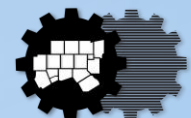


Expanding Housing Attainability

Fair Housing Webinar

April 21, 2026

Hosted by the North Central Texas Council of Governments (NCTCOG) in partnership with the Texas Department of Agriculture's Texas Community Development Block Grant Program.



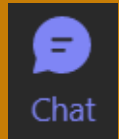
North Central Texas
Council of Governments
Environment & Development

The Fair Housing Webinar will begin shortly

A few reminders...



Please mute your line



Please insert questions in the chat to be addressed at the end of each presentation



This webinar will be recorded

Agenda

- **Welcome & Purpose**

Corinne Buckley, NCTCOG

- **Keeping North Texas Affordable**

Bryan Tony, Dallas Housing Coalition

- **Fort Worth Community Land Trust Overview**

Becky Bass, Fort Worth Community Land Trust

- **Q & A**



Welcome & Purpose

Corinne Buckley

Environment & Development Planner

North Central Texas Council of Governments



North Central Texas
Council of Governments
Environment & Development

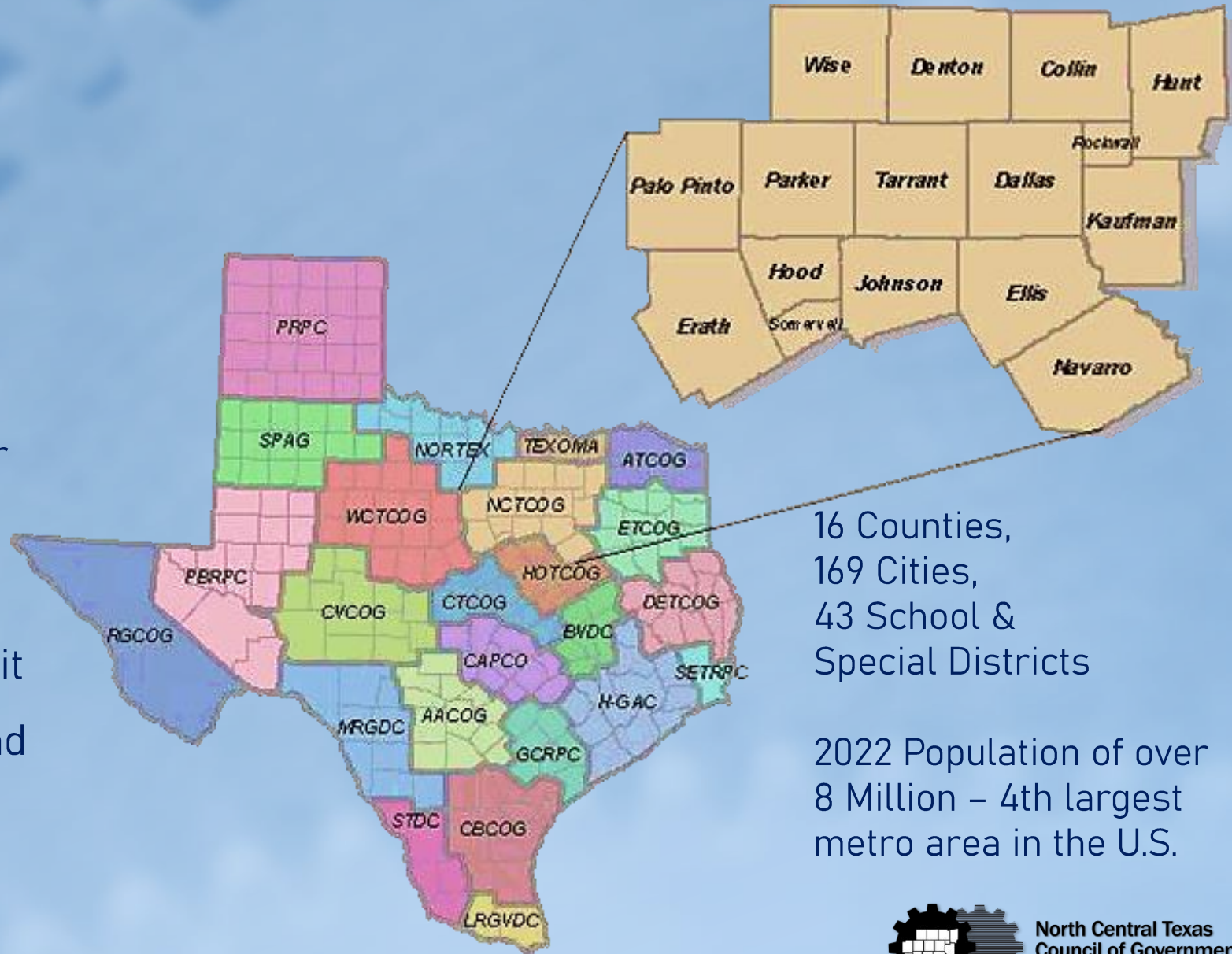
About NCTCOG

Voluntary association of member governments

A political subdivision of the state – non taxing entity

Established in 1966 to assist member governments in:

- Planning for common needs
- Cooperating for mutual benefit
- Strengthen their individual and collective power
- Coordinating for sound regional development

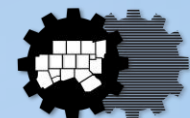


16 Counties,
169 Cities,
43 School &
Special Districts

2022 Population of over
8 Million – 4th largest
metro area in the U.S.

Texas Community Development Block Grant (TxCDBG)

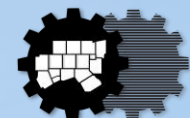
- CDBG for rural Texas is the TxCDBG Program
- Administered by the Texas Department of Agriculture (TDA)
- NCTCOG assists TDA at the regional level
- TxCDBG Community Development Fund provides grant funding to smaller communities for various public improvements
- More information: <https://www.nctcog.org/envir/public-works/community-development>



CDBG Goals

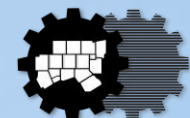
1. Improve public facilities to meet basic human needs
2. Improve housing conditions
3. Expand economic opportunities by creating or retaining jobs
4. Provide assistance and public facilities to eliminate conditions hazardous to the public health and of an emergency nature

...principally for persons of low-to-moderate income



Happy Fair Housing Month!

- Federal Fair Housing Act was enacted in 1968
 - Eliminated discriminatory practices in the sale and rental of housing
 - Affirmed every individual's right to secure a home free from prejudice
- Texas Fair Housing Act passed in 1989
 - Prohibited discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability
- Fair Housing Month is observed every April and reaffirms the commitment to equal opportunity in housing



Keeping North Texas Affordable

Bryan Tony
Executive Director
Dallas Housing Coalition





Dallas Housing Coalition

Keeping North Texas Affordable

April 2026

About Me

- **Born and raised in Hurst, Texas**
- **College: Texas Christian University**
 - **Majors: Political Science, Economics**
 - **Minors: History, Finance**
- **Internships: Fort Worth and Washington, DC**
- **Work Experience:**
 - **Education Policy and Workforce Manager, Dallas Regional Chamber**
 - **Director of Public Policy, The Real Estate Council**
 - **Founder and Managing Director, BGT Strategies**
 - **Co-Founder and Executive Director, Dallas Housing Coalition**

About DHC

Mission Statement

To advocate for the creation and preservation of attainable housing across the Dallas region for all.

Our core values are equity, attainability, accessibility, sustainability, and community education and engagement.

Our vision is a Dallas region where every individual, family, and household can live in a quality home that meets their needs and supports their well-being.



Data

- A [2025 Rental Housing Needs Assessment](#) by the [Child Poverty Action Lab](#) found that Dallas has a **46,000 unit gap in rental housing** for its lowest-income households making at or below 50% Area Median Income (AMI), which is \$52,000 for a family of four. Without action, this gap will grow to **76,073 units by 2035** and begin to affect higher income households, with a gap of 62,747 units for households earning up to 80% of AMI.
- In June 2023, [buildingcommunityWORKSHOP](#) released a [State of Dallas Housing - 5 Year Comparison Report](#). This report focused on how Dallas' housing landscape changed over five years from the years 2016 to 2021, particularly as it relates to homeownership. Dallas has **38,642 fewer homes** valued at or around \$100,000 when compared to 2016, representing the loss of housing stock affordable to homebuyers making \$25,000-\$35,000 a year. We have a **16,000 home-deficit** of affordable single-family homes.

Data (cont.)

- Dallas is becoming unaffordable. The median income in Dallas is \$58,200, and the average home price is \$405,000.
- Access to housing is the greatest reason people move. Where people move, companies move, and that's not good for Dallas.
- Dallas needs 100,000 new or refurbished homes by 2033 to meet our housing demand.
- Dallas' future is tied to solving housing. Dallas has a long history of rising to the challenge, solving issues others have not and we are sure we can solve this, too.
- Cities that fail to offer affordable housing solutions will ultimately drive out residents leading to a shortage in the workforce, an increase in negative health outcomes for its residents, and inevitably, discourage growth in their local economies.

Dallas Area 5-Year Economic Projection:

Increase in Population

450,000

Increase in Jobs

387,000

Increase in Regional Output

\$85 billion

Increase in Retail Sales

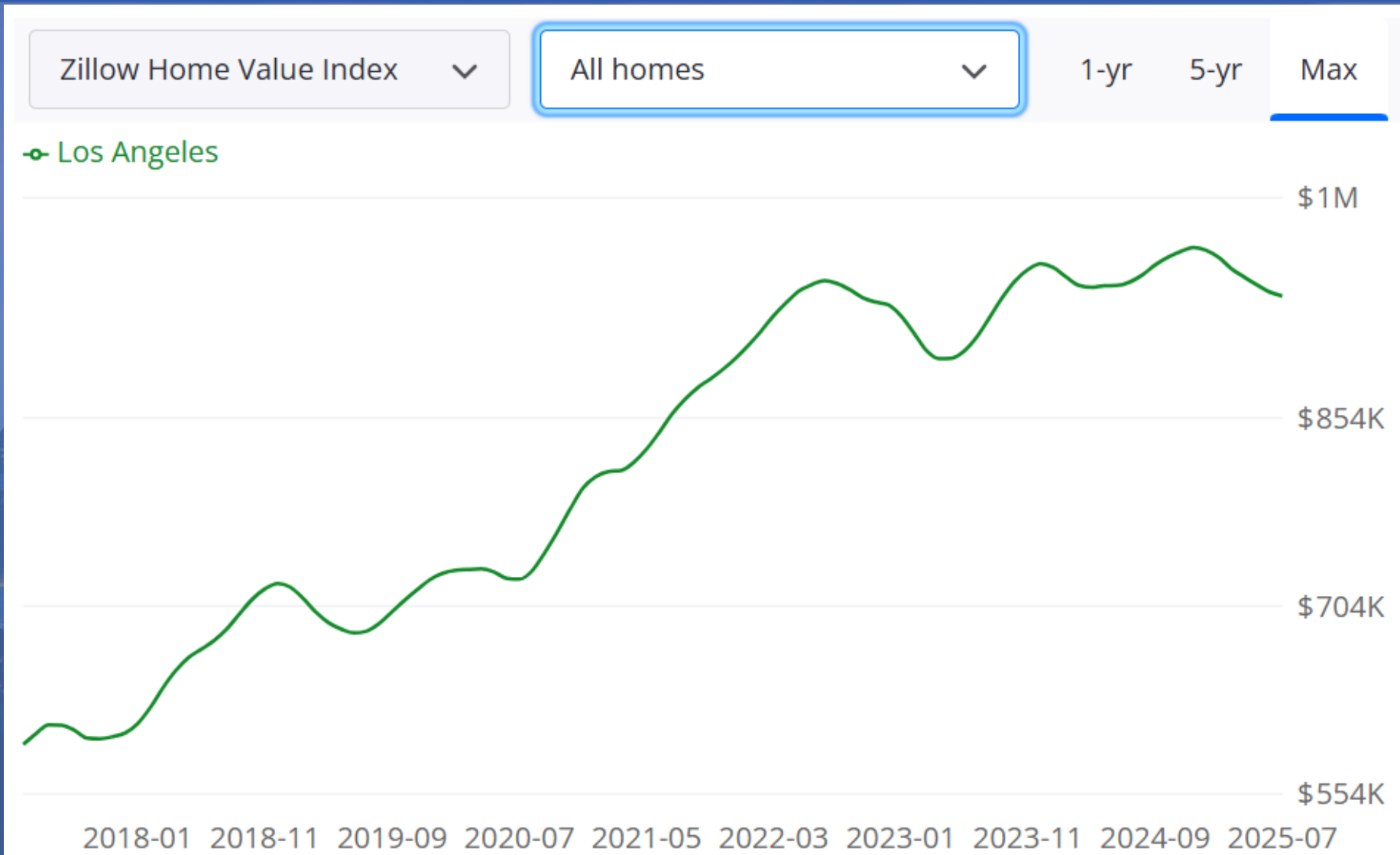
\$13.1 billion

Projections by
Ray Perryman,
noted Texas
economist

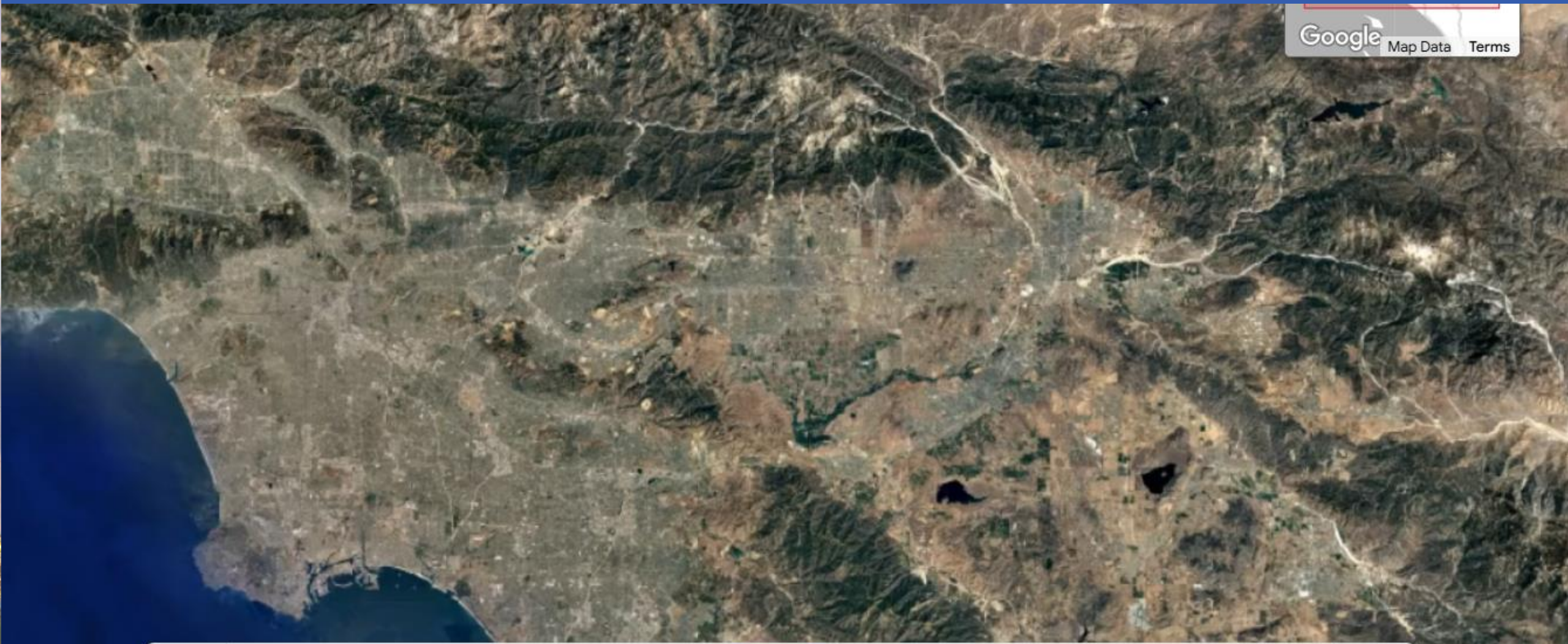
Challenges

- **Homelessness is Increasing:** A \$100 increase in the median rental price is associated with a 9% increase in homelessness.
- **Racial Segregation Through Housing Continues:** The growing gap in access to affordable housing and high-quality neighborhoods is reinforcing long standing patterns of racial segregation and creating new ones.
- **Supply Constraints**
 - Zoning Laws and Land Use Regulations
 - Construction Costs
 - Limited Land Availability
- **Families Are Spending Less On Basic Needs,** such as food, healthcare and transportation, to make ends meet.
- **Renters Are Not Saving Enough Money** to prepare for emergencies or retirement.
- **Increased Demand**
 - Population Growth
 - Millennials are largest generation in U.S. history
- **Interest Rates**
- **Lagging Wages**

