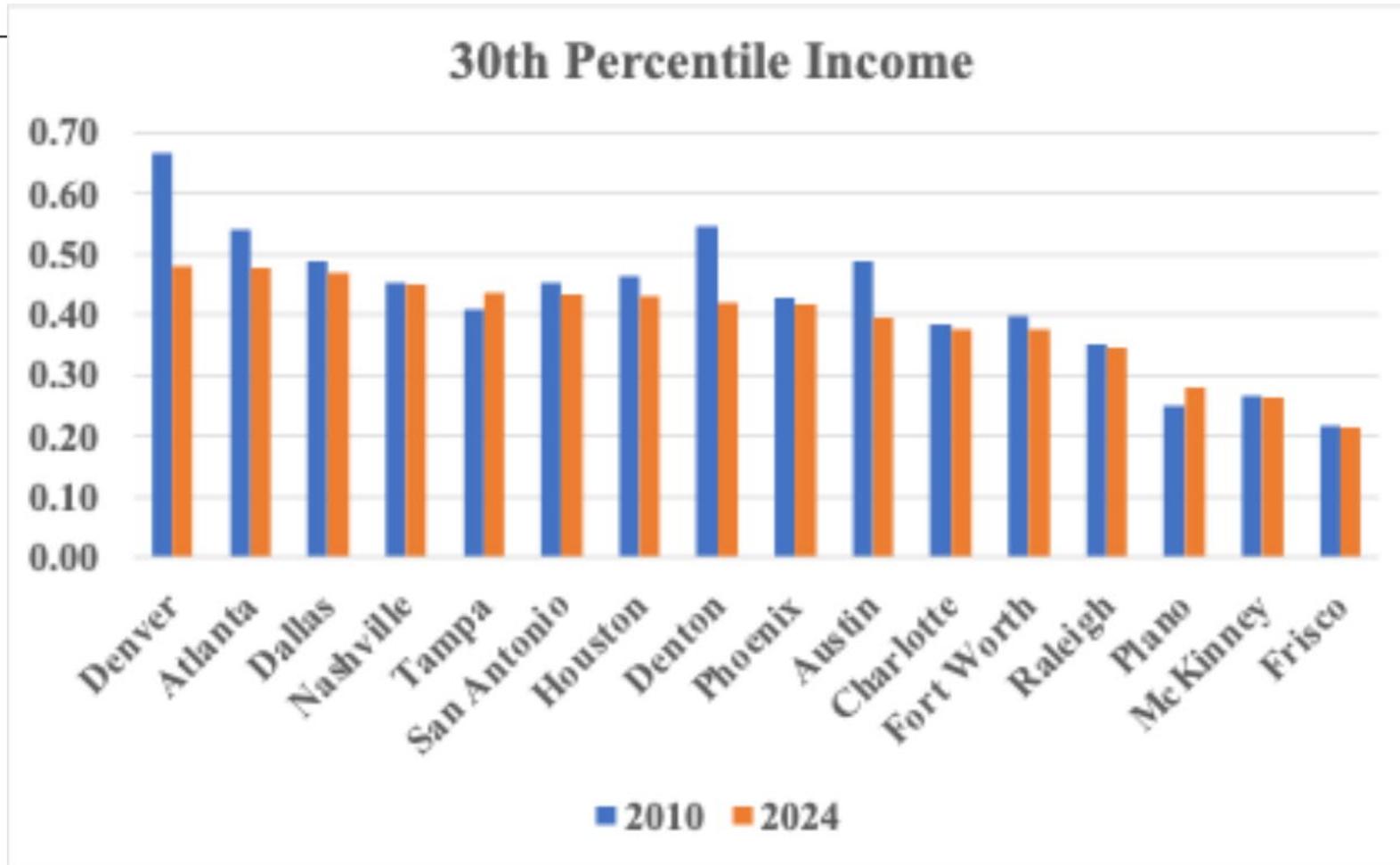
# DALLAS vs. OTHER CITIES: HOME PRICE TO 40<sup>TH</sup> PERCENTILE INCOME



# DALLAS vs. OTHER CITIES: RENT TO 40<sup>TH</sup> PERCENTILE INCOME



# DALLAS vs. OTHER CITIES: RENT TO 30<sup>TH</sup> PERCENTILE INCOME



# CONSIDERATIONS

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- **Multifamily in commercially zoned areas:** Get the most out of SB 840
- **Minimum lot size:** Get the most out of SB 15 & go citywide
- **Parking reform**
- **Create set of preapproved designs**
- **Activate public land, esp. near transit:** Hire a municipal property advisor; support DART initiative
- **Put the whole subsidized housing toolkit to work, in as many locations as possible**
- **Partner with nonprofit & business sector**
- **BUT ALSO RECOGNIZE:** Effort across the region is at least as important as within Dallas



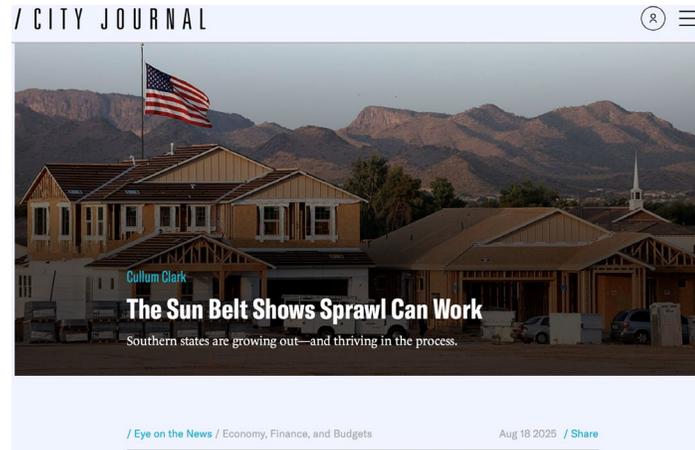
# APPENDIX

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## Principles from the Bush Institute-SMU report

# PRINCIPLES, I

- **Principle 1: Expand outwards – but in smart, sustainable ways**
- **Principle 2: Build more homes within existing urban areas:**  
allow small homes/townhomes, minimum lot sizes, residential in commercial, parking



# PRINCIPLES, II

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- **Principle 3: Innovate**
- **Principle 4: The Jane Jacobs Principle** – fine-grained mixing of uses



# PRINCIPLES, III

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- **Principle 5: Allow dynamic change**
- **Principle 6: Get the urban basics right** – safety, schools, infrastructure



# PRINCIPLES, IV

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- Principle 7: Create great places
- Principle 8: Subsidize housing – in limited & efficient ways

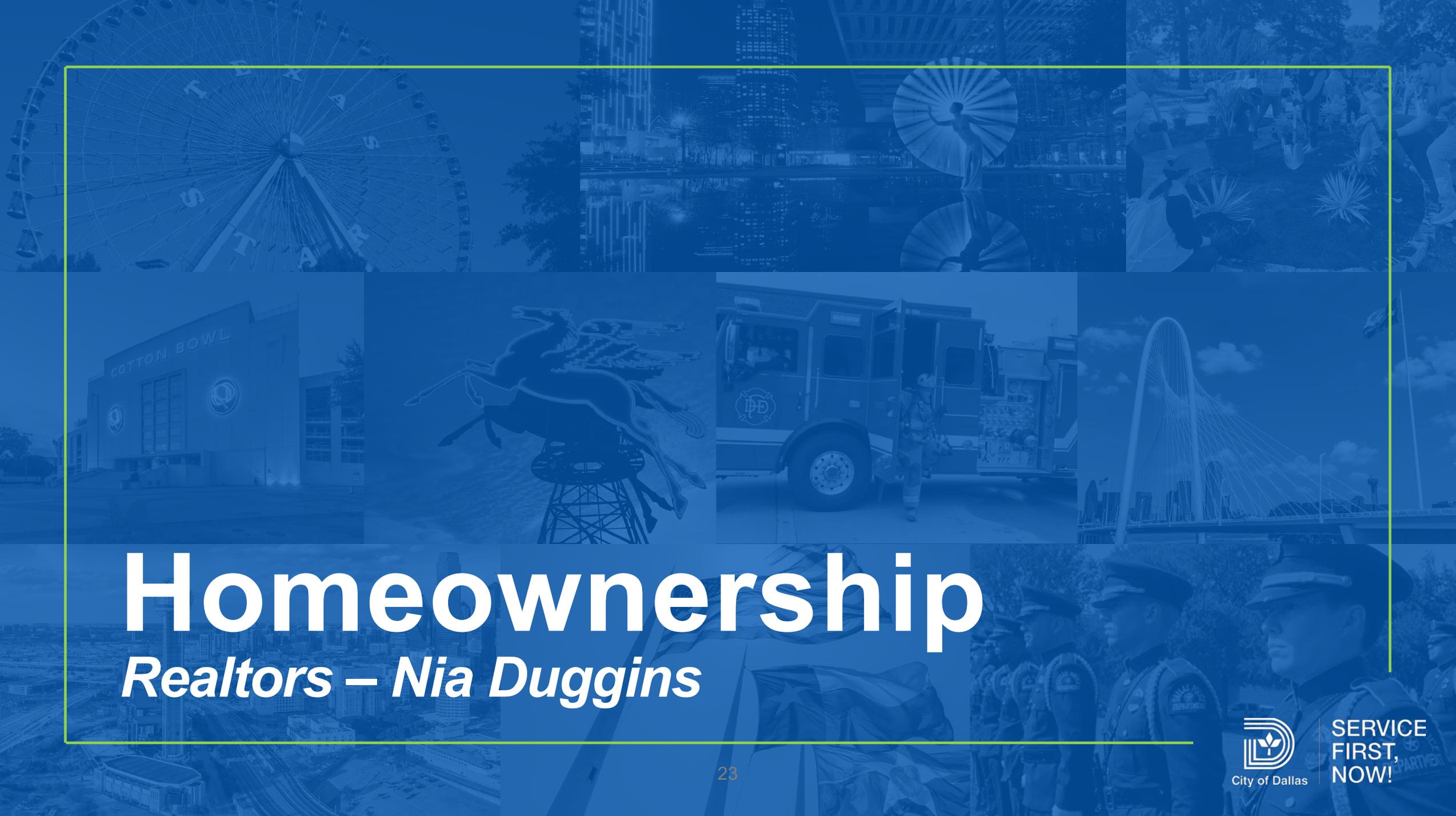


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**A bright future.**

**THANK YOU!**





# Homeownership

*Realtors – Nia Duggins*

# ***2026 Housing Challenges & Opportunities***

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**Nia Duggins**

*Sr. Policy Representative*

**National Association of REALTORS®**

# Overview

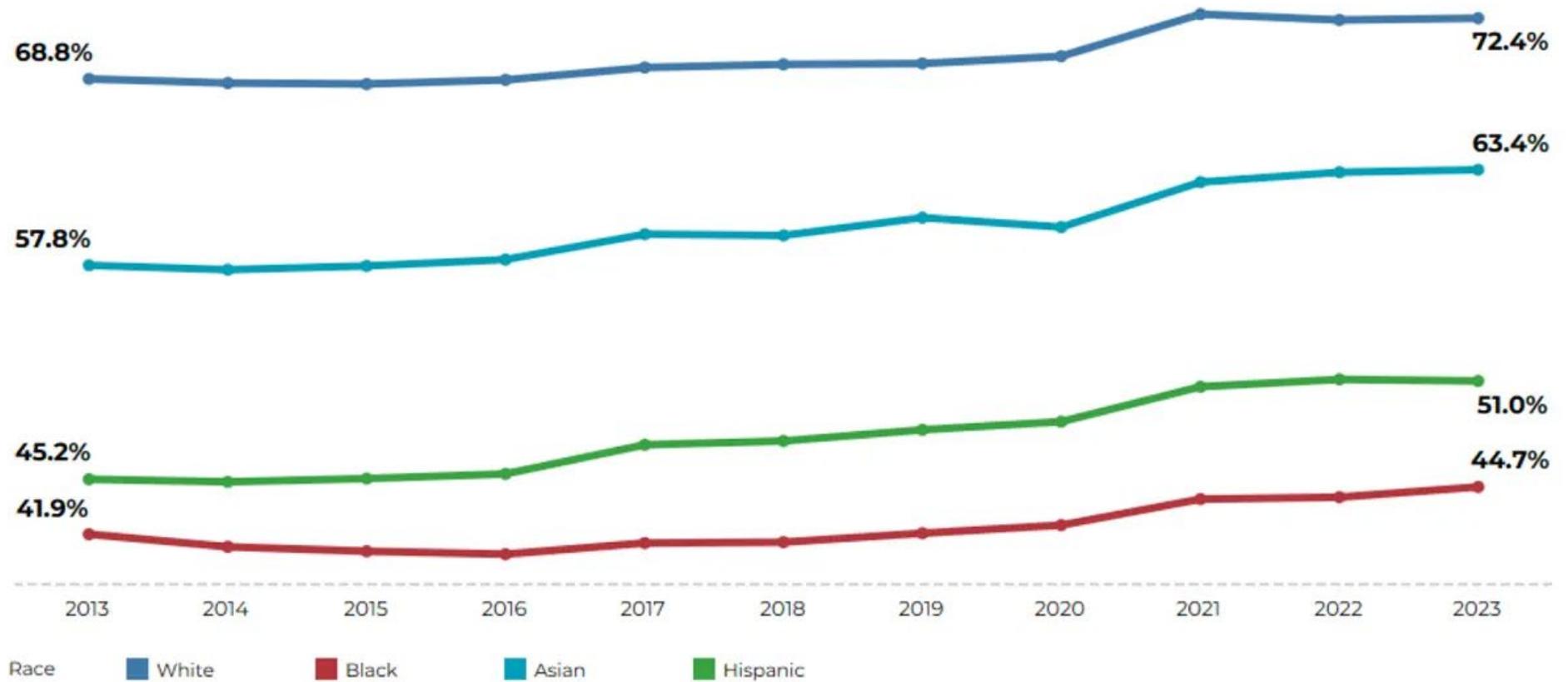
- Understanding the Current Housing Landscape
- Homeownership Trends by Race in the Last Decade
- Data on Homebuyers
- Dallas Area Housing Statistics
- Federal Policy Proposals & Market Considerations

## Understanding the Current Housing Landscape

- Homeowners have **40 times the net worth of renters!**
- In the last 10 years, the typical homeowner has accumulated more than \$195k in wealth due to home appreciation.
- The **current median home price** for a home in the U.S. is currently **\$405,400**.
- In 2025, for the first time in history, the **median age of a first-time home buyer in the U.S. is 40**. This is an all-time high.
- 62 is the median age of repeat buyers. This is also an all-time high.
- Top sources of down payments are from personal savings, financial assets like a 401(k), and gifts or loans from family and friends.
- In the U.S., we are currently **approximately 4.7 million housing units short in the market**.

# Homeownership Trends by Race in the Last Decade

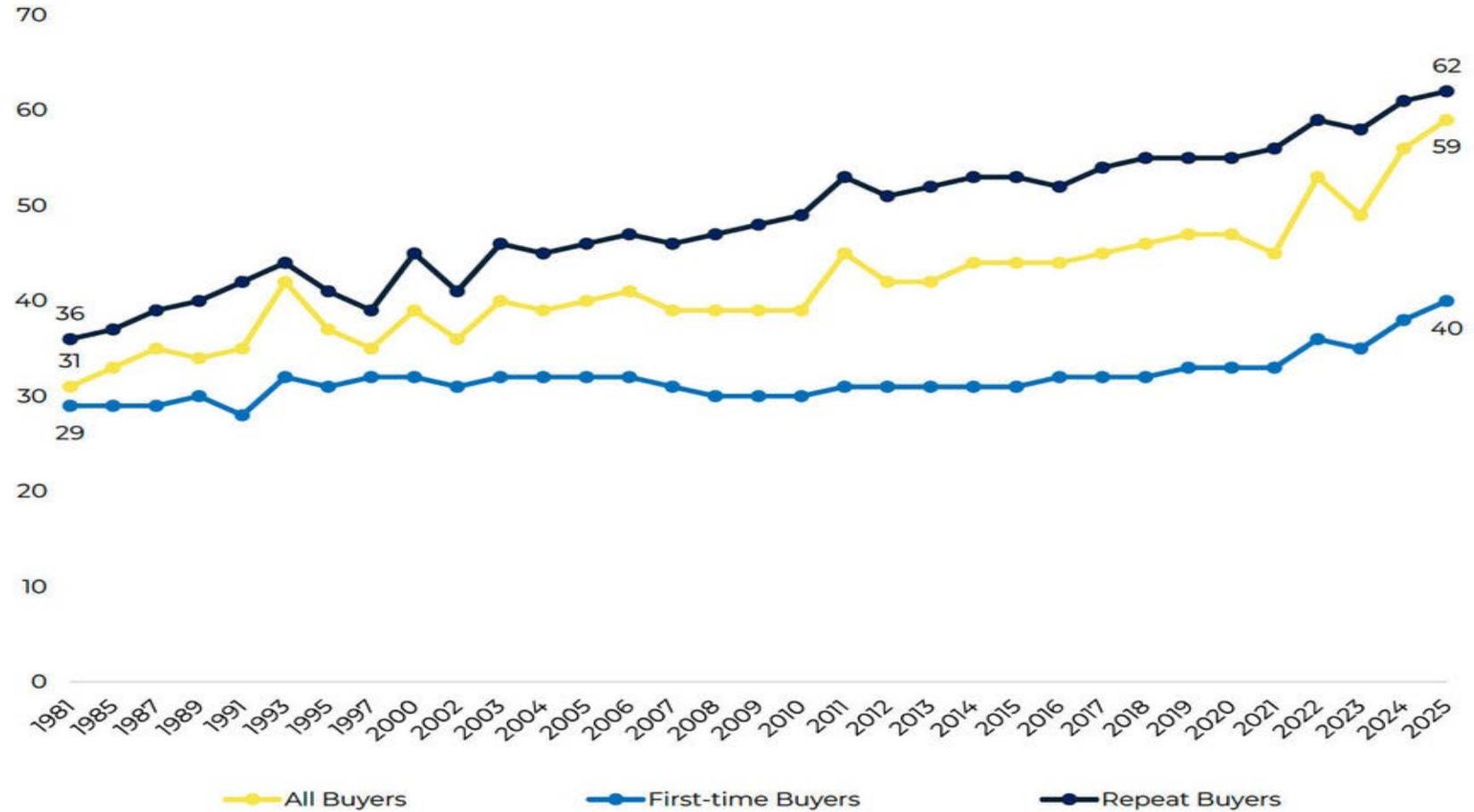
## Homeownership rates by race (2013-2023)



