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HOW TO BE AN ADVOCATE FOR HOUSING DIVERSITY

Everyone deserves a safe, healthy, affordable place to live. Every neighborhood deserves housing that meets the diverse needs of our community.

Learn how you can be a Housing Advocate and promote housing diversity in EVERY neighborhood.



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WHAT IS HOUSING DIVERSITY?

Housing Diversity describes a mixture of housing options in a neighborhood that allows people with different housing needs to be able to live in the same community, and remain if their needs change. This requires a diversity of housing types at a range of price points, available to rent or own.

Housing Diversity should support a level of housing affordability. There is a significant shortage of affordable housing in many cities, more specifically there is a shortage of affordable housing in higher-value, low-poverty cities/neighborhoods. The shortage is particularly prevalent in low-density neighborhoods or suburban communities where new residential construction tends to consist of large, detached single-family homes sold at prices out of reach for moderate-income families.

Housing Diversity can be a tool for delivering racial and economic integration at a neighborhood level. Closely related to housing affordability, economic and racial segregation is often the bi-product of homogeneous housing development. Without access to housing that is affordable to them, lower-income households or households of color are locked out of areas that may offer greater opportunities.

Housing diversity can support housing accessibility. Housing accessibility is important when thinking about the needs of seniors and individuals with disabilities. Communities should have housing that meets the needs of every life stage, allowing households the choice of staying in their community as their housing needs change. Additionally, new residential construction should be built with accessibility in mind - building homes today that allow someone to age-in-place and could easily be modified for greater accessibility.¹

Housing diversity may increase community stability. Research shows that areas with more housing diversity had lower foreclosure rates after the financial crisis. Greater housing options affords existing residents, who are forced to respond to life changes the ability to stay in the community while offering new residents the ability to secure housing within their means - ultimately supporting a community's ability to weather changing economic and market conditions.²

WHY IS HOUSING DIVERSITY A GOOD THING?

The economic and racial disparities present in our country are never more apparent than when you explore our housing stock. Who gets to live in a neighborhood is shaped by what kind of housing currently exists, what kind of housing gets built, and the perceptions of those involved in the housing industry.

Impacts of Housing Diversity

Many of our communities are economically and/or racially segregated. In the Dallas area that is largely due to historical and current housing policies and development. Efforts to increase housing diversity, particularly in high income areas, are often met with strong local opposition. Resulting in few changes and the perpetuation of housing homogeneity, and segregated neighborhoods. So why is housing diversity so important, and how can YOU be a part of bringing change to your community or neighborhood?

Benefits of Housing Diversity:

Strengthens our Economy

Housing that is affordable to the workforce is critical to the local economy, and directly impacts the ability of employers to recruit and retain staff. As North Texas grows, so does the distance between jobs and where potential employees can afford housing. This disconnect between jobs and housing is referred to as spatial mismatch. The higher the rates of spatial mismatch, the more money employers have to spend to attract new hires, and the longer individuals report being unemployed.^{3,4,5}

Improves Commuting Times

The shortage of affordable housing causes many to find housing in outlying areas, resulting in lengthy commutes to and from their jobs. Transportation costs and traffic congestion can be reduced when diverse housing options, close to employment centers, are provided.

Strengthens Education

The 1966 Coleman report, examining segregation in public education, found that a “student’s family background, coupled with a diverse socioeconomic mix in the classroom, appeared to be the biggest determinant of how well a child would learn. Students do better when there is more diversity”.⁶ More than 50 years later, Professor Raj Chetty would release a report showing that low-income children experience improved education and earnings outcomes when they have access to schools in low-poverty areas.⁷

Accommodates Aging Residents

The growing population of seniors living longer, healthier lives, suggests that demands for diverse housing options will increase. Housing that addresses the spectrum of income levels and lifestyle choices or limitations will allow seniors to remain in their homes and contribute to their local communities.

Supports Families

Diverse, affordable housing is critically important to the health and well being of children and families. When housing needs are appropriately met, children are more likely to be healthy and perform well in school, and parents are more likely to be productive members of a strong workforce.

