



# DALLAS HOUSING POLICY 2033

# TABLE OF CONTENTS

## **iv** Acknowledgements

### **1** Introduction

- 2 Community Engagement
- 2 Supporting Data
- 4 Alignment with other City Initiatives

### **6** The Seven Pillars of Housing Equity

- 9 Pillar 1: Equity Strategy Target Areas  
SMARTIE Goals
- 13 Pillar 2: Citywide Production  
SMARTIE Goals
- 15 Pillar 3: Citywide Preservation  
SMARTIE Goals
- 17 Pillar 4: Infrastructure  
SMARTIE Goals
- 19 Pillar 5: Collaboration and Coordination  
SMARTIE Goals
- 21 Pillar 6: Engagement  
SMARTIE Goals
- 23 Pillar 7: Education  
SMARTIE Goals
- 26 Implementation

### **27** Appendices

- 29 Appendix A:  
Disparities Analysis Supporting New Housing Policy Strategies
- 37 Appendix B:  
Community Engagement: Summary of Qualitative Data Collection
- 41 Appendix C:  
Inclusive Housing Task Force Development
- 42 Appendix D:  
Glossary





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# INTRODUCTION

# INTRODUCTION

**Racial and economic inclusion are integral to Dallas’ housing growth. Accordingly, through the Dallas Housing Policy 2033, 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.**

In January 2021, the Housing and Homelessness Solutions Committee asked the Department of Housing and Neighborhood Revitalization Department to conduct a racial equity audit of the Comprehensive Housing Policy (CHP). The equity audit of the CHP, which took place from July 2021 to December 2021, produced eleven recommendations to address disproportionate impacts on historically disadvantaged communities. The

eleven recommendations challenge the City to reconsider its approach to affordable housing, moving from a production model to an impact model while addressing quality of life for Dallas residents.

At the same time, the Office of Equity and Inclusion was developing the City’s first Racial Equity Plan to set equity goals, measures, and action targets for all 42 City

departments. The adoption of the eleven recommendations of the Comprehensive Housing Policy Racial Equity Assessment, by resolution No. 22-0664, and the Racial Equity Plan by the Dallas City Council, by resolution 22-1236, set the stage to create a new housing policy based on the fundamental premise that equity reduces disparities while improving outcomes for all.

# COMMUNITY ENGAGEMENT

**Dallas Housing Policy 2033 (DHP33) development process started in July 2022 with community engagement activities reaching 2,065 people through in-person meetings, virtual meetings, focus groups, interviews, and consultations with City staff.**

An additional 7,083 individuals connected through social media and 1,847 through the [Dallas Accountability for Housing Equity Story Map](#) This process will conclude with the City Council’s adoption of DHP33 in April 2023.

Residents, housing advocates, and industry experts that have participated in this process shared that housing affordability is fundamentally about choice, that Dallas residents should be able to

choose to live in safe, quality housing in a neighborhood with access to high-paying jobs, healthy food, and healthcare, which is free from airborne toxins, protected from flooding, has adequate street lighting, and

is in proximity to family, friends, faith, culture, and other community connections, all of which are vital to wellbeing.

# SUPPORTING DATA

**According to the 2018 North Texas Regional Housing Assessment, disparities in housing opportunity continue to negatively affect historically disadvantaged Dallas residents.<sup>1</sup>**

These disparities include significantly lower homeownership rates, higher housing cost burden ([HUD](#) defines

cost-burdened families as those “who pay more than 30 percent of their income for housing”), lower median

property value, higher likelihood of living in substandard housing, and greater exposure to airborne

<sup>1</sup> 2018 North Texas Regional Housing Assessment, Executive Summary, page 4. <https://dhantx.com/wp-content/uploads/2019/03/North-Texas-Regional-Housing-Assessment-2018.pdf>

toxins and other environmental hazards associated with living in neighborhoods too close to industrial operations.

The following charts help illustrate some of the disparities DPH33 aims to reduce. A more comprehensive outline and discussion of supporting data, including city maps depicting the geography of infrastructure deficits and other disparities, can be found in Appendix A, Disparities Analysis Supporting New Housing Policy Strategies.

**Chart 1** (top right) shows the pronounced racial disparities among City of Dallas households having “severe housing problems,” which the U.S. Department of Housing and Urban Development (HUD) defines as housing units in which the household has at least one of the following:

- Lack of complete kitchen facilities
- Lack of plumbing facilities
- Overcrowding
- Spending more than 50% of its income on rent and utilities.<sup>2</sup>

The chart shows the percentage of households meeting this definition for the city’s three largest racial/ethnic groups:

- African American (Non-Hispanic/Latinx)
- Hispanic/Latinx, regardless of their identified race (White or Non-White)
- White (Non-Hispanic/Latinx)

As the chart illustrates, the percentage of African-American (Non-Hispanic/Latinx) and Hispanic/Latinx households with severe housing problems is each about twice the percentage of White (Non-Hispanic/Latinx) households. Rates of severe housing problems for the

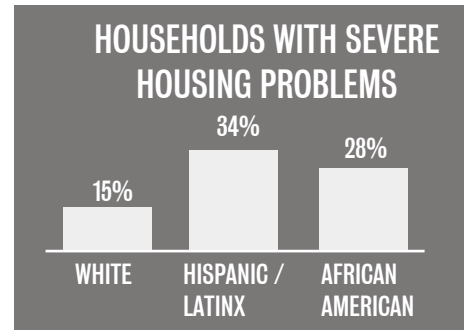
remaining 6% of Dallas households are as follows: 25% for Asian / Pacific Islander, 19% for Native American, 20% for Other (includes “Two or More races” and “Some Other Race”).

**Chart 2** (middle right) shows the pronounced racial disparities in median home value among City of Dallas households. The three groups compared in this chart are the same as those compared in Chart 1, the city’s three largest racial/ethnic groups.

Chart 2 illustrates that the average median home value for White (Non-Hispanic/Latinx) households is over three times higher than the average median home value for African-American (Non-Hispanic/Latinx) and Hispanic/Latinx households. Average median home value for the Asian / Pacific Islander, the next largest racial/ethnic group in Dallas, is \$245,000.

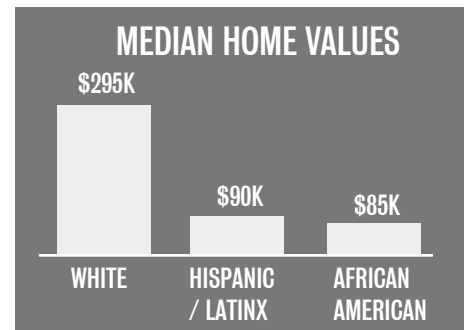
**Chart 3** (bottom right) shows the pronounced racial disparities in homeownership rates among City of Dallas households. The three groups compared in this chart are the same as those compared in Charts 1 and 2, the city’s three largest racial/ethnic groups.. The chart illustrates that the homeownership rate for White (Non-Hispanic//Latinx) households is almost twice the rate for African-American (Non-Hispanic/Latinx) households and is significantly higher than the rate for Hispanic/Latinx households. Homeownership rates for the remaining 6% of Dallas households are as follows: 34.8% for Asian / Pacific Islander, 44.3% for Native American, 37% for Other (includes “Two or More races” and “Some Other Race”).

**Chart 1.** Racial Disparities in Severe Housing Problems in the City of Dallas



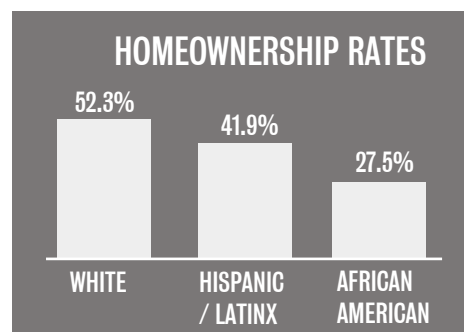
Source: Analysis of Impediments to Fair Housing Choice, City of Dallas, July 2019, page 65. <https://dallascityhall.com/departments/office-of-equity-and-inclusion/Fair-Housing/PublishingImages/Pages/default/Dallas%202019%20AI%20with%20Appendix.pdf>

**Chart 2.** Racial Disparities in Median Home Value in the City of Dallas



Source: Racial Wealth Divide in Dallas, October 2018, [https://prosperitynow.org/sites/default/files/resource/2018-10/Racial\\_Wealth\\_Divide\\_in\\_Dallas.pdf](https://prosperitynow.org/sites/default/files/resource/2018-10/Racial_Wealth_Divide_in_Dallas.pdf)

**Chart 3.** Racial Disparities in Homeownership Rates in the City of Dallas



Source: American Community Survey 2016-20, <https://www.census.gov/newsroom/press-kits/2021/acs-5-year.html>

# ALIGNMENT WITH OTHER CITY INITIATIVES

**DHP33 is designed to work across city departments in a collaborative manner, leveraging their expertise and resources to impact residential communities.**

**Below are examples of current City initiatives that have a direct relationship with housing. As other plans or policies are developed, DHP33 will work in alignment with them.**

The [Racial Equity Plan \(REP\)](#) is intended to advance equity and assist City leaders by establishing short-, mid-, and long-term goals to minimize existing inequities. The REP is the product of City leadership, community input, and intentional deliberation with City departments focused on advancing equity by closing disparity gaps for residents with the greatest need.

The REP (pg. 85) established Department Progress Measures. The measures for housing that have been incorporated in DHP33 are:

- Complete revisions to the Comprehensive Housing Policy based on the Equity Audit by December 2022
- Develop a strategy for identifying neighborhoods most at risk of gentrification and displacement by December 2023
- Complete at least three impact assessments of catalytic projects, neighborhood revitalization efforts, or housing programs to ensure equitable program impacts by October 2024
- Increase the proportion of unrestricted market-rate units in City-supported developments in equity priority areas from 11% to 30% by October 2027
- Designate three to five Neighborhood Revitalization Strategy Areas and collaborate with community members,

City of Dallas services, developers, nonprofits, and other organizations to bring \$100 million of investment to historically disadvantaged communities by December 2027.