Source: NAR calculations of ACS PUMS data

# Chapter 1: Characteristics of Home Buyers

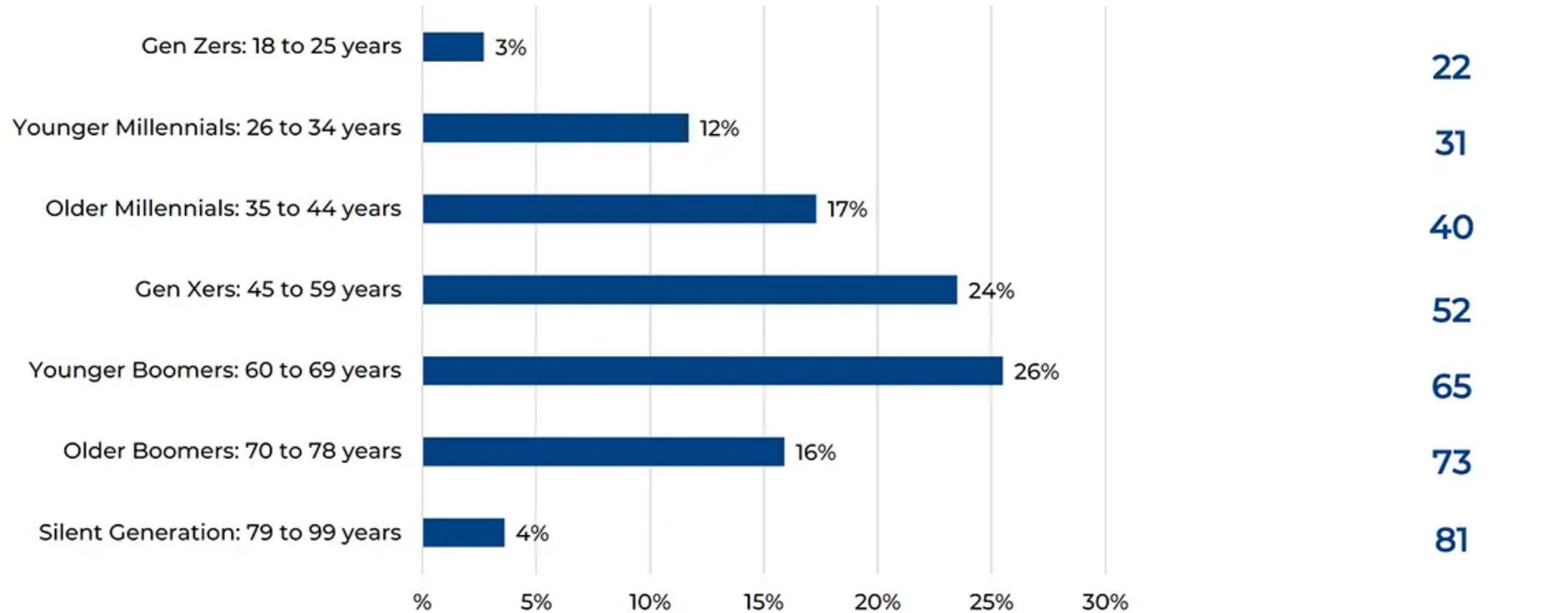
**Exhibit 1-1 Median Age of Home Buyers, 1981–2025**  
(Medians)



The median age increased to a peak of 59 years old, up from 56 last year. The median first-time buyer age rose to 40 this year, up from 38 last year, while the typical repeat buyer age increased to 62 from 61 last year. These ages are all record highs.

# AGE OF HOME BUYERS

Exhibit 1-1 (Percentage Distribution)



Note: Buyers 18 to 24 years only made up only three percent of the share of all buyers. They were not included in all charts in chapters 1 through 5 on home buyers due to the low number of responses for analysis.

2025 NAR Home Buyers and Sellers Generational Trends



## Dallas Area Housing Statistics



# Who is the homebuyer?

*in Dallas-Fort Worth-Arlington, TX*

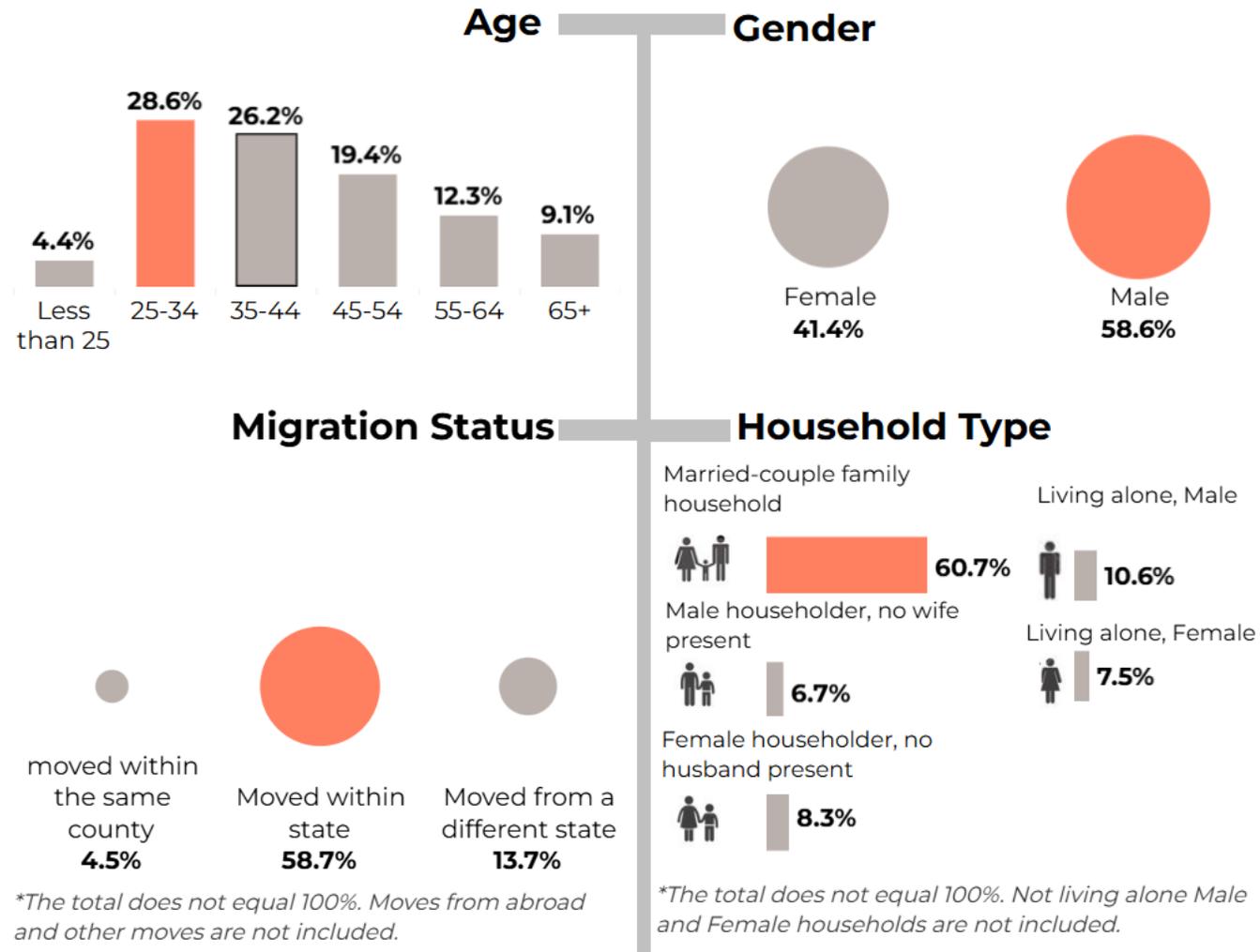
*Racial/Ethnic group: All Americans*

Homebuyers were:

**41** years old      **\$126,440** income

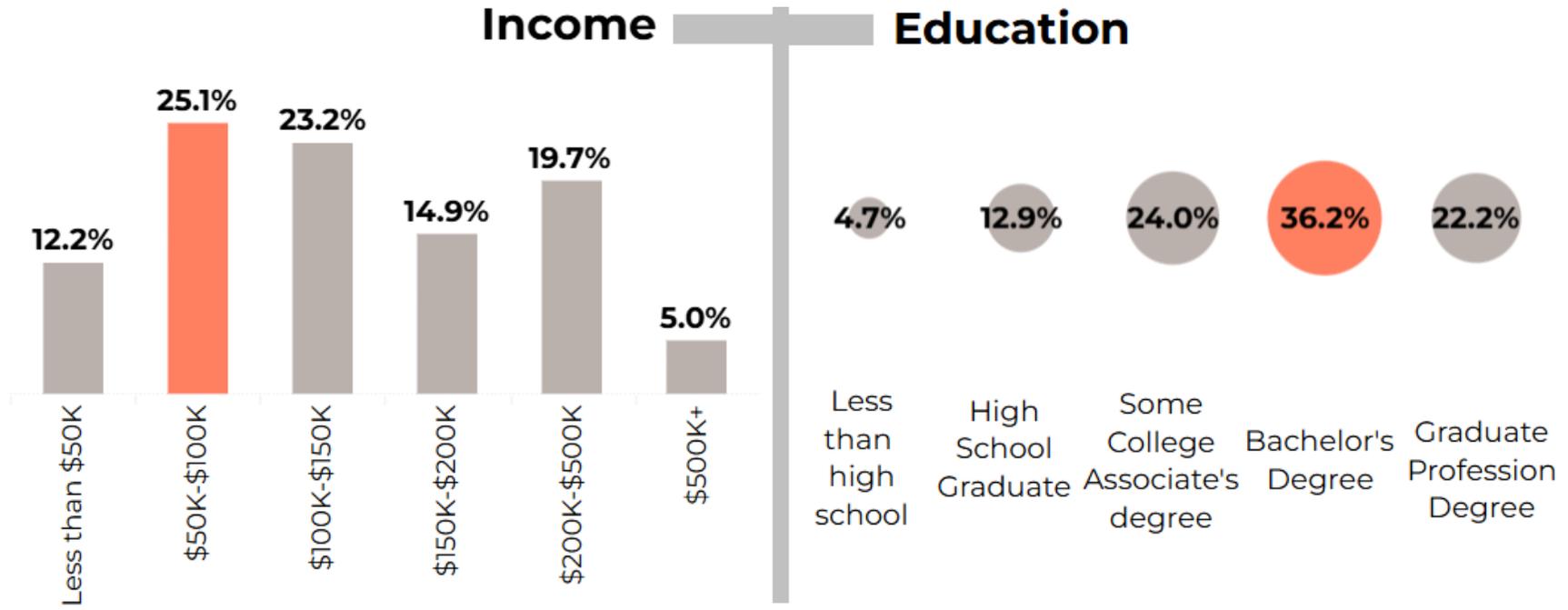
Source: NAR Calculations of the 1 year PUMS ACS Data 2023

# Dallas Area Housing Statistics



Source: NAR Calculations of the 1 year PUMS ACS Data 2023

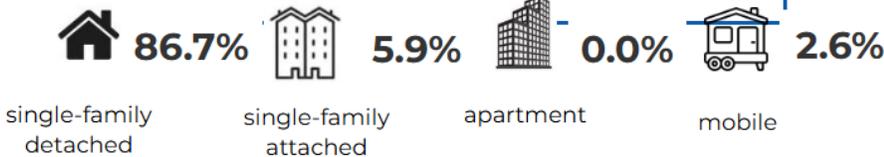
# Dallas Area Housing Statistics



Source: NAR Calculations of the 1 year PUMS ACS Data 2023

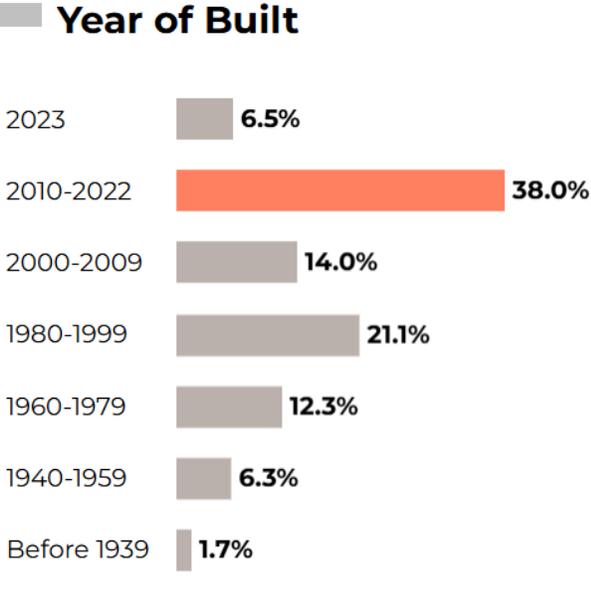
# Dallas Area Housing Statistics

In 2023, homebuyers purchased:



**\$434,260**  
median property value

**Financing**  
**76.1%**  
of recent buyers  
financed their home purchase



Source: NAR Calculations of the 1-year PUMS ACS data (2023)

# Dallas Area Housing Statistics



Share of listings that households can afford to buy (Dallas)

Income	Dec-25 Balanced Market	Missing Listings
Less than \$15,000	7	2,465 (2,458)
\$25,000	91	4,290 (4,199)
\$35,000	278	6,533 (6,255)
\$50,000	968	10,308 (9,340)
\$75,000	3,921	16,146 (12,225)
\$100,000	11,191	21,000 (9,809)
\$125,000	18,832	24,908 (6,076)
\$150,000	23,595	27,926 (4,331)
\$200,000	29,666	31,794 (2,128)
\$250,000	32,883	33,746 (863)
\$500,000	36,137	36,168 (31)
\$500,000+	37,644	37,644 -

- Median Home Price--Dallas County: \$336,205
- Median Home Price--Fort Worth: \$320,000

## Federal Housing Policy Proposals & Legislation

- **21<sup>st</sup> Century ROAD to Housing Act:** The legislation is aimed at increasing housing supply, while also seeking to reduce regulatory barriers to construction. The bill expands and modernizes federal housing programs. The bill also includes provisions which seek to cut costs and increase affordability. The bill passed the Senate but has not passed the House.
- **Housing for the 21<sup>st</sup> Century Act:** This bill passed the House in February 2026 in a 390 to 9 vote. It also modernizes federal housing programs, encourages zoning reform to encourage development, and seeks to expand affordable housing.
- **Neighborhood Homes Investment Act (NHIA):** this legislative proposal has not passed Congress, but the legislation aims to address rehabilitation of homes and revitalization efforts as well.

## Housing Discussion Topics & Considerations

- Limitations on Institutional Investors
- Tax Incentives for Current Sellers to Support First-Time Home Buyers
- 50-year mortgage
- Housing Supply Concerns
- Reforms to Fannie Mae & Freddie Mac
- Cash Buyers in the Marketplace
- Sale of Federal Land for Housing Development

# NAR Resources

- [NAR Home Buyers and Sellers Generational Trends](#)
- [NAR Pending Home Sales Snapshot](#)
- [NAR Existing Home Sales Housing Snapshot](#)
- [NAR Housing Statistics and Real Estate Market Trends](#)
- [NAR Snapshot of Race and Home Buying in America](#)
- [Highlights from the Profile of Home Buyers and Sellers](#)
- [NAR 2025 Annual Report](#)
- [NAR Pathways to Homeownership Resources](#)
- [NAR Housing Hot Spots for 2026](#)

# THANK YOU!

**Nia Duggins**

*Sr. Policy Representative*

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National Association of REALTORS®



# Eviction, Rental, Production

*Child Poverty Action Lab – Ashley Flores*



# City Council Briefing: Housing in Dallas

*Ashley Flores, Chief of Housing, [ashley@cpal.org](mailto:ashley@cpal.org)*

## **OUR HOPE FOR HOUSING**

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All children and their families can access housing that is healthy and safe, affordable, stable, and in a community that begets economic opportunity.

## **Housing Dimension**

## **Why This Matters**

### **QUALITY**

Poor housing quality is associated with asthma and respiratory illness, lead poisoning, accidental injury, anxiety and depression, and poor academic outcomes.

### **AFFORDABILITY**

Housing cost-burdened families make difficult tradeoffs - sacrificing expenses like healthcare to stay housed. The stress of unaffordable housing negatively impacts children's cognitive achievement and physical and mental health.

### **LOCATION**

Neighborhoods matter for long-term outcomes: a child who moves from a high- to low-poverty neighborhood will realize \$300K+ in increased lifetime earnings.

### **STABILITY**

Housing instability leads to greater material hardship, poorer health and avoidable healthcare costs, negative impacts on academic achievement, and greater depression and stress.

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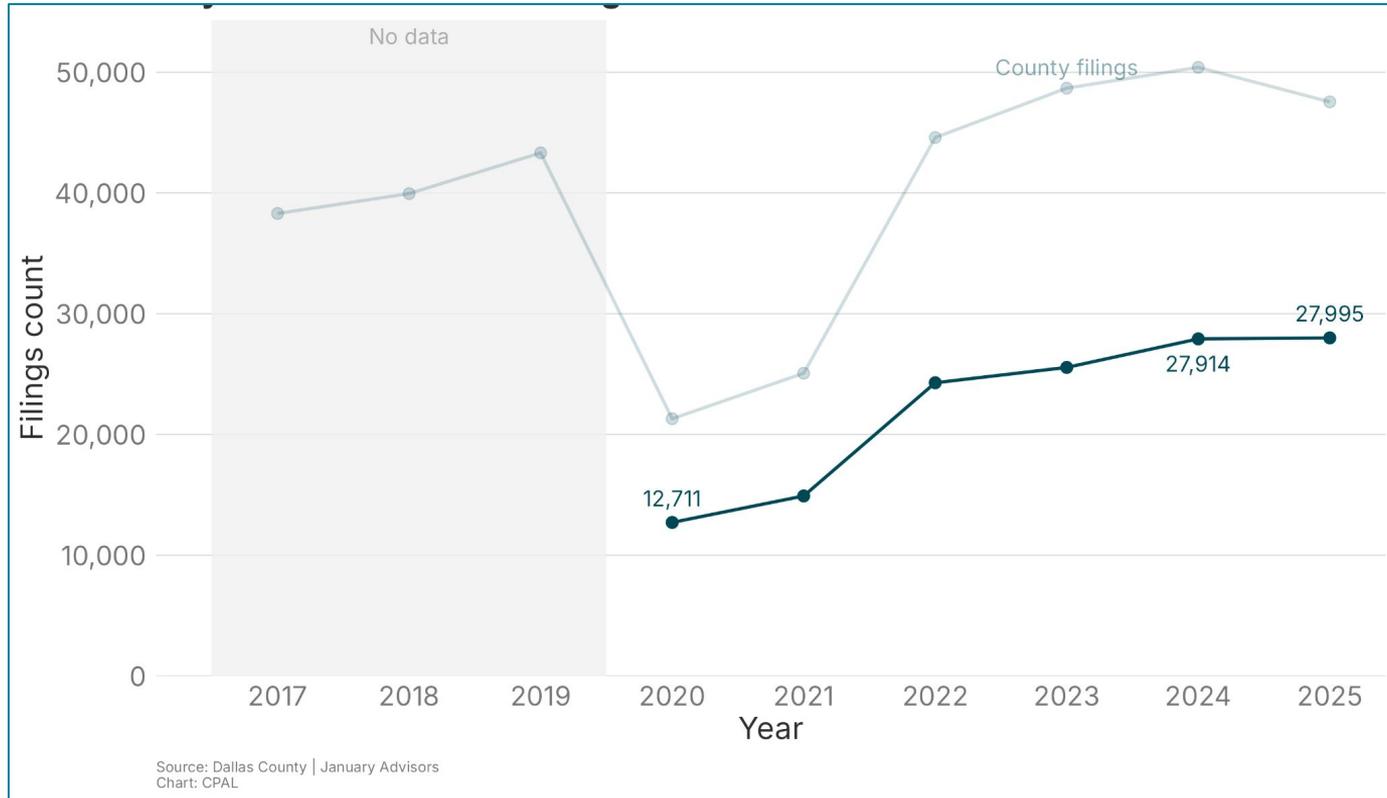
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# Housing Stability

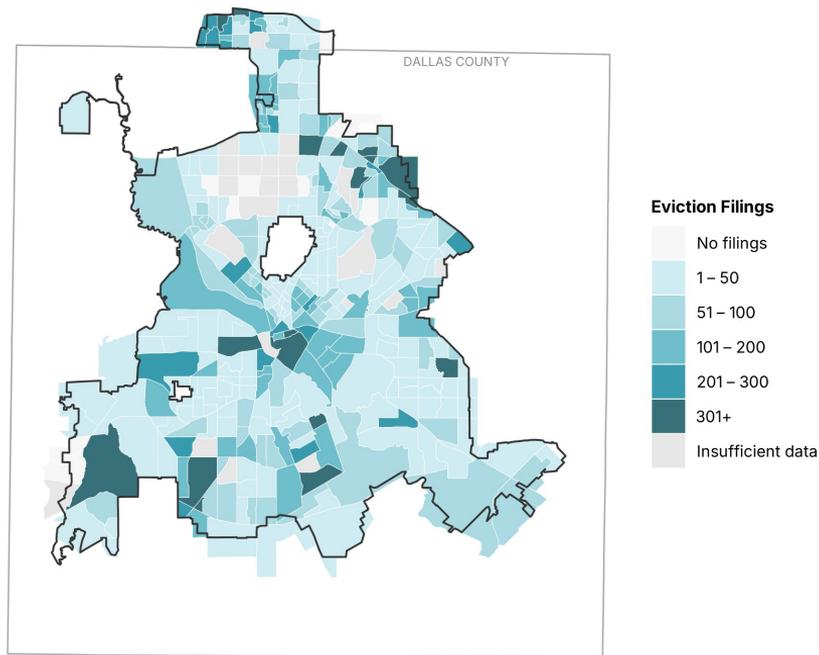
# Eviction filings in the City of Dallas have more than doubled since the end of COVID-era rent relief and renter protections.