Repairs our Past

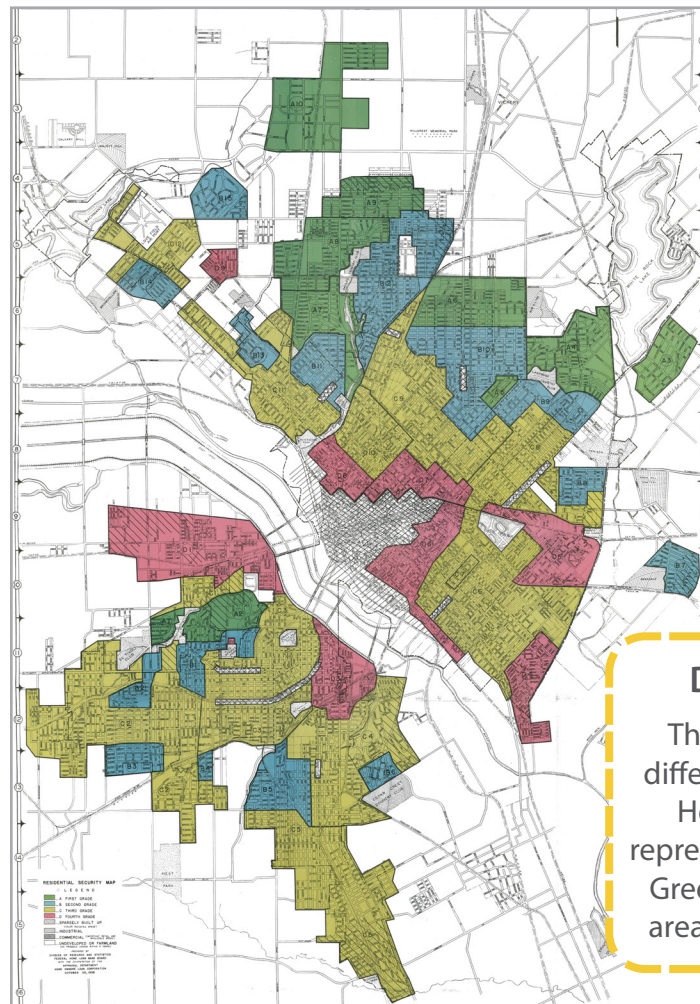
Housing diversity is about opportunity and access. In North Texas it is also about race. It is our job to undo the effects of our past and build a future that allows all households to thrive.⁸

WHY DOESN'T DALLAS HAVE HOUSING DIVERSITY?

Racial History of Housing

We can not talk about housing in America without talking about race. Our cities and communities have been shaped by decades of racist housing policies, commonly referred to as redlining. The adjacent map is an example of redlining in Dallas. These policies, paired with public and police support, led to the segregation of integrated working class communities, creation of new segregated communities, and the loss of potential generational wealth for Black and brown households.⁹

The Fair Housing Act of 1968 made redlining and similar discriminatory practices illegal, but by then much of the damage had been done. Fast forward to today, each person living in North Texas is affected by the legacy of redlining and discriminatory housing policies, and it depends on all of us to work to undo its impacts.