The [Economic Development Policy](#) fosters economic growth and social progress for all residents. It is a powerful and proactive mechanism that supports hyper-local investments, new job creation, and corporate relocation. It is the tool needed to foster resilient and prosperous communities. DHP33 supports the interdepartmental planning and external collaboration needed for the City to successfully take the following housing-related actions outlined in the Economic Development Policy:

- Prioritize the preservation of naturally occurring affordable housing (NOAH) and aging low-income housing tax credit (LIHTC) developments
- Leverage publicly owned transit-adjacent properties to develop mixed-income housing
- Dedicate revenue streams to eliminate infrastructure deficits in historically disinvested communities and preserve affordability for long-term residents at risk of displacement

- Develop affordable housing for educators and staff in proximity to higher education institutions
- Pursue non-traditional sources of funding (for example, loan funds consisting of public/private capital focused on building mixed-income/mixed-use developments) and align incentive use with affordable housing goals to support the production of mixed-income development projects
- Undergo regulatory review to remove barriers to affordable development
- Establish housing tools beyond HUD programs that expand capacity to support market-rate development in adding workforce housing
- Conduct trainings, workshops, and capacity-building initiatives
- Explore funding options to create a funding pool for gap financing and review underwriting process for developer scale and equity
- Convene CDCs, developers, and neighborhood partners to identify needs.

[ForwardDallas Land Use update](#) is the citywide visionary plan that establishes guidelines for how public and private land should be used and what the city should look like. These decisions about the use and design of land affect almost everything,

<sup>2</sup> [https://www.huduser.gov/portal/datasets/cp/CHAS/bg\\_chas.html#:~:text=A%20household%20is%20said%20to,exceeding%2030%25%20of%20monthly%20income.](https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html#:~:text=A%20household%20is%20said%20to,exceeding%2030%25%20of%20monthly%20income.)



including employment opportunities, commute times, access to green space, air quality, and food access. As ForwardDallas is developed, staff and city consultants will work to increase the production of housing in a targeted manner that aligns with the goals of DHP33.

The **Comprehensive Environmental and Climate Action Plan (CECAP)** was released by the City of Dallas on April 22, 2020 - the 50th anniversary of the first Earth Day - in recognition of the need for community-oriented and data-driven solutions to the environmental challenges we face as a city, a state, and a nation.

CECAP states that:

- Zero Net Energy (ZNE) building requirements could increase the cost of new construction and pose a barrier to new affordable housing development. The City will evaluate the cost implications for these new low-income housing developments along with an estimate of the return on investment. The upfront cost may be higher than existing, the significantly reduced ongoing energy costs will benefit low-income residents.
- The City will develop a public-facing land use strategy in a holistic and comprehensive manner that aligns mixed-income housing and jobs around transit and is coordinated with DART's long-range transit plan.
- The city needs to synergize land use and housing with transportation infrastructure to increase access to walking and biking options and public transit.

DPH33 enhances the City's ability to coordinate actions in these areas with actions to equitably increase housing opportunities. As other plans or policies are developed by city departments or with external partners, DHP33 is positioned to work together with them to advance multiple initiatives.

# THE SEVEN PILLARS OF HOUSING EQUITY

**DHP33 has seven pillars of housing equity that weave together the strategies guiding implementation, leverage internal and external partnerships, and revitalize neighborhoods through housing development that meets the needs of all Dallas residents.**

**While there are interconnections between the seven pillars, each pillar has its own distinct aim that defines how it will contribute to increasing housing equity and affordability:**

These seven pillars will ensure the grounding of all collaboration and program management in:

- Directing housing and neighborhood revitalization resources administered by the city
- Addressing disparities that negatively impact historically disadvantaged communities
- Providing affordable mixed-income housing initiatives across the city.

Achieving the aims of the seven pillars requires the City to measure performance using Specific, Measurable, Achievable, Relevant, Time-bound, Inclusive, and Equitable (SMARTIE) goals for each pillar. The SMARTIE goals will orient all efforts to implement the strategies within each pillar. They will also provide a way for the City Council, City staff, and the public to measure progress in a transparent manner.

# THE 7 PILLARS OF HOUSING EQUITY

EACH PILLAR HAS ITS OWN DISTINCT AIM THAT DEFINES HOW IT WILL CONTRIBUTE TO INCREASING HOUSING EQUITY AND AFFORDABILITY.

## EQUITY PILLARS

Pillar	Policy Statement/Aim
1 Equity Strategy Target Areas	Identify specific disparities in housing opportunities and reduce them utilizing a targeted approach
2 Citywide Production	Increase production to improve housing affordability for a broad mix of incomes in all areas of the city
3 Citywide Preservation	Increase preservation to improve housing affordability for a broad mix of incomes in all areas of the city
4 Infrastructure	Prioritize infrastructure investments in equity strategy target areas
5 Collaboration and Coordination	Align strategies and resources to maximize the impact of partnerships with internal and external stakeholders
6 Engagement	Cultivate diverse and multi-lingual avenues of communication with residents across all neighborhoods to guide City's housing investment decisions
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



## **Increasing racial equity while also increasing citywide housing affordability requires targeted strategies.**

These strategies must be tailored to address historical disparities and current conditions that vary throughout the city. The tools and tactics used to improve mixed-income affordability for each target area will be selected based on data, community engagement, financial resources, and alignment with other City initiatives to:

- Increase affordable homeownership or rental opportunities
- Reduce infrastructure deficits
- Prioritize anti-displacement strategies
- Avoid concentration of dedicated affordable units in historically disadvantaged areas
- Preserve cultural integrity and community institutions
- Identify development resources
- Mitigate Racially or Ethnically Concentrated Areas of Poverty (R/ECAP)

Each strategy target area will be selected by:

- Collecting and analyzing quantitative and qualitative data to identify racial inequities
- Incorporating strategies for preventing displacement while preserving the cultural integrity of communities at risk of being displaced
- Identifying the quality-of-life factors and attributes needed to ensure that residents can thrive (health, education, environment, employment, infrastructure, nutrition, safety, transportation)
- Identifying potential locations for affordable housing, including single-family homes, homeownership opportunities, preserved units, and affordable rental units
- Including a design standard that ensures quality development, rehabilitation, and preservation
- Specifying the investment resources needed, including
  - Public dollars from the city's housing department programs and other City department investments
  - Philanthropy
  - Nonprofit and Minority and Women-Owned Business Enterprise (M/WBE) housing developments
  - Tax and regulatory incentives

# EQUITY STRATEGY TARGET AREAS

**IDENTIFY SPECIFIC DISPARITIES IN HOUSING OPPORTUNITIES AND REDUCE THEM UTILIZING A TARGETED APPROACH.**



# SMARTIE GOALS

- 1 By March 31, 2024, establish measurable indicators of progress in reducing identified disparities for each target area
- 2 By December 31, 2024, establish neighborhood eligibility criteria for anti-displacement investments
- 3 By December 31, 2024, select strategy target areas, and establish measurable indicators of progress in reducing identified disparities in each target area
- 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
- 5 By December 31, 2027, analyze equity strategy target area to assess continuity or consider potential creation of new areas
- 6 By December 31, 2033, evaluate evaluate the impact of DHP33 in established equity strategy target areas and determine readiness to adopt additional areas
- 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.

“ A NEIGHBORHOOD'S BASIC NEEDS MUST BE MET BEFORE A LARGER CONVERSATION AROUND EQUITY CAN BEGIN. THERE MUST BE GREATER INVESTMENT IN THESE NEIGHBORHOODS FIRST. ”

- Meeting Participant

“ THERE IS NO EQUITY IN HOME IMPROVEMENT PROGRAMS. THE PROGRAMS NEED MORE RESOURCES AND THE APPLICATION PROCESS SHOULD BE CHANGED TO INCREASE ACCESS TO THOSE WHO NEED IT. ”

- Meeting Participant

# STRATEGY OVERVIEW

**Increasing the number of dedicated affordable housing units and market-rate units affordable to a broad mix of incomes requires adapting existing tools and developing new tools.**

It also requires a comprehensive approach to reducing barriers that hamper the efforts of both nonprofit and for-profit developers. To build credibility with community stakeholders and leverage private investments for housing developments the City will collaborate with:

- The development community, including both private and nonprofit developers
- Philanthropic entities
- Advocacy groups
- Neighborhood residents
- Other City departments

To increase City-wide production, the City will:

- Maximize housing choice by investing in the development of a range of housing types
- Ensure that affordable housing production does not concentrate dedicated affordable units
- Invest in cultivating the capacity of affordable housing nonprofit and small for-profit developers
- Support all affordable housing projects that include infill and master-planned developments

**“ WE NEED QUALITY, AFFORDABLE HOUSING THAT IS NOT JUST QUICKLY BUILT AND POORLY DESIGNED. ”**

– Meeting Participant

## CITYWIDE PRODUCTION

**INCREASE PRODUCTION TO IMPROVE HOUSING AFFORDABILITY FOR A BROAD MIX OF INCOMES IN ALL AREAS OF THE CITY.**

## 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



# STRATEGY OVERVIEW

The City will identify existing dedicated affordable units such as Low-Income Housing Tax Credit (LIHTC) properties, naturally occurring affordable rental units, and owner-occupied houses in need of repair to forecast preservation needs across the city.

The city will collaborate with nonprofits, MWBEs, neighborhood leaders, philanthropic groups, community groups, and the private sector to leverage resources.

## 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

“ PRESERVATION OF NATURALLY AFFORDABLE HOUSING & TENANT PROTECTIONS ARE VERY IMPORTANT PARTS OF AFFORDABILITY. ”

- Meeting Participant

# CITYWIDE PRESERVATION

INCREASE PRESERVATION TO IMPROVE HOUSING AFFORDABILITY FOR A BROAD MIX OF INCOMES IN ALL AREAS OF THE CITY.