Eviction Filing Count by Year, City of Dallas, 2017-2025



# Landlords filed 27,995 eviction cases in 2025, an average of 77 per day. Most cases had an associated dollar amount (e.g., nonpayment of rent).

Eviction Filing Count by Census Tract, City of Dallas, 2025



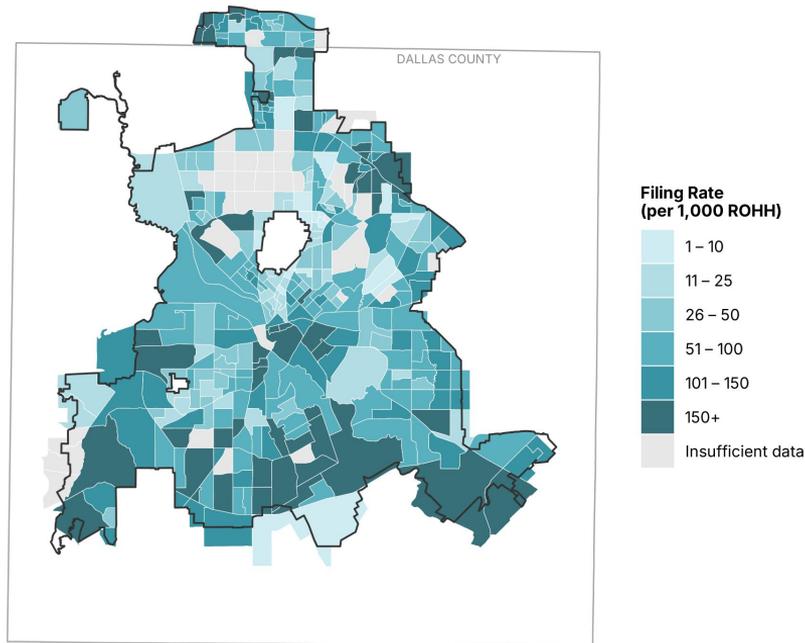
Also in the City of Dallas in 2025:

– Overall eviction filing rate:  
**90.77 per 1000 renters (9%)**

– Median filing amount:  
**\$2,145** (*Dallas County cases only*)

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*Eviction filing rate = number of eviction filings per 1000 renters*



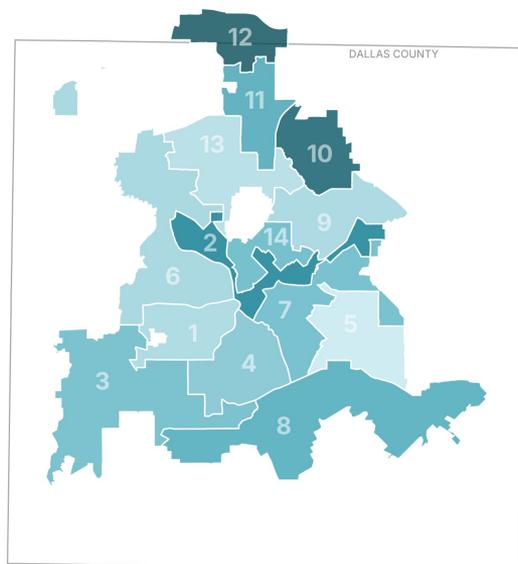
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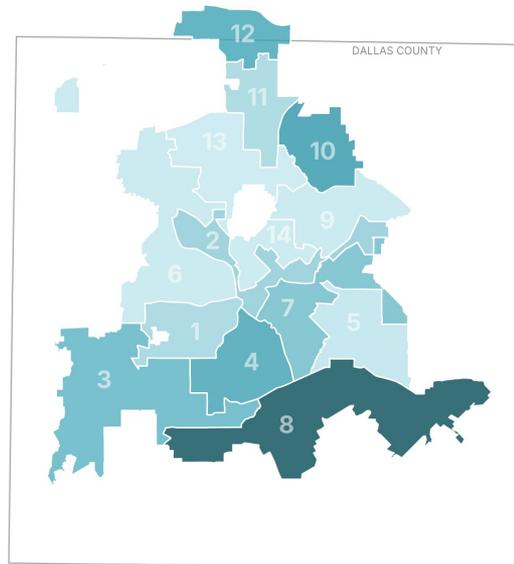
# In 2025, the largest number of evictions were filed in Council District 12 (3,703), but Council District 8 had the greatest eviction filing rate (19%).

Eviction Filing Count by Council District, City of Dallas, 2025



Eviction Filing Rate by Council District, City of Dallas, 2025

*Eviction filing rate = number of eviction filings per 1000 renters*



Source: Dallas County | January Advisors | ACS 2024 5-Year  
Map: CPAL



Source: Dallas County | January Advisors | ACS 2024 5-Year  
Map: CPAL





# Housing Affordability



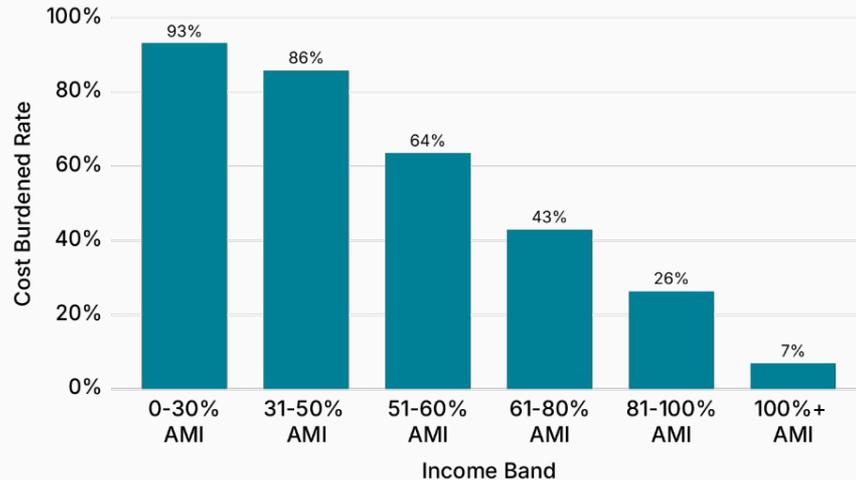
Finding

# It's hard to be a renter in Dallas.

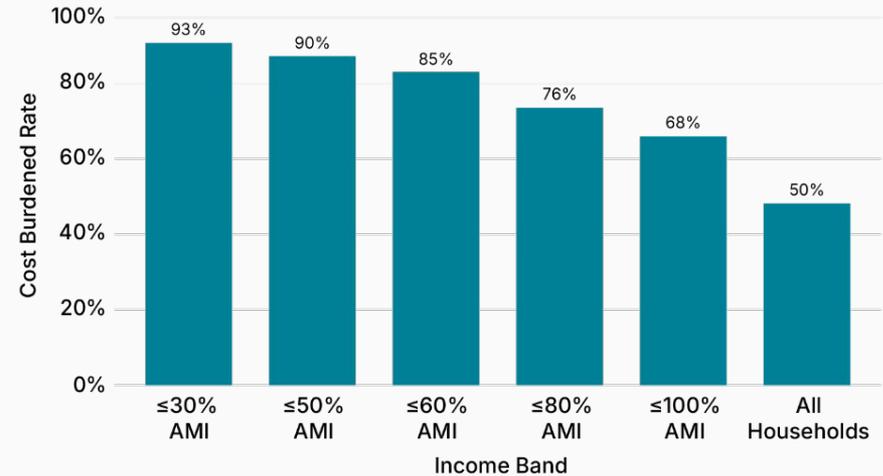
## Almost all (90%) of very low-income renters in the City of Dallas are housing cost burdened, spending more than 30% of their gross income on housing expenses.

When families are cost burdened, they make difficult trade-offs to stay housed. Cost-burdened households often forego preventative healthcare, medication, healthy food, and educational experiences for their children in order to pay the rent.

**Figure 6: City of Dallas Cost Burden Rate by AMI, 2023**



**Figure 7: City of Dallas Cumulative Cost Burden Rate by AMI, 2023**



Source(s): ACS PUMS, 2023

**In the City of Dallas, the rate of housing cost burden is not evenly distributed: renters with children, seniors, Black or African American renters, and Hispanic or Latino renters are disproportionately cost burdened.**

**Table 2: City of Dallas Cost-Burdened Renters, 2023**

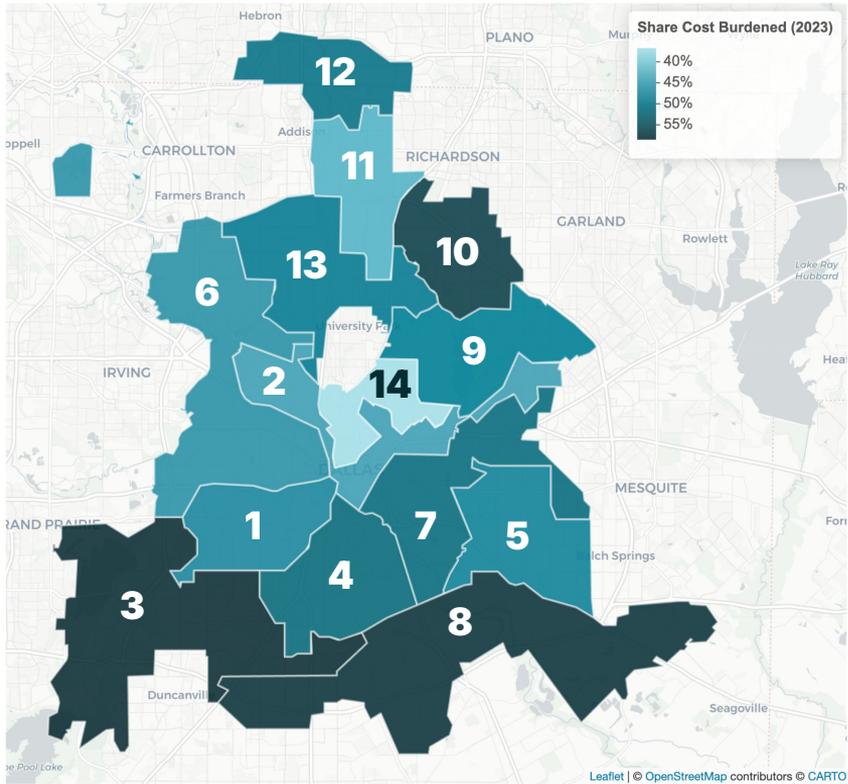
Group	Percent
Single renters with children	75%
Seniors (65+)	65%
Black or African American renters	60%
Renters with children	59%
Hispanic or Latino renters	51%
<b>All renters</b>	<b>50%</b>
Renters age 35 and below	49%
Non-Hispanic White renters	42%

60% or more
  55–60%
  50–55%
  45–50%
  Less than 45%

Source(s): ACS PUMS, 2023

In the City of Dallas, the rate of housing cost burden is not evenly distributed by geography, either: Districts 3, 4, 7, and 8 in the southern sector and District 10 in northeast Dallas have higher rates of cost-burdened households than Dallas overall.

Map 1: Share of Cost-Burdened Renters by Council District, 2023

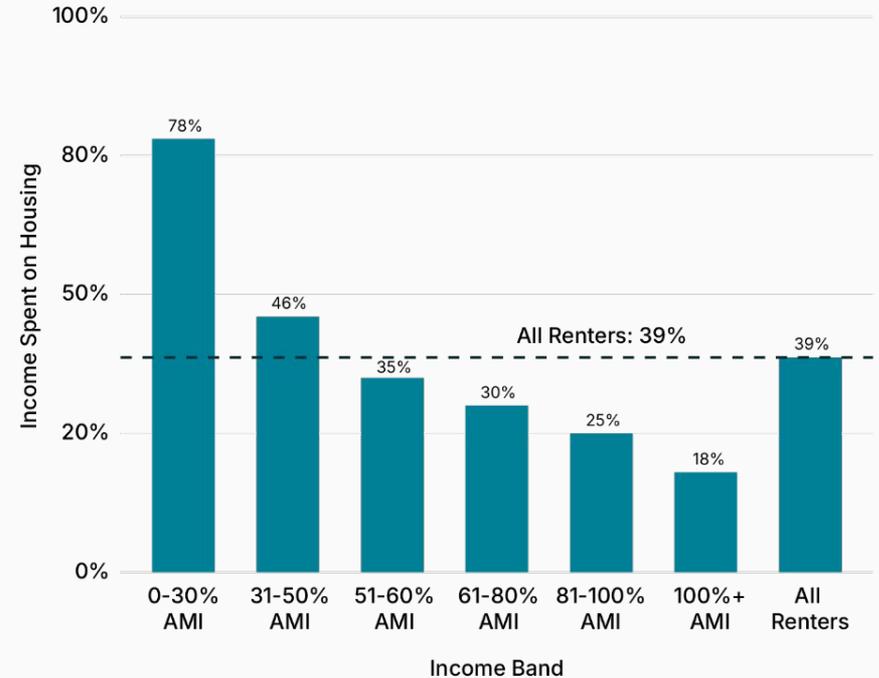


Source(s): ACS B25074: Household Income by Gross Rent as Percentage of Income, 2023

**On average, a renter household in Dallas spends 39% of income on housing. Extremely low-income renters, however, spend 78% of income on housing.**

A City of Dallas household of four at 30% AMI earns ~\$31K annually in gross income. **If they spend 78% of their income on housing, that leaves them with just \$567 per month for all other expenses**, including transportation, healthcare, and childcare.

**Figure 9: City of Dallas Renters' Share of Income Spent on Housing, 2023**



Source(s): ACS PUMS, HUD Income Limits, 2023

## In the DFW Metro, among households at or below 50% AMI, the most common occupations are in food preparation/service and office/administration support.

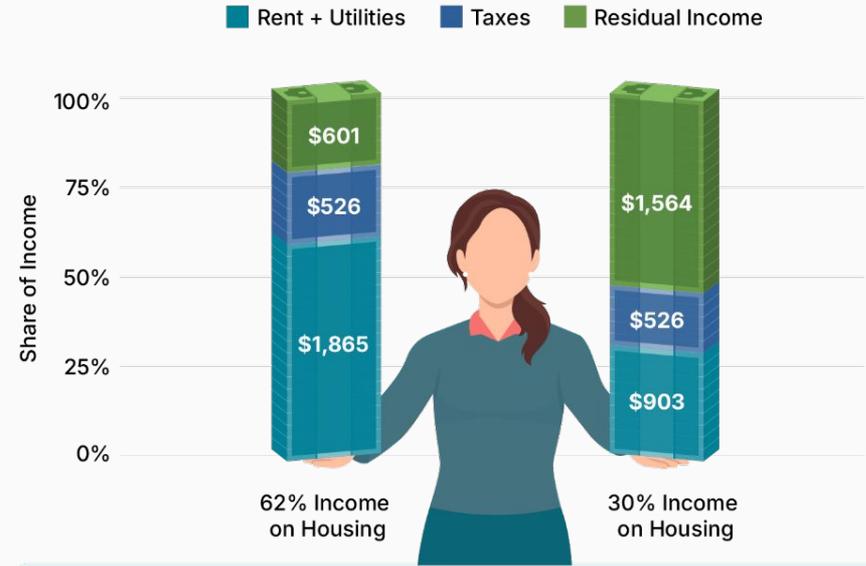
Figure 4: DFW Most Common Occupation and Wage by AMI Band, 2023

Occupation Area	Food Preparation and Serving Related Occupations	Office and Administrative Support Occupations	Educational Instruction and Library Occupations	Business and Financial Operations Occupations	Healthcare Practitioners and Technical Occupations	Management Occupations
AMI Band	Below 30% AMI	30-50% AMI	50-60% AMI	60-80% AMI	80-100% AMI	Above 100% AMI
Median Annual Wage	\$30,153	\$45,755	\$61,779	\$80,171	\$86,851	\$118,206
Target Housing Budget	\$754	\$1,144	\$1,544	\$2,004	\$2,171	\$2,955

Source(s): Lightcast, 2023

When a low-income renter can access affordable housing, their residual income increases significantly, creating more space in a household budget for other necessities and savings.