Los Angeles is a cautionary tale



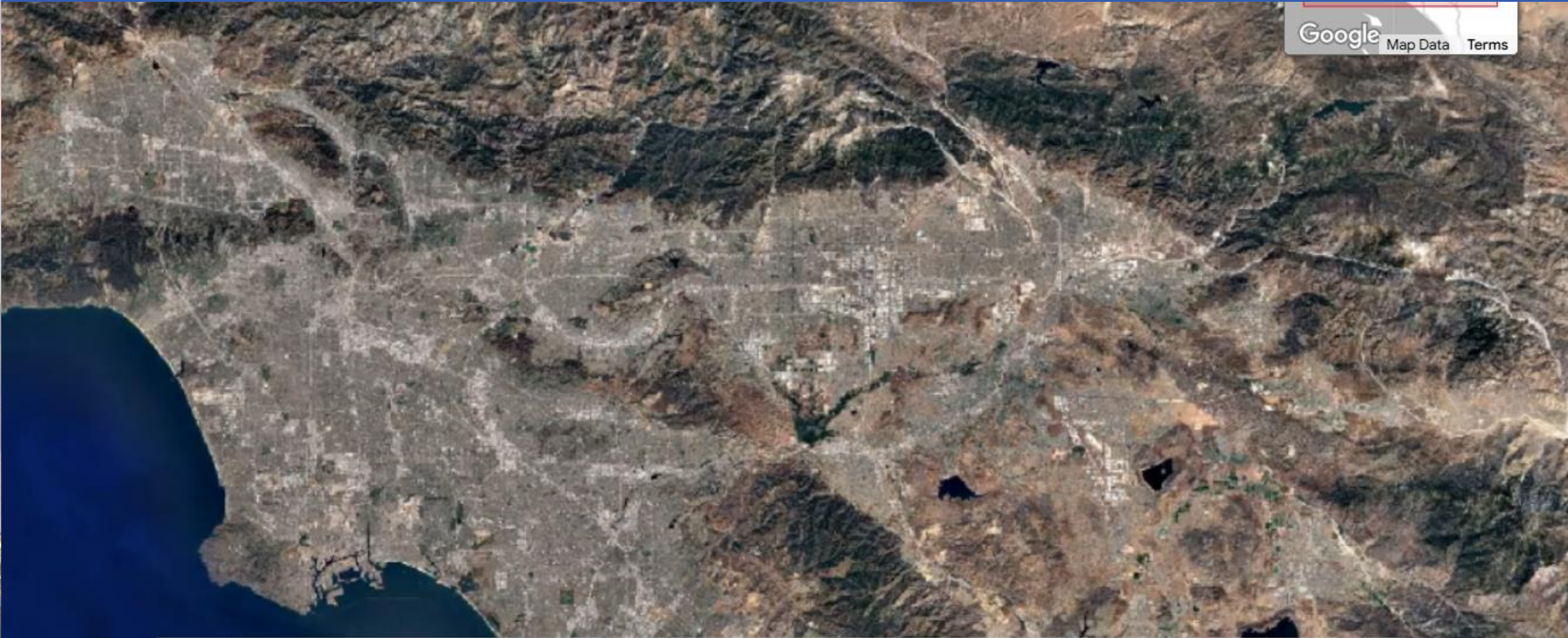
Los Angeles (1984)



Google Map Data Terms

▶ < 2019 2020 2021 2022 • 1984 1985 1986 1987 1988 1989 > 0.5x

Los Angeles (2022)



Google Map Data Terms



< 2017

2018

2019

2020

2021

2022



1984

1985

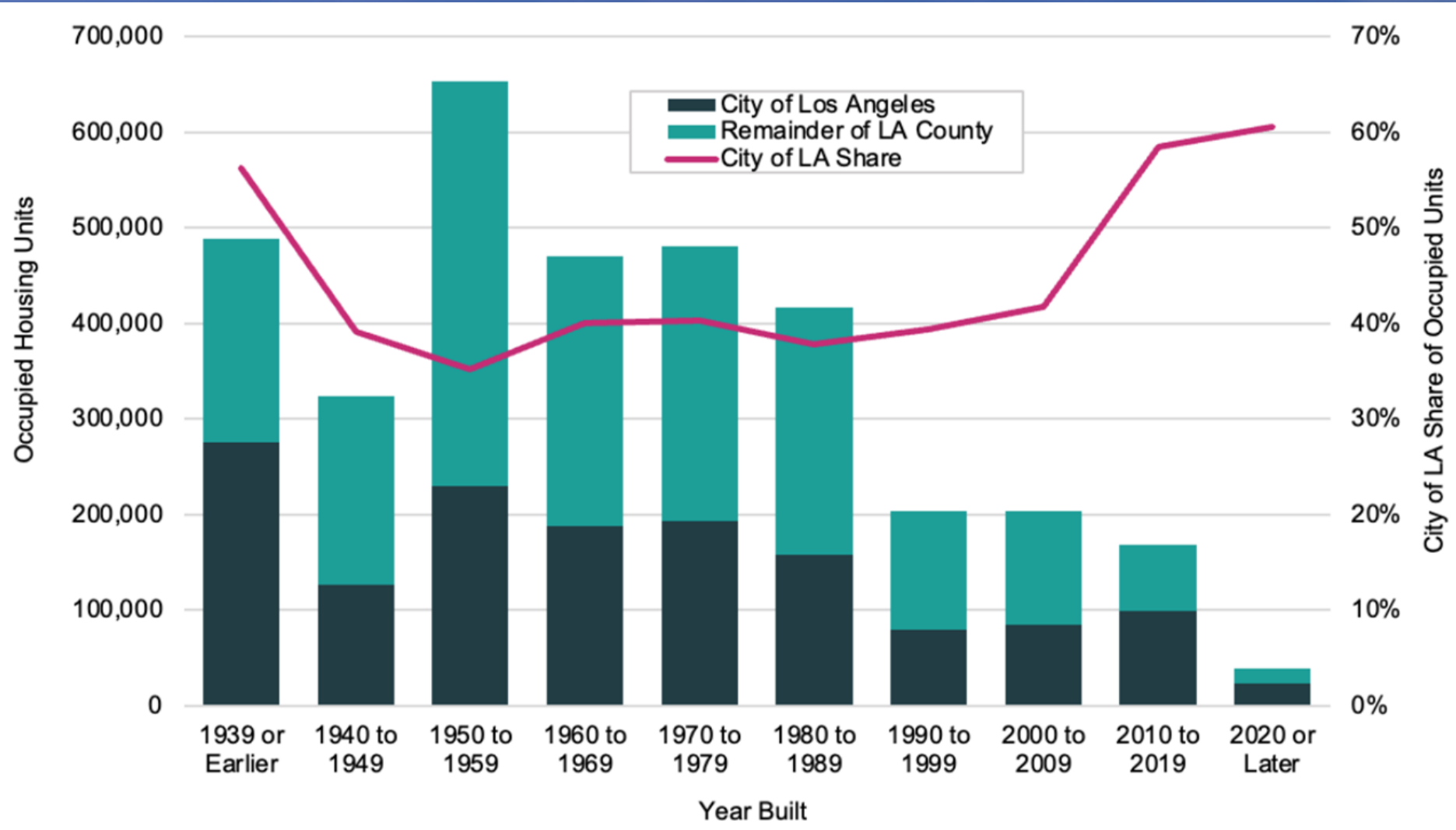
1986

1987



0.5x

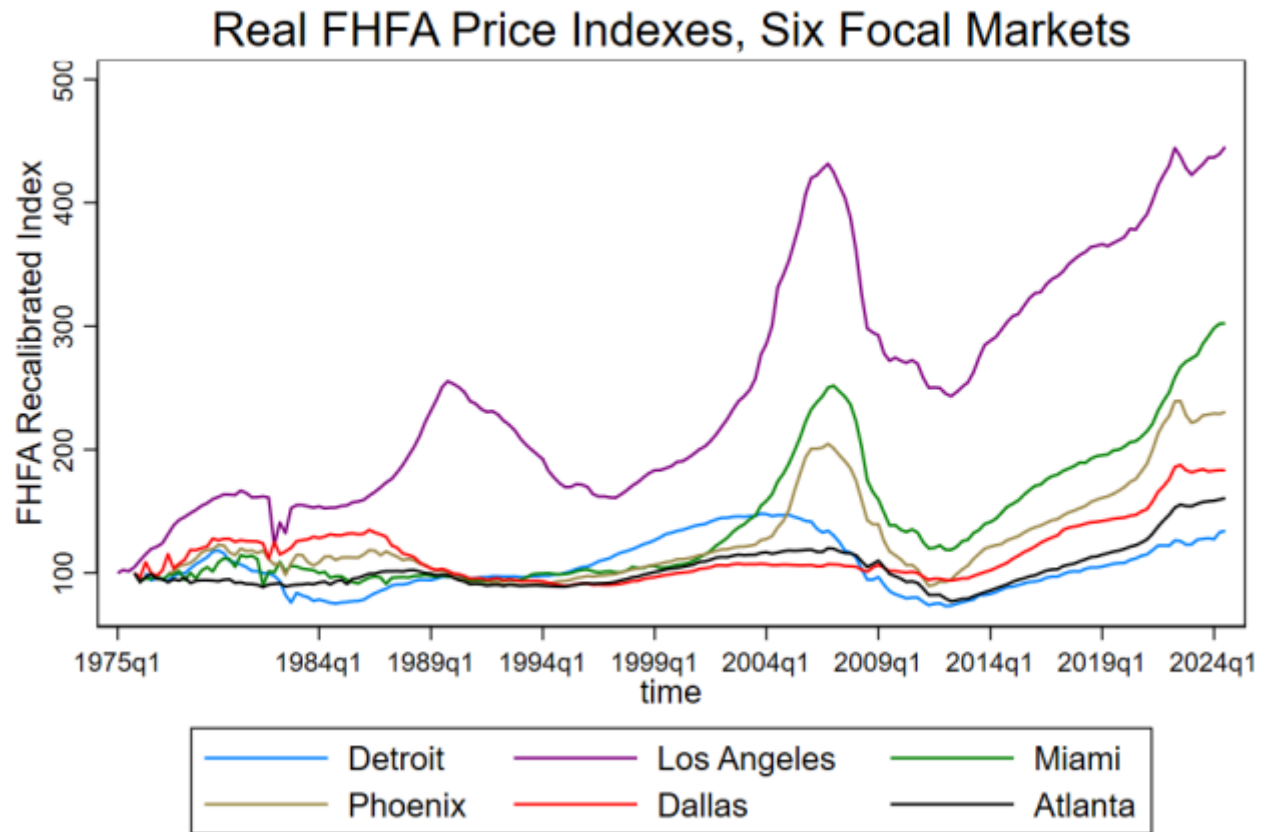
As LA ran out of land, homebuilding slowed



Source: 2023 American Community Survey 1-year estimates.

Slowed homebuilding led to higher prices in LA much earlier than other markets

Figure 4: FHFA Repeat Sales Price Indices, Select Markets 1975-2024(3)



Through 2024q3. 1975q1 = 100.

Slower homebuilding is starting to catch up to Dallas

DEREK THOMPSON

What's the Matter With Dallas?

If Texas is so good at building homes, why have housing prices surged in Big D?