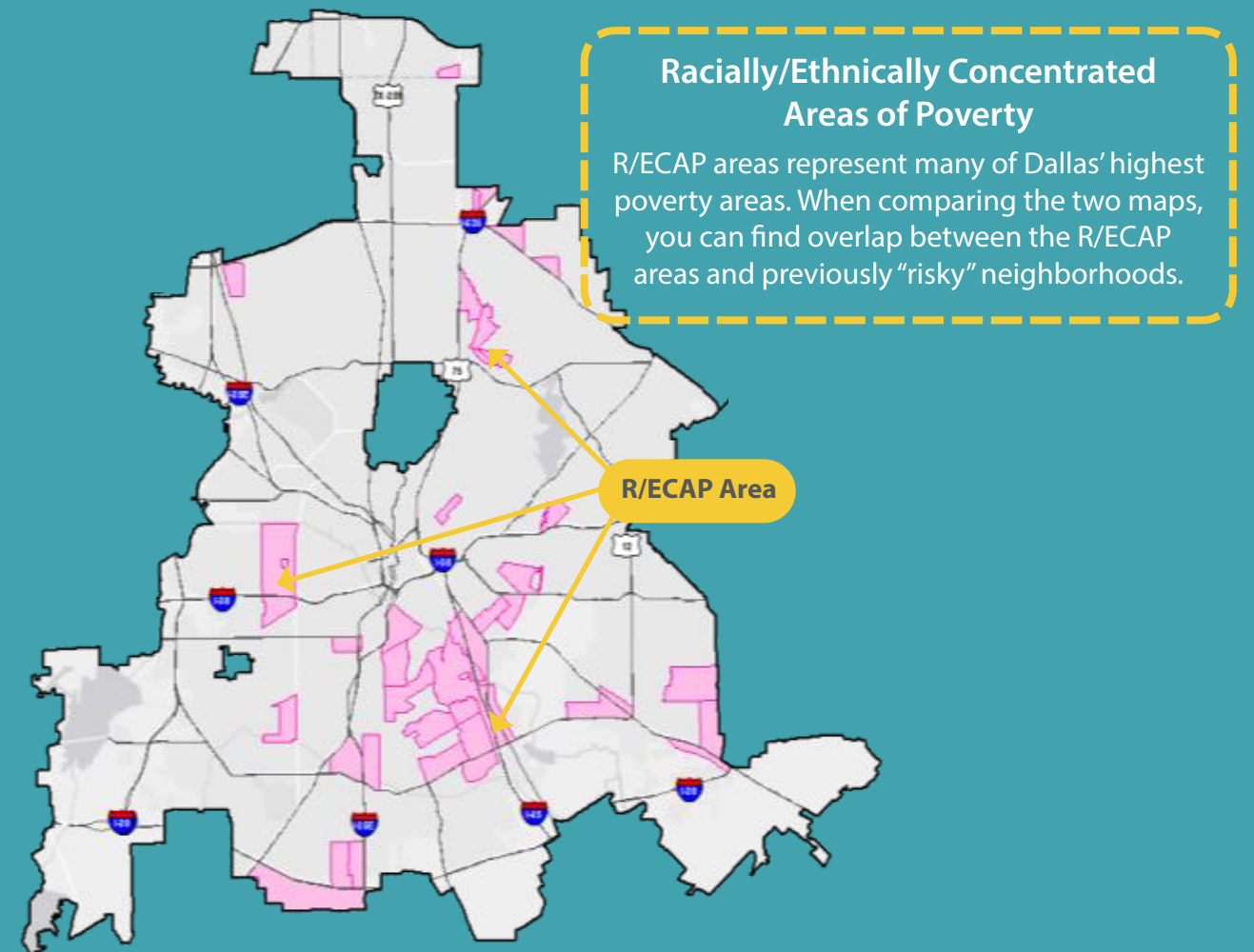


Dallas' History of Redlining
 This map shows the grades given to different neighborhoods by the Federal Home Loan Bank Board. The grade represented the perceived risk of lending. Green was often associated with white areas and red with Black areas of town.

Concentration of Poverty

When banks and others are discouraged from lending in a community it is difficult, if not impossible, for that community to see investment over time. For homeowners that meant the inability to buy or refinance a home, resulting in homes falling into disrepair. As homes declined, businesses and retailers left, and then eventually residents with more means also left. The long process of disinvestment was exaggerated by the injection of public affordable housing developments almost exclusively in low-income communities of color.

The combination of disinvestment, and government directed affordable housing development has led to the creation of Racially/Ethnically Concentrated Areas of Poverty (R/ECAP). The populations of these census tracts are more than half non-white, and 40% or more of residents are in poverty.¹⁰ "While some R/ECAPs dissipated over time, the number of R/ECAPs in Dallas doubled over the last 26 years, with persistent patterns in south and west Dallas. Two-thirds of the 1990 R/ECAPs retain their designation."¹¹ R/ECAP areas in North Texas experience disparities in access to quality food, labor market opportunities, quality education and transportation, and have longer commute times.¹²



Housing Affordability

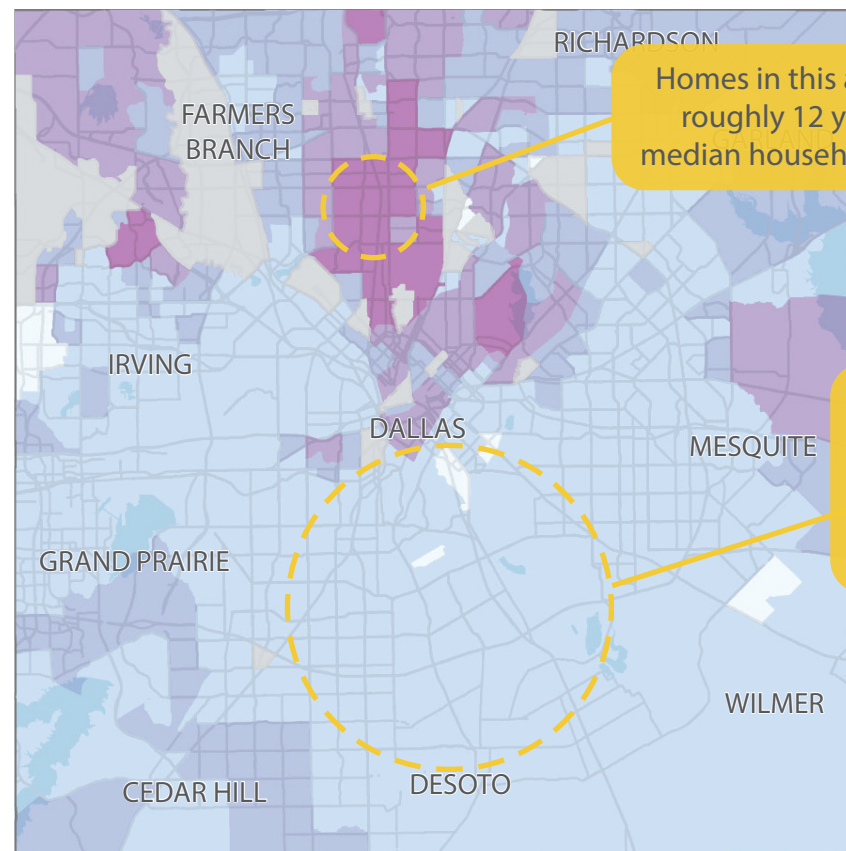
The term affordable housing is used when describing housing that is financially accessible to a household. What is financially accessible? It is recommended that a household not spend more than 30% of their income on housing OR no more than 40% of their income on housing + transportation.

