



texashousing.org

Texas Low Income Housing Information Service

working together to make housing and communities in Texas open and affordable



A living crisis
HOUSING IN TEXAS
Texas solutions



Housing in Texas: A Living Crisis, Texas Solutions

**Organizational Report
Texas Low Income Housing
Information Service
2000**

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Introduction

Two million low income Texans live in bad housing, housing they cannot afford, or on the streets. We know how to solve this housing crisis—if we have the will...

This report tells the story of the housing crisis faced by many low income people in Texas and the work of grassroots community organizations to solve that housing crisis.

The report is based on an exhibit which toured Texas as part of our effort to increase public awareness of the housing crisis. It also contains the results of seven community meetings held across the state to discuss the local housing crisis and come up with answers.

The low income housing crisis will only be solved when our state and local communities find the will to do something about it. The community groups described in this book have found that will.

Yet despite their heroic efforts we are losing ground in the fight to eliminate these terrible living conditions from Texas.

Unfortunately, community groups lack the financial resources to implement their solutions on a large scale.

The number of families facing worst case housing needs is growing three times faster in Texas than decent, affordable housing is being created. The work of community groups is a part of the solution. Government and profit motivated housing programs will also be required to meet our state's growing low-income housing need.

The housing problem is solvable. These community organizations are working tirelessly to show us how. We must find the will to provide the public policies and financial support to implement efforts to solve the housing crisis.



Photos: Patricia Moore

Texas Housing Needs

“Worst Case Housing Needs” are defined by the U.S. Department of Housing & Urban Development as families who pay more than one-half of their income on housing or live in severely inadequate housing.

Texas worst case housing needs are at an all-time high.

The number of Texans with worst-case housing needs has reached an all time high of more than 650,000 households. The growth in the number of these households reflects the fact that poor families, particularly those with children, are getting poorer.

Poorest Texas families have worst case housing needs.

Over 42% of Texas families with worst-case housing needs have incomes less than 30% of the area median family income. That is a yearly income of less than \$14,688 for a family of three living in Dallas.

Working poor renters are especially are hard hit.

Over two-thirds of working poor renters live in worst-case housing.

Elderly Texans often have worst case housing needs.

There are over 110,000 low-income elderly households in Texas that face worst-case housing situations. These households have little prospect of improving their incomes to be better able to afford decent housing.

Many disabled Texans have worst case needs.

Forty percent of very low-income households with a worst-case housing situation live with an adult family member with a disability.

Hispanic worst case housing needs are growing.

Worst case housing needs have more than doubled among Hispanics since 1978.

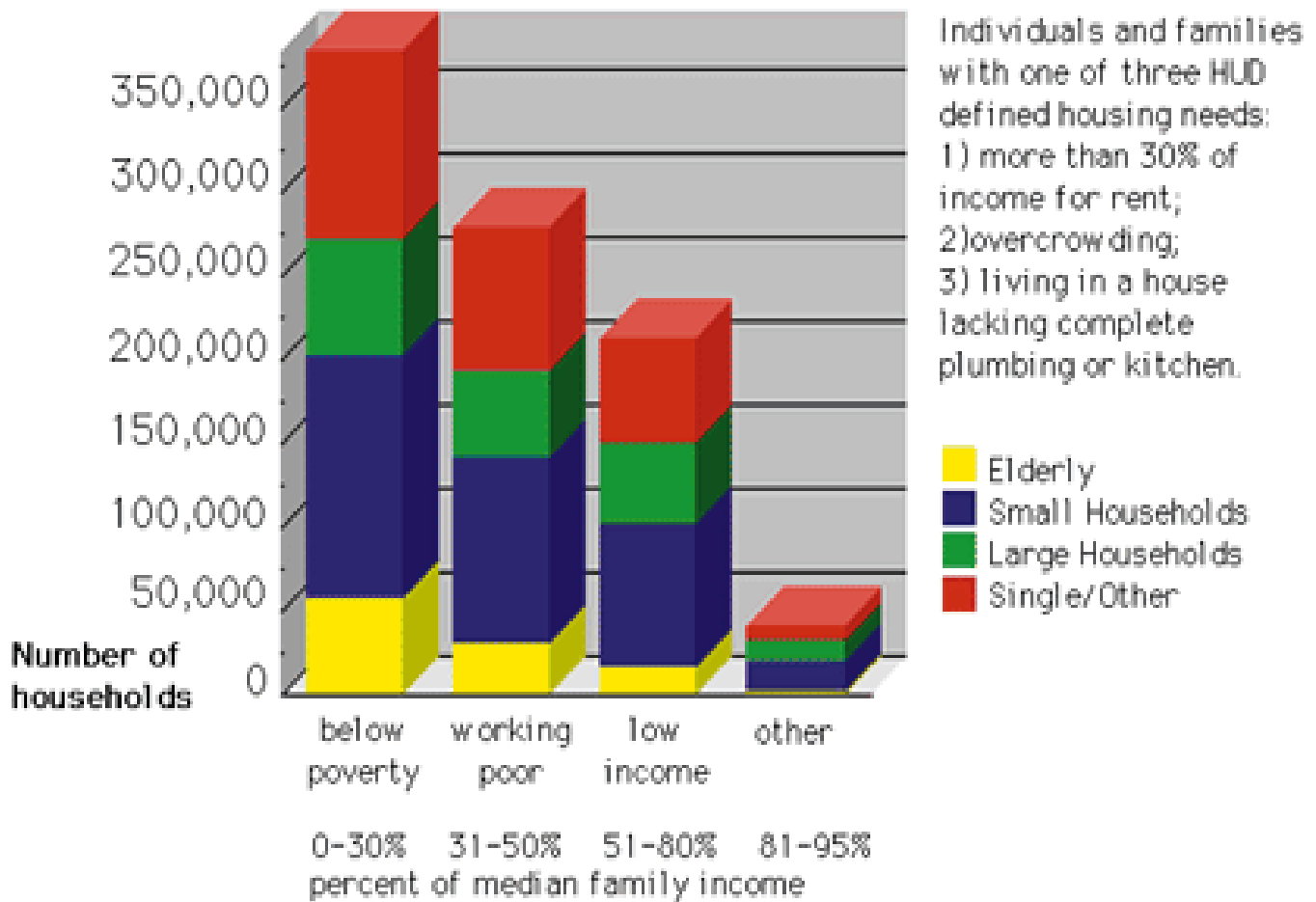


Photo: Patricia Moore



Photo: Maria Valesquez

Texas Households with Housing Needs



Texas Housing Affordability