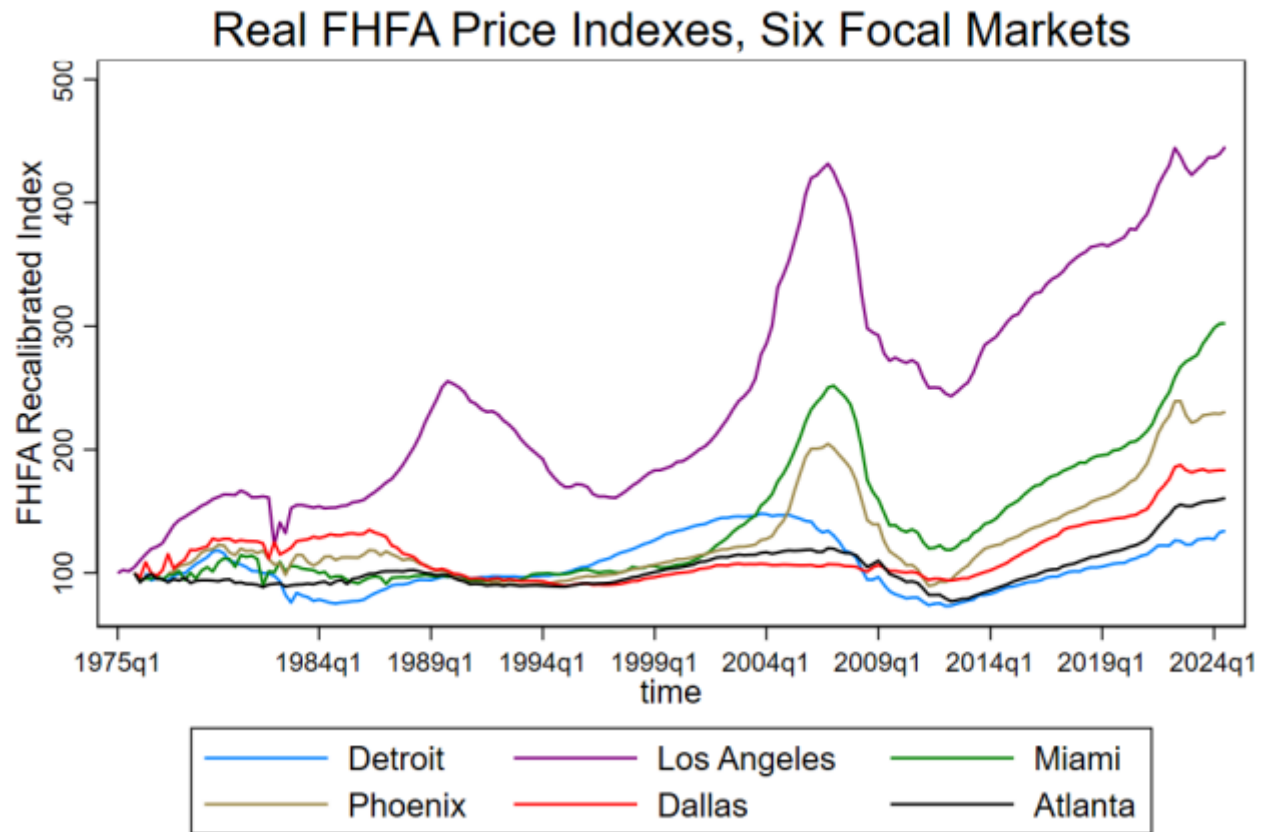
DEREK THOMPSON

AUG 01, 2025



Prices eventually rose sharply in Dallas and other housing markets, too

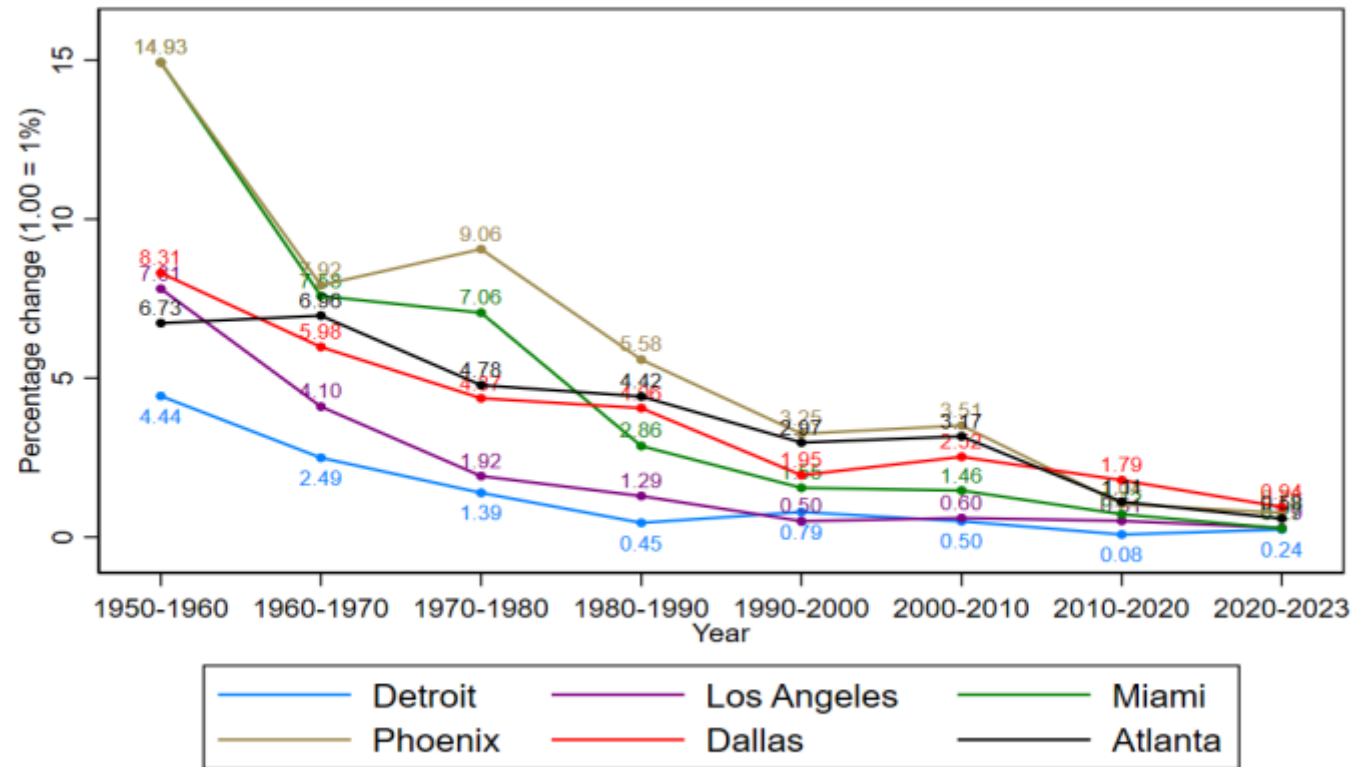
Figure 4: FHFA Repeat Sales Price Indices, Select Markets 1975-2024(3)



Through 2024q3. 1975q1 = 100.

Homebuilding has consistently declined in Dallas, and across the US

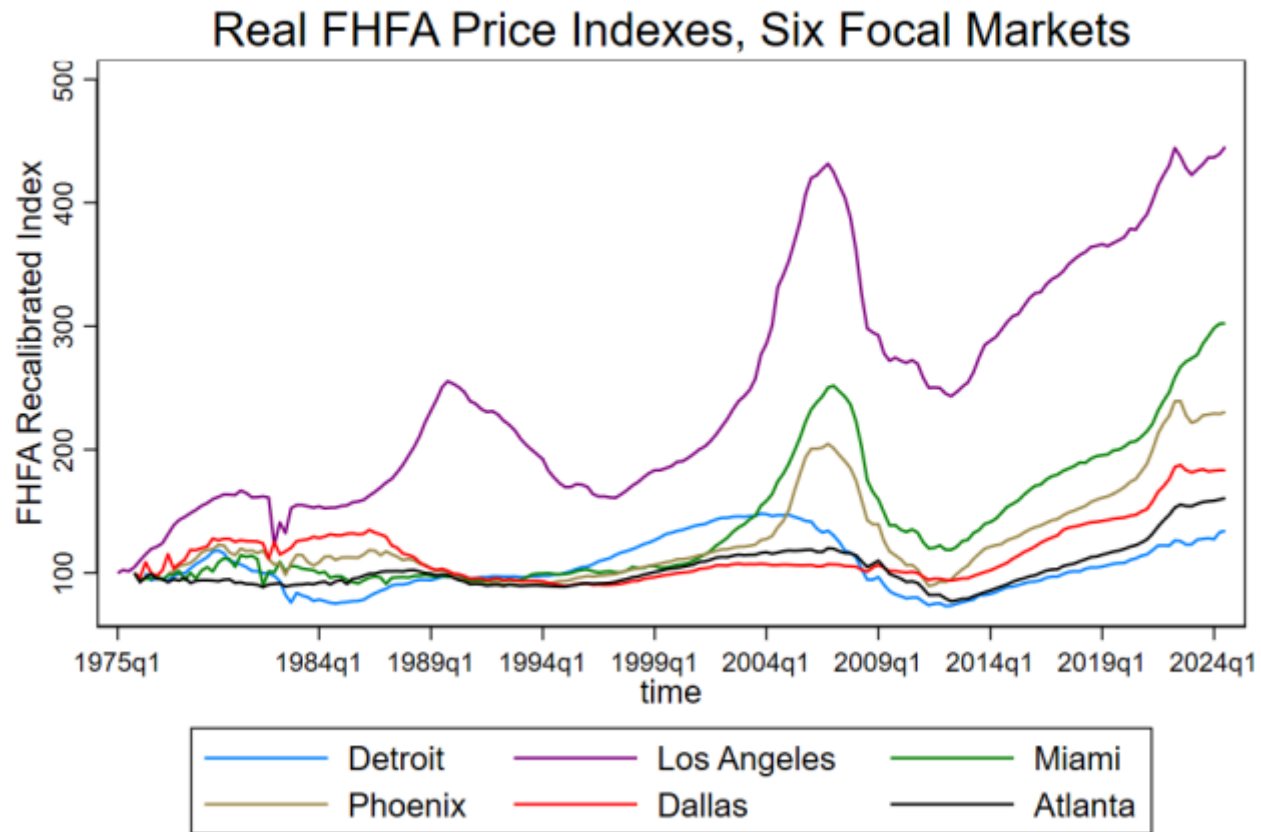
Figure 2: Growth of Housing Units in Six Metropolitan Areas, 1950-2023



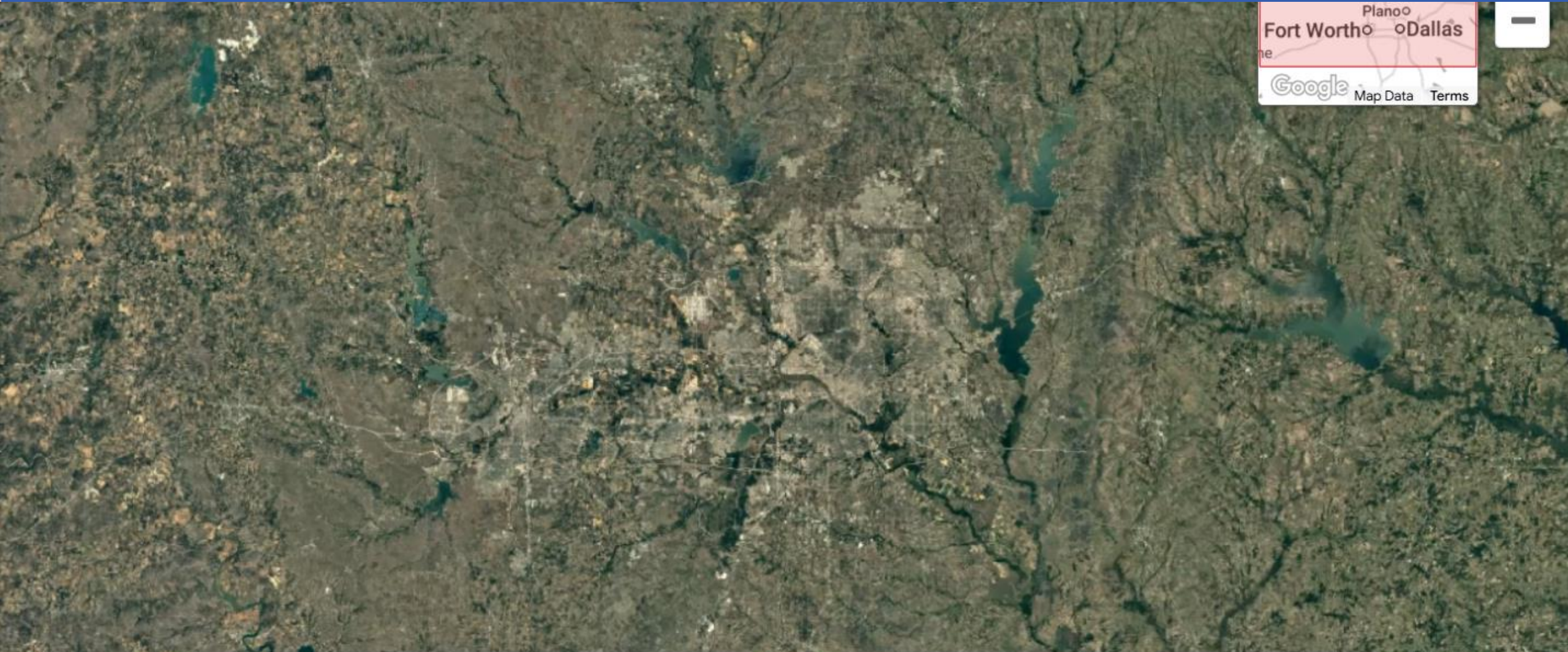
Note: The value for 2020-2023 is the average percentage change over three years. For the years 1950 and 1960, we construct CBSA-level aggregates from 1970's county-level census data on the number of homes built before 1950 and 1960. For each decade in 1970-2000, we construct CBSA-level aggregates from county-level census data from that year. In 2010, 2020 and 2023 we use 2006-2010, 2016-2020 and 2019-2023 5-year ACS county-level estimates to aggregate up to CBSA-level.

Dallas (and Atlanta) built enough to meet demand in the 2000s

Figure 4: FHFA Repeat Sales Price Indices, Select Markets 1975-2024(3)



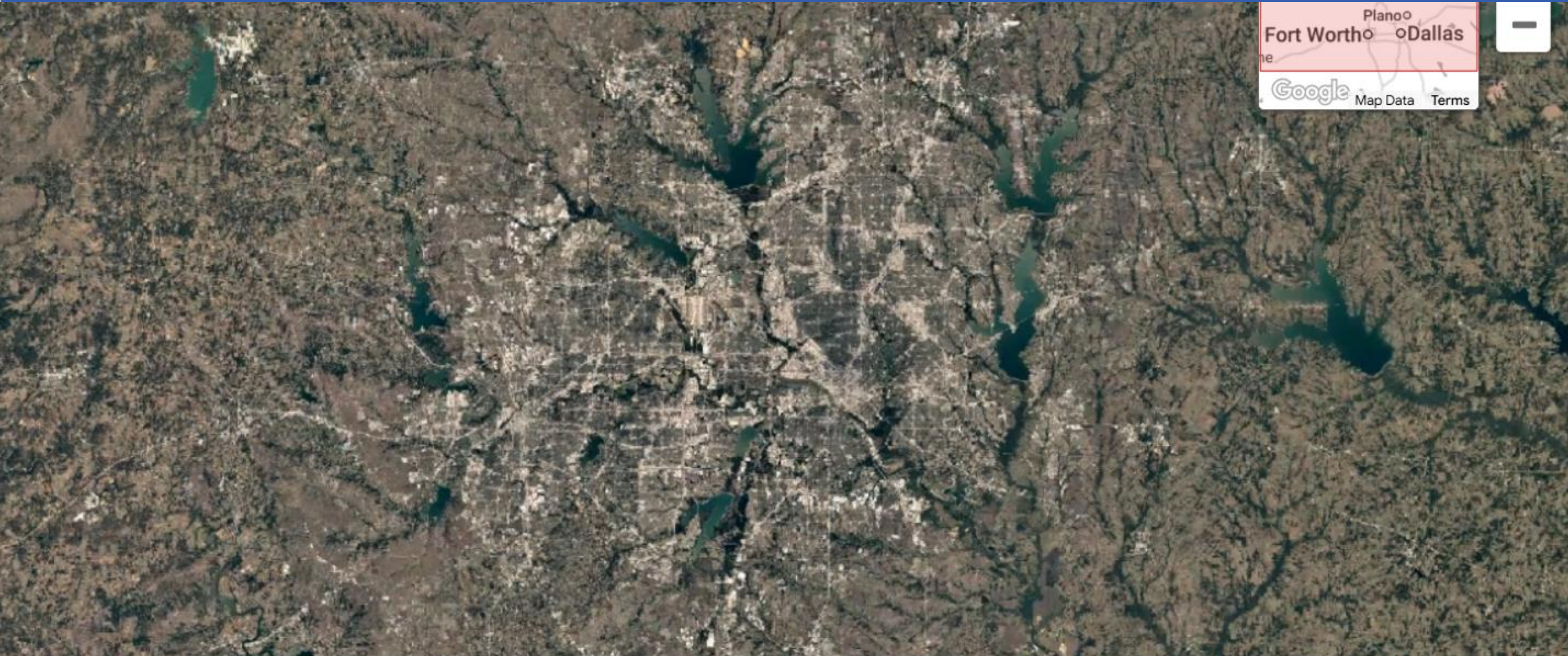
Dallas-Fort Worth (1984)



Plano
Fort Worth Dallas
Google Map Data Terms

▶ < 2019 2020 2021 2022 • 1984 1985 1986 1987 1988 1989 > 0.5x


Dallas-Fort Worth (2022)

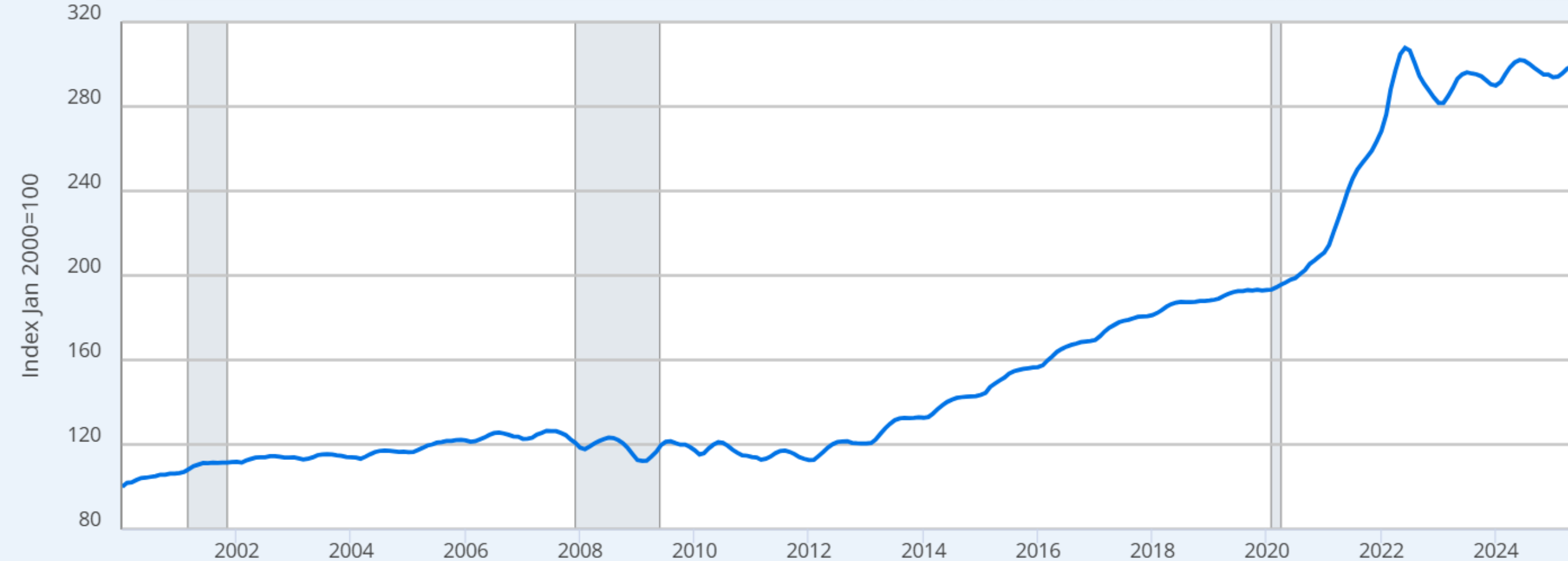


Plano
Fort Worth Dallas
Google Map Data Terms

▶ < 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 > 0.5x

Dallas residents are ready to do something about this

FRED  — S&P CoreLogic Case-Shiller TX-Dallas Home Price Index



Source: S&P Dow Jones Indices LLC via FRED®

Shaded areas indicate U.S. recessions.