Figure 10: Sample Household Budget, Single Renter at 50% AMI in the City of Dallas, 2023



**Typical monthly expenses for a single adult, no children:**



Food: \$329

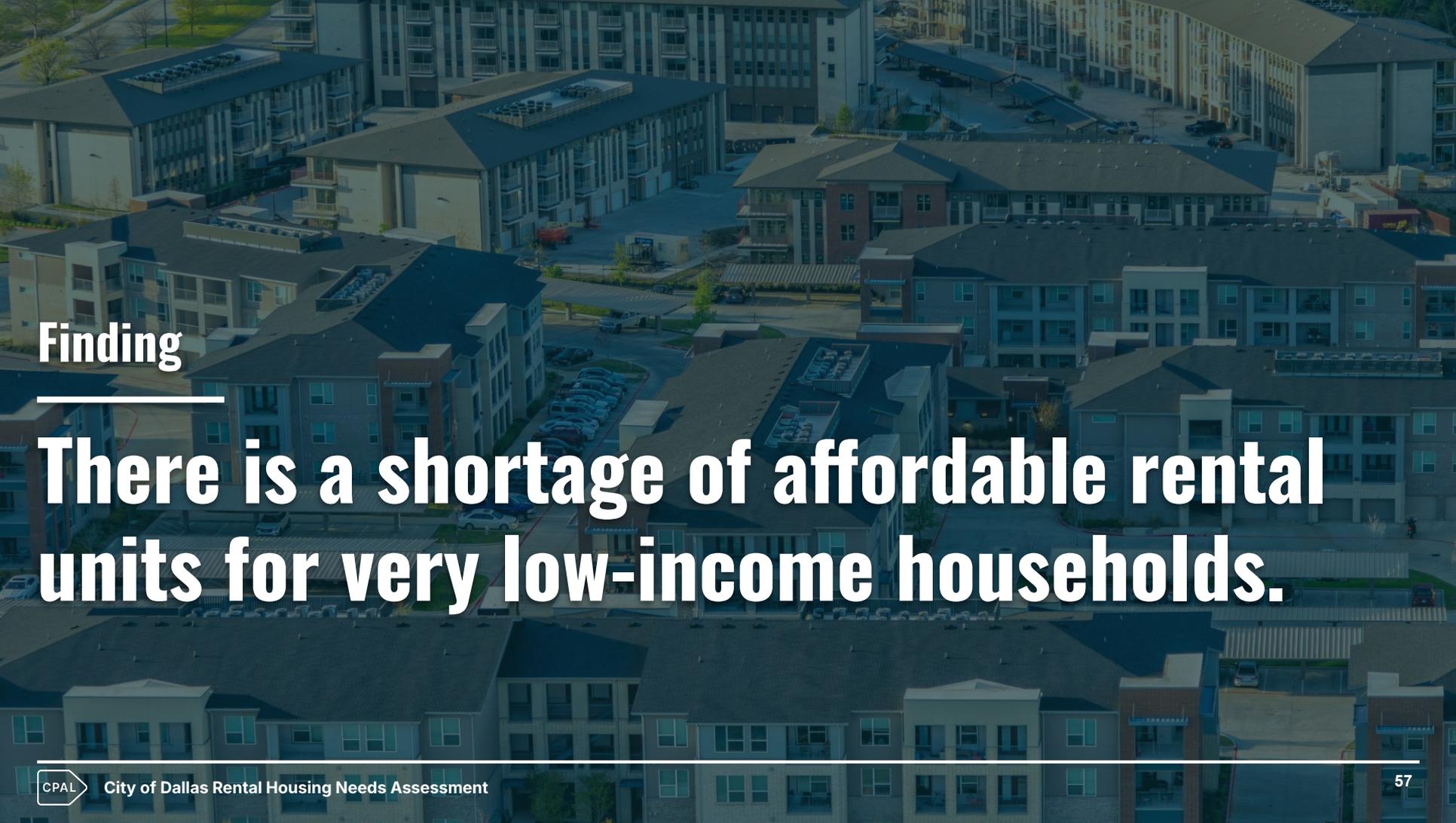


Transportation: \$785



Medical: \$257

Source(s): HUD AMI bands, MIT Living Wage Calculator



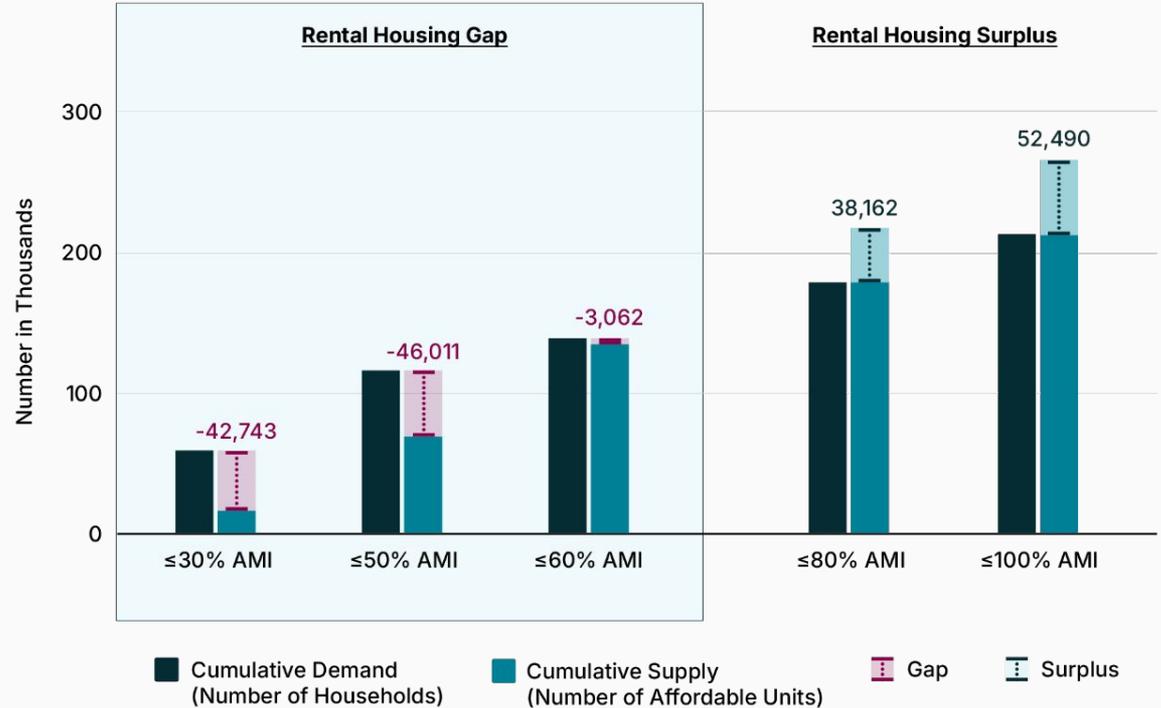
## Finding

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**There is a shortage of affordable rental units for very low-income households.**

**There are not enough affordable rental units to meet demand for City of Dallas renter households earning up to 60% AMI. The gap between supply and demand is most acute for very low-income renters: Dallas is short 46K units affordable to households ≤50% AMI.**

Figure 14: City of Dallas Rental Housing Supply Gap, 2023

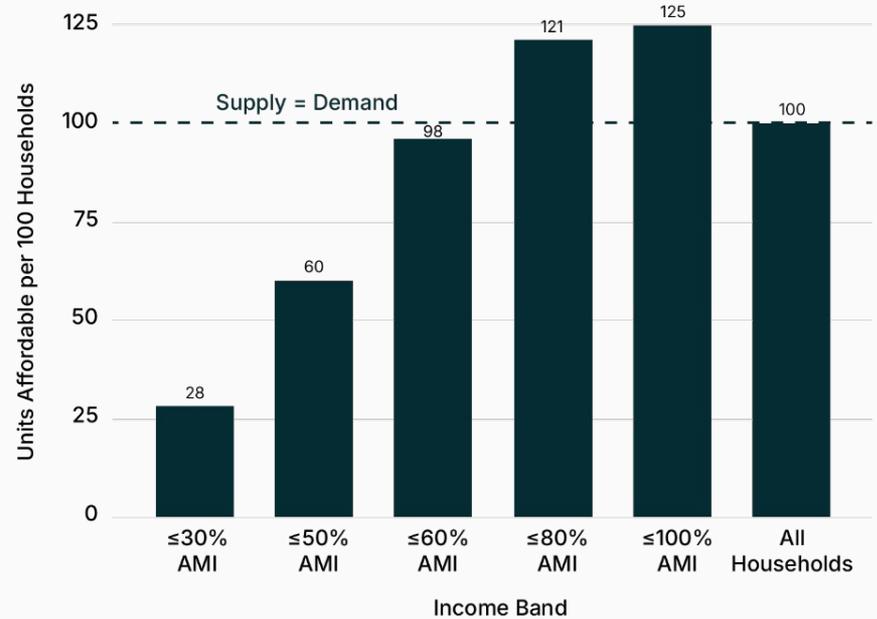


Note: Rounding occurred after calculation to avoid round-off errors, so some rounded sums may look off by one.

Source(s): ACS PUMS, 2023

**There are only 28 affordable rental units for every 100 households earning at or below 30% AMI and only 60 affordable units for every 100 households at or below 50% AMI.**

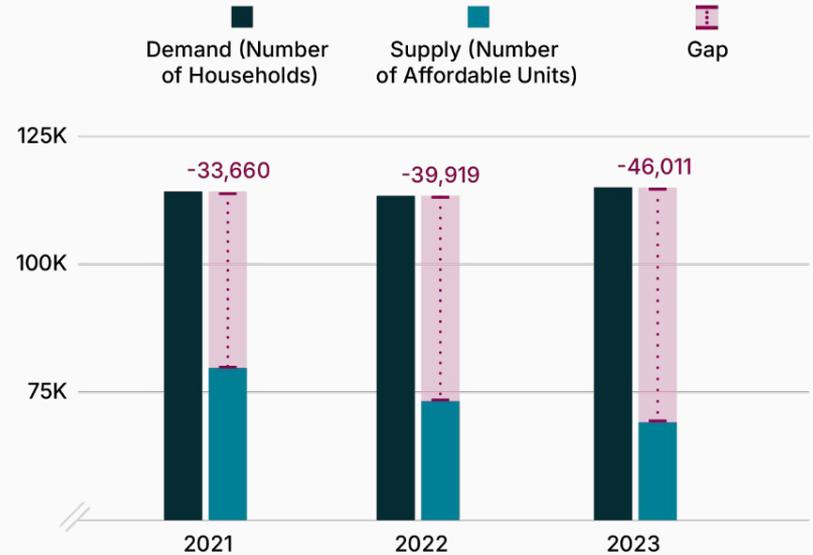
**Figure 15: City of Dallas Units Affordable per 100 Renter Households by Income, 2023**



Source(s): ACS PUMS, 2023

In the past two years in the City of Dallas, the deficit of affordable rental units has grown due to slightly increased demand and a significant loss of supply.

Figure 16: City of Dallas Supply / Demand Gap for Renter Households ≤50% AMI, 2021–2023



	2021	2022	2023
<b>Demand</b>	113,843	113,526	115,332
<b>Supply</b>	80,183	73,607	69,321
<b>Gap</b>	-33,660	-39,919	-46,011

Source(s): ACS PUMS, 2021, 2022, 2023

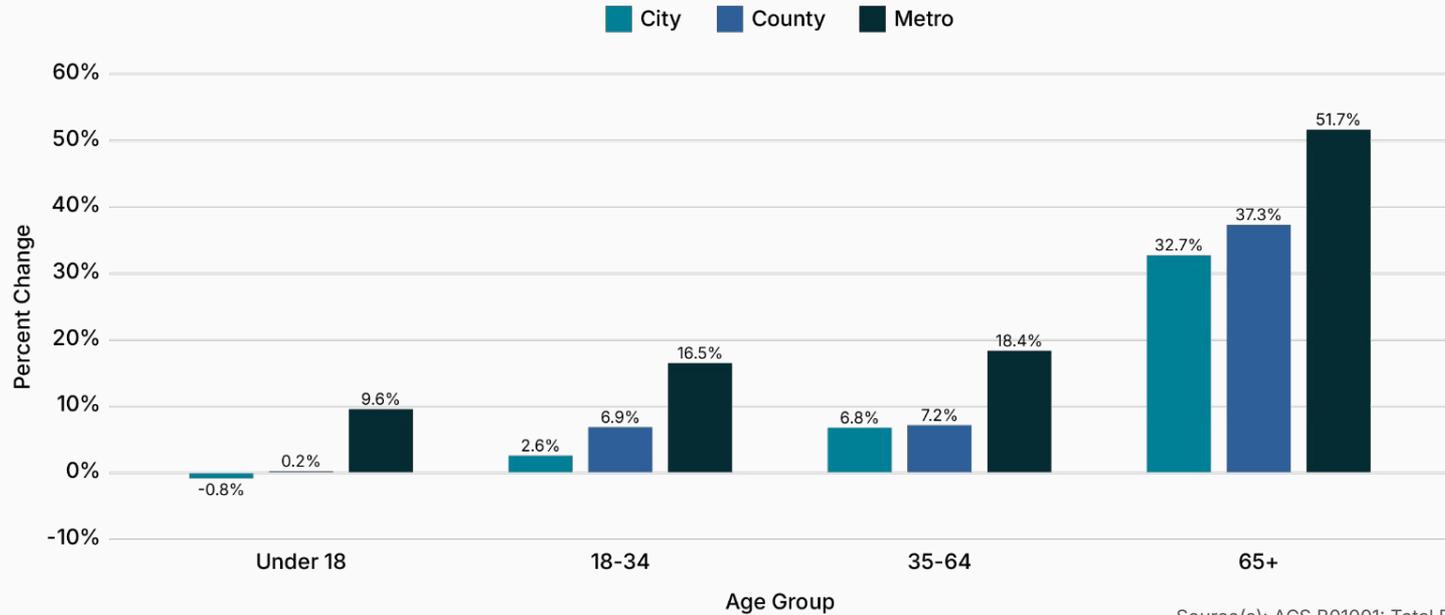
A photograph of three children riding scooters and a bicycle on a residential street. The child in the foreground is a girl with long hair, wearing a grey and black shirt and black pants, riding a blue scooter. To her right is a girl with curly hair, wearing a pink shirt and black pants, riding a white bicycle with a blue basket. In the background, another girl is riding a scooter. The street is lined with trees and houses, and the overall scene is captured in a soft, slightly desaturated light.

**Finding**

**Dallas is changing.**

The DFW Metro has outpaced the City of Dallas and Dallas County in population growth across all age cohorts. Notably, the Metro has seen growth (+10%) in children under age 18, while the City of Dallas and Dallas County have not.

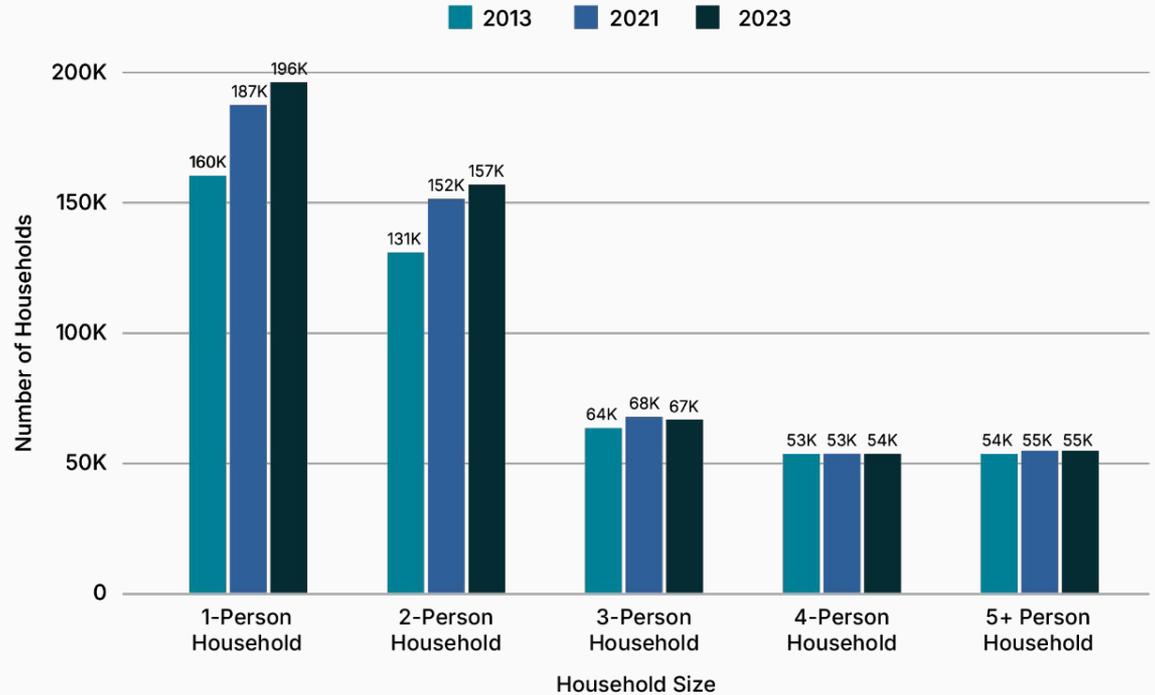
Figure 33: Comparative Population Growth by Age Group, 2013–2023



Source(s): ACS B01001: Total Population, 2023

Household growth in the City of Dallas has been driven by growth in one- and two-person households.

Figure 34: City of Dallas Household Count by Household Size, 2013, 2021, 2023

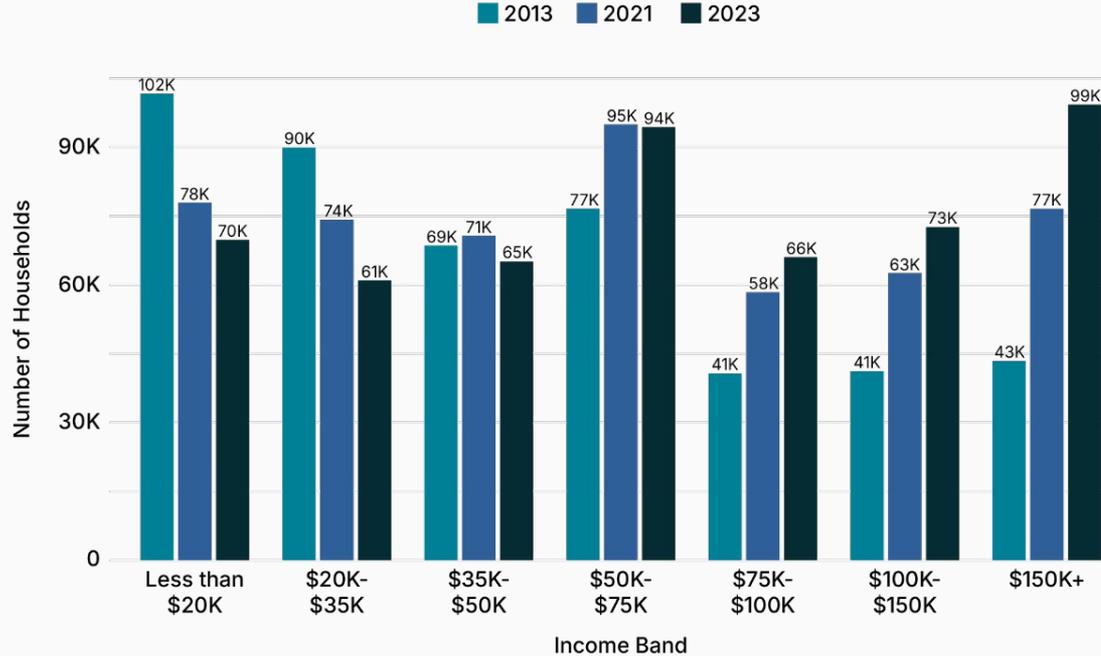


Source(s): ACS B25009: Tenure by Household Size, B25010: Average Household Size, 2023

**Dallas continues to experience changes in household earnings, with a significant increase in the number of households earning over \$100,000, potentially driven by rising wages and/or higher income households moving into Dallas.**

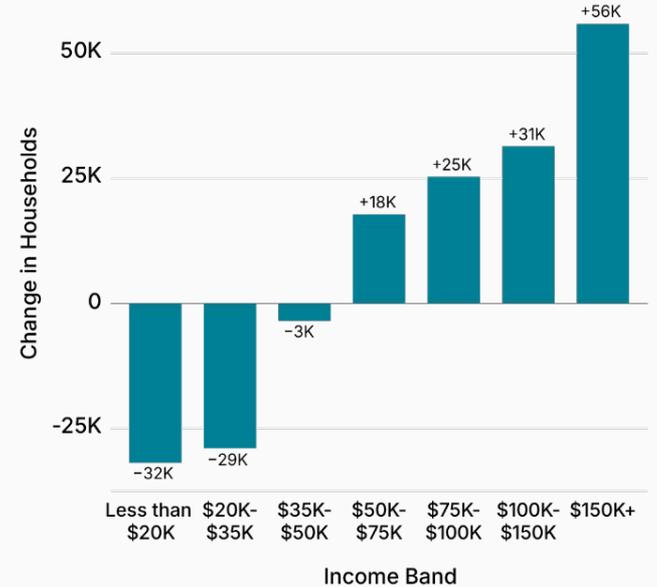


Figure 36: City of Dallas Households by Income, 2013, 2021, 2023



Note: Household counts here are rounded to the nearest whole number.