# STRATEGY OVERVIEW

**Functional infrastructure is a key element for developing and preserving affordable housing.**

Areas that experience low homeownership rates, low median home values, and high housing-cost burdens also have infrastructure deficits that complicate efforts to improve affordable housing.

By prioritizing infrastructure investment in equity strategy target areas, the City can improve its affordable housing efforts. To this end, the City will develop common cross-departmental infrastructure investment strategies for designated strategy target areas.

To address the needed infrastructure to develop and preserve affordable housing, the City will:

- Identify infrastructure priorities for needs such as but not limited to: internet access, transportation enhancements, flood plain mitigation, and stormwater drainage systems to establish a baseline of need
- Leverage planned private investments in mixed-income housing developments
- Apply infrastructure development guidelines put forth in adopted city plans related to equity and housing affordability

**“BASIC NEEDS MUST BE MET BEFORE LARGER CONVERSATIONS CAN BE HAD AROUND EQUITY.”**

- Meeting Participant

# INFRASTRUCTURE

**PRIORITIZE INFRASTRUCTURE INVESTMENTS IN EQUITY STRATEGY TARGET AREAS.**

## SMARTIE GOALS

- 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
- 2** By December 31, 2025, assess the value of infrastructure needs in target areas and establish a 10-year budget to address those needs
- 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



# STRATEGY OVERVIEW

**City departments and external partners integral to equitable housing development and preservation will make the commitment to work in concert to facilitate neighborhood revitalization and make strategic investments in a coordinated fashion.**

To align collaboration and coordination efforts, the City will:

- Develop interdepartmental agreements between city departments that highlight common goals for resource allocations, planning, and timing of projects
- Develop formal agreements with external organizations for partnerships to develop and preserve affordable housing
- Identify new initiatives by internal and external partners as they arise and assess them to advance DHP33

## SMARTIE GOALS

- 1** By December 31, 2023, identify internal and external agreements to develop and execute that support DHP33 goals
- 2** By March 31, 2024, execute top ten agreements identified and initiate implementation plan to support DHP33 goals
- 3** By March 31, 2025, execute the remaining priority agreements identified to advance the development and preservation of affordable housing

**“ CITY OFFICES NEED TO BE CONNECTED AND INFORMED AND WORKING TOGETHER. ”**

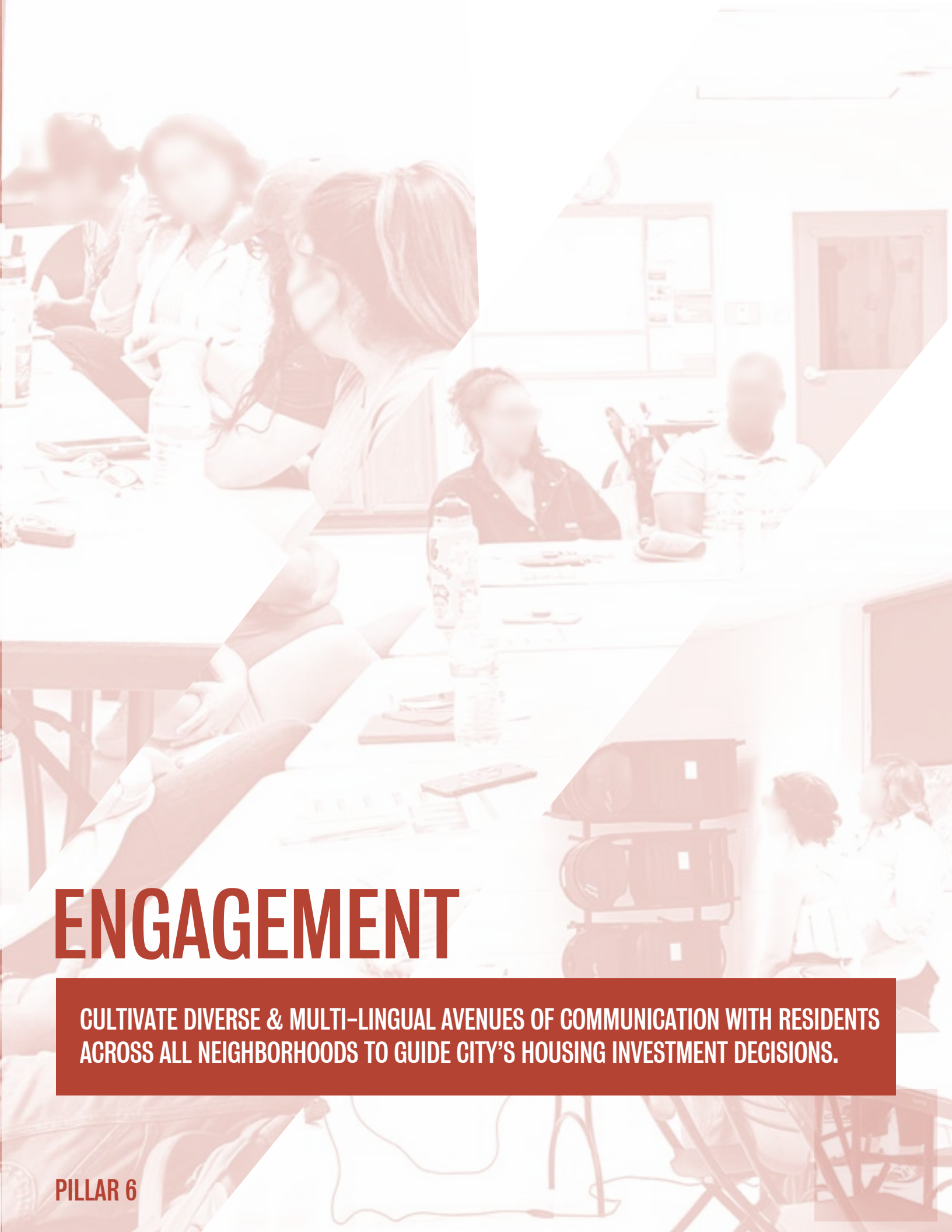
- Meeting Participant

**“ CITY SHOULD LEVERAGE EXISTING NONPROFITS TO EXPAND ON THEIR WORK AND MAKE THINGS EFFECTIVE. ”**

- Meeting Participant

# COLLABORATION & COORDINATION

**ALIGN STRATEGIES AND RESOURCES TO MAXIMIZE THE IMPACT OF PARTNERSHIPS WITH INTERNAL AND EXTERNAL STAKEHOLDERS.**



# STRATEGY OVERVIEW

**Advancing equity is both a process and an outcome, meaning before locations are selected and housing investment decisions are made, the community must be engaged to inform the process, ensuring their needs and expectations are reflected in the outcomes.**

The listening sessions, conclusions drawn, and accountability measures used all factor into how city actions are received by the public. DHP33 sets the standard for community engagement that will be applied prior to, during, and post housing investments.

To enhance engagement that supports housing development and preservation, the City will:

- Dedicate resources for community engagement activities that are accessible, informative, and sustainable to all residents
- Authentically engage Dallas residents to minimize confusion on planned activities and better understand community interests and expectations
- Implement housing activities that reflect the will of the people, rather than a select few, at times and in places accessible to a wider array of residents

## ENGAGEMENT

**CULTIVATE DIVERSE & MULTI-LINGUAL AVENUES OF COMMUNICATION WITH RESIDENTS ACROSS ALL NEIGHBORHOODS TO GUIDE CITY'S HOUSING INVESTMENT DECISIONS.**

## SMARTIE GOALS

- 1** By December 31, 2023, provide staffing resources to carry out the sustainable community engagement structure
- 2** By December 31, 2024, build a network of community stakeholders that represents the demographics of Dallas communities
- 3** By December 31, 2033, use engagement as the mechanism to drive program design, resource allocations, and communications with stakeholders

**“ THERE NEEDS TO BE SUSTAINED ENGAGEMENT AND CONSISTENT WORK FOR RETENTION OF KNOWLEDGE AND MAINTAINING TRUST AND RELATIONSHIPS WITH PEOPLE. ”**

- Meeting Participant





# STRATEGY OVERVIEW

**Cultivating support for affordable housing development and preservation requires a commitment to education.**

Residents, investors, city staff, and elected officials must be educated on the value of affordable housing and the fallacies that persist around the people it serves. Long before projects are considered, forums must be established to review data, best practices and engage in healthy conversations about diversity in our communities.

To build an educational campaign around YIMBYism, the City will:

- Invest in a cross-departmental approach to building a storyboard of historical events and activities that influenced affordable housing in Dallas
- Invest in the development of educational resources on the value of affordable housing and the people who need it
- Convene community stakeholders to discuss housing and community development interests, leveraging experts who specialize in mediating difficult conversations

## EDUCATION

**DEVELOP A CITY-WIDE, COLLABORATIVE CAMPAIGN TO INCREASE YIMBYISM (YES IN MY BACK YARD) FOR HOUSING AFFORDABILITY AND THE PEOPLE WHO NEED IT.**

## SMARTIE GOALS

- 1** By December 31, 2023, establish a live dashboard with publicly accessible data of government-subsidized and naturally occurring affordable housing units in Dallas
- 2** By December 31, 2024, invest in a storyboard of historical events and activities that influenced affordable housing in Dallas
- 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

**“ THERE IS A DIFFERENCE BETWEEN SELF DETERMINATION AND SELF INTEREST. SELF DETERMINATION IS ABOUT ACHIEVING EQUITY. SELF INTEREST IS ABOUT NIMBYISM. ”**

**- Meeting Participant**



# IMPLEMENTATION

**The implementation plan for DHP33 will be guided by the work of the City Council, the City Manager, the Department of Housing & Neighborhood Revitalization, and other city departments over the next six to twelve months.**

A companion document, the Dallas Housing Resource Catalog (DHRC), will house the programs, corporations, and compliance and funding resources designed to achieve DHP33 SMARTIE Goals. Both DHP33 and DHRC will include SMARTIE goals that measure progress in advancing racial equity annually over a 10-year period.