What does Housing Affordability look like in Dallas County?

$$\begin{matrix} \$56,854 & \times & 30\% & = & \$1,421 & \text{per month on housing} \\ \text{[Median Income]} & & & & \text{[Including insurance, utilities, taxes, etc]} \end{matrix}$$

Median income is the number that is used to determine *middle income* within a geography. The median income for Dallas County is \$56,854. The average cost of a 2-bedroom apartment in Dallas is \$1,632¹³ and the median mortgage monthly cost is \$1,682¹⁴ - both of which are considered unaffordable. Figure 3, below, shows the home value-to-income ratio for Dallas County. This ratio is a gauge for home buyer affordability. Unsurprisingly, much of North Dallas is unaffordable to median income households.

Ratio of Median Housing Value to Median Income



Homes in this area equal roughly 12 years of a median household income

Many of the areas with affordable housing have the highest commute times, reducing their true affordability

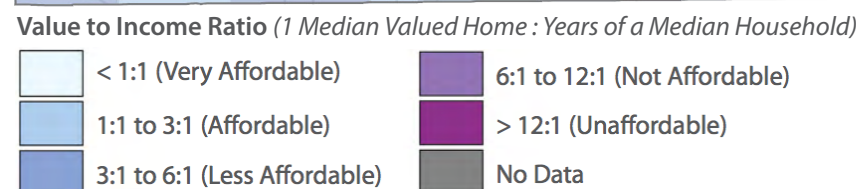


Figure 3: Median Housing Values to Median Income
U.S. Census Bureau, American Community Survey, 5 year estimates 2011-2016

Rental rates in Dallas County have become increasingly unaffordable for those making at or below the median income. Figure 4 shows the fluctuation in rent levels over the last several years.

The rising costs of housing further complicates the challenges of Black and brown households trying to secure housing and build equity in low-poverty areas of the county. Figure 5 shows the annual change in housing values.