fred.stlouisfed.org

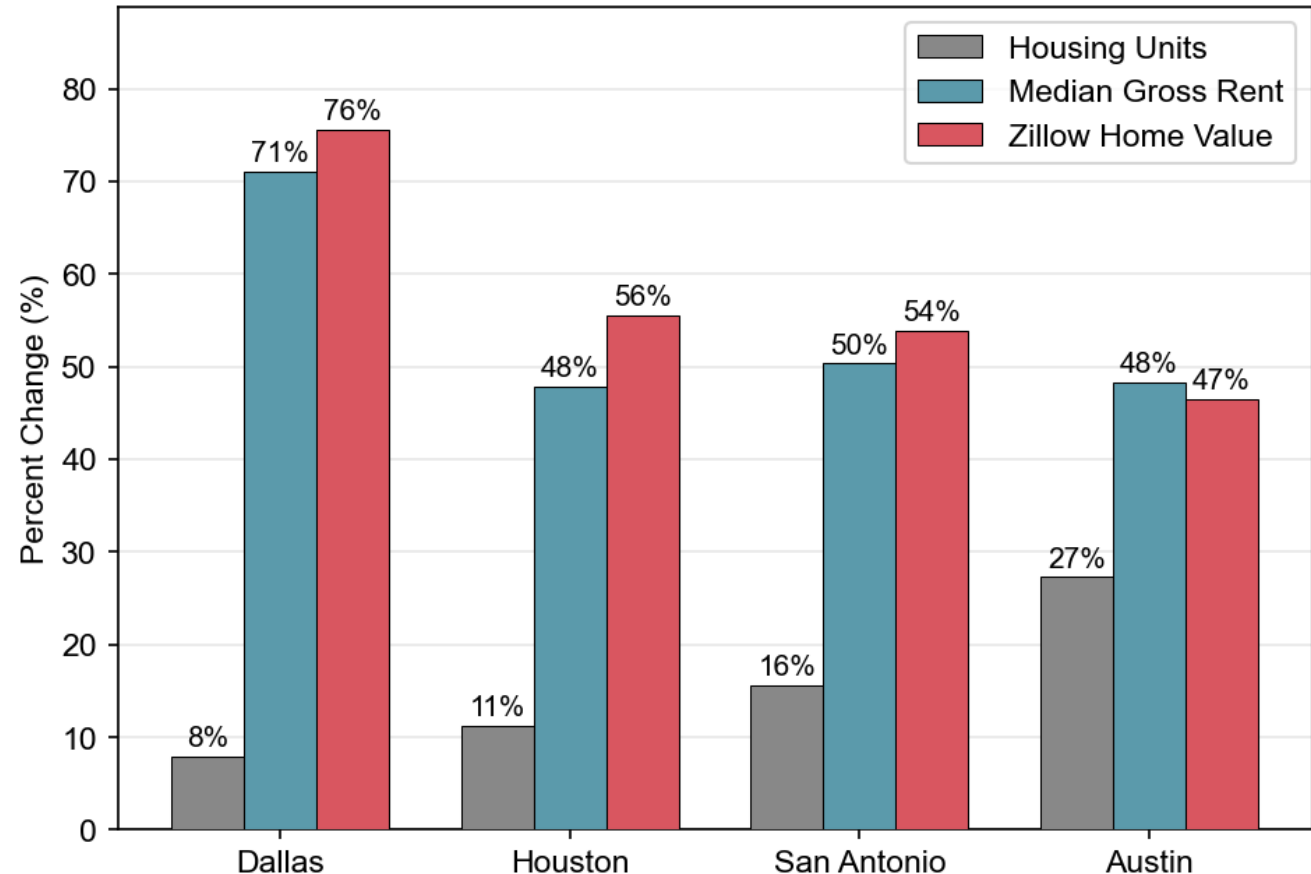
Fullscreen 

Dallas residents want change

2022 was the first year in Dallas' history when the median family couldn't afford the median home

Fewer than a quarter of residents rate access to affordable, quality housing as "good" or "excellent"

Half say it should be a top priority for the city

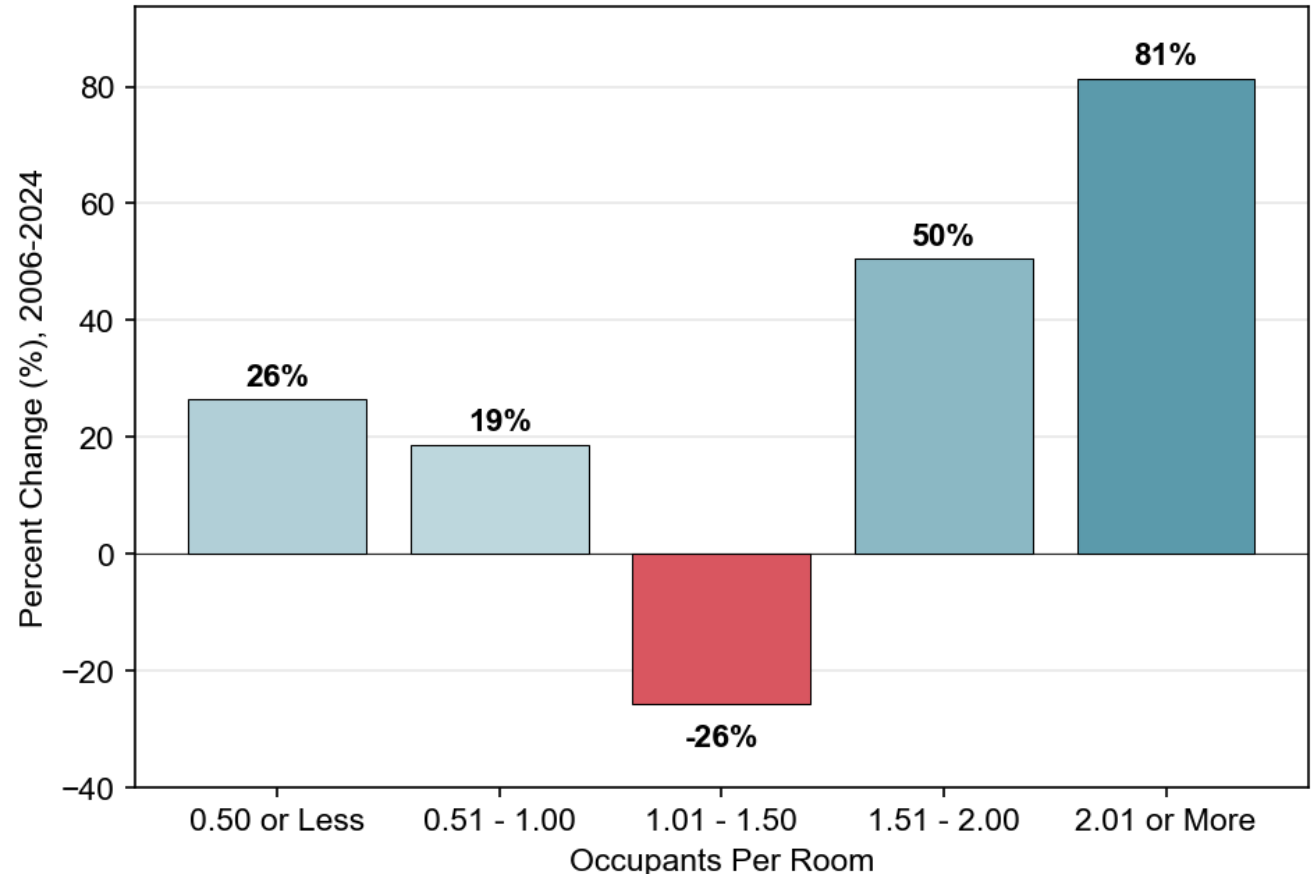


Dallas housing needs are exceptional

Dallas is the most segregated big city in Texas

Of DFW's 11 counties, Dallas was the only to have net negative migration for 2020-2024

A worsening mismatch between housing stock and household sizes is driving overcrowding *and* “undercrowding”



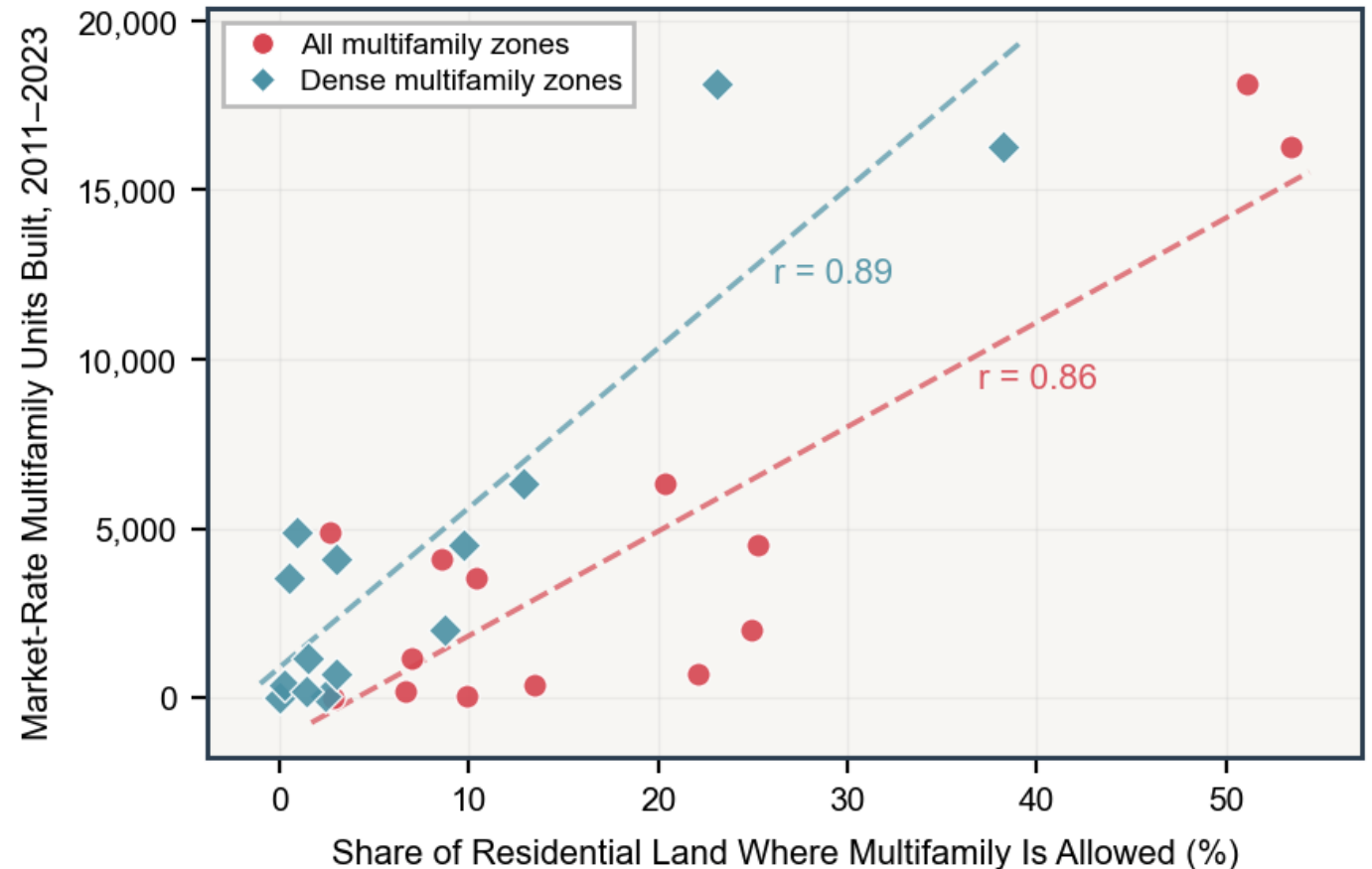
Current zoning practices no longer work

Average land values quadrupled since 2012 in Dallas County, from \$256K to \$1.17M per acre

- <\$50K → >\$200K for land on 7,500 sqft parcel

Only ~14% of zoned land allows multifamily housing

Districts with less multifamily zoning build many fewer multifamily homes



Current Housing Ecosystem

(Primarily City and County of Dallas)

Data and Research

- bcWorkshop, CPAL, Parkland PCCI, UNTD, UNT, UTA, SMU, Texas A&M



Policy Documents

- Dallas Housing Policy 2033 and Action Plan
- Forward Dallas Comp. Land Use Plan
- HUD Consolidated Plan
- Racial Equity Plan
- Economic Development Policy



City Programs

- NOFA
- LIHTC
- PFC, HFC
- Home Repair
- Downpayment Homebuyer Assistance
- Land Transfer Program/Land Bank
- Mixed Income Housing Dev. Bonus including Fee-in-Lieu

Developers

Non-profit

- BOH, CHI, VOA, Habitat for Humanity

For-profit

- Innovan Neighborhoods, Carlton, Ojala, Mintwood, Savoy Equity, Saigebrook, Matthews, Hunt, Trammell Crow, and many others

Acquisition/Rehab

- DCH, Savoy Equity, Texas Housing Conservancy, Elizabeth Property Group, Worth Street

Funding Sources

- CDFIs (TREC, BCL of Texas, LiftFund, People Fund, Texas Mezzanine Fund)
- Tax Credits (LIHTC, NMTC, Historic Tax Credits)
- CDBG/HOME/SHOP
- PACE
- TIF
- Vouchers
- NOFA
- PFC/HFC
- Developer's Roundtable (Pre-Dev)
- Capital Impact Fund
- Dallas Housing Opportunity Fund (DHOFF)
- Bond Funding
- Philanthropy
- Banks / CRA

Advocacy

- **Dallas Housing Coalition**
- Texas Housers
- Greater Dallas Planning Council
- The Real Estate Council (TREC)

Anti-Displacement

- BOH Anti-Displacement Toolkit
- Property Tax Mitigation Fund - Mill City Pilot (Matthews/DF)
- Legal Aid of NW Texas
- Dallas Eviction Advocacy Center

Capacity Building

- Community Developers Roundtable (developers of color focus)
- COD + UWMD (City of Dallas focused)
- Capital Impact Partners (social impact/communities of color focus)
- TREC/Urban Land Institute (ULI)

Coalitions

- Dallas Housing Coalition
- NTX Regional Housing Consortium

Policy Change

- Texans for Reasonable Solutions
- Texas Housers
- Texas Homeless Network

From Dallas Housing Policy 2033 and City of Dallas Housing Action Plan (2024) to Dallas is Home (2026)

Housing Action Plan

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

Housing Action Plan Priorities



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



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



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



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



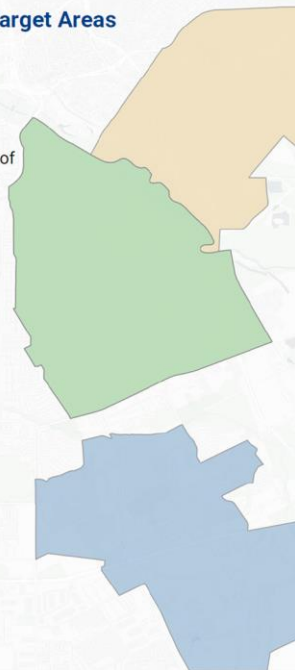
- 5 Increase the overall supply of housing to meet projected demand,** as more units at all levels of the income spectrum to improve affordability in the market.