Beyond the DHP33 and DHRC, city staff and consultants will collaborate to develop a sustainable community engagement

structure that will inform an inclusive housing task force, select equity strategy target areas, and complete agreements with internal and external partners. These approaches, along with progress reports and presentations, will be provided to the City Council on an established schedule. Adjustments will follow as needed to build equity through targeted investments in housing development and preservation.





# APPENDICES

# APPENDIX A

## DISPARITIES ANALYSIS SUPPORTING NEW HOUSING POLICY STRATEGIES

In the years leading up to the Dallas City Council’s 2018 adoption of the Comprehensive Housing Policy (CHP), studies revealed concentrations of poverty in historically segregated areas where African-American and Hispanic/Latinx people resided.

In seeking to address these concentrated areas of poverty, the 2018 CHP:

- Discouraged investing in areas with high concentrations of African-American and Hispanic/Latinx households living in poverty, including areas designated as Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)<sup>3</sup> and/or those labeled “Distressed” by the 2018 Market Value Analysis (MVA)<sup>4</sup>
- Encouraged investing in a limited number of relatively small zones located across the city that meet MVA criteria indicating superior potential for the development or preservation of mixed-income housing with proximity to high-paying jobs and infrastructure offering economic opportunity.

The MVA refers to these preferred areas as:

- **Redevelopment Areas:**  
Midtown, High-Speed Rail, Wynnewood, and Red Bird
- **Emerging Market Areas**  
Southern Gateway, Pleasant Grove, and University Hills
- **Stabilization Areas**  
LBJ Skillman, Vickery Midtown, Casa View, Forest District, East Downtown, The Bottom/Tenth Street, West Dallas, and Red Bird North

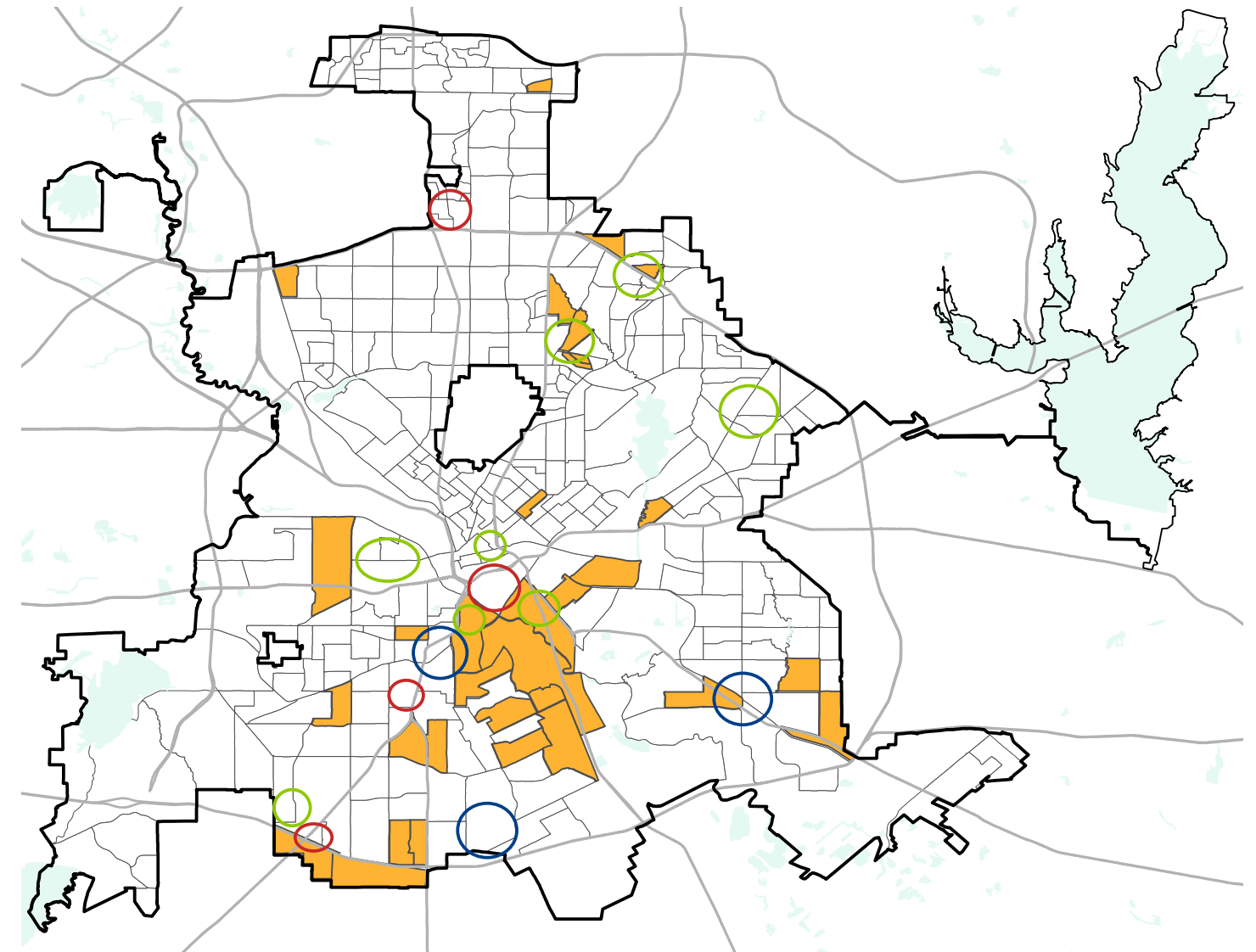
**The boundaries of the CHP reinvestment zones and Dallas’s R/ECAPs as of 2016 are highlighted in Map 1 (right).**

This narrowly focused CHP investment approach does not address how pervasively housing disparities limit opportunity for African-American and Hispanic/Latinx residents across the entire city, and especially within the large portion of the city commonly known as Southern Dallas.

As the charts included above in the Supporting Data section illustrate, compared to White (Non-Hispanic/Latinx) households, African-American and Hispanic/Latinx households are:

- **Significantly more likely to have severe housing problems**
  - The percentage of African-American (Non-Hispanic/Latinx) and Hispanic/Latinx households with severe housing problems is each about twice the percentage of White (Non-Hispanic/Latinx) households.<sup>5</sup>
- **Significantly less likely to own their own homes**
  - The homeownership rate for White (Non-Hispanic//Latinx) households is almost twice the rate for African-American (Non-Hispanic/Latinx) households and is significantly higher than the rate for Hispanic/Latinx households.
- **Significantly more likely to be impacted by low home values**
  - The average median home value for White (Non-Hispanic/Latinx) households is over three times higher than the average median home value for African-American (Non-Hispanic/Latinx) and Hispanic//Latinx households.

Map 1. 2019 Dallas Fair Housing Study Map showing CHP reinvestment areas and R/ECAPs



Source: Analysis of Impediments to Fair Housing Choice, City of Dallas, July 2019

These disparities and others, such as disparities in neighborhood infrastructure, are not concentrated in areas designated as R/ECAPs or categorized as “Distressed” by the MVA. Rather, they exist in neighborhoods across the entire city in which African-American, Hispanic/Latinx, and other People of Color make up the majority of

residents. The maps below illustrate the systemic way these pervasive disparities create what the 2019 Dallas Fair Housing Study called an “inequitable landscape of opportunity” that stretches across Southern Dallas and reaches into many areas North of I-30 and North of the Trinity River.

**Legend**

**Reinvestment Areas**

- Emerging Market Area (Red square)
- Redevelopment Area (Blue square)
- Stabilization Areas (Green square)

**R/ECAP 2016**

- Yes (Orange square)

<sup>3</sup> R/ECAPs are defined by HUD as areas in which: (1) the non-white population comprises 50 percent or more of the total population and (2) the percentage of individuals living in households with incomes below the poverty rate is either (a) 40 percent or above or (b) three times the average poverty rate for the metropolitan area, whichever is lower.