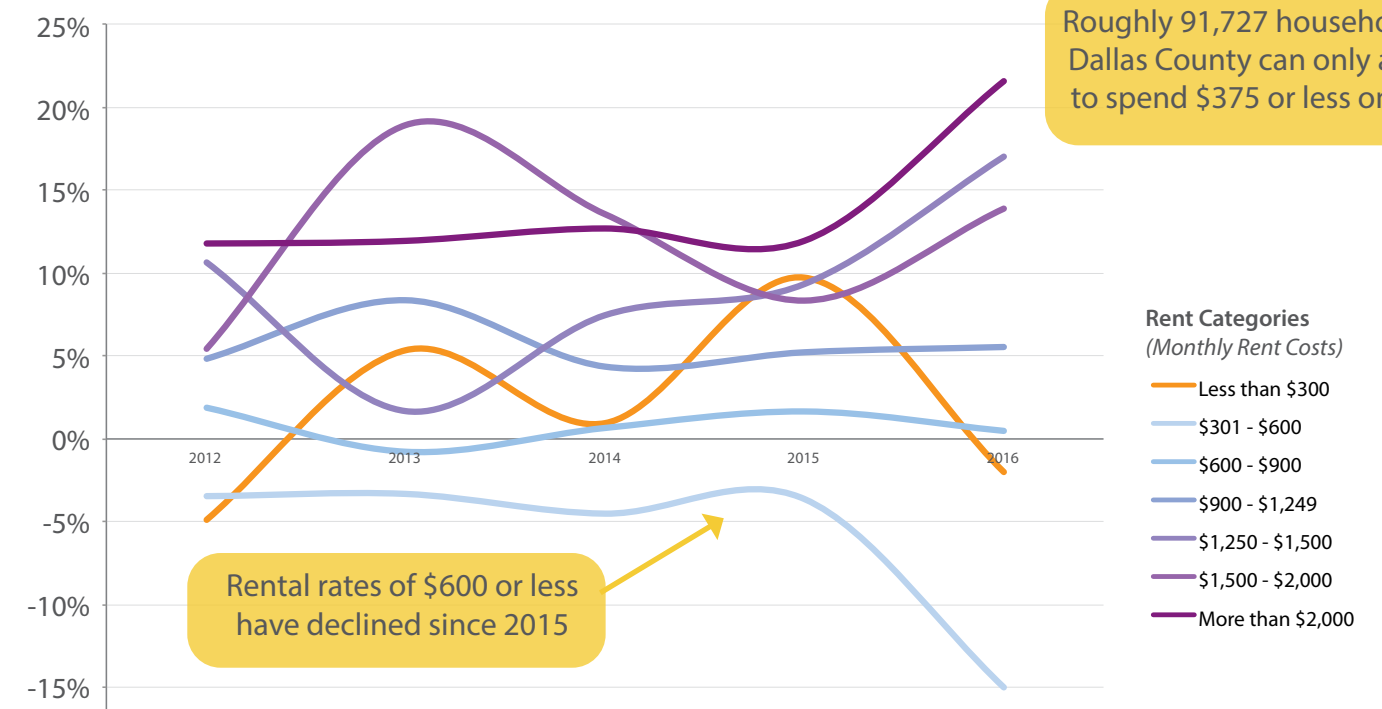


Figure 4: Annual Change in Gross Rent Categories (Monthly Rent Costs), City of Dallas
U.S. Census Bureau, American Community Survey, 5 year estimates 2011-2016

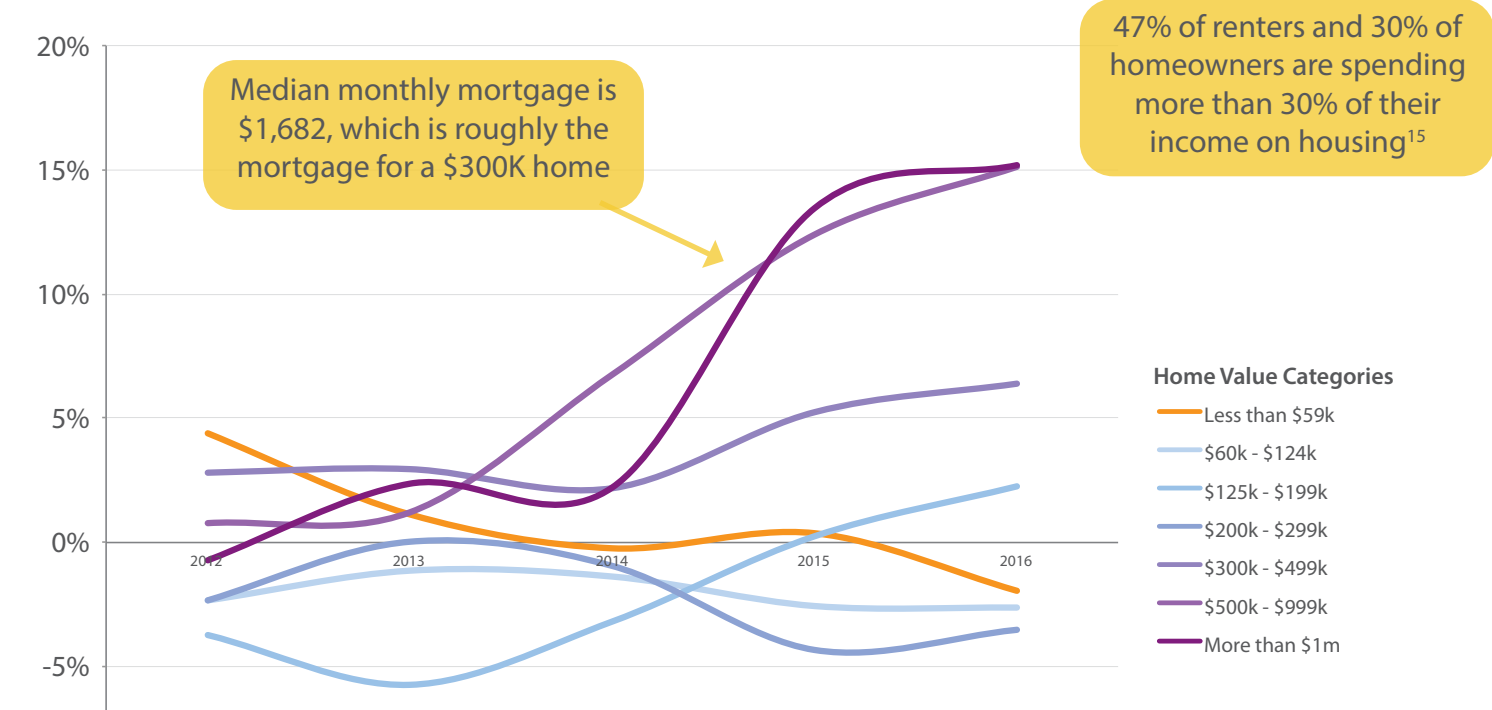


Figure 5: Annual Change in Housing Value Categories, City of Dallas
U.S. Census Bureau, American Community Survey, 5 year estimates 2011-2016

WHY IS IT HARD TO FIND AFFORDABLE HOUSING?