Figure 37: City of Dallas Change in Households by Income, 2013–2023



Source(s): B19001: Household Income in Past 12 Months, 2023



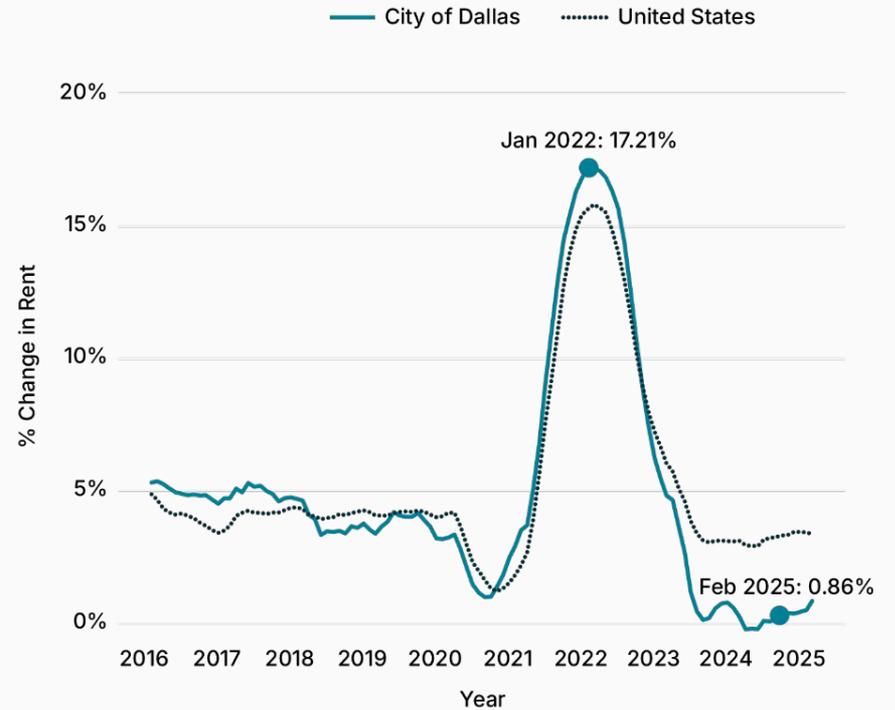
## Finding

---

**There are signs of progress,  
but progress is uneven.**

After record-high rent growth during COVID-19, the rental housing market has cooled and rent has stabilized.

Figure 40: City of Dallas YOY Apartment Rent Growth, 2016–2025

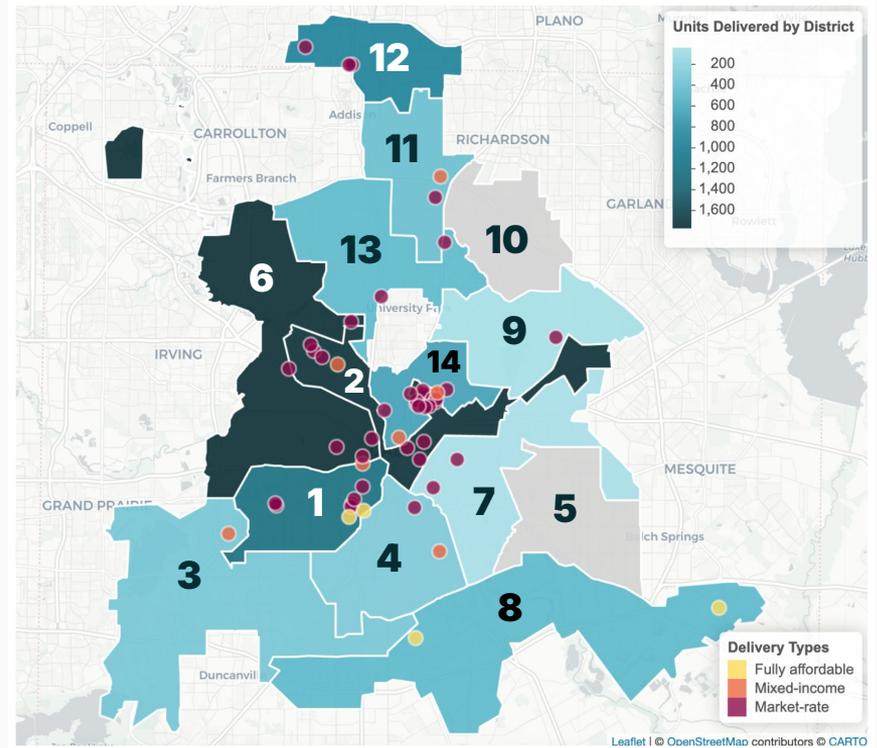


Source(s): Zillow Observed Rent Index, 2025

# The City of Dallas delivered 8,395 new multifamily units in 2024.

Within the City of Dallas, 8,395 new or rehabbed units were delivered across 55 buildings in 2024. New units came online in every council district except Districts 5 and 10. Districts 2 and 6 realized the greatest number of newly delivered units at 1,749 and 1,764, respectively.

Map 5: City of Dallas Multifamily Deliveries, 2024



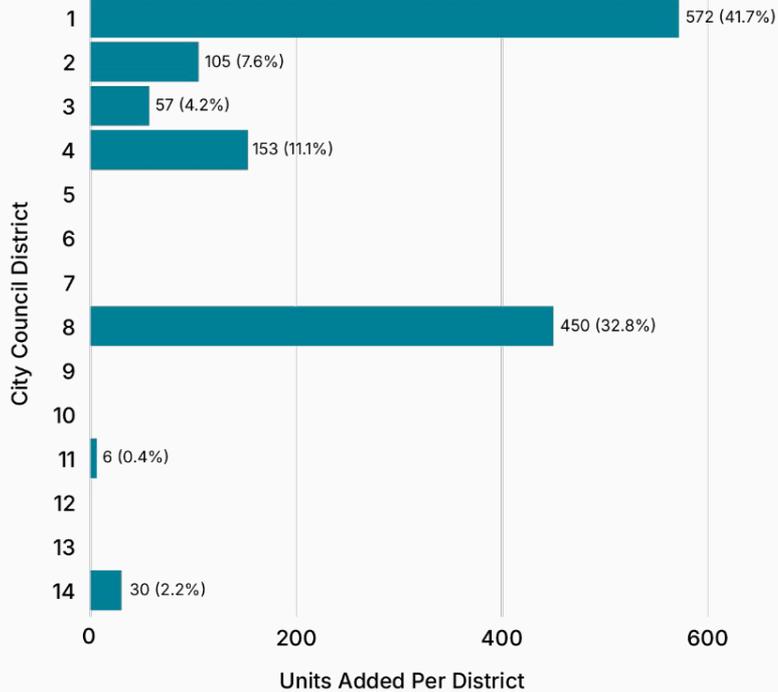
Source(s): CoStar (market-rate units); Dallas PFC and HFC property inventories; Texas Department of Housing and Community Affairs LIHTC property inventories; Yardi Matrix (deed-restricted)

## 1,373 new deed-restricted units were delivered within the City of Dallas in 2024 — 42% (572) in Council District 1.

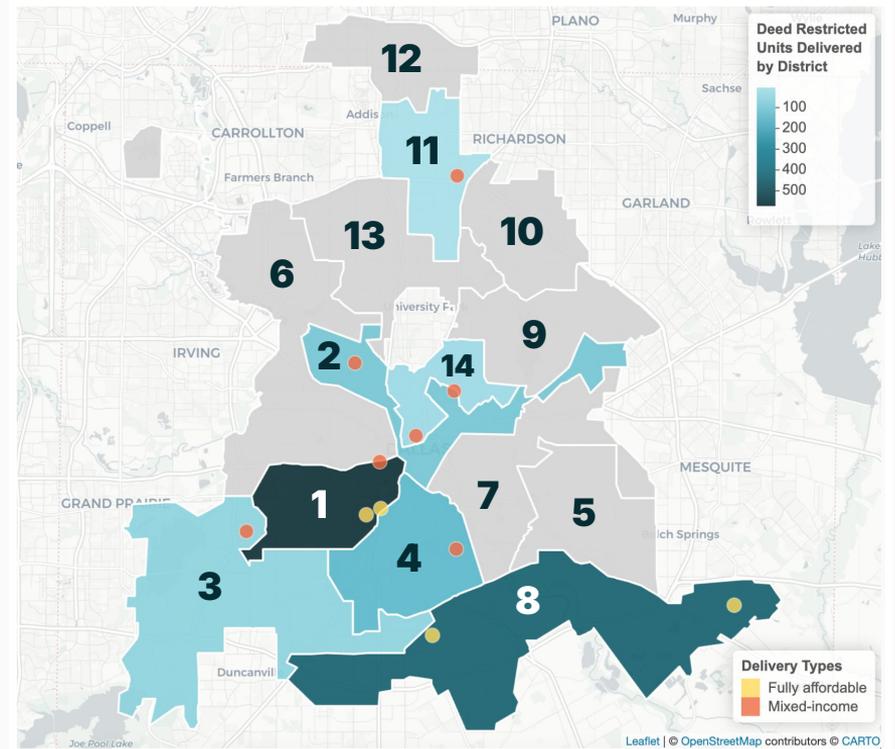
Deed-restricted units represent 16% of all new units delivered in 2024. Deed-restricted units came online in Council Districts 1, 2, 3, 4, 8, 11, and 14. After District 1, District 8 realized the greatest number of deed-restricted units at 450.



**Figure 41: Deed-Restricted Deliveries by Council District, 2024**



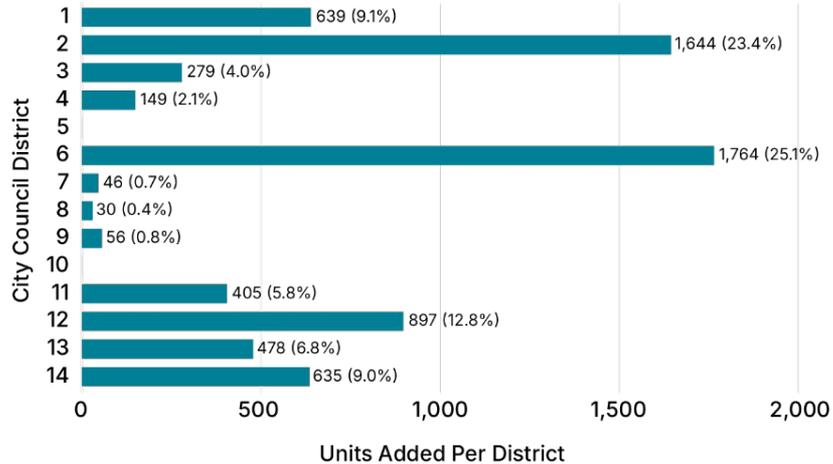
**Map 6: City of Dallas Deed-Restricted Deliveries, 2024**



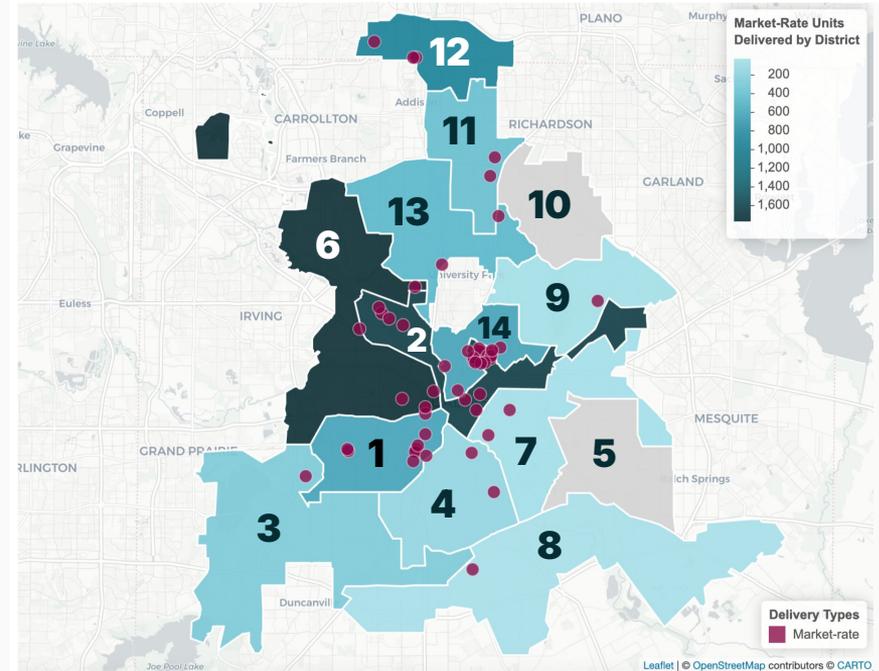
Source(s): CoStar (market-rate units); Dallas PFC and HFC property inventories; Texas Department of Housing and Community Affairs LIHTC property inventories; Yardi Matrix (deed-restricted)

Of all multifamily deliveries in 2024, 84% of units were market rate (i.e., unsubsidized). Districts 2 and 6 accounted for 49% of all new market-rate units.

Figure 42: Market-Rate Deliveries by Council District, 2024



Map 9: City of Dallas New Market-Rate Multifamily Deliveries, 2024

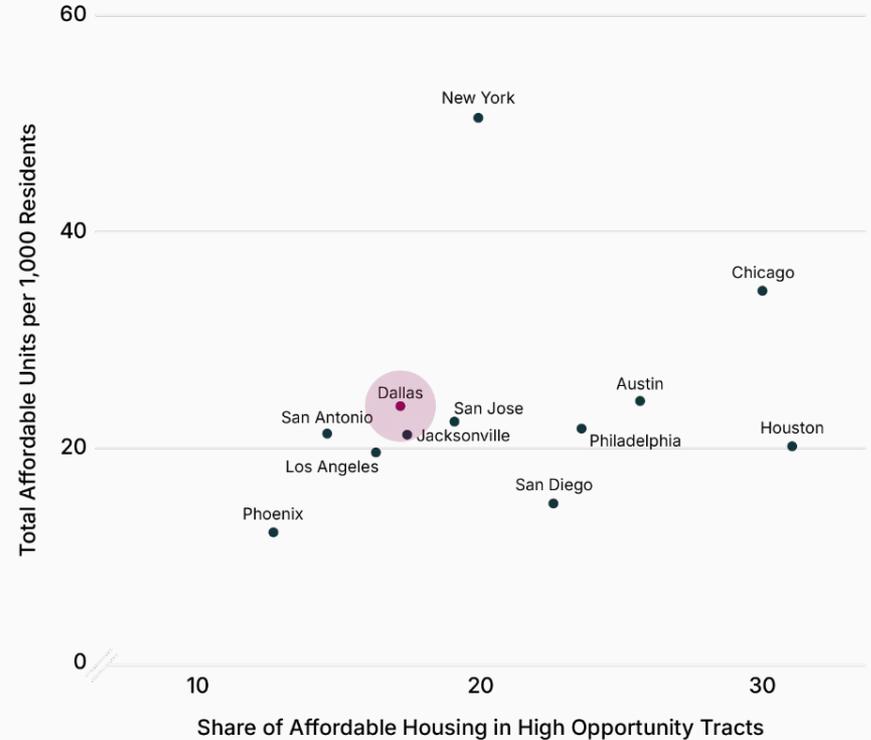


Source(s): CoStar (market-rate units); Dallas PFC and HFC property inventories; Texas Department of Housing and Community Affairs LIHTC property inventories; Yardi Matrix (deed-restricted)

**The City of Dallas ranks 4th out of the 12 largest cities for total number of deed-restricted units per 1,000 residents but 9th out of 12 for units in high-opportunity census tracts.**

Note: "High-opportunity" census tracts are tracts where the median income of the tract is greater than the median income of the city overall. Deed-restricted unit counts on this figure come from the National Housing Preservation Database (NHPD), which excludes locally subsidized units. Therefore, total counts are likely incomplete.