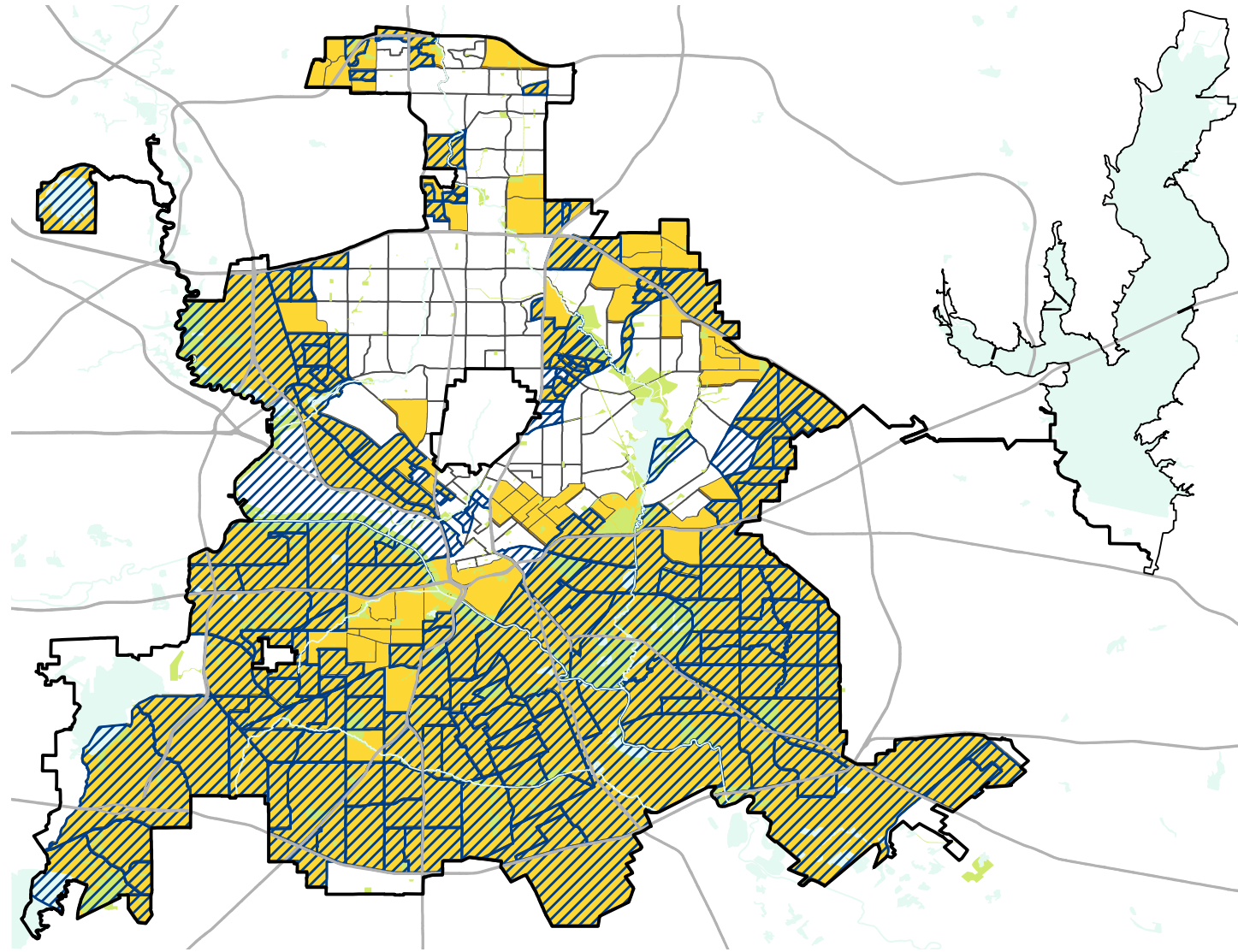
<sup>4</sup> <https://dallascityhall.com/departments/pnv/Pages/MarketValueAnalysis.aspx>

<sup>5</sup> Severe housing problems are defined as the percentage of housing units in which the household has at least one of the following: lack of complete kitchen facilities, lack of plumbing facilities, overcrowding, or spending more than 50% of its income on rent and utilities.

<sup>6</sup> Non-Hispanic/Latinx White residents make up 28.1% of the city’s population, Non-Hispanic/Latinx African-American residents make up 22.9%, and Hispanic/Latinx residents make up 42.3%. The remaining 6.7% of residents are identified as Non-Hispanic/Latinx Other Race and are included in the group identified as People of Color for this analysis. (<https://www.dallascodev.org/490/Demographics>)



**Map 2.** Below Citywide Average Median Home Values in City of Dallas Census Tracts by Racial/Ethnic Majority



Source: American Community Survey 2016-20, <https://www.census.gov/newsroom/press-kits/2021/acs-5-year.html>


**Map 2** shows the geography of disparities in median home values.

Census tracts with median home values below the citywide average are those with cross-hatching. To show racial/ethnic demographics, census tracts in which the majority of residents are non-Hispanic/Latinx White have a white background, and



all other census tracts (labeled as “Majority People of Color”) have a dark yellow background. The map shows the much higher tendency for the “Majority People of Color” tracts to have below-average median home values.

**Legend**

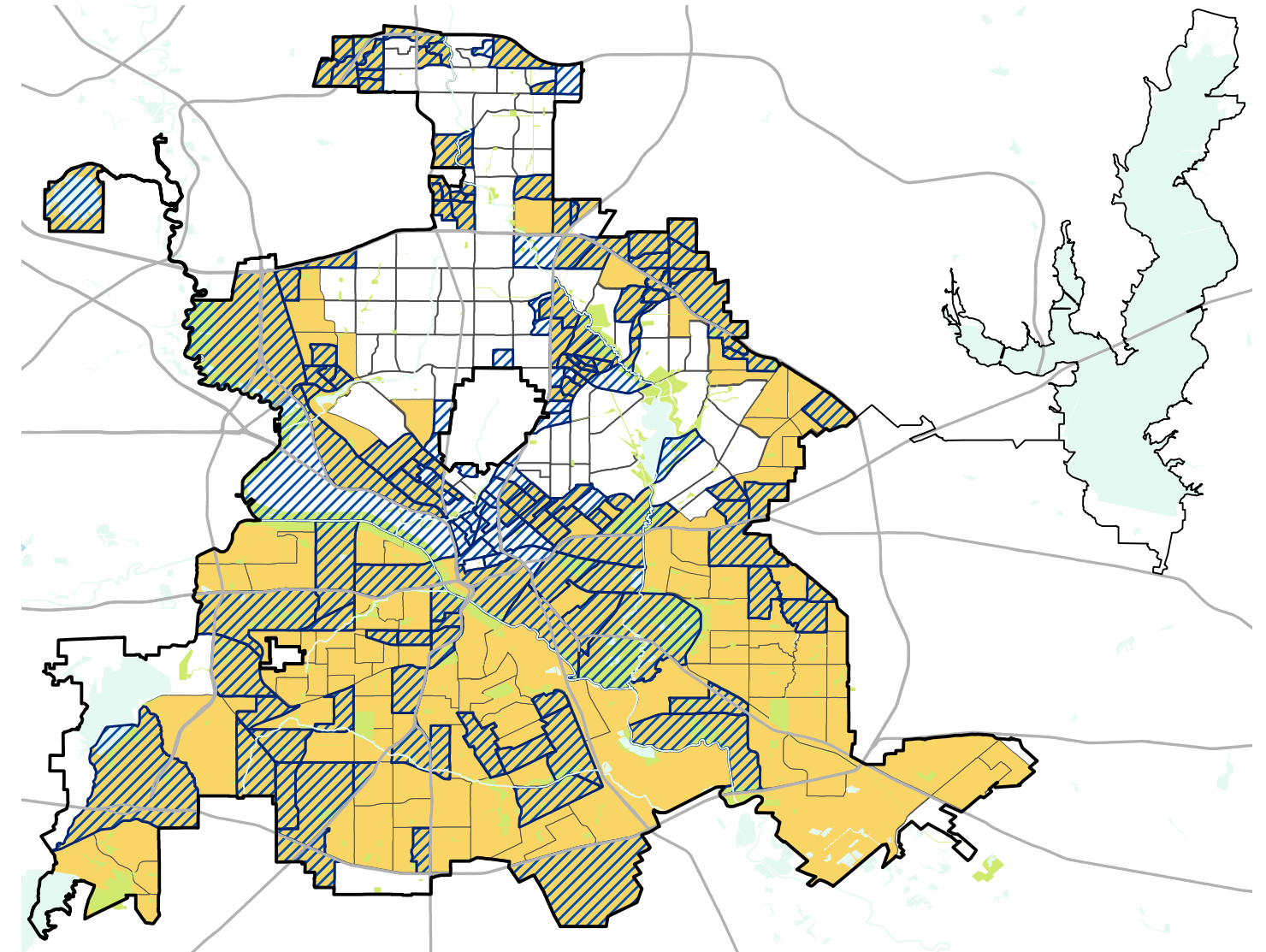
**Census Tracts with Below Average Home Values**

 Census Tracts with Below Average Home Values

**Census Tracts with Majority People of Color**

 Majority People of Color  
 Majority White

**Map 3.** Below Citywide Average Homeownership Rates in City of Dallas Census Tracts by Racial/Ethnic Majority



Source: American Community Survey 2016-20, <https://www.census.gov/newsroom/press-kits/2021/acs-5-year.html>


**Map 3** shows the geography of disparities in homeownership rates.

Census tracts with homeownership rates below the citywide average are those with cross-hatching. As in Map 2, census tracts in which the majority of residents are non-Hispanic/Latinx White have a white background, and all other



census tracts (labeled as “Majority People of Color”) have a dark yellow background. The map shows the much higher tendency for the “Majority People of Color” tracts to have below-average homeownership rates.