Things that Keep People from Housing

- **Source of Income Discrimination**
Landlords, banks, or property owners can refuse to sell, advertise, or rent housing to someone based on the type of income they have, such as Housing Choice Vouchers, Social Security or Disability, and Child Support.
- **Being Formerly Incarcerated**
A person can be denied housing, both sale or rental, due to their criminal record. This includes Housing Authorities and private landowners.
- **Immigration Status**
Immigrant communities are particularly vulnerable to housing discrimination, and threats of immigration enforcement. While some insist that undocumented immigrants can be denied housing, the Fair Housing Act makes it clear that it is illegal to deny a person housing due to race, color, national origin, religion, sex, familial status and disability.

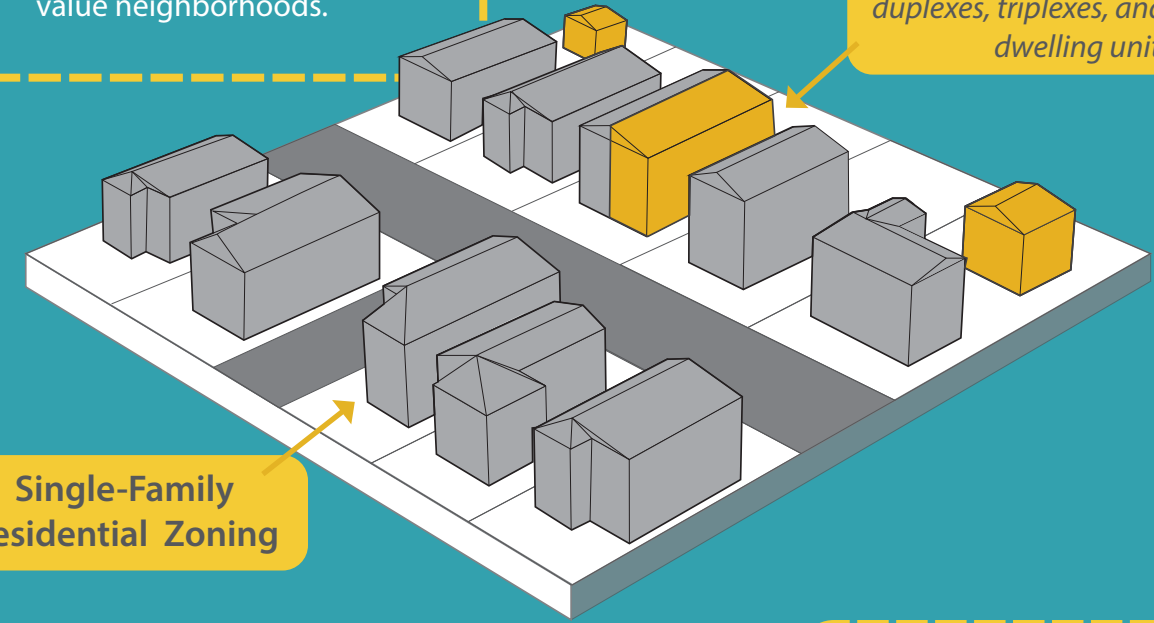
Things that Make it Hard to Build New Affordable Housing

- **Local Zoning & Development Codes**
Local zoning controls new development. Restrictive zoning or building standards, such as lot size minimums, home size minimums, and single family zoning can affect the amount of housing available, its cost, and diversity of those who can live in that neighborhood.
- **High Price of Land**
Neighborhoods that have access to quality schools, jobs, goods and services, and recreation are in high demand. Because we treat housing like a commodity, something to be bought and sold, this means quality neighborhoods are more expensive - specifically the land the houses sit on. The cost of land is one of the biggest barriers to building housing for all types of households in every neighborhood.
- **Lack of Community Support**
Change to local housing policies requires vocal community support. Without that support it is easier, and more profitable for our leaders to keep the status quo. The result is the continued exclusion of households from jobs, high performing schools, healthcare, and greater opportunities.
- **Lack of Investment in Affordable Housing**
Investment in affordable housing continues to decline at the Federal and State level, particularly funds for affordable homeownership. Local jurisdictions have tried to make up the difference, but it is a regular fight to maintain or expand the local tax dollars spent on housing.