Community Engagement and Equity Strategy Target Areas

Equity Strategy Target Area Selection

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

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



Inclusive Housing Task Force (IHTF)

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

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

Citywide Production

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



Local Solutions



Problem

Dallas faces critical shortages of affordable rental units (39,919) and homeownership opportunities (16,000+), but housing organizations and others who serve Dallas residents being impacted by housing affordability are not communicating



Solution

Dallas Habitat helped launch the Dallas Housing Coalition to secure bond funding and empower its members and residents

Impact

\$82M

Secured in Propositions G, H, and I in the City of Dallas' 2024 Capital Bond Program with 70%+ voter approval

Since 2023, the Dallas Housing Coalition has grown from **65** members to over **270** diverse, passionate individuals and organizations

270+
Members

Strategies

1,442

Letters sent to the Mayor and Dallas City Council through ActionNetwork over the course of the bond development, including **88** signed by C-suite leaders

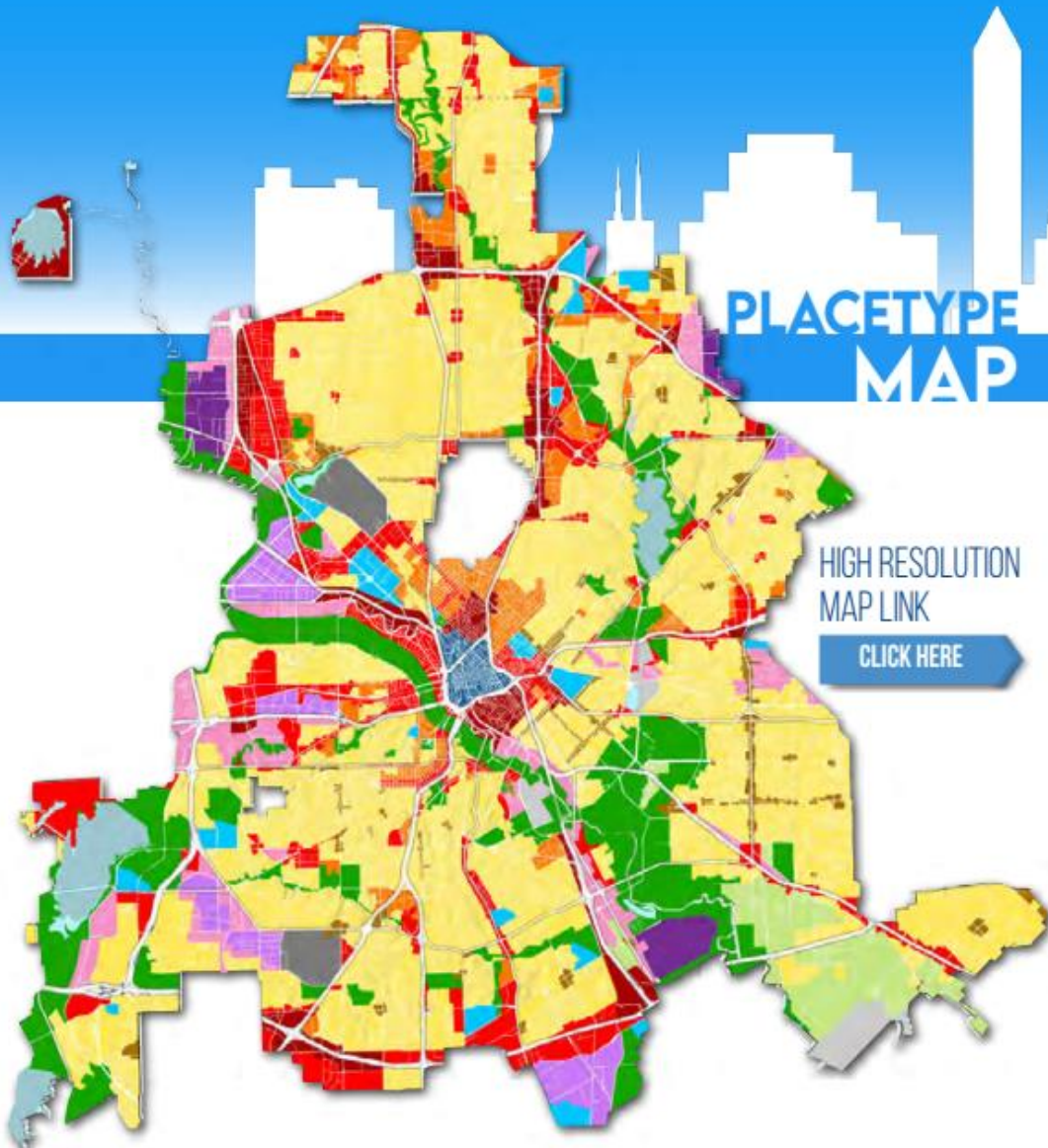
People reached through earned and social media, including **8,900** online and Texas news stories about affordable housing and Dallas Housing Coalition (Source: Meltwater results from June 1, 2023-May 28, 2024.)

4.5B

What's Next?

Monitor equitable use of bond dollars, update Dallas' comprehensive land use plan, tackle local- and state-level reforms





HIGH RESOLUTION
MAP LINK

CLICK HERE

PLACETYPE MAP

PLACETYPE CATEGORIES

A placetype represents a holistic, larger scale vision for a community or place that incorporates a desired mix of land uses, design, and density.

- REGIONAL OPEN SPACE
- SMALL TOWN RESIDENTIAL
- COMMUNITY RESIDENTIAL
- CITY RESIDENTIAL
- FLEX COMMERCIAL
- INDUSTRIAL HUB
- AIRPORT
- NEIGHBORHOOD MIXED-USE
- COMMUNITY MIXED-USE
- REGIONAL MIXED-USE
- CITY CENTER
- LOGISTICS/INDUSTRIAL PARK
- INSTITUTIONAL CAMPUS
- UTILITY

PLACETYPE / LAND USE MATRIX

LEGEND:
 ● PRIMARY USE
 ○ SECONDARY USE

Placetypes are land use categories that represent a vision for the desired mix of uses, development character, urban design features, and density for areas within the city.

- **Primary Use:** A more prevalent and prominent land use that plays a pivotal role in characterizing a placetype
- **Secondary Use:** A less prevalent use that may serve to support or complement the primary land use in a placetype, **but often requires justification, higher scrutiny, and adherence with the locational strategy.**



LAND USES		Agricultural	Public Open Space	Private Open Space	Single Family Detached	Single Family Attached	Multiplex	Apartments	Mixed-Use	Lodging	Commercial	Office	Civic / Public Institutional	Utility	Light Industry/ Distribution	Heavy Industrial
EXAMPLES		• Animal production • Commercial stable • Crop production • Agritourism	• Nature preserves • Golf courses • Cemetery	• City Park • Nature Preserves • Golf Courses • Cemetery	• All Single Family residential units	• Townhomes • Duplexes	• Multi-family with 8 or fewer attached dwelling units	• Multi-family with 9 or more attached dwelling units	• Combination of residential, retail, lodging, and/or office	• Hotels • Motels • Extended stays	• Retail • Personal services • Restaurants	• Financial institutions • Medical clinic • Other office	• Schools • Religious institutions • Hospitals • Government buildings	• Telecom Tower • Power station ⁵ • Pump station	• Warehouses ³ • Maint. shops • Office/ Showroom • Light manufacturing • Tool rental	• Warehouses • Batch plant • Salvage • Outdoor storage • Construction materials
NEIGHBORHOOD CENTERS	REGIONAL OPEN SPACE	○	●	●									●	○		
	SMALL TOWN RESIDENTIAL	●	●	○	●	●	○		○	○	○	○	○	○		
	COMMUNITY RESIDENTIAL	○	○	○	●	●	○	○	○	○	○	○	○	○	○	
	CITY RESIDENTIAL	○	○	○	○	○	●	○	○	○	○	○	○	○	○	
MIXED-USE CENTERS	NEIGHBORHOOD MIXED-USE	○	○	○	○	○	●	○	○	○	○	○	○	○	○	
	COMMUNITY MIXED USE	○	○	○	○	○	●	○	○	○	○	○	○	○	○	
	REGIONAL MIXED-USE	○	○	○	○	○	●	○	○	○	○	○	○	○	○	
CITY CTR	CITY CENTER	○	○	○			○	○	○	○	○	○	○	○	○	
	INSTITUTIONAL CAMPUS	○	○	○	○	○	○	○	○	○	○	○	○	○	○	
SPECIAL-PURPOSE CENTERS	FLEX COMMERCIAL	○	○	○			○	○	○	○	○	○	○	○	○	
	LOGISTICS/ INDUSTRIAL PARK		○	○						○	○	○		○	○	
	INDUSTRIAL HUB		○	○						○	○	○		○	○	○
	AIRPORT ²	○	○	○				○	○	○	○	○	○	○	○	
	PUBLIC UTILITY ²		○	○							○	○	○	○	○	

1. Transit-Oriented Development (TOD) typology; refer to Chapter 2 for more details

2. Airport and Public Utility placetype description spreads not included in plan document

3. In the Flex Commercial placetype, only small warehouses no greater than 20,000 - 25,000 square feet are recommended. Warehouses larger than 25,000 square feet should be directed toward the logistics/industrial park and industrial hub placetypes.

4. The land use matrix is not intended to be a zoning use matrix.
 5. In the Regional Open Space placetype, a masterplan review for compatibility with a power station should be undergone in the area adjacent to Mountain Creek Lake.





Download
The Toolkit



A RIGHT TO STAY

Dallas
Neighborhood
Anti-Displacement
Toolkit

Download
The Toolkit



“Top 5” Anti-Displacement Recommendations by Builders of Hope

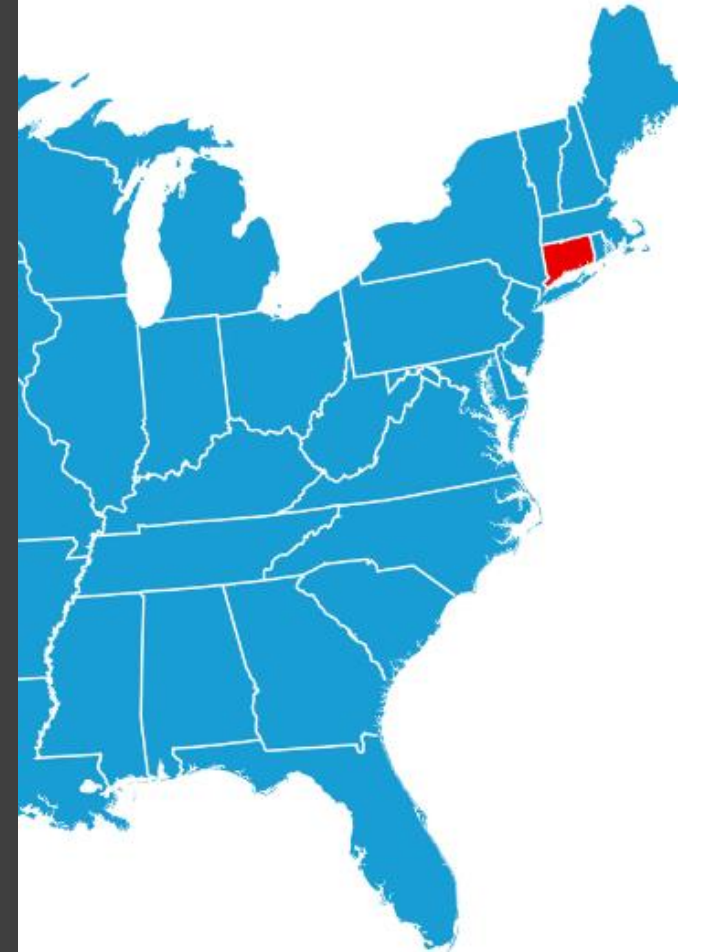
- 1. Enhance Legal Protections for Tenants**
- 2. Affordable Housing Preservation Network**
- 3. Displacement Mitigation Zoning Overlay**
- 4. Right-Priced Affordable Housing Policy**
- 5. Shared Equity Housing Model**

Parking Background

Stats

America has between 500M and **2B** parking spaces. That's between 2 and 7 **parking spaces per person**, and between the size of Delaware and **Connecticut**. (Shoup | New York Times)

- The average cost to provide a parking spot can increase monthly rent around **\$225**, even as much as **\$575**, and add over **\$40,000** to a home purchase price. (Litman | Gabbe and Pierce)
- Carless renters pay over **\$440 million** annually for residential parking spaces they do not use. (UCLA)





Dallas Housing Coalition

89th Texas Legislative Session Agenda

The Dallas Housing Coalition (DHC) is committed to advocating for the creation and preservation of attainable housing across the Dallas region for all.

Based upon a survey of our 290+ members, input at regularly occurring membership meetings, and feedback from our Steering Committee and Board, the DHC will focus its advocacy efforts on the following policy priorities:

- **Attainable Housing Preservation and Production:**
 - Increase funding, tools, and resources to produce more new and rehabilitate existing attainable homes, including market-rate and subsidized developments
 - Expedite approval and permitting processes for attainable housing, including improving “shot clocks” and allowing third party inspections
- **Equitable Land Use and Zoning Policies:**
 - Enable mixed-use and transit-oriented development, office-to-residential conversions, and more diverse, attainable housing options
 - Reform petition process, the status quo of which could imperil needed code rewrites and add costs, time, and unpredictability to rezoning processes
- **Tenant Protections and Rights:**
 - Expand tenant protections, including the opportunity to cure, junk fee transparency, and sealing eviction records when the tenant wins their case
 - Promote the availability of legal assistance and resources for tenants facing eviction or housing-related disputes

Below are links to recommended housing reports for a further understanding of the above issues:

- [State of Dallas Housing Report](#)
- [2024 Rental Housing Needs Assessment](#)
- [Anti-Displacement Toolkit](#)
- [+ONE Housing Report](#)

For more information about the Dallas Housing Coalition’s policy priorities, contact Bryan Tony, Executive Director, at bryan@dallashousingcoalition.com or 817-521-9403



Dallas Housing Coalition

89th Texas Legislative Session



In Support

SB 208

Sen. Royce West - Workforce housing revolving loan fund for single-family, affordable housing

Bill Filed

SB 210

Sen. Royce West - Expedited permitting for LIHTC in larger cities

Bill Filed

SB 234

Johnson - N. Johnson mezzanine fund

Bill Filed

LEGISLATIVE OVERVIEW



- TX SB 840 Apartments allowed on commercially zoned land in Texas' large and midsize cities.
- TX HB 24 Reduces barriers to land-use changes by bolstering property owners' right to create housing
- TX SB 15 Allows homes on 3,000 sqft on vacant parcels of > 5 acres in Texas' large & midsize cities.
- TX SB 2477 Creates Statewide Single Stair Model Building Code (Dallas recently moved 8-units and less under IRC)
- TX SB 785 Expands the areas where manufactured housing can be located.
- TX SB 1567 Updates Occupancy Limits (aka "Golden Girls" rules) for University Students in TX.
- TX SB 2835 Removing barriers to office-to-residential conversions.



1-8 Units in International Residential Code (IRC)

STRONG TOWNS | Archive ☰

Small Changes With Big Impacts in Dallas

Strong Towns · May 13, 2025



Dallas' new laws will allow for the creation of small apartment buildings like this one. (Source: Warren LeMay on Flickr.)

☰ **DALLAS Observer**

You Ask, We Answer: Submit a Question for the Weekly W

POLITICS & GOVERNMENT

Dallas City Council Adopts Residential Code Change to Promote 'Missing Middle' Housing

The code change has been described as a "transformative step" in promoting housing density and diversity.