**Legend**

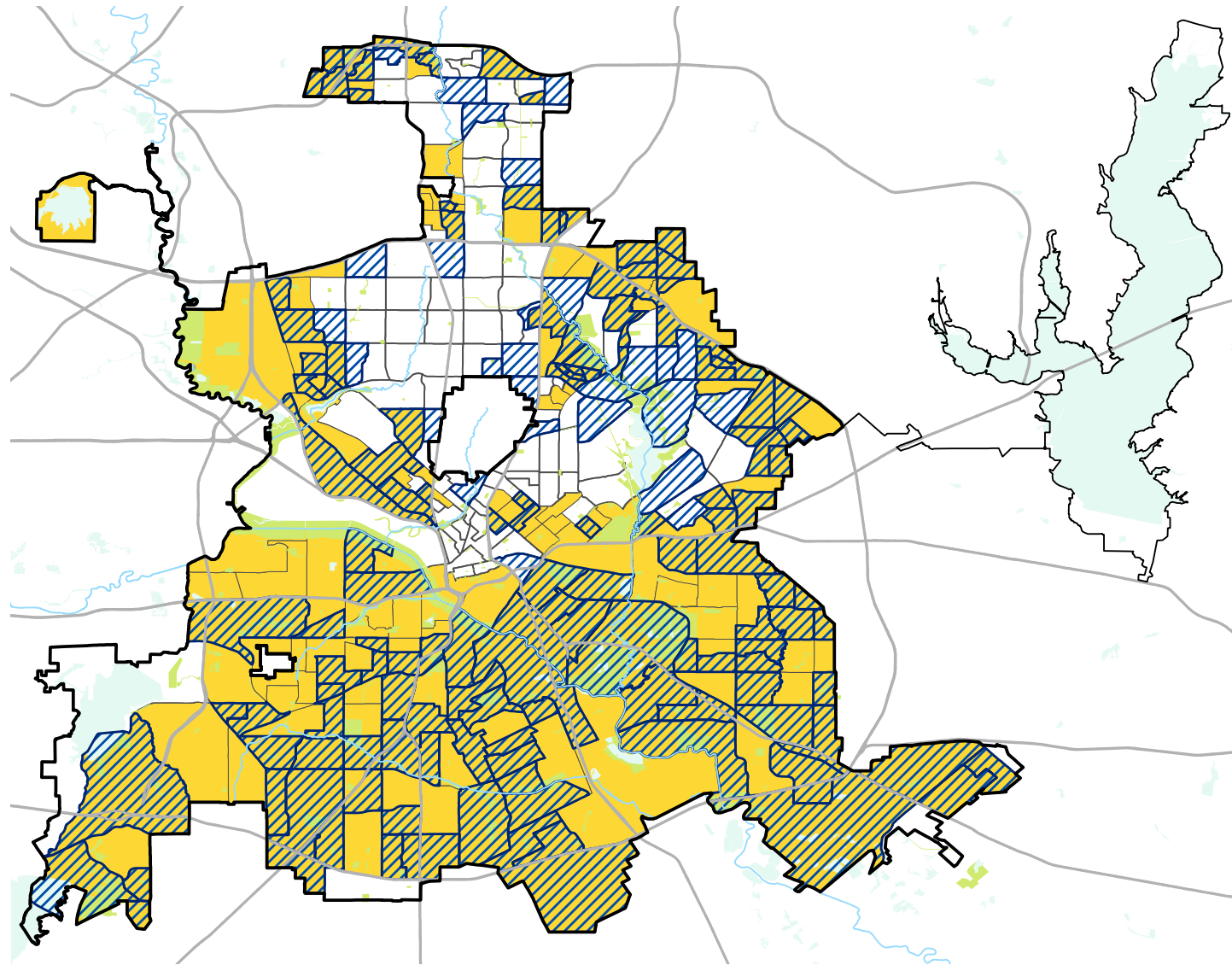
**Census Tracts with Below Average Homeownership Rates**

 Census Tracts with Below Average Homeownership Rates

**Census Tracts with Majority People of Color**

 Majority People of Color  
 Majority White

**Map 4.** Above Citywide Average Housing Cost Burdened Rates in City of Dallas Census Tracts by Racial/Ethnic Majority



Source: American Community Survey 2016-20, <https://www.census.gov/newsroom/press-kits/2021/acs-5-year.html>


**Map 4** shows the geography of disparities in housing cost burden rates.

Census tracts with housing cost burden rates above the citywide average are those with cross-hatching. As in Map 2, census tracts in which the majority of residents are non-Hispanic/Latinx White have a white background, and



all other census tracts (labeled as “Majority People of Color”) have a dark yellow background. The map shows the higher tendency for the “Majority People of Color” tracts to have above-average housing cost burden rates.

**Legend**

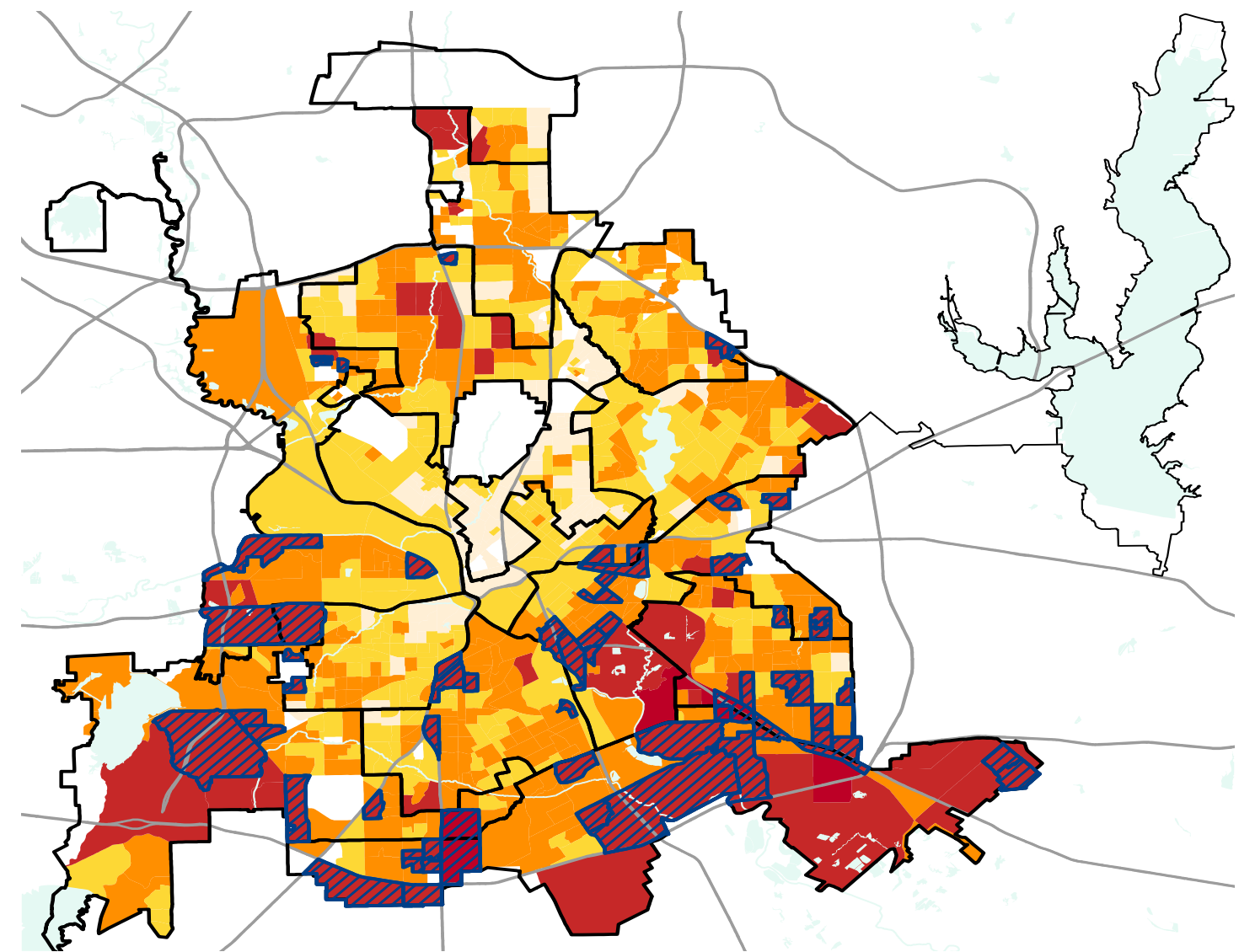
**Census Tracts with Above Average Rental Cost Burdened Households**

-  Census Tracts with Above Average Rental Cost Burdened Households

**Census Tracts with Majority People of Color**

-  Majority People of Color
-  Majority White

**Map 5.** Infrastructure Deficits and Infrastructure Deserts City of Dallas Census Tracts



Source: Database shared by Southern Methodists University, Department of Civil and Environmental Engineering, created 2022

**Map 5** shows the geography of disparities in infrastructure that negatively impact housing opportunities.

The different colors represent different levels of infrastructure deficiency from census tract to census tract, according to a recent study by Southern Methodist University Professor Barbara Minsker.<sup>7</sup> The infrastructure types used by the study to determine the level of deficiency are pavement, noise walls, crosswalks, sidewalks, internet service, street tree canopy, as well as residents’ access to food, bike and pedestrian trails, public transportation, gathering places, medical services and banks.

The cross-hatched census tracts in Map 5 are those the study labeled “infrastructure deserts.” According to an SMU report on the study’s findings:

*“The researchers...[were able] to identify 62 Dallas neighborhoods as infrastructure deserts: low-income areas highly deficient in infrastructure that creates a safe, functional and economically viable area in which to live. Known as infrastructure deserts, most of the neighborhoods are located in the southern part of the city and home to primarily low-income, Black and Hispanic residents.”<sup>8</sup>*

**Legend**

**Overall Infrastructure Deficiency Level**

-  Excellent
-  Good
-  Moderate
-  Deficient
-  Highly Deficient
-  Infrastructure Deserts

<sup>7</sup> <https://www.smu.edu/stories/neighborhoods-in-focus>  
<sup>8</sup> <https://www.smu.edu/stories/neighborhoods-in-focus>



**The compounding effect of the pervasive disparities illustrated in these maps and in the charts above has been demonstrated in numerous published studies focused on Dallas as well as studies focused on other communities.**

For example, Cullum Clark, Director of the George W. Bush Institute-SMU Economic Growth at Southern Methodist University, outlines this compounding effect in his 2022 white paper, *The Dallas Collaborative for Equitable Development, Year Two: Adapting to Old and New Challenges in Southern Dallas*. Dr. Clark describes “the lasting imprint on the economic geography of Southern Dallas” left by “decades of redlining, policies to promote northward development, ‘urban renewal’ initiatives, and construction of highways and other infrastructure running through the middle of historically Black and Hispanic neighborhoods.” His paper summarizes of the systemic impact of these policies in this way:

*“Southern Dallas is a vast, under-invested urban expanse that has experienced little economic progress in recent decades... The area south of Interstate 30 plus West Dallas between I-30 and the Trinity River is physically larger than the city of Atlanta and contains approximately 600,000 people or about 45% of the city’s population. But it represents less than 15% of the city’s assessed property value. It has fewer housing units and jobs than it had at the start of the 21st century. Black and Hispanic people constitute just over 80% of Southern Dallas’s population, compared with 62% for the city as a whole, based on the 2010 Census. The Black and Hispanic population of Southern Dallas exceeds the total populations of Washington, Boston, or Seattle.”<sup>9</sup>*

Dr. Clark’s paper adds to an extensive body of data documented in the 2018 North Texas Regional

Housing Assessment, the 2019 Analysis of Impediments to Fair Housing Choice, City of Dallas Fair Housing Study, and other research documenting the breadth and depth of Dallas’s inequitable landscape of opportunity. The city’s [Racial Equity Plan](#) (REP) points to this breadth and depth on page 14 when it outlines how “data continues to demonstrate how race and ethnicity predict life outcomes for Dallas residents.” The REP also notes on page 18 that “experts say housing is a key indicator for success as it impacts families’ access to schools, healthcare, and other resources.”