**Figure 43: Deed-Restricted Units by Access to Opportunity, 2023 (12 Largest Cities)**



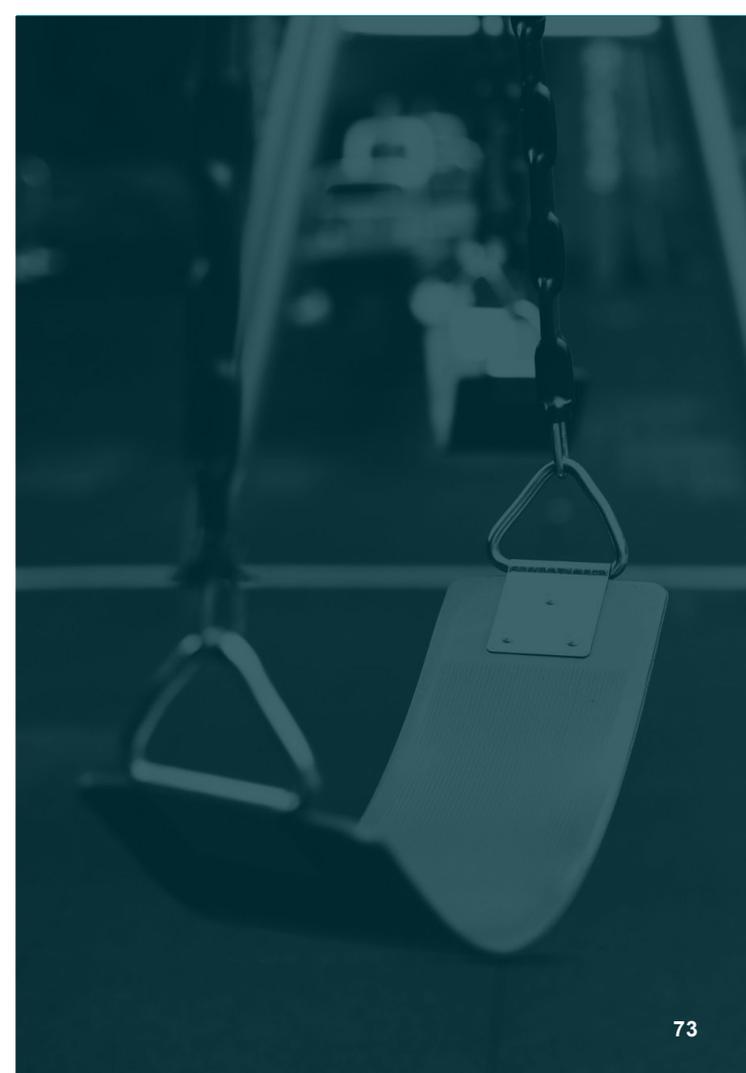
Source(s): ACS B01003 Population, B19013 Median Income, 2023; NHPD 2024

## Considerations

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How might we:

- **Better support renters who are at risk of eviction?** From 2019 to 2024, 83% of defendants appeared one time in the dataset. In 2025, 30% of filings with an associated dollar amount (4,905) were for less than \$1,500.
- **Build and preserve more rental units affordable to households at or below 50% AMI?** Dallas is short 46K affordable rental units for households at this income level and has lost about half of low-rent units (<\$1,000 per month) in two years.
- **Design and implement housing solutions for the Dallas we aspire to?**





[cpal.org](https://cpal.org)



# Homelessness

*Housing Forward – Sarah Kahn*



# HOMELESS RESPONSE UPDATES STATE OF HOUSING

APRIL 2026

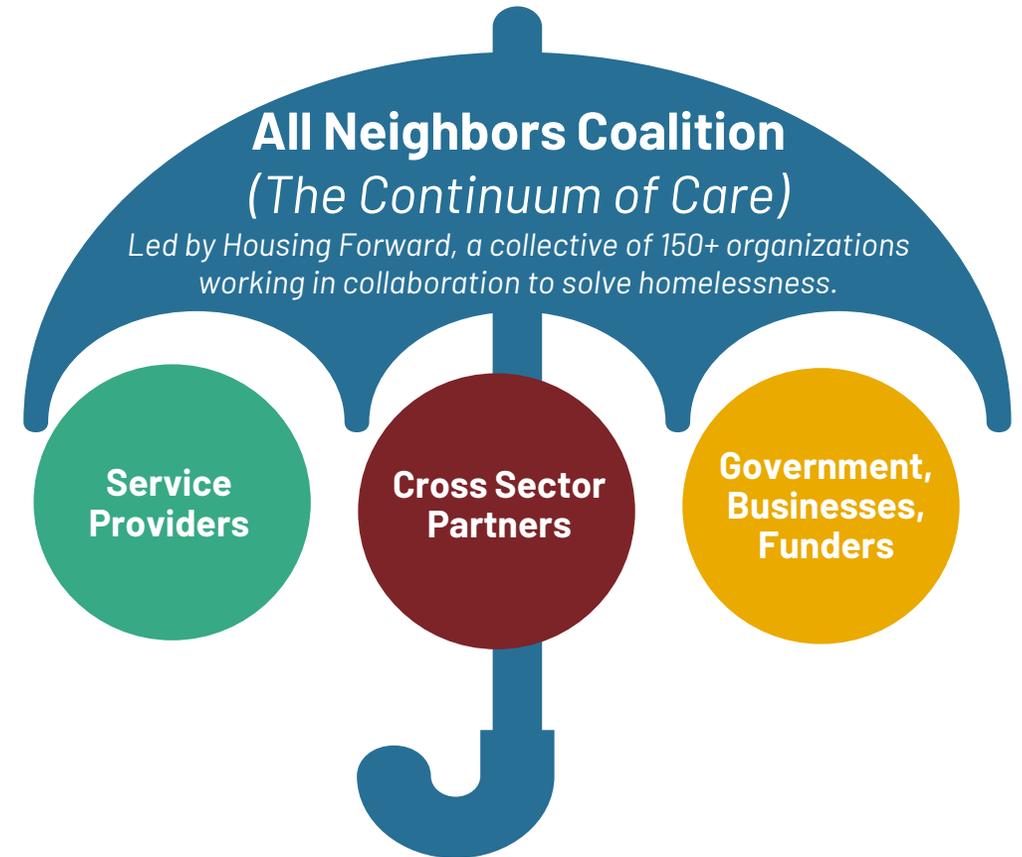
# OVERVIEW OF HUD'S CONTINUUM OF CARE (CoC)

## Who is Housing Forward?

Federally appointed lead agency for the 150+ member All Neighbors Coalition, uniting government, nonprofit, and private partners to resolve homelessness through coordinated action and strategic problem solving. Since 2021, the Coalition has supported **22,939 people to end their homelessness**.

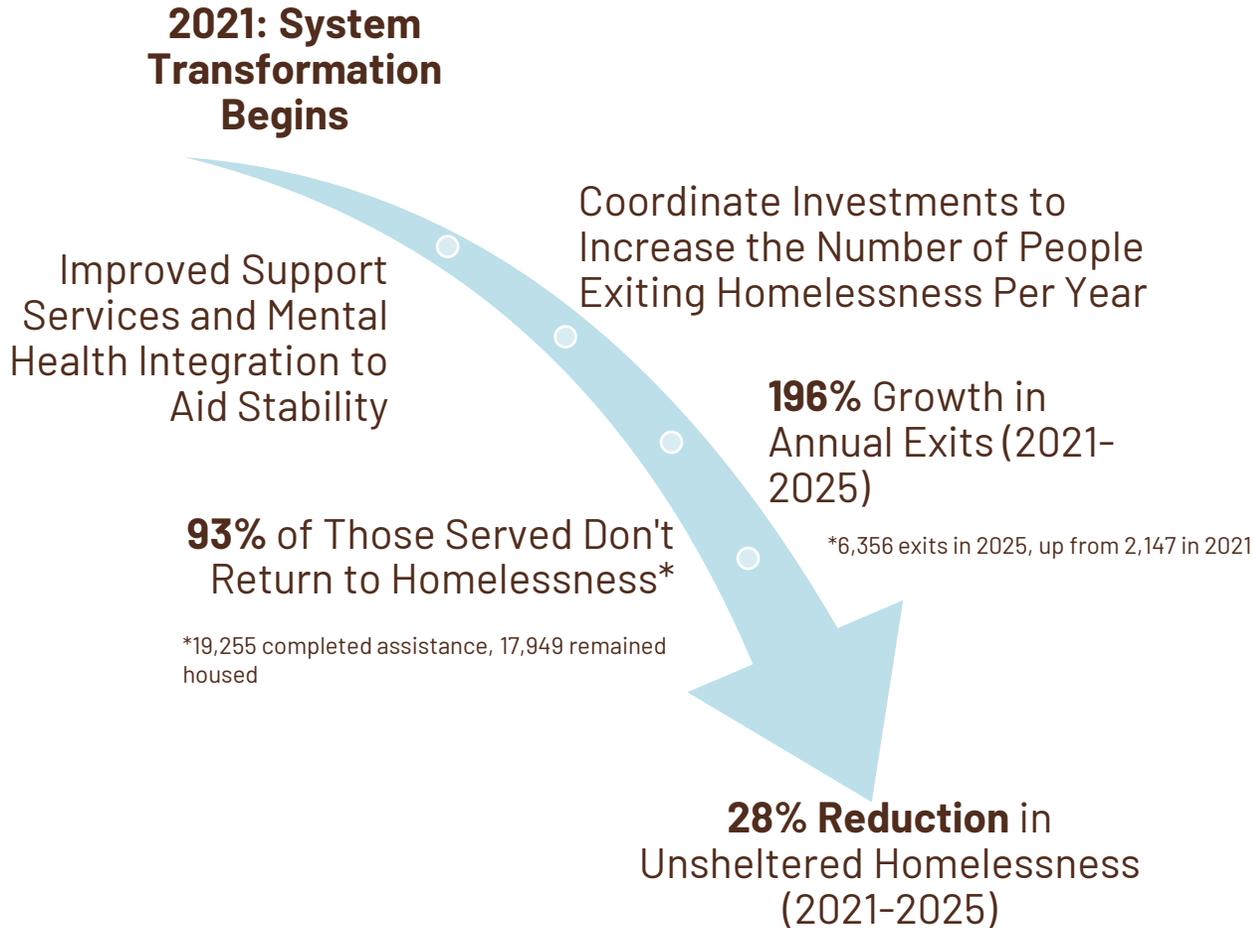
## What Do We Do?

- Align federal, local, and private dollars
- Implement data-driven strategies
- Accountable for results on homelessness



# ROADMAP TO TRANSFORM THE SYSTEM

*Expanding pathways to self-sufficiency and out of homelessness*



## SYSTEM SNAPSHOT

**~\$49 Million**

Stewarded Federal Funds in 2025, up from \$19M in 2021

**510**

Active Landlord Partners Across our Portfolio

**22,939**

Permanent Exits from Homelessness since 2021

**~\$279 Million**

Reduced **annual** Spend on Other Public Services (hospital stays, jails, crisis services, etc.)

**56,000**

Case Management Visits to People Stabilizing in Housing in 2025



\*Dallas County (2024), The Cost of Homelessness in Dallas and Collin Counties

# ADDRESSING STREET HOMELESSNESS AND PUBLIC SAFETY

## *Street to Home Initiative*

**Aligning mental health supports, the homeless response system, and law enforcement partners to get people off the streets and restore public spaces.**

**Phase 1 (2024-2025):** Scaling a site-by-site encampment approach into Downtown Dallas that brings mental health, street medicine, and homeless services directly to the streets.

**Zero**

Downtown  
encampments

**31%**

Reduction in violent crime  
Downtown year to date

**Phase 2 (2026-2027):** Keeping downtown encampments closed and expanding to priority areas. Rapid engagement with immediate connections to shelter, treatment, and housing.



# SCALING THE SYSTEM TO ENSURE NO ONE SLEEPS OUTSIDE

Each year, thousands of people enter the homeless response system



With limited resources to support people to exit homelessness, many get stuck, keeping shelters full

- In 2025, **10,800 households** needed an intervention to exit homelessness.
- Our community has expanded those interventions more than ever before. However, resource constraints mean only **1 in 3 households** can access them.
- As a result, many people remain in shelters for long periods, keeping beds full and limiting access for others.

## The Result:

People are forced to sleep outside



\* Data source: FY2025 HMIS and Longitudinal System Analysis

# NEXT: FRAMEWORK TO ELIMINATE STREET HOMELESSNESS

*Everyone has a pathway into shelter and out of homelessness*



## **Coordinated Outreach** → **Get People Inside**

*Integrated street teams rapidly engage individuals, with immediate placement into shelter, treatment, and housing*



## **Centralized Intake** → **Single Drop Off Location**

*Single, coordinated drop-off location for outreach teams, first responders, and partners*



## **Central Bed Management** → **Immediate Shelter and Treatment Access**

*Real-time visibility into available shelter beds, with immediate transport to open beds*



## **Scaled Stability and Transition Services** → **People Exit to Self-Sufficiency so More Can Come Inside**

*All shelter beds connected to mental health, recovery, employment, and transitional services to move to self-sufficiency and out of homelessness*

# CONSIDERATIONS FOR CITY OF DALLAS

1. Continue to prioritize encampment closure maintenance strategy
2. Continue proven, coordinated outreach strategy
3. Invest in existing facilities to create and transform centralized intake and transitional shelter
4. Contribute to dedicated, sustainable revenue for transition services in annual budget

# APPENDIX

# FREQUENTLY ASKED QUESTIONS

## 1. **Are homeless people coming to Dallas from other cities?**

Of those who were identified as homeless in the City of Dallas in 2025, 83% had a previous residence in the City of Dallas.

## 2. **Is Dallas the only City contributing to the region's homeless response?**

Dallas and Collin counties homeless rehousing system receives ~\$75 million in public funds from 10 separate jurisdictions and HUD's Continuum of Care program. This year, the City of Dallas has contributed 17% of total funding for the rehousing system.

## 3. **How do we track 'returns to homelessness'?**

Case managers are required to participate in weekly 'Stabilization Meetings' to track clients' Stabilization Plans. Returns are also tracked by identifying individuals who access homeless services after their assistance has ended (shelter, meal services, homeless clinics, etc.).

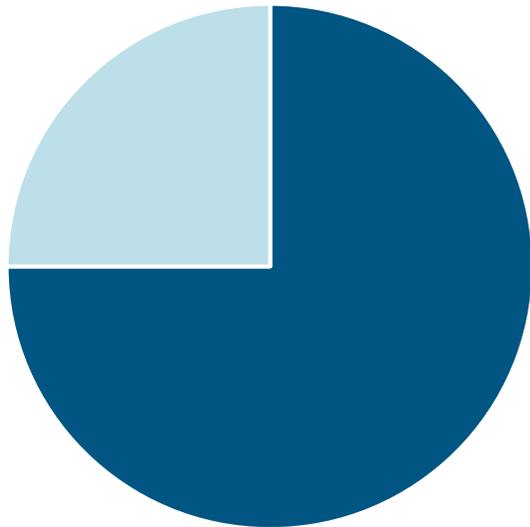
## 4. **Why are homeless people 'service resistant'?**

Ninety-four percent of individuals at encampments say 'yes' to working with service providers when they are offered an exit pathway. Attaching exit pathways to shelter beds will drive more people inside.

# SCALING THE SYSTEM TO ENSURE NO ONE SLEEPS OUTSIDE

*What are the needs?*

**10,800 Households  
Needed Intervention in 2025**



■ Light Touch Intervention

■ Deeper Intervention

**~75% New/First-Time Homeless → Light Touch Intervention**

Light financial assistance, services to immediately exit and avoid waiting in shelter

*\*\*Less than \$1,000 per household on average*

**~25 % Higher Need → Deeper Intervention**

Tailored exit pathways matched to need, including higher levels of care for targeted number of complex cases

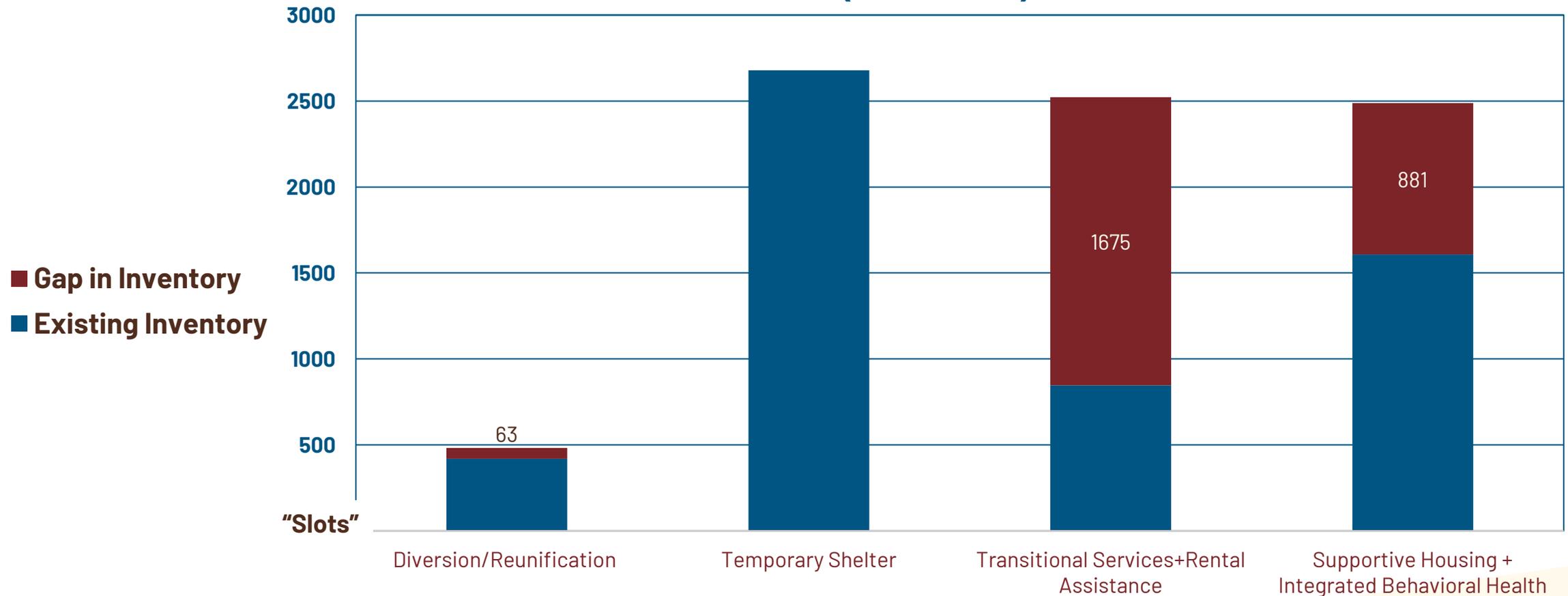
*\* Data source: FY2025 HMIS and Longitudinal System Analysis*