Zoning can limit how much housing can be built.

Rezoning to allow for duplexes, triplexes or accessory dwelling units (ADUs) could increase greatly needed housing in high value neighborhoods.

Residential Zoning
Zoning that allows single-family, duplexes, triplexes, and accessory dwelling units

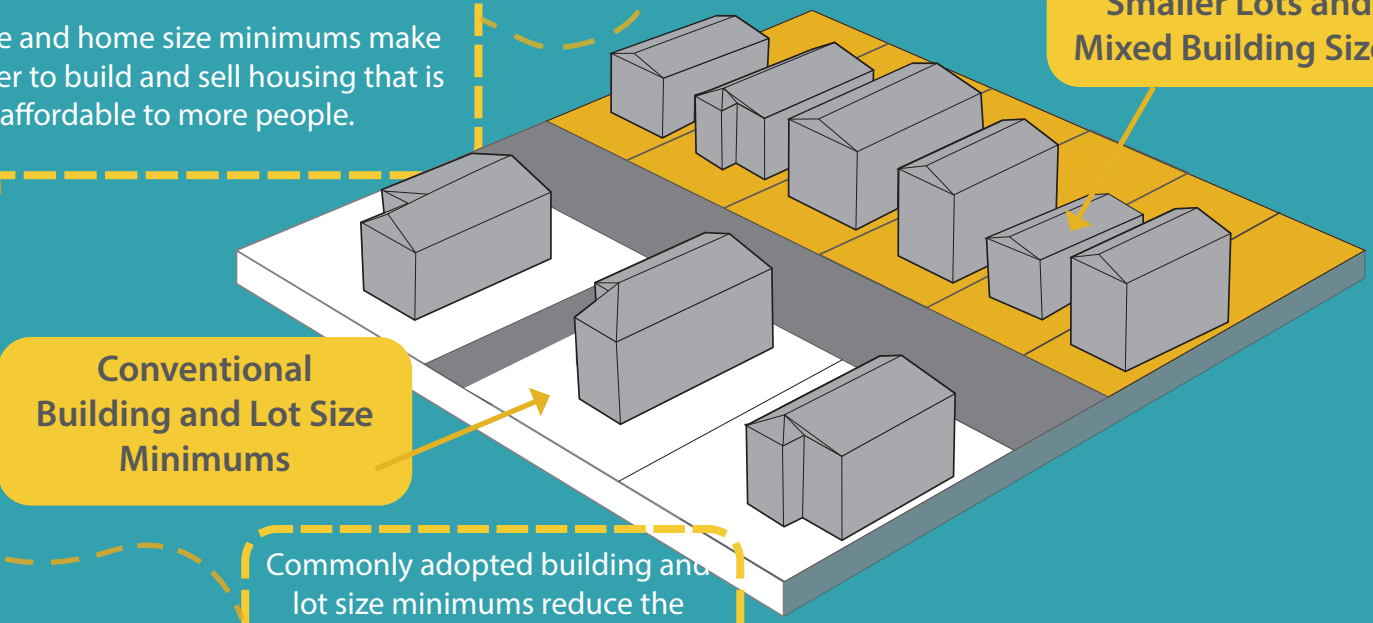


Reducing lot size minimum, or allowing for a variety of lot sizes would support more housing at different price points in a neighborhood.

Building minimums can impact housing costs.

Lot size and home size minimums make it harder to build and sell housing that is affordable to more people.

Smaller Lots and Mixed Building Sizes



Commonly adopted building and lot size minimums reduce the amount and variety of housing that can be built.

WHAT DO PEOPLE THINK ABOUT AFFORDABLE HOUSING?

Most people have strong feelings about affordable housing, both for and against. The following are some of the common misconceptions that come up when people are arguing against affordable housing, particularly in areas that have very little or no affordable housing

New Affordable Housing Will...

- Lower my property values
- Bring crime
- Make my neighborhood unsafe
- Make our schools worse
- Place a burden on our City/Neighborhood resources

Housing Choice Voucher Holders...

- Pay less than other tenants
- Don't have to go through the same screening process
- Are less likely to take care of the property
- Are more difficult than other tenants
- Reduce the value of the property
- Will always rely on vouchers
- Will affect the types of tenants my building has. If a landlord accepts one voucher holder the whole building will become voucher holders
- Have it easy. It's easy to get and use a voucher to live anywhere
- Affect the quality of our schools

Affirmatively Furthering Fair Housing* Will...