The conclusions reached by these studies and plans demonstrate the need for a very different approach to equitably improving housing affordability in Dallas than the approach at the center of the CHP. In alignment with the REP, Dallas’s housing policy framework requires a comprehensive strategic approach for increasing opportunities for all residents negatively impacted by racial disparities. Like other Dallas residents, they should be able to choose to live in safe, quality housing in a neighborhood with access to high-paying jobs, healthy food, and healthcare, freedom from airborne toxins, protection from flooding, adequate street lighting, and proximity to family, friends, faith, culture, and other community connections vital to wellbeing.

Dallas’s primary strategies to increase housing opportunity for all should not depend on the willingness and ability of people currently living in neighborhoods with very high poverty rates and blight to move to the few

neighborhoods identified by the MVA as having strong potential for return on public investment. The breadth and depth of the inequitable landscape requires collaborative, targeted game plans for developing thriving neighborhoods over a far wider geographic area. The disparities data demand a vision for improving the lives of the many thousands of people across the city who are negatively affected by severe housing problems, low homeownership rates, low home values, poor infrastructure, and other obstacles to prosperity, health, and well-being. The disparities data necessitate intensive community engagement that amplifies and prioritizes the input of those most impacted by disparities. Finally, the disparities data call for the Housing Department’s flexibility in identifying which approaches will work best to support and facilitate mixed-income housing production and preservation from neighborhood to neighborhood.

**DHP2033 aligns with the REP by strategically addressing the systemic issues revealed by the data.**

DHP2033’s strategies:

- Broaden the city’s housing policy focus to “address... [the] inequitable landscape of opportunity with coordinated and geographically-targeted actions across City departments and agencies,” as recommended by the 2019 Fair Housing Study
- Tailor strategies to reflect dramatic differences in the historical and current conditions from one area of the city to the next, including differences among potential Neighborhood Revitalization Strategy Areas
- Avoid contributing to further concentrations of poverty within R/ECAPs and “Distressed” areas, but also avoid writing off these areas as inappropriate for city housing planning and investment
- Authentically engage residents and communities most impacted by identified housing disparities rather than encourage them to move to areas highlighted in the MVA, which in many cases would weaken connections to family, friends, places of worship, and other aspects of community essential to health and wellbeing
- Invest in the collaboration required to redress deeply rooted inequities while developing and preserving mixed income areas—collaboration among departments and agencies as well as collaboration that leverages the resources and expertise of for-profit and nonprofit developers, community leaders advocating for housing affordability and equity, and neighborhood residents with lived experience of inequity
- Ensure that targeted planning for mixed income development and preservation efforts are integrated with anti-displacement efforts using the toolkit under development
- Establish a broad set of SMARTIE goals creating a mechanism for measuring equitable progress toward increased city-wide housing opportunity as well as equitable planning and plan implementation
- Establish a transparent and inclusive community oversight structure and invest in sufficient staff capacity to center the voices and meaningfully share decision making with a wide range of grassroots stakeholders in addition to stakeholders with expertise in real estate development, non-profit affordable housing production, neighborhood planning, fair housing and housing justice, and philanthropy

<sup>9</sup> [https://recouncil.com/wp-content/uploads/2022/06/DCED-Year-2-Report\\_Adapting-to-Old-and-New-Challenges-2.pdf](https://recouncil.com/wp-content/uploads/2022/06/DCED-Year-2-Report_Adapting-to-Old-and-New-Challenges-2.pdf)

# APPENDIX B

## COMMUNITY ENGAGEMENT: SUMMARY OF QUALITATIVE DATA COLLECTION

**Community Equity Solutions, (CES) partnered with buildingcommunityWORKSHOP to develop and implement a community engagement strategy that would allow for authentic participation from multiple sectors in co-creating essential elements of the housing policy. The team used multiple communication modes, including in-person, telephonic, email, and social media connections.**

The team also used a community organizing approach of connecting with known individuals who, in turn, would recommend additional parties to be involved, developing materials to inform people of events, activities, and opportunities for engagement. This approach recognizes that building trust is essential in authentic engagement between city officials and the community. Increasing trust comes from being persistent and consistent since it is common for people to step back and watch how a process will unfold before fully engaging.

The team set a goal to make direct connections with 1,000 individuals. Direct connection means individual communication either in person, via email conversation, or by phone. Between August and December 2022, the team exceeded that goal, establishing a direct connection with 2,063 individuals. Several individuals had more than one contact. Detailed contact information was shared with the Department of Housing and Neighborhood Revitalization with permission from the contacted individuals.

### Community engagement strategy components included:

- **Development of Outreach materials**
  - All materials produced in English and Spanish
- **Outreach to all City Council Members and Mayor**
  - Memos updating the City Council on process and progress
  - Community meeting notices and invites to distribute among constituents
  - Invitations to all City Council members to meet with the team and collaborate on organizing community meetings
    - i. Housing Committee Chairman Thomas and Council Members Willis and West attended 1 or more community meetings/summits and made recommendations for people and groups to engage in the process

- ii. Council Member Schultz collaborated with the team to include this initiative in one of her established community sessions

- Individual Council Member and Mayor meetings

- i. Chairman Thomas and Councilmembers Schultz, Resendez, MPT Arnold, West
- ii. Staff representing the Office of the Mayor

- Follow-up meetings with stakeholders recommended by City Council Members

- Dallas County Commissioner Dr. Theresa Daniel attended one of the community summits

### • Community Meetings

- One in each City Service Area
- 2 Virtual Meetings
- In response to community input, the team added 4 additional meetings, including one in person and one virtual predominantly in Spanish

- Participants included residents of all 14 districts (see map on page 39)
- Attended City Council Member events to share information regarding the policy and invite participants to community meetings
- Two day-long Strategy Summits

### • buildingcommunityWORKSHOP Story Map

- [Dallas Accountability for Housing Equity \(DAHE\)](#)<sup>12</sup>
  - i. List of all meetings hosted by CES / buildingcommunityWORKSHOP
  - ii. Meeting Attendance
  - iii. Agenda, notes and pictures from each event
  - iv. Allied community events hosted by forwardDallas, the Office of Equity and Inclusion, and the group that hosted The Accommodation book discussions
  - v. 1,847 connections

### • Community Organizers

The team deployed four local community organizers recruited through outreach to community groups interested in housing. In August and September 2022, we conducted qualitative research to identify potential community partners to be part of the community engagement process.

The Department of Housing & Neighborhood Revitalization staff provided initial contacts that led to us locating additional potential community partners. The community organizers the team recruited proceeded to meet with neighborhood and homeowners associations. In addition, the community organizers:

- Canvassed neighborhoods, meeting with individual community members to obtain thoughts and opinions on what should be included in the housing policy and inviting residents to community meetings
- Facilitated and participated in community meetings hosted by community groups

### • Outreach to community advocacy leaders to obtain their input on the policy and recommendations for additional residents with whom to connect

### • Emails sharing our process and progress, inviting people to community meetings, and sharing initial drafts of the policy framework for input

- Emails to Housing Policy Task Force
- Emails to contact list

### • Social Media - 7,893 hits combined on Facebook, Twitter, and Instagram

### • Co-Creation of the Policy Framework

Co-creation is a process where people impacted by a policy, plan, or initiative are integral in its development. Facilitators meet with parties and obtain priorities, ideas, and essential elements. They take that information, qualitative data, combine it with the quantitative data on the subject matter, and draft the piece to be co-created. The piece is then circulated for additional comments and suggestions. This back and forth can occur several times before the co-created piece has its essential components. Once all components are developed, the piece is copyedited into an easily accessible document.

City staff played an integral role in the co-creation process:

- Office of Equity and Inclusion
- forwardDallas!
- Housing and Neighborhood Revitalization Department

Modifications to the usual co-creation process were needed to successfully develop the policy framework. Challenges arose around sharing successive revised drafts among community members before sharing the drafts with the City Council. Unfortunately, the workarounds limited opportunities for full transparency in the co-creation process, and some community members expressed confusion and trust concerns. Moving forward, the recommendation is to maximize transparency such that the staff and Council can receive authentic and ongoing community feedback that will influence implementation of DPH33.