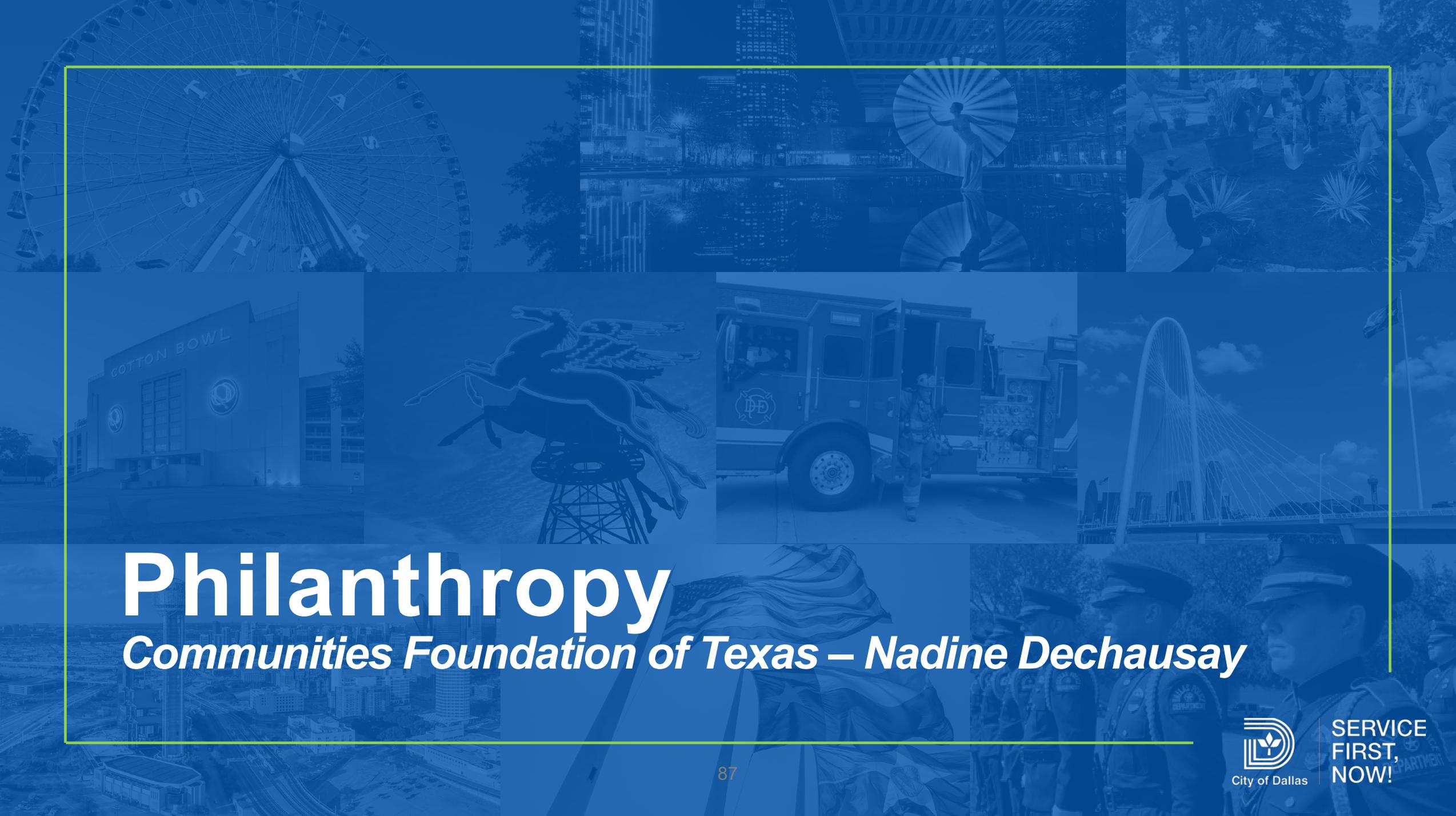
# SCALING THE SYSTEM TO ENSURE NO ONE SLEEPS OUTSIDE

## Where are the gaps?

Current State System  
Intervention 'Slots' Available and Gaps to Meet Annual Need  
(2026 Model)



\* Data Source: HUD's Housing Inventory Chart, 'temporary shelter' excludes DV projects



# Philanthropy

*Communities Foundation of Texas – Nadine Dechausay*

# HouseDTX:

## Advancing Housing Affordability through Partnership

Nadine Dechausay, Chief Strategy and Insights Officer  
**Communities Foundation of Texas**



## Production

---

Increase the supply of affordable homes



## Preservation

---

Ensure that units remain affordable and are safe and well maintained



## Partnership

---

Convene public private sector to improve system



**HouseDTX** is a new platform that leverages the power of networks to advance effective housing policy and practice in Dallas with the goal of increasing housing affordability.

# HouseDTX Advisory Board



Ashley Brundage  
*Dallas Area Habitat for Humanity*



Cullum Clark  
*George W. Bush Presidential Center*



Nadine Dechausay  
*Communities Foundation of Texas*



Ashley Flores  
*Child Poverty Action Lab*



Brian Keith  
*Greater Dallas Planning Council*



Ruben Landa  
*Greater Dallas Planning Council*



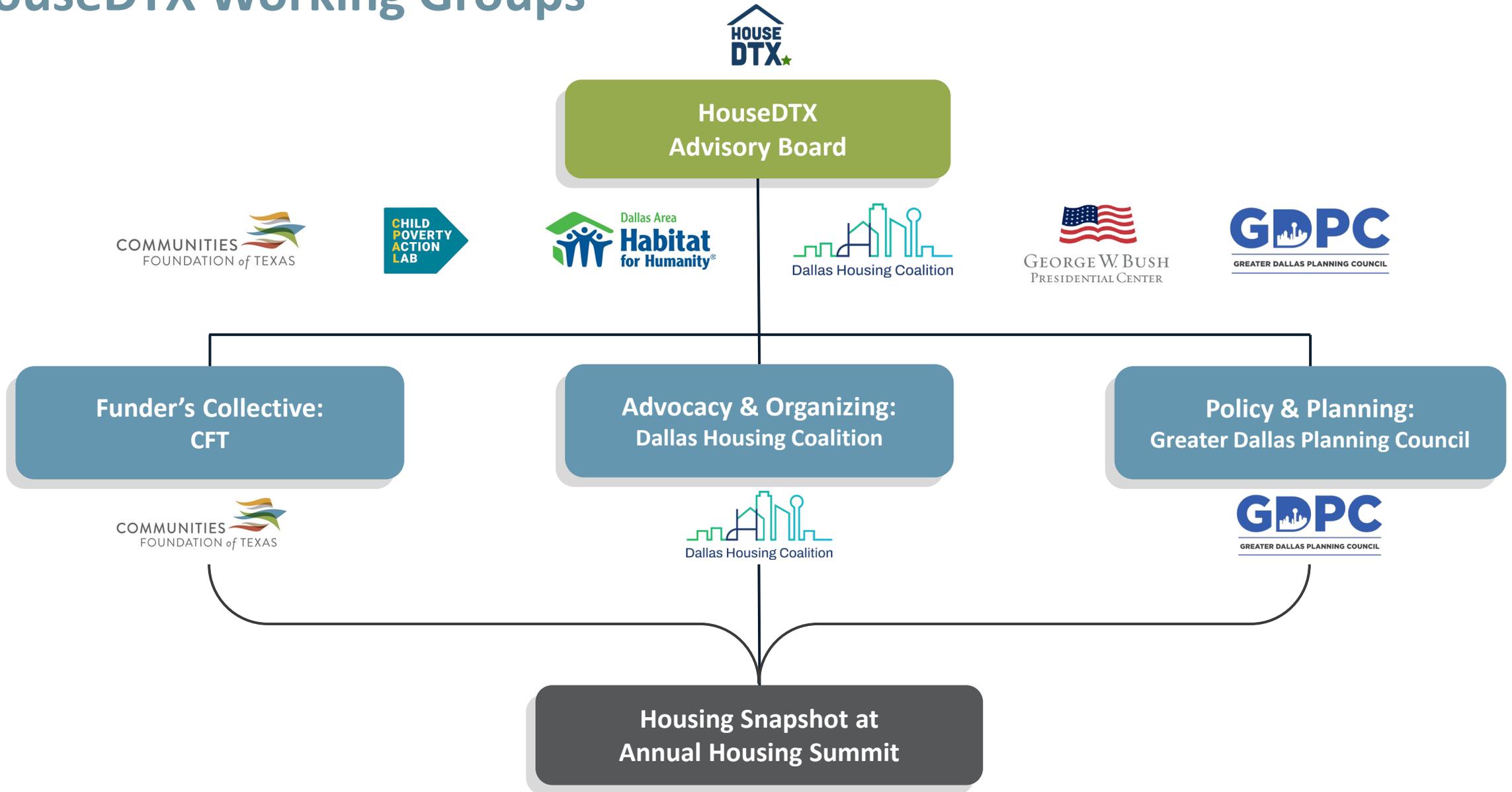
Shane Phillips  
*Greater Dallas Planning Council*



Bryan Tony  
*Dallas Housing Coalition*



# HouseDTX Working Groups



# In the News

BUSINESS | REAL ESTATE

## Communities Foundation of Texas launches \$50 million housing initiative

The five-year commitment aims to support the development and preservation of hundreds of homes each year.

*Dallas Morning News*

Residential Real Estate

## Communities Foundation of Texas launches \$50M housing initiative to tackle affordability issues

*Dallas Business Journal*

Commercial Real Estate

## How Dallas Leaders Aim to Fix the City's Affordable Housing Problem Through Policy

Experts from Communities Foundation of Texas, Dallas Housing Coalition, Bush Institute, and more weigh in.

*D Magazine*

DALLAS · OCTOBER 30, 2025 6:17 PM

## Millions pledged to grow Dallas housing

The group behind North Texas Giving Day wants to give North Texas' housing a boost. Communities Foundation of Texas says a mult...  
[Read More](#)

*NBC DFW*

## Communities Foundation of Texas Launches \$50M Initiative to Tackle Dallas' Housing Crisis

The foundation's initial housing strategy centers around three pillars: partnership

*Dallas Innovates*

Nonprofits

## A \$100 Million Bet on Affordable Housing in Dallas

The Communities Foundation of Texas is spearheading a regional partnership to align policy, funding, and innovation to increase housing supply.

*D Magazine*



FROM LEFT: Wayne White, Kimberly Bizer Tolbert, and Matrice Ellis-Kirk. Photo: Claudia Carson-Habeeb

Living

### CFT Launches Housing Initiative

December 1, 2025 · Claudia Carson-Habeeb

Communities Foundation of Texas (CFT) unveiled a new housing initiative as part of its five-year strategic plan focused on addressing one of North Texas' most pressing challenges — affordable, equitable, and sustainable housing access.

*People Newspapers*

# Considerations for Housing Policy

- **Stay the course on Production and Preservation goals in a manner that is sensitive to Place**
  - Continue to evolve zoning framework to allow for context-sensitive infill and a broader mix of housing types introduced in compatible, incremental ways
- **Enhance the City's Partnership goals**
  - As with the Dallas Housing Opportunity Fund, use public funding to jumpstart critical housing initiatives like the Community Land Trust and attract additional private and philanthropic support
  - Commit to reducing the hidden costs of affordable housing development and measure your effectiveness:
    - Expand large-scale investments in infrastructure in historically dis-invested communities
    - Provide expedited service (particularly around legal review) and exemptions from certain onerous fees for developers building affordable or attainable housing
    - Measure your own process and set goals for reducing frictions and costs



Contact us anytime:  
[housing@cftexas.org](mailto:housing@cftexas.org)



# Dallas is Home

# Housing Policy History



# Dallas is Home - Guiding Principles



# Dallas is Home - Proposed Organizational Framework



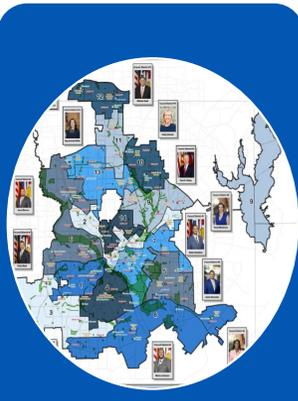
## Citywide Production

Includes Shelters to Attainable Housing



## Citywide Preservation

Preserve existing stock includes Naturally Occurring Affordable Housing



## Area Priorities

Focus resources in areas with the greatest housing needs and alignment with DO!



## Housing Services & Programs

Programs for unhoused neighbors, home repair, and downpayment assistance



## Fair Housing Systems

Housing system that addresses access, fairness, outreach, homelessness, expands stable housing options



## Infrastructure

Align capital improvements and infrastructure to support housing development



## Collaboration & Coordination

Includes Internal departments, Continuum of Care and Philanthropy

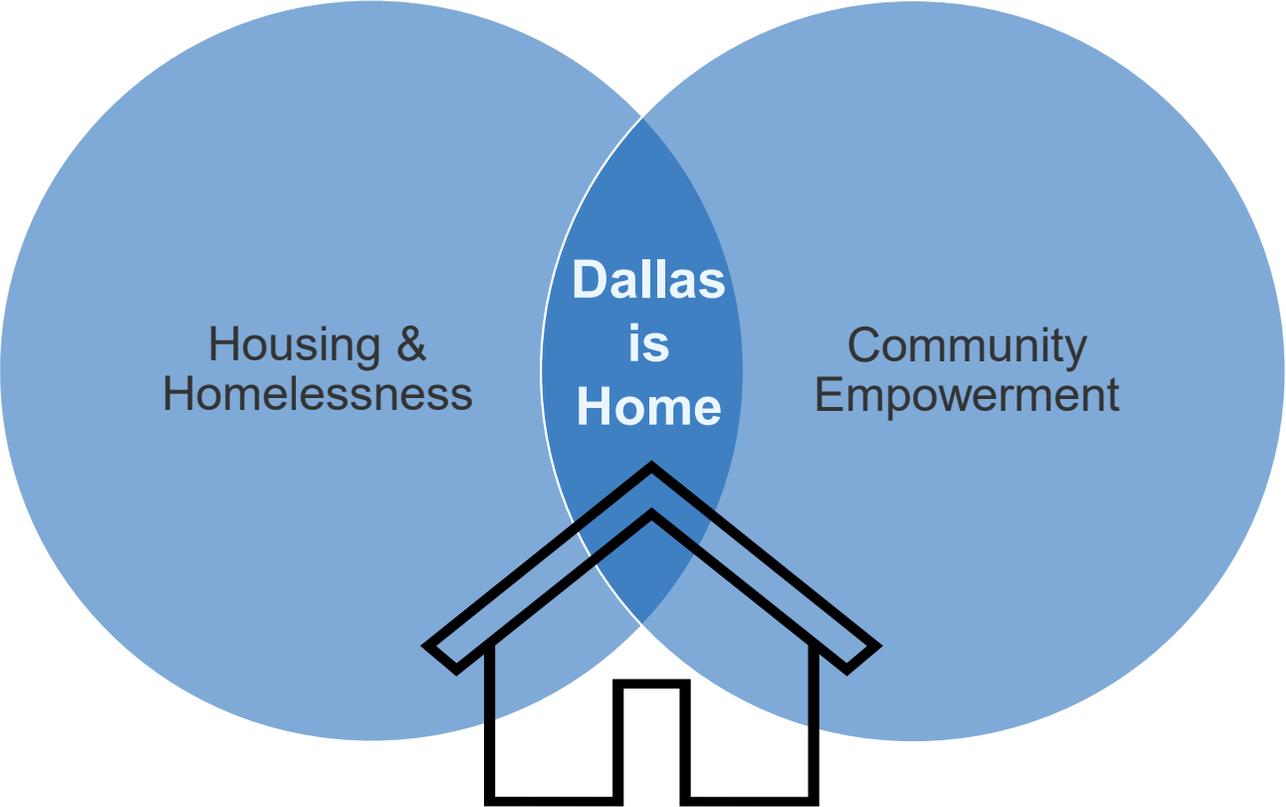


## Engagement & Education

Ensure resident voices contribute to policy and program design



# OHCE Alignment with Drivers of Opportunity Framework

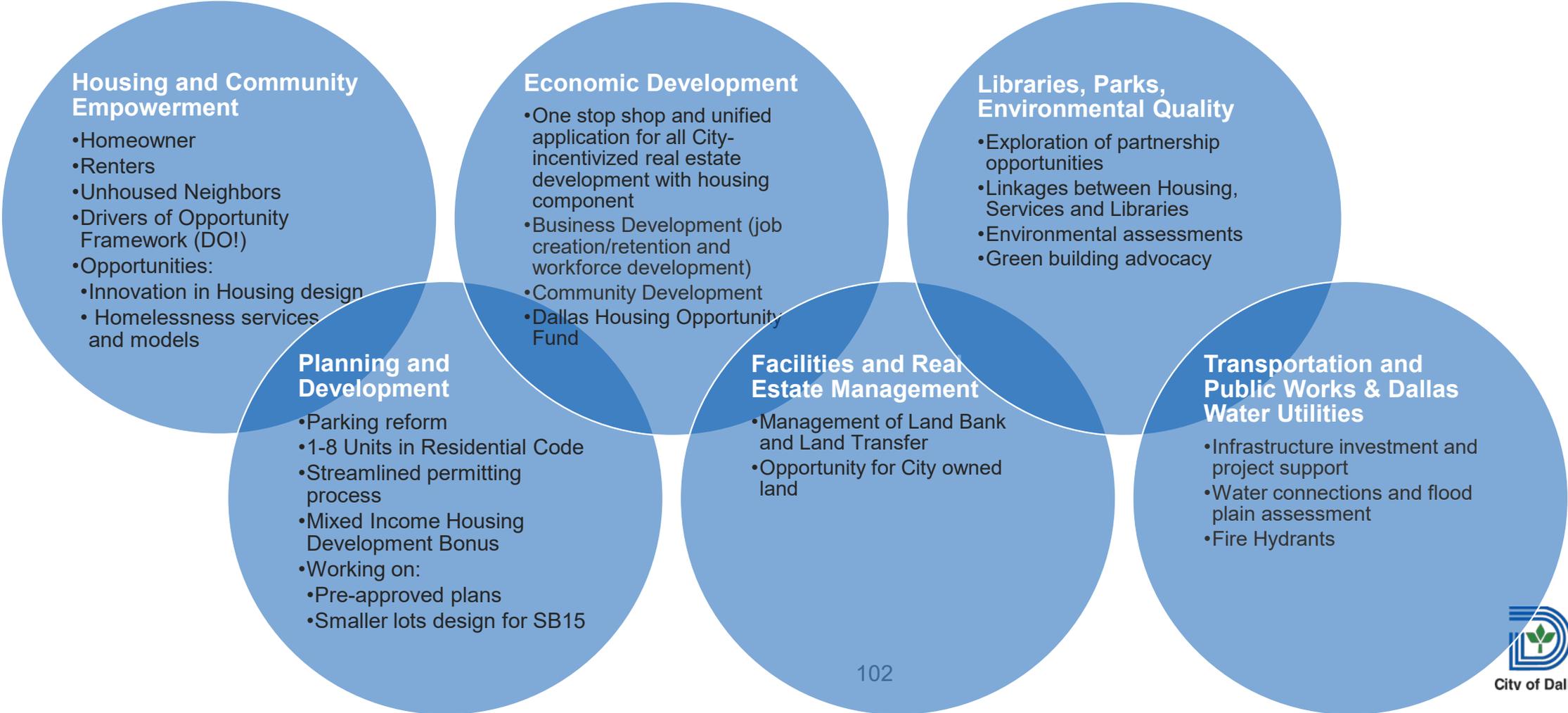


## Current Programs

- Housing Pathways Support
- Rental and Eviction Assistance
- Home Improvement Preservation Program
- Fair Housing Investigations and Outreach
- Dallas Homebuyer Assistance Program
- New Construction and Substantial Rehabilitation
- Dallas Housing Acquisition and Development Corporation
- Economic Development Incentive Policy
- **Dallas Public Facility Corporation**
- **Dallas Housing Finance Corporation**

# Cross-Departmental Collaboration

## Housing access, production, and preservation is multi-departmental



## Next Steps

### April-June

- Set up meetings with Councilmembers to deep dive into their Districts and review district data
- Host community conversations
- Monthly City Manager memo updates

### June

- Briefing Presentation

### August/September

- City Council consideration

# Discussion

## Question and Answer

- What resonated with you?
- What do you feel is the most pressing housing issue in your District and in the City?
- Is there anything missing that you want to make sure is heard?