NLC NATIONAL LEAGUE OF CITIES
A CENTURY OF STRENGTHENING CITIES

About 100th Anniversary Membership RISC Mutual Insurance

ADVOCACY CENTER NEWS & INSIGHTS RESOURCES & TRAINING CONFERENCES & MEETINGS

← All Articles

Dallas City Leaders Approve Landmark Ordinance to Support Missing Middle Housing



Dallas Zoning Reform

Simple. Clear. Future Ready.

www.DallasZoningReform.com

June 2025



Dallas Zoning Reform

Simple. Clear. Future Ready.

Simple.

Streamlined regulations that reduce unnecessary complexity.

Clear.

Rules that are understandable by everyone, not just specialists.

Future Ready.

Designed for the Dallas we're becoming, not the Dallas of yesterday.

The Dallas Zoning Reform efforts seek to update the City's Development Code in a manner that will:

- **Encourage a wider range of housing options** that can meet the diverse needs of our community.
- **Promote sustainable growth patterns** that strengthen our neighborhoods.
- **Make the development process more accessible, predictable, and transparent.**
- **Modernize outdated zoning rules and old approaches** that no longer serve our community.
- **Strike a thoughtful balance** between preservation and progress.



Where can you
be pivotal?

Advocating for housing in your local communities

- Show up and speak at community and neighborhood association meetings, zoning hearings, Planning and Zoning Commissions, City Council
- Write op-eds, e-mail and call your elected officials
- Support community organizers and service providers (time, talent, treasure)
 - *Habitat for Humanity, Dallas Housing Coalition, Farm&City, NeighborWorks Alliance of Texas, Texans for Housing, Texans for Reasonable Solutions, Texas Housers, Texas 2036, United Ways*
- Share research, news articles, and best practices on social media, with your neighbors, etc.

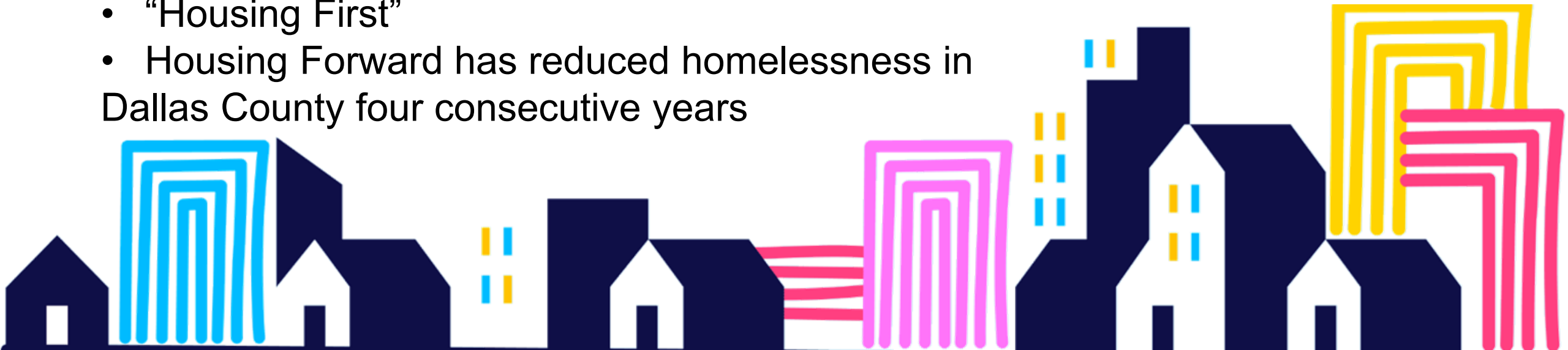


Opportunities for mixed-income housing and mixed-use development

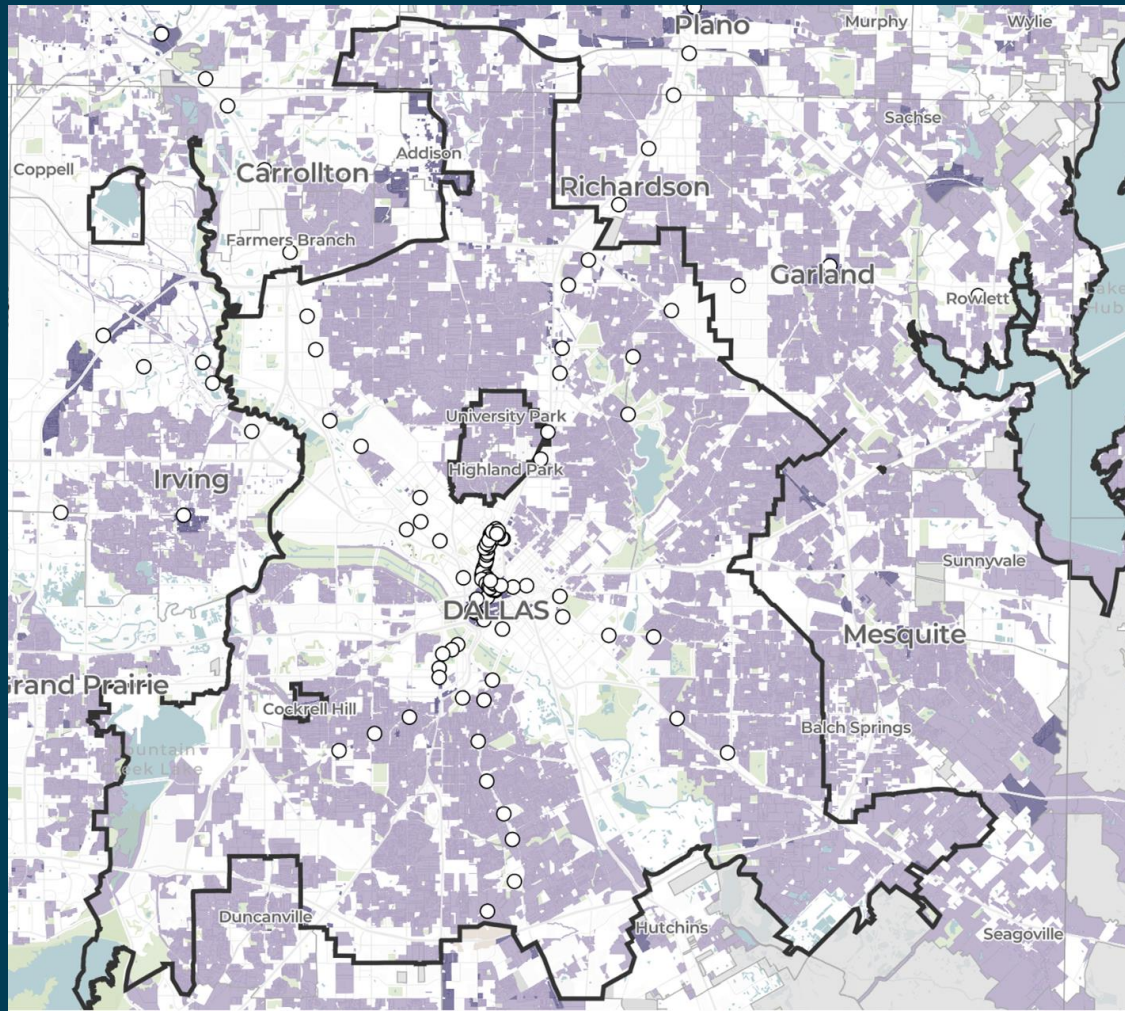
- Zoning Reform
 - Smaller lot sizes, more homes per lot, accessory dwelling units, duplexes, triplexes, fourplexes, townhomes/condos, mixed-uses, small-scale commercial, transit-oriented development, lowering construction costs and complexity
- New Construction and Rehabilitation (i.e. bond \$, public and housing finance corporations, mixed-income housing and floor area bonus programs for more homes)
- Community Land Trusts

Homelessness prevention

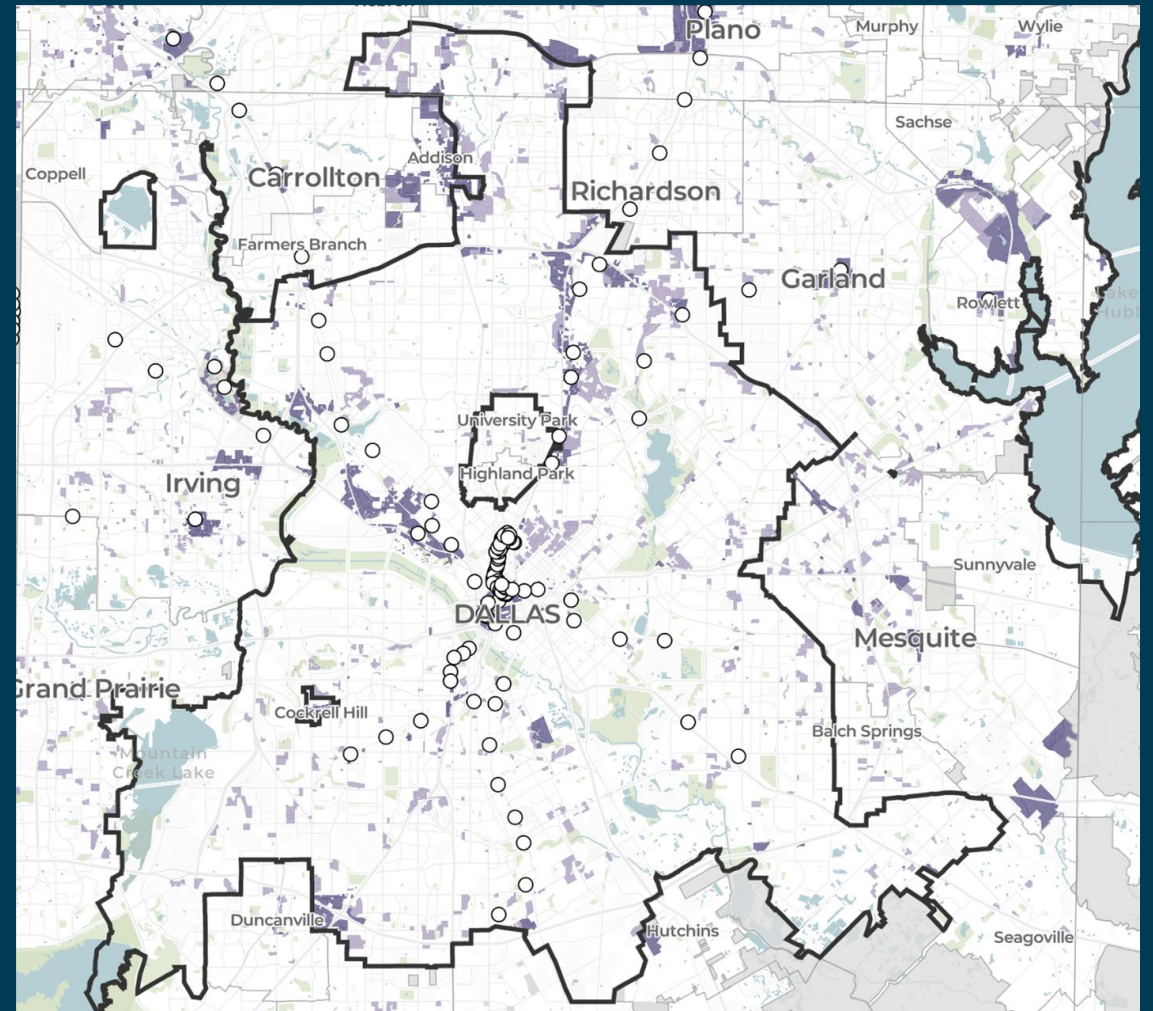
- Homelessness is an affordable housing problem
- “Housing First”
- Housing Forward has reduced homelessness in Dallas County four consecutive years