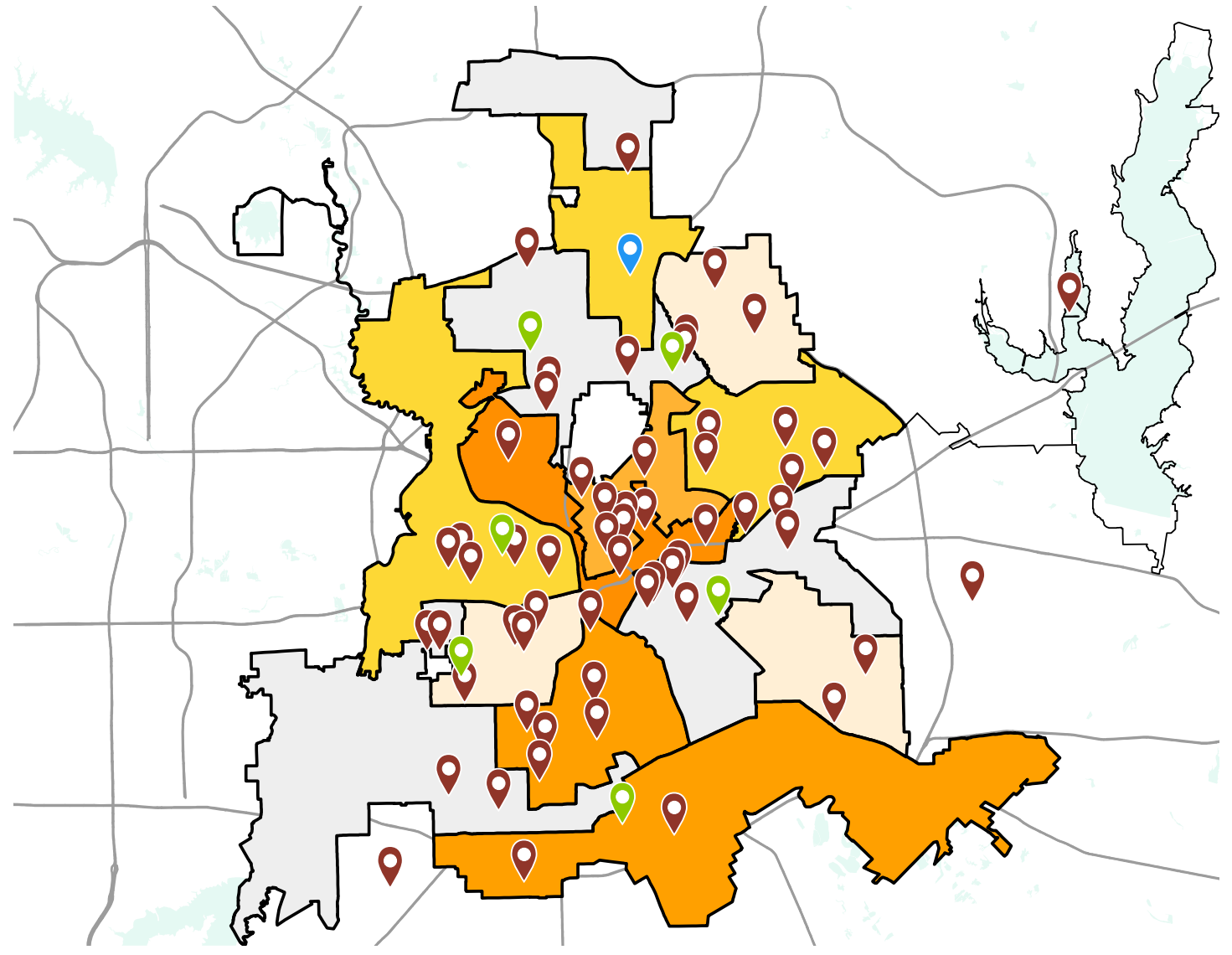
<sup>10</sup> Community Equity Strategies, A national consulting firm specializing in serving communities seeking to truly center equity in their strategic planning, policy assessment, and policy development work

<sup>11</sup> The buildingcommunityWORKSHOP is a Texas based nonprofit community design center seeking to improve the livability and viability of communities through the practice of thoughtful design and making.

<sup>12</sup> Dallas Accountability for Housing Equity: title given to the DHP33 development process



Community Meeting Locations and Participation by Council District



Source: CES/[bc] Qualitative Data Collection

This map shows the locations of the DAHE-hosted community meetings (yellow) and the reported residence neighborhoods of the in-person and virtual participants (purple). The blue marker indicates the meeting a City Council Member hosted, and

DAHE organizers and volunteers attended, representing the policy development process. Participants did not necessarily attend the community meeting closest to their neighborhoods.

- Legend**
- Community Conversation
  - Piggy-back Meetings
  - Individual Participants

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# APPENDIX C

## INCLUSIVE HOUSING TASK FORCE DEVELOPMENT

**CES recommends that should Dallas decide it needs a Housing Taskforce (HTF), as part of its community engagement strategy, they develop one that is inclusive and shares power with the community. In establishing the HTF, there should be support from a partner who understands community engagement, networking, policy development, and implementation.**

### **Inclusive Housing Policy Taskforce Sample Structure**

The Housing Taskforce is designed as one of the ways that the City and community partner to ensure the effective implementation of the Dallas Housing Policy 2033.

#### **Structure:**

- Chair: Serves as the primary point of contact, convener, and project manager
- Members: Serve as thought partners for Dallas Housing Policy 2033 Implementation
- Committees: Committees would be established for specific tasks, including data collection and analysis, progress review, communication and transparency, and community engagement. Chairs would be representative of different membership categories. (i.e., if there are five chairs, one should be a community member, one from Development/Business, one from Advocacy and FB organizations (See Membership below)
- Leadership Team: made up of Chair and Committee chairs. Responsible for ensuring that all Taskforce activities are coordinated

#### **Membership:**

24 Members

- 12 community members (6 from historically disadvantaged neighborhoods)
- 3 Development/Business

- 4 Advocacy organizations
- 3 Philanthropy representatives
- 2 Faith-based organization representatives

In the overall make-up, there needs to be representation from all 14 districts

#### **Member Responsibilities:**

- Attend 75% of scheduled in-person and virtual meetings
- Review materials such that they can actively participate in discussions and decision-making.
- Communicate to and collect feedback from sectors of the community
- Actively participate in Taskforce discussions and activities

#### **Term Length:**

Members will serve up to three 3-year terms with a possibility to renew to allow cycling on/off the task force. Terms will be staggered. In the first term, community members will have a 3-year term, and advocacy, faith-based developers, businesses, and philanthropy will serve two-year terms.

#### **Membership Application (google form)**

Candidates who are interested in serving on the task force are asked to submit an online application which includes:

- Name
- Title
- Organization/Affiliation

- District
- Contact information (phone number, email address, mailing address)
- Why are you interested in serving on the task force? (250 words or less)
- What do you hope to be able to contribute? (250 words or less)

#### **Selection Process:**

All applications will be reviewed by a selection committee comprised of the following:

- Chair of Council Housing and Homelessness Committee/
- Chair of Council Equity Committee
- Housing and Neighborhood Revitalization staff person
- Community Member

#### **Meeting Structure:**

Meetings will be held every other month in a location easily accessible to members representing historically disadvantaged communities.

The task force will be a facilitated group with specific support for unaffiliated community members. All members have the responsibility to inform and engage the larger community.

#### **Examples of Work products from Inclusive Taskforces around the Country**

- [Fair Budget Coalition An Act of Justice](#)
- [James County Workforce Housing Taskforce](#)

# APPENDIX D

## GLOSSARY

**Distressed** – A piece of real estate that is in foreclosure or owned by the lender; properties that have fallen into disrepair, or whose owner is under financial stress and in danger of losing the property to foreclosure

**Inequitable/inequities** - Lack of fairness or justice. Favoritism or bias. An unfair circumstance or proceeding.

**Infrastructure** - According to a recent study by Southern Methodist University professor in the Department of Civil and Environmental Engineering, Barbara Minsker. The infrastructure types used by the study to determine the level of deficiency are pavement, noise walls, crosswalks, sidewalks, internet service, street tree canopy, as well as residents' access to food, bike and pedestrian trails, public transportation, gathering places, medical services and banks.

**Historically Disadvantaged Communities** - A term often used in the United States to refer to communities with the greatest need, communities of color, lower-income neighborhoods, or those neighborhoods that lack access to needed resources including health care, infrastructure, economic opportunities, and retail stores, among others. Least resourced communities.

**Housing Affordability** - The U.S. Department of Housing and Urban Development (HUD) considers housing to be affordable when a household spends 30% or less of its income on housing costs.<sup>13</sup>

**Housing Cost Burden** - Households are considered cost burdened when they spend more than 30% of their income on rent, mortgage and other housing needs.<sup>14</sup>

**Marginalized** - A reference to a person or group who have been systemically isolated from resources necessary to thrive, often by means of segregation, separation, and lack of access.

**Market Rate Unit** – Residential units (including condominium, apartment and retirement community units that are rented or sold at market rates.

**Median Property Value** - The median divides the value distribution into two equal parts: one-half of the cases falling below the median value of the property (house and lot) and one-half above the median. Median value calculations are rounded to the nearest hundred dollars.

**Qualitative Data** - Descriptive data, expressed in language rather than numerical values; answers the “why” or “how” behind the numbers.

**Quantitative Data** - Data expressing a certain quantity, amount, or range; statistical, can be counted, and given a numerical value.

**Race** - A social construct that categorizes individuals based on their physical characteristics, particularly skin color and hair texture.

**Racial Disparities** - A condition where one racial group systemically and disproportionately experiences worse outcomes in comparison to another racial group or groups. Racial Disparities may occur in a range of areas, including but not limited to education, employment, wealth, policing, criminal justice, health, transportation, housing, and homelessness.

**Racial Equity** - A situation that is achieved when people are thriving, and race nor ethnicity no longer determines or predicts one's social outcomes or ability to thrive.

**R/ECAPs** – Racially or Ethnically Concentrated Areas of Poverty

**Redlining** - A discriminatory practice that puts services (financial and otherwise) out of reach for residents of certain areas based on race or ethnicity.

**SMARTIE** – Specific, Measurable, Achievable, Relevant, Time-bound, Inclusive, and Equitable

<sup>13</sup> Hud.gov: <https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm#:~:text=Affordable%20Housing%3A%20Affordable%20housing%20is,for%20housing%20costs%2C%20including%20utilities.>

<sup>14</sup> Huduser.gov: [https://www.huduser.gov/portal/pdredge/pdr\\_edge\\_featd\\_article\\_092214.html#:~:text=HUD%20defines%20cost%2Dburdened%20families,of%20one's%20income%20on%20rent.](https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html#:~:text=HUD%20defines%20cost%2Dburdened%20families,of%20one's%20income%20on%20rent.)