**SERVICE  
FIRST,  
NOW!**

# State of Housing – Dallas, Texas

## Dallas is Home

### City Council Briefing

April 1, 2026

#### **Thor Erickson**

*Director*

**Office of Housing and  
Community  
Empowerment**

#### **Dr. Cullum Clark**

*Director*

**Bush Institute – SMU  
Economic Growth  
Initiative**

#### **Ashley Flores**

*Chief of Housing*

**Child Poverty Action Lab**

#### **Nadine Dechausay**

*Chief Strategy & Insights Officer*

**Communities Foundation of Texas**

#### **James Armstrong**

*Deputy Director*

**Office of Housing and  
Community  
Empowerment**

#### **Nia Duggins**

*Senior Policy*

*Representative, Business  
Issues*

**National Association of  
Realtors**

#### **Sarah Kahn**

*President & CEO*

**Housing Forward**



# Appendix

# Key Definitions

## Acronym

## Definition

Acronym	Definition
<b>AMI</b>	Area Median Income – A measure used to determine eligibility for housing programs. 50% AMI means a household earns half the median income for the area.
<b>CoC</b>	<i>Continuum of Care</i> – A regional or local planning body that coordinates housing and services funding for homeless families and individuals.
<b>DO!</b>	<i>Drivers of Opportunity</i> – A citywide framework aligning services and investments with key opportunity domains like housing, health, and economic mobility.
<b>DHAP</b>	<i>Dallas Homebuyer Assistance Program</i> – Provides down payment and closing cost assistance to eligible first-time
<b>DHP33</b>	<i>Dallas Housing Policy 33</i> – A citywide roadmap adopted in 2018 to guide affordable housing production, preservation, and anti-displacement strategies. Dallas Housing Policy 2033 was repealed on December 9, 2025 by resolution 25-1895
<b>DPFC / DHFC</b>	<i>Dallas Public Facility Corporation / Dallas Housing Finance Corporation</i> – City-affiliated entities that finance and support affordable housing development.
<b>HIPP</b>	<i>Home Improvement and Preservation Program</i> – Provides funding for home repairs to preserve affordable housing and prevent displacement.
<b>Land Bank / Land Transfer Program</b>	Programs that acquire and transfer vacant or tax-delinquent properties for affordable housing development.
<b>NOAH</b>	<i>Naturally Occurring Affordable Housing</i> – Unsubsidized rental housing that is affordable to low- and moderate-income households.
<b>NOFA</b>	<i>Notice of Funding Availability</i> – A public announcement that funding is available for specific housing or service programs.
<b>PSH</b>	<i>Permanent Supportive Housing</i> – Long-term housing with supportive services for people with disabilities or chronic homelessness.
<b>RRH</b>	Rapid Rehousing – A short-term housing intervention that helps individuals and families quickly exit homelessness and return to permanent housing

# 2025 HUD AMI

Eligibility Standard <sup>2</sup>	Number of Persons in the Household							
	1	2	3	4	5	6	7	8
140%	\$ 114,954	\$ 131,376	\$ 147,798	\$ 164,220	\$ 177,358	\$ 190,495	\$ 203,633	\$ 216,770
135%	\$ 110,849	\$ 126,684	\$ 142,520	\$ 158,355	\$ 171,023	\$ 183,692	\$ 196,360	\$ 209,029
130%	\$ 106,743	\$ 121,992	\$ 137,241	\$ 152,490	\$ 164,689	\$ 176,888	\$ 189,088	\$ 201,287
125%	\$ 102,638	\$ 117,300	\$ 131,963	\$ 146,625	\$ 158,355	\$ 170,085	\$ 181,815	\$ 193,545
120%	\$ 98,532	\$ 112,608	\$ 126,684	\$ 140,760	\$ 152,021	\$ 163,282	\$ 174,542	\$ 185,803
115%	\$ 94,427	\$ 107,916	\$ 121,406	\$ 134,895	\$ 145,687	\$ 156,478	\$ 167,270	\$ 178,061
110%	\$ 90,321	\$ 103,224	\$ 116,127	\$ 129,030	\$ 139,352	\$ 149,675	\$ 159,997	\$ 170,320
105%	\$ 86,216	\$ 98,532	\$ 110,849	\$ 123,165	\$ 133,018	\$ 142,871	\$ 152,725	\$ 162,578
100%	\$ 82,110	\$ 93,840	\$ 105,570	\$ 117,300	\$ 126,684	\$ 136,068	\$ 145,452	\$ 154,836
95%	\$ 78,005	\$ 89,148	\$ 100,292	\$ 111,435	\$ 120,350	\$ 129,265	\$ 138,179	\$ 147,094
90%	\$ 73,899	\$ 84,456	\$ 95,013	\$ 105,570	\$ 114,016	\$ 122,461	\$ 130,907	\$ 139,352
85%	\$ 69,794	\$ 79,764	\$ 89,735	\$ 99,705	\$ 107,681	\$ 115,658	\$ 123,634	\$ 131,611
80%	<b>\$ 65,700</b>	\$ 75,100	\$ 84,500	<b>\$ 93,850</b>	\$ 101,400	\$ 108,900	\$ 116,400	\$ 123,900
75%	\$ 61,583	\$ 70,380	\$ 79,178	\$ 87,975	\$ 95,013	\$ 102,051	\$ 109,089	\$ 116,127
70%	\$ 57,477	\$ 65,688	\$ 73,899	\$ 82,110	\$ 88,679	\$ 95,248	\$ 101,816	\$ 108,385
65%	\$ 53,372	\$ 60,996	\$ 68,621	\$ 76,245	\$ 82,345	\$ 88,444	\$ 94,544	\$ 100,643
60%	\$ 49,320	\$ 56,340	\$ 63,360	\$ 70,380	\$ 76,020	\$ 81,660	\$ 87,300	\$ 92,940
50%	\$ 41,100	\$ 46,950	\$ 52,800	\$ 58,650	\$ 63,350	\$ 68,050	\$ 72,750	\$ 77,450
30%	\$ 24,650	\$ 28,200	\$ 31,700	\$ 35,200	\$ 38,050	\$ 43,150	\$ 48,650	\$ 54,150

# General Data on Housing Needs

## Housing needs in Dallas:

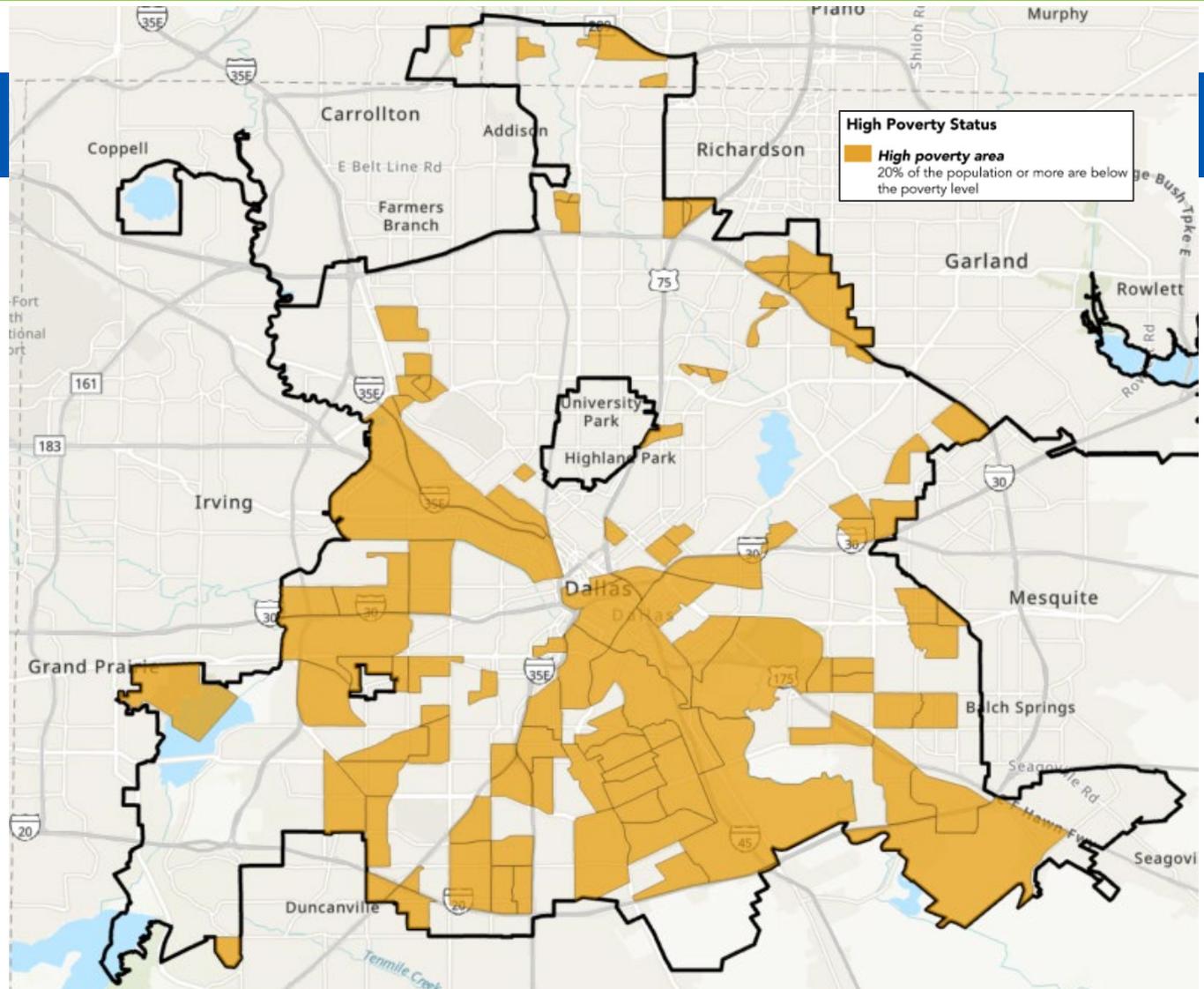
- **Rental Housing Shortage:** Dallas currently faces a shortage of approximately 39,900 affordable rental units for households earning 50% or less of the Area Median Income (AMI). Without intervention, this gap is projected to grow to over 70,000 units by 2033.
- **Homeownership Needs:** To achieve a goal of 50% homeownership in Dallas, about 42,100 households would need to transition from renting to owning. This would require adding approximately 3,400 new housing units per year to keep pace.
  - Income needed
  - Product they want to buy
- **Homelessness:** There are currently 3,718 individuals experiencing homelessness in the Dallas City, Dallas County, and Irving area roughly 10 people per 10,000 residents.

## Housing Data

- Census Tracts where 20% of residents are below poverty line.\*
- City Average is 15.8%

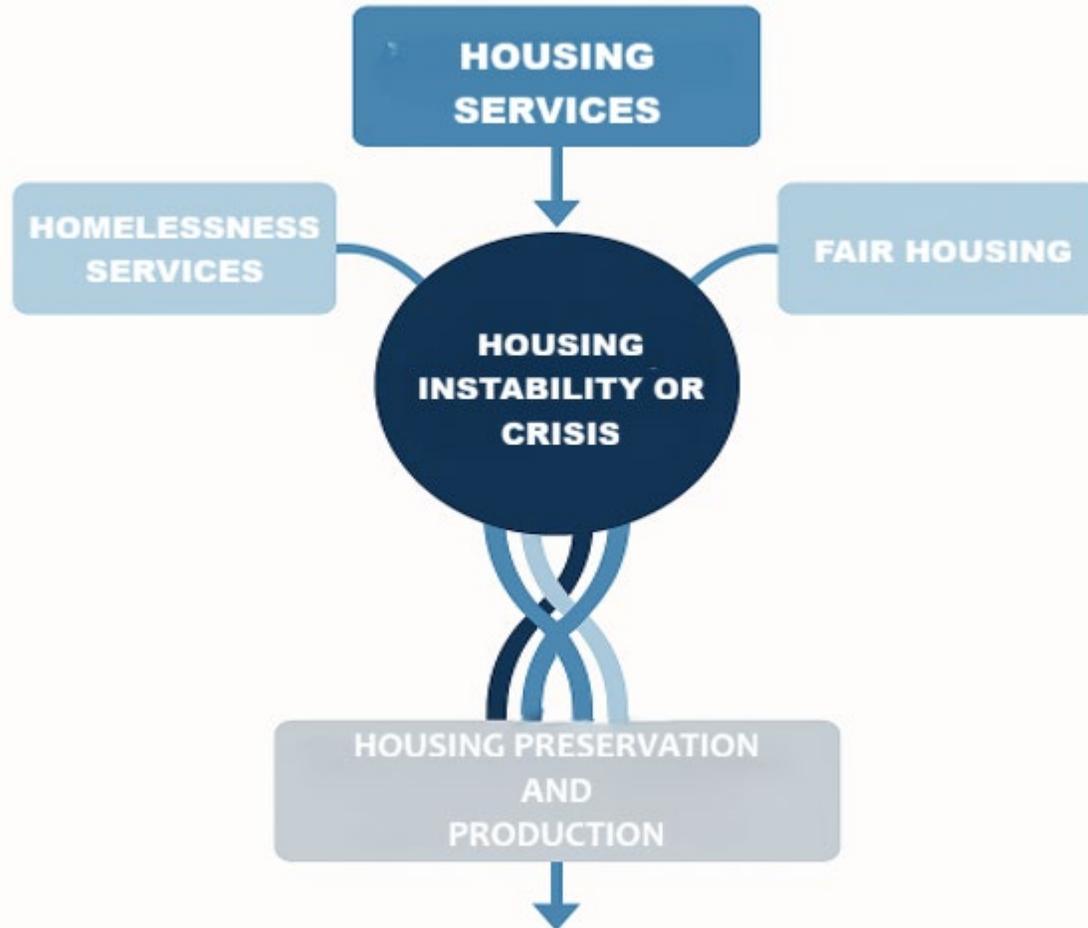
**High Poverty Status**  
 **High poverty area**  
20% of the population or more are below the poverty level

Source: EDA Census Poverty Status Viewer  
([EDA-Census Poverty Status Viewer](#))



\*The Poverty Rate is defined as the percentage of people whose household income falls below the poverty threshold set by the government. 110

# Approach to Alignment



- Combining processes and measurable outcomes for all housing, homelessness, and fair housing programs
- Shared data, navigation, and case management across departments
- Ability to identify people in one program that may benefit from another more effectively
- Goal is to have consistent compliance, standards, and resident experience across the entire system

# Drivers of Opportunity (DO!)



- Defines a full spectrum of opportunities from stabilization to rehousing, affordable rental, supportive housing, housing related services, homeownership, and fair housing access
- Embeds fair housing protections and representative standards throughout the entire system to ensure consistent, transparent, and representative access for all residents

# Drivers of Opportunity (DO!)

Gainful Employment	High Quality Education	Opportunity-Rich Neighborhoods	Healthy Environment and Access to Health Care	Public Safety & Wellbeing
Pathways for Dallas residents to secure good jobs, grow income, and build lasting economic stability	Opportunities for lifelong learning so all residents can grow, adapt, and thrive	Strong neighborhoods with affordable homes, reliable transportation, and access to community resources.	Conditions that support physical and mental well-being through safe environments and access to health services.	Communities where residents feel safe, supported, and engaged.
Where Does Action Happen?				
Employment Opportunities that Strengthen Communities 	Access to Preschool 	Affordable, Stable Housing 	Clean and Safe Environment 	Active Civic Participation 
Living Wage Jobs 	Effective Public Education 	Economic Opportunity & Growth 	Access to Health Services 	Crime Prevention 
Pathways to Financial Security 	School Socio-Economic Representation 	Strong Assets & Cultural Hubs 	Maternal and Child Health 	Safety from Crime 
Opportunities for Wealth-Building 	College Readiness 	Welcoming & Vibrant Public Spaces 	Trauma-Free Communities 	Trust-Based Community Policing 
Strong Workforce Development 	Digital Access 	Accessible Transportation 	Healthy Food Access 	Youth Resilience and Safety 
		Age Friendly Communities 		
		Infrastructure Investments 		



**Lead:** The City sets policy, strategy, and makes direct investments



**Collaborate:** Convene departments & connect with community anchor institutions for shared decision making and delivery



**Support:** Promote and enable efforts through communication, data-sharing, and alignment

# Proposed DHFC/DPFC Program Statement Amendment

Criteria	DHFC – Staff Proposed Policy	DPFC - Staff Proposed Policy	Board Comment	Staff Comment
<b>Project Location</b>	Prioritize rehab of expiring deed restricted properties or close to job centers or serve specific populations in areas with <20% poverty	Prioritize new construction and areas with >20% poverty; and areas with higher-than-average appraised values of residential property	Generally, does not support conditions to location	Proposal based on data showing locations of deed restricted properties and encouraging housing activity to align with housing need
<b>Project Conditions</b>	If waivers requested for in high-poverty/R/ECAP areas require 2/3 Council vote	Projects removing revenue from tax role require 2/3 Council vote	Generally, does not support additional level of approval than majority	Set threshold at 2/3 to call more attention to projects that falls outside project location prioritization
<b>Use of Revenue</b>	Corporate and city administration, DHFC project needs for gap, invest in Dallas Housing Opportunity Fund (DHOF), or other fund to support affordable housing		Generally, in support of this	Developed in response to housing needs and best ways to leverage revenue of corporations
<b>Tax-Exempt Reporting</b>	Quarterly reports on activity, total units, pipeline, use of revenue, total tax-exempt value annually		Generally, in support of this	Allows City Council to understand financial impact to budget
<b>Board Participation</b>	Director (or designee) as ex-officio membership on Boards		Does not support. Prefers Liaison	Allows City staff access to pertinent discussions related to properties and ensures City priorities are centered

# Dallas Housing Policy 2033\* Pillars

## 1. Strategy Target Areas

Focus investments in neighborhoods with the greatest housing needs and disparities.

## 2. Citywide Housing Production

Increase affordable housing supply across income levels and geographies

## 3. Citywide Housing Preservation

Protect existing affordable units, NOAH properties, and long-term affordability.

## 4. Infrastructure

Align capital improvements and infrastructure to support housing development.

## 5. Collaboration & Coordination

Strengthen cross-departmental and external partnerships to improve outcomes.

## 6. Engagement

Ensure resident voices influence planning, siting, and program design.

## 7. Education

Provide accessible information on resources, rights, and pathways to housing.

# Past Homelessness Four Track Strategy Policy

## **Track 1: Increase Shelter Capacity**

Expand capacity of existing providers through contracted shelter overflow programs.

## **Track 2: Inclement Weather Shelters\***

Allow entities with Chapter 45 Temporary Inclement Weather Shelter Permits to provide shelter on days when the actual temperature is less than 36 degrees (in winter months) or above 100 degrees during the day with an evening temperature higher than 80 degrees (in summer months) as led by the City.

## **Track 3: Subsidized Supportive Housing**

Provide security deposits, rent, utilities, incentives, and supportive services to further the alleviation of poverty to tenants, as well as incentives and risk mitigation to participating landlords.

## **Track 4: Investments in Facilities Combatting Homelessness**

Funding for low barrier housing types, to include permanent supportive housing, targeting chronic homelessness; rapid rehousing addressing the elderly, disabled, families with children, and young adults; ensuring that program participants are in compliance with the requirements of their housing applications; and Day Centers, for seamless wrap-around services.