Restrictive Zoning and Land Use Regulations

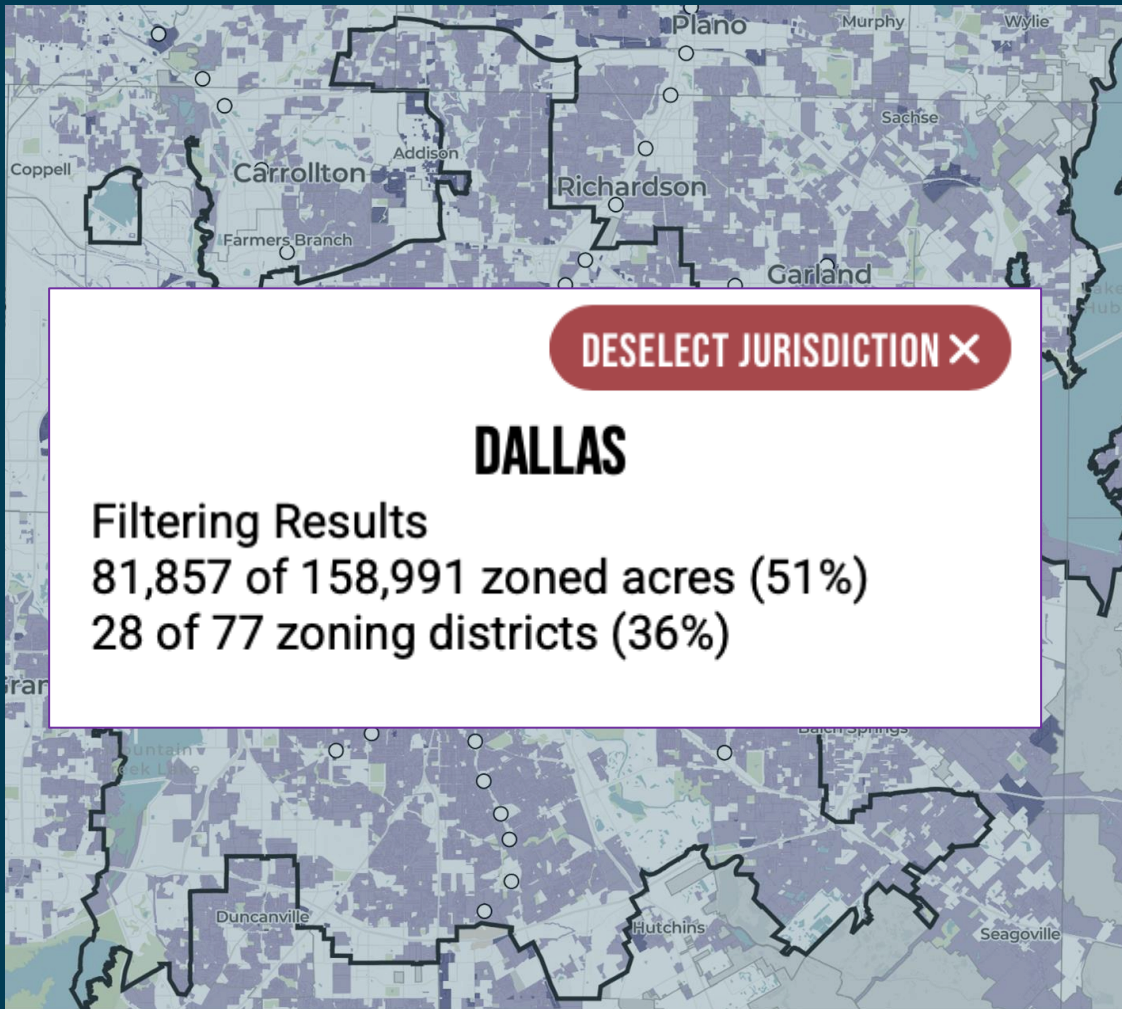


1-unit allowed by-right

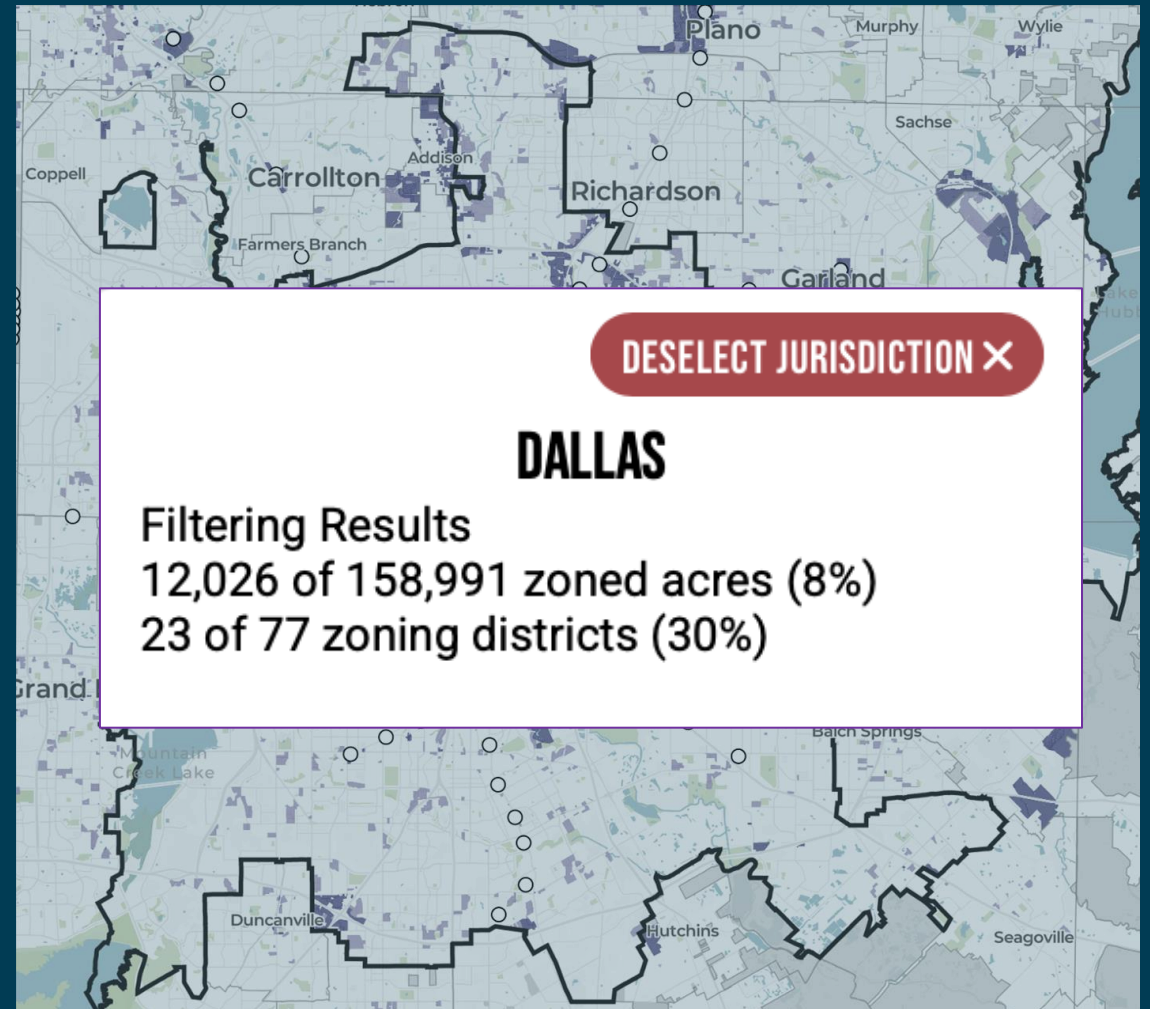


4+ unit allowed by-right

Restrictive Zoning and Land Use Regulations

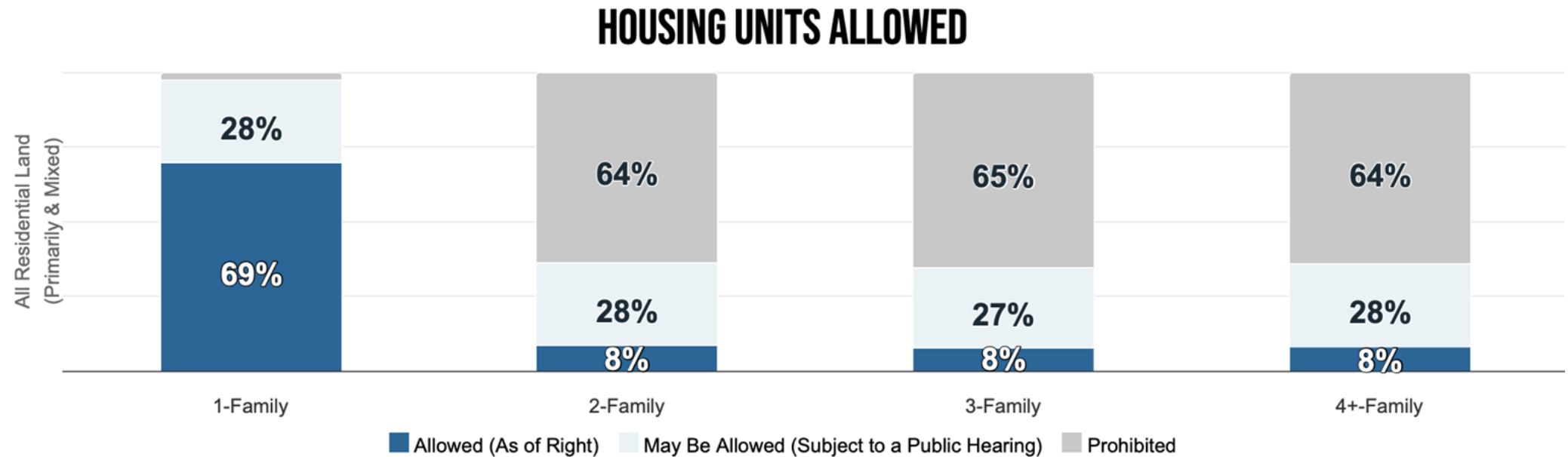


1-unit allowed by-right



4+ unit allowed by-right

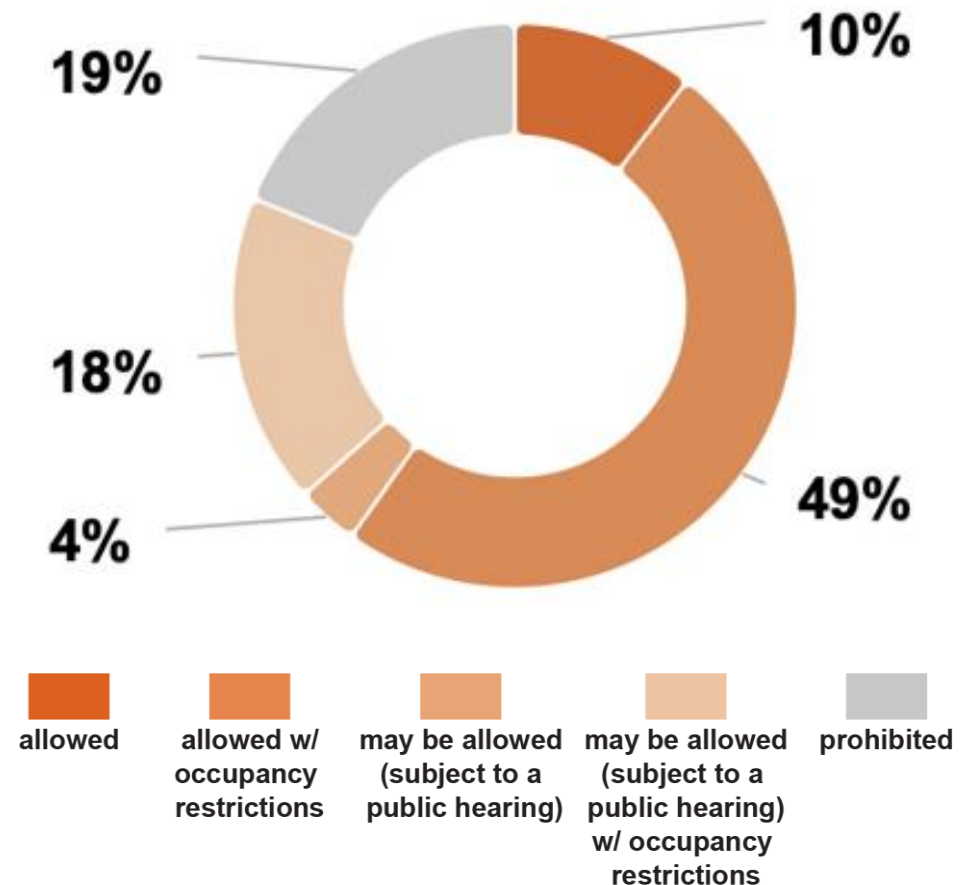
Housing Unit Allowances



- 69% single-family v. 8% multi-family “as of right”
- Land subject to a public hearing may be PUDs

Accessory Dwellings

- Only 10% of single-family land allows ADUs
- 19% of single-family land bans ADUs
- ADUs are hard to build. Why?



+ONE: DUPLEXES AND OTHER HOMEOWNERSHIP SOLUTIONS



6:00 PM - 7:30 PM
Thursday, April 23



South Dallas
Cultural Center
3400 S Fitzhugh Ave
Dallas, TX 75210



Billy Lane
Dallas Community
Land Trust



Jason Brown
Dallas City Homes



**Haley Coates-
Huseman**
Dallas Area Habitat
for Humanity



Forrest Branam
Sol Development



Benje Feehan
buildingcommunity
WORKSHOP

How can duplexes, community land trusts, townhomes, condos, cottage courts, accessory dwelling units, and other forms of missing middle housing unlock homeownership opportunities?

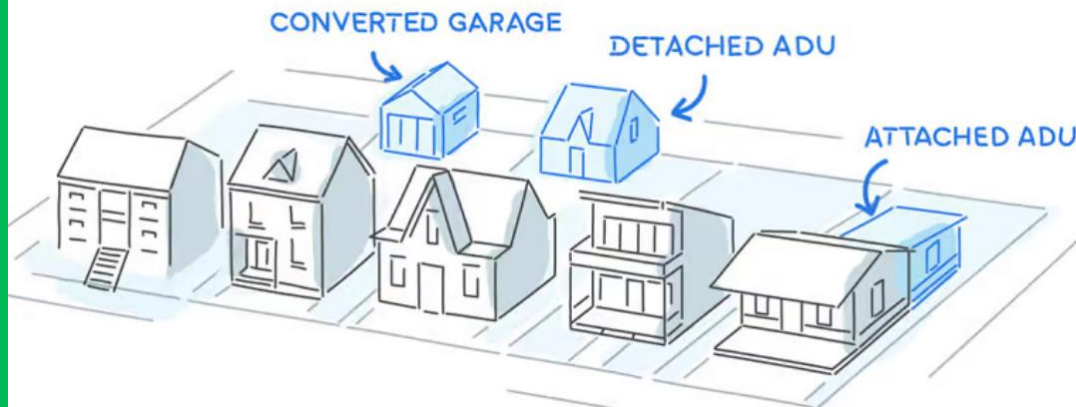


Dallas-Fort Worth



SOUTH DALLAS
CULTURAL CENTER

bit.ly/duplexdtx



ADU POLICY PANEL & WORKING GROUP

Exploring ADU Policy & Opportunity

Join us for Texans For Housing's first ADU Policy Panel & Working Group session in Lewisville. Hear from policy experts, learn from local ADU efforts, and help shape policy ideas for the 90th legislative session.



7th May, 2026
8:00 AM - 12:00 PM



LEWISVILLE GRAND THEATER
100 N Charles St,
Lewisville, TX 75057

REGISTER IN BIO



Have a speaker or working group topic in mind? Email alexis@texansforhousing.org

Join Texans For Housing for a breakfast ADU policy panel, followed by working group sessions, getting into the niche pieces that shape ADUs. Itinerary:

- Check-In & Breakfast
- Policy Panel followed by Q&A
- Short Break
- Working Groups (Choose between 1 of 3 sessions)

This event is in collaboration with the City of Lewisville & Dallas Housing Coalition.

Register: bit.ly/4c6iURj





UNDERSTANDING DALLAS' HOUSING HISTORY & ZONING LEGACY PROJECT

Save the Date

5 PM - 9 PM
Thursday

11

June
2026

LIFE IN DEEP ELLUM
2803 TAYLOR ST, DALLAS, TX 75226

Project Lead: Jerry L. Hawkins, M.Ed., the hawkins archives & works
RSVP and Questions: bryan@dallashousingcoalition.com
Register via Eventbrite

Understanding Dallas' Housing History and Zoning Legacy

Featuring:

- **5 PM - 6:30 PM: Networking Happy Hour & Live Music**
- **6:30 PM - 8 PM: Program**
 - Presentation & Slides: "Lines That Divide: The History of Dallas Housing and Zoning"
 - Guest Speakers & Panel Discussions
 - Community handouts, including "A People's Guide to Dallas Housing History," that will include a summary, key terms glossary, and suggested readings/resources
 - Calls to Action for Zoning Reform
- **8 PM - 9 PM: More Networking and Live Music**
 - Time to explore Interactive Maps, Visual Timelines, and Exhibits





Dallas Housing Coalition
presents

2026 HOUSING SUMMIT

 19-20
NOV



JPMorganChase

#DALLASHOUSINGSUMMIT26



Dallas Housing Coalition

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& follow our social media channels



Dallas Housing Coalition



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@dallashousingcoalition

Dallas is

BIG ENOUGH

for everyone.

THANK YOU

Bryan G. Tony, MPA

Executive Director

c 817.521.9403

Follow us: [LinkedIn](#) | [Facebook](#) | [Instagram](#) | [X](#)

bryan@dallashousingcoalition.com | dallashousingcoalition.com

The Dallas Housing Coalition (DHC) is comprised of over 450 non- and for-profit organizations and individuals advocating for the creation and preservation of attainable housing across the Dallas region for all.

Fort Worth Community Land Trust Overview

Becky Bass

Executive Director

Fort Worth Community Land Trust



Fort Worth Community Land Trust



Overview: Fort Worth Community Land Trust (FWCLT)

- Mission: To steward land for the benefit of developing and preserving long-term attainable housing in Fort Worth
- Priority population: families earning 60-80% of area median income (AMI), can serve up to 120% AMI
- City-wide geographic scope with the flexibility to pursue multiple strategies to grow the portfolio of CLT properties including:
 - New construction
 - Renovation of existing homes
- Operational Scope: Lean & Collaborative
 - Leverage the expertise of existing community organizations with experience in property development, real estate services, and homeowner education/stewardship

Who are the Fort Worth Community Land Trust staff?



Becky Gligo
Executive Director



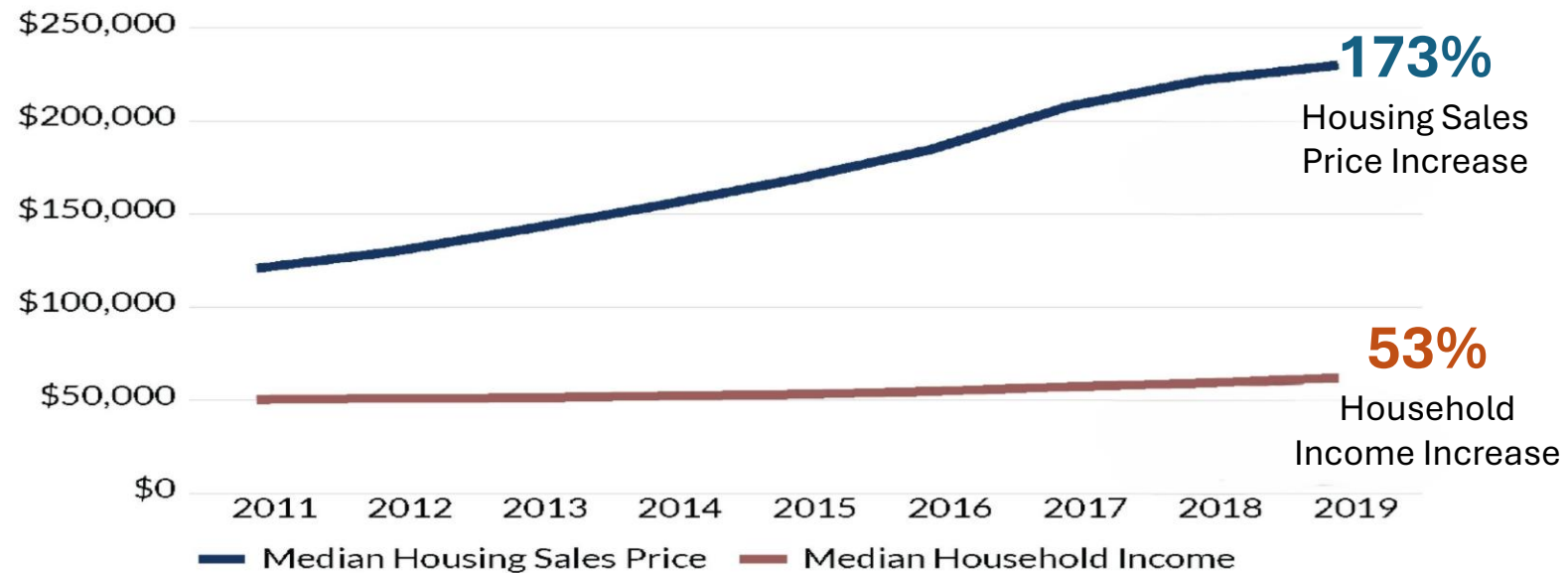
Saida Santiago
Stewardship Manager



Jaymar Joseph
Director of Partnerships

Why does Fort Worth need attainable housing?