- Eliminate single family zoning
- Force cities to build multifamily housing

**Affirmatively Furthering Fair Housing is a provision of the Fair Housing Act of 1968. Most are familiar with the Fair Housing Act's role in making all forms of housing discrimination illegal. The law also sought to eliminate residentially segregated communities. It did this by requiring that all programs and activities related to housing and urban development be administered in "a manner to further the purpose of" the Fair Housing Act. This section is known as Affirmatively Further Fair Housing (AFFH). In 2015 the Supreme Court reaffirmed the AFFH section of the Fair Housing Act. As a result, HUD enacted new rules which bolstered local data collection and oversight. In recent years, the Trump administration has rolled back most of the 2015 AFFH rules.*

Research Does Not Support Negative Perceptions of Affordable Housing

"Research demonstrates that well-managed housing that fits the scale of the neighborhood seldom produces the negative impacts mentioned [property values, crime, safety, and traffic]"¹⁶

Vouchers are a Market Solution to the Need for Affordable Rental Housing^{17 18 19}

Voucher holders pay market rate rent. The landlord is paid the value of the voucher and tenant pays the rest - the tenant is required to pay 30% of their income

Landlord participation is voluntary - meaning they choose to accept vouchers, can stop accepting them if they choose, and can require the same tenant screening and lease terms

7 out of 10 low-income Texas households do not receive a voucher or other federal rental assistance despite paying more than they can afford on rent

In Dallas, about 60% of people who get vouchers are unable to use them

Those who qualify for a voucher can wait years on a wait list before finally receiving their voucher

Housing vouchers can sharply reduce homelessness and housing instability

AFFH is a Tool to Fight Housing Segregation

The 2015 Affirmatively Furthering Fair Housing rule helps local jurisdictions make informed plans to undo racist housing, land and community policies. Giving the Fair Housing Act more power to combat segregation

Undoing the 2015 AFFH rule means localities will be able to self-certify that housing in their area is free of discrimination, and potentially removes any incentive to fight housing segregation.

WHAT CAN I DO?



Get Political

- Ask candidates if they support housing diversity
- Ask lawmakers how they are working to reduce hurdles to approving affordable housing programs and projects
- Push your City or Public Housing Agencies to reduce eligibility barriers for people with criminal backgrounds



Advocate for Housing Funding

- Push cities to prioritize their housing budget and HUD funds to benefit the housing needs of low and very low-income households
- If you are a landlord, accept a voucher holder and advocate for changes to make the process easier



Change Housing Laws

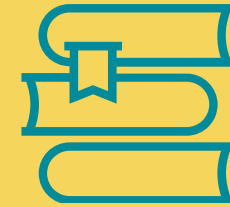
- Support bills that seek to end Source of Income Discrimination during the next Texas State Legislative session. Remember the state legislature meets every two years
- Support the reduction of local ordinances that limit housing options
 - Accessory dwelling units as rental options
 - Subdivisions with a mix of housing types
 - Easy subdivision of an existing single-family parcel



Support Local Efforts

- Support local housing development proposals
- Support organizations that are supporting affordable housing in DFW
 - Inclusive Communities Project [inclusivecommunities.net]
 - Texas Tenants Union [txtenants.org]
 - Area Community Development Corporations
 - Faith in Texas [faithintx.org]
 - Texas Housers [texashousers.org]

HOW CAN I LEARN MORE?



Local Housing Reports

- North Texas Regional Affordable Housing Assessment [ntrha.uta.edu]
- State of Dallas Housing, buildingcommunityWORKSHOP [bcworkshop.org]
- Joint Center for Housing Studies or Harvard University [<https://www.jchs.harvard.edu/americas-rental-housing-2020>]

Local Housing Committees & Boards

- City of Dallas Housing & Homelessness Solutions Committee
- Dallas Housing Authority Board of Commissioners
- City of Plano Self Sufficiency Committee
- Plano Housing Authority Board of Commissioners
- City of McKinney Community Development Corporation (MCDC)

Texas Based Housing Resources

- Texas Anti-Displacement Toolkit, Dr. Heather Way [<https://sites.utexas.edu/gentrificationproject>]
- Texas A&M Real Estate Center [recenter.tamu.edu]

Books on Housing

- *Color of Law: A Forgotten History of How Our Government Segregated America*, Richard Rothstein
- *Segregation by Design: Local Politics and Inequality in American Cities*, Jessica Trounstein
- *Evicted: Poverty and Profit in the American City*, Mathew Desmond

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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. We enrich the lives of citizens by bringing design thinking to areas of our city where resources are most scarce. To do so, [bc] recognizes that it must first understand the social, economic, and environmental issues facing a community before beginning work.