FORT WORTH HOUSING INFLATION



Sources: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2015-2019, Real Estate Center at Texas A&M University, 2020.

What is a Community Land Trust?

- A community land trust (CLT) is a nonprofit that **owns the land and sells the home**, keeping housing affordable permanently.
- Homebuyers purchase the house at a lower cost and agree to a **resale formula** that allows them to build equity while ensuring the home remains affordable for the next family.
- The CLT also provides **long-term stewardship and support**, which helps stabilize homeowners and neighborhoods.

What is a Community Land Trust?



Eligible individual owns improvements (home)



Long-term ground lease ties improvements and land together and sets shared equity formula with resale restrictions



Community land trust owns land

The Benefits of CLT Homeownership

- **Homes are priced well below market, often making a mortgage cheaper than rent**
 - You own your home, paying your own mortgage not the landlords!
- **99-year renewable ground lease between homeowner and the CLT**
 - This is a long-term partnership, protecting you from a volatile housing market.
- **Transfer to Heirs**
 - Create generational wealth for your family!
- **Leasing/subleasing prohibited**
 - This is a community of homeowners, not landlords or investors.
- **Stewardship Program**
 - We are here for you even after you purchase your home, you have a seat at the table.

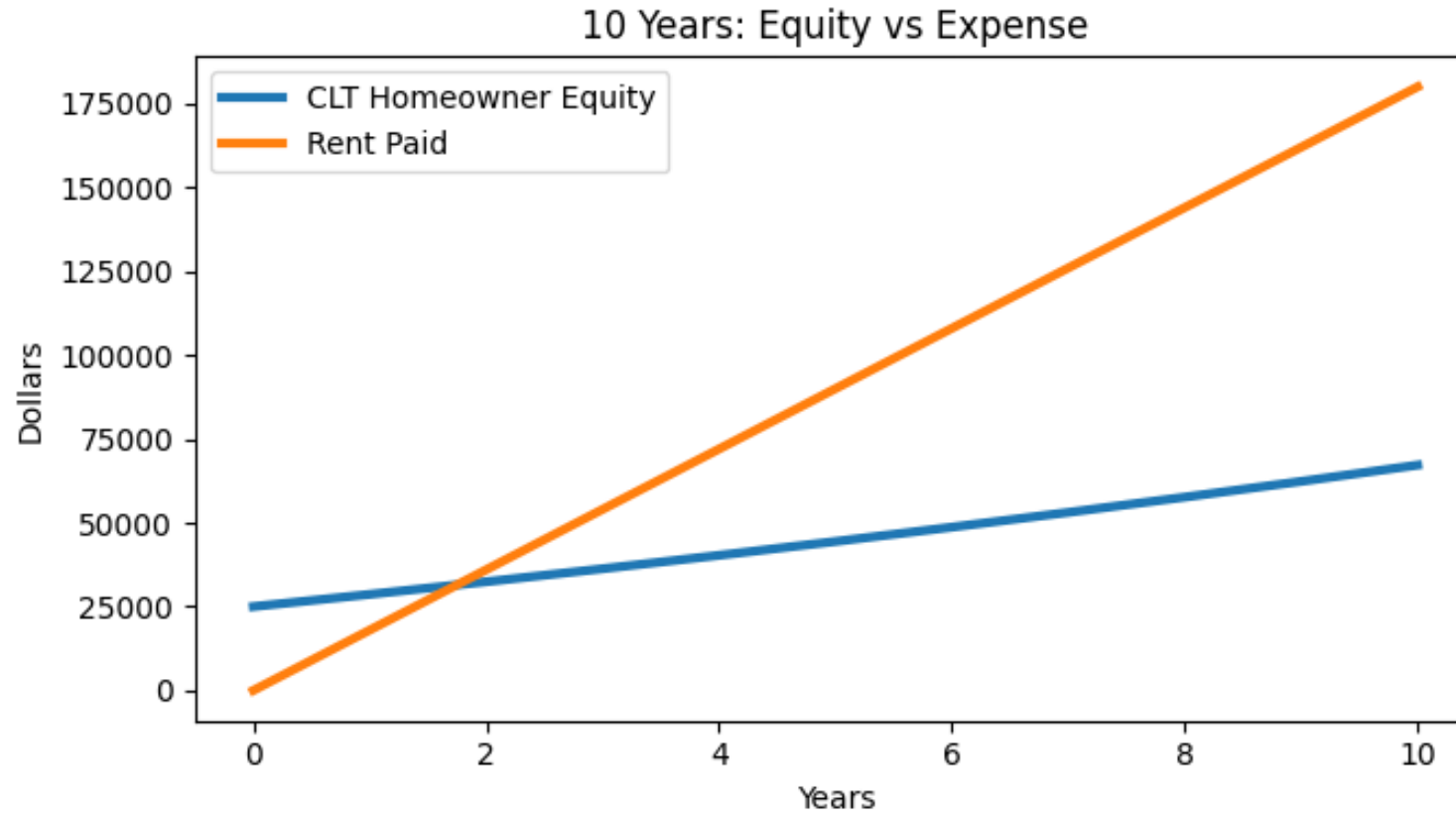
The Benefits of CLT Homeownership

- Ongoing support for CLT homeowners from **move-in to resale**
- Homeowner Education
- Neighbor to Neighbor Connections
- Home Repairs
- Advocacy in the event of mortgage issues
- Foreclosure Prevention
- Referral and resource navigation

The Benefits of CLT Homeownership

- The home appreciates at a fixed **1.5% compounding** rate every year you own the home
- The best part, your property taxes are based on the resale value not comps in the market, which means they stay steady and predictable
- The **resale formula** keeps homes affordable and the home stays affordable for next buyer

Renting vs CLT Homeownership



After 10 Years:

- Rent Paid: \$180,000
- CLT Equity Retained: \$67,000+

Renting vs CLT Homeownership

- Renters paying \$1,500 a month spend over half a million dollars in 30 years and walk away with \$0 even without rent increases.
- CLT homeowners build over \$200,000 in stable, capped equity, even with resale restrictions.
- This includes both mortgage principal paydown and CLT-limited appreciation.
- CLTs convert housing costs into long-term household stability and wealth, without speculative price growth

Year	CLT Homeowner Equity	Rent Paid
5	~\$44,000	\$90,000
10	~\$67,000	\$180,000
20	~\$126,000	\$360,000
30	~\$211,000	\$540,000

Who qualifies for the CLT?

FWCLT Buyers

- We are rehabbing and building new homes for households making at or below 120% area median income (AMI) with a focus on households making 60-80% of area median income
- Price points range from \$135,000 to \$300,000

AMI LEVEL	Family of 1	Family of 2	Family of 3	Family of 4
60%	\$44,820	\$51,240	\$57,660	\$64,020
80%	\$59,750	\$68,300	\$76,850	\$85,350
120%	\$89,650	\$102,450	\$115,250	\$128,050

CITY OF FORT WORTH NEIGHBORHOOD SERVICES DEPARTMENT



Food Service Workers,
Cashiers, Nursing Aides,
Housekeepers

They make
Under \$2,000
per month

Under 30% AMI
Extremely Low Income

Can afford
Under \$600
per month
for housing



Administrative Assistants,
Child Care Workers,
Security Guards

They make
\$2,000-\$4,000
per month

30%-60% AMI
Very Low Income

Can afford
\$600-\$1,200
per month
for housing



Primary School Teachers,
Paramedics,
Construction Workers

They make
\$4,000-\$5,400
per month

60%-80% AMI
Low Income

Can afford
\$1,200-\$1,620
per month
for housing



Police Officers,
Nurses, Engineers,
Real Estate Agents

They make
\$5,400-\$8,200
per month

80%-120% AMI
Moderate Income

Can afford
\$1,620-\$2,460
per month
for housing

Qualified Buyers

- Must be within 60-120% of AMI
- Must be able to secure financing for the home
- Willing to sign ground lease/deed restriction
- Must attend a CLT orientation and complete the CLT intake form
- Must attend a HUD certified homebuyer counseling course
- Must obtain a pre-approval letter from an approved lender
- Must fill out a full CLT application and attend an in-depth ground lease review/information session with CLT staff
- Buyer is required to invest a minimum of \$1,000 earnest money or cash at closing



BUYING YOUR FIRST HOME

FortWorthCLT.org



PREPARE

- Attend an Introduction to the CLT
- Complete a Screening Form
- Save \$1000.00 Earnest Money
- Attend HUD-Approved Homebuyer Education Course
- Get a Pre-Qualification letter from an Approved Lender

VERIFY

- Gather the following documents:
- Last 2 Years of W2s
 - Last 2 Years of Tax Returns
 - Last 3 Months of Bank Statements
 - Last 3 consecutive paystubs
 - Homebuyers Education Course Certificate of Completion
 - Pre-approval letter from lender
 - Calculate Income and Assets for the Application

APPLY

- CLT will send an invitation to apply
- Fill Out Full Application
- Upload Required Documents from Previous Section
- Apply for a Mortgage with an Approved Lender

CLOSE

- Sign Agreement of Sale
- Get Documents to the Lender
- Deposit Earnest Money
- Schedule Home Inspection
- Review the Ground Lease w/CLT
- Appraisal
- Shop and secure home insurance
- Accept Loan Disclosures
- Sign and accept Final Closing Disclosure
- Sign at closing & Get the Keys!

FWCLT Developments

What's happening at Carroll Park

- 15.61 acres
- Approximately 200 homes are planned for development
- 1-3-bedroom homes priced to be attainable for households earning 60% to 120% AMI
- Mix of rehab and new construction
- First 20 homes are now available for sale
- Price starting at \$135,000



FWCLT Buyers for Carroll Park

- Priority* for:
 - 60-80% AMI households
 - Households who live or work within a mile of the site
 - Households who have been waiting 6 months or more on the interest list
 - Households whose size matches the bedroom size of the home for sale
- Early interest from:
 - Teachers
 - Non-profit employees
 - Families with young children
 - Local employees working near Carroll Park
 - Referrals from other nonprofits

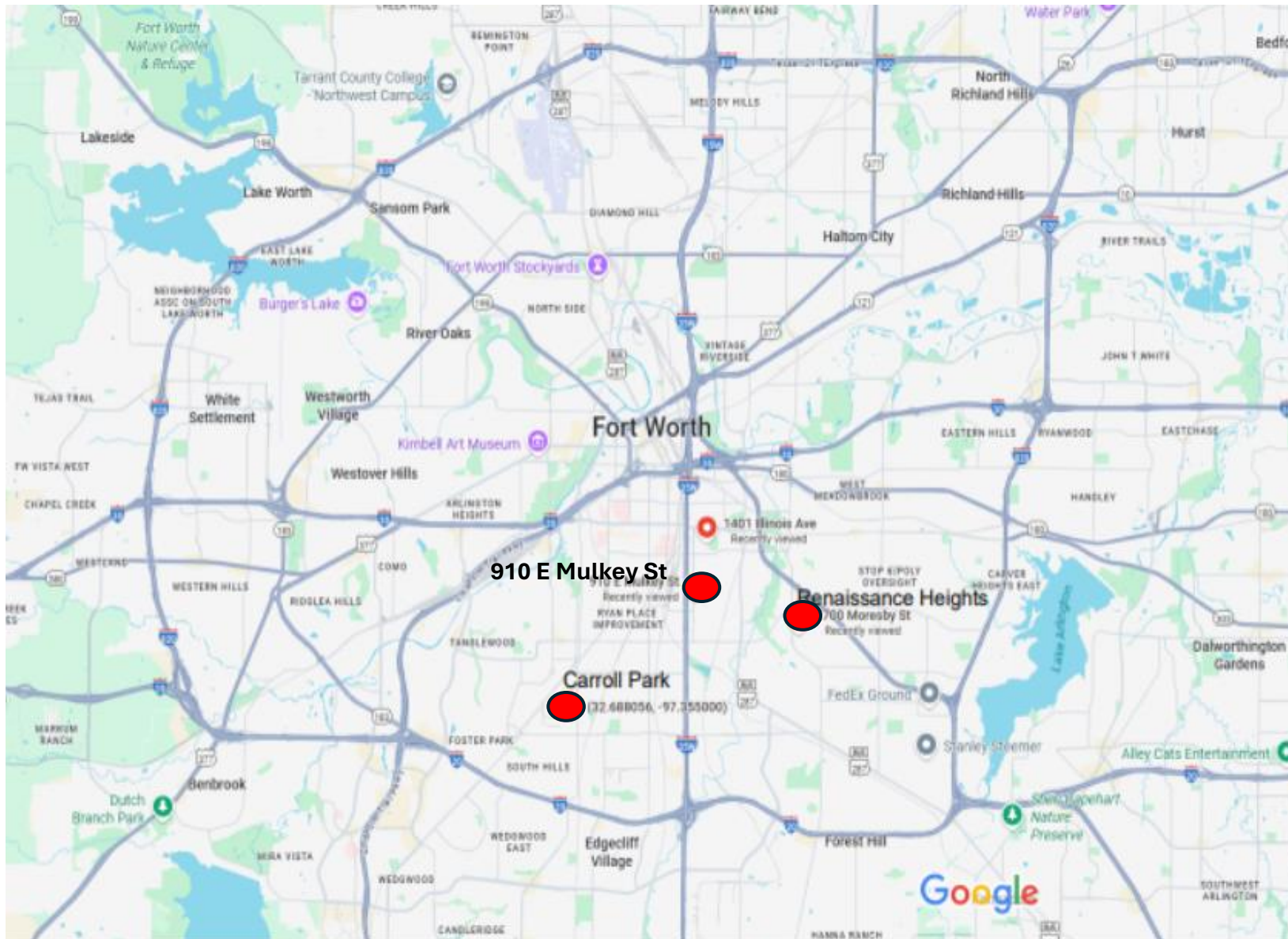
**Priorities can vary by project, allowing FWCLT to respond to local community needs*

Projects in Development

- Renaissance Heights
 - 236 new construction 2- and 3-bedroom homes
 - First homes ready for sale in 2026
- 910 E. Mulkey- Partnership with Housing Channel, sold December 2025



Location of the Projects in Development



- Sites are currently in the southern part of Fort Worth in the Rosemont, Renaissance Heights, and Morningside neighborhoods
- The sites range from larger subdivisions (Carroll Park and Renaissance Heights) to scattered site infill developments (Mulkey)
- All three sites have proximity to parks, schools and community centers

Questions

Get in touch!

- Email becky@fortworthcilt.org
- Visit our website www.fortworthcilt.org and sign up for updates!

Q & A



Contact & Connect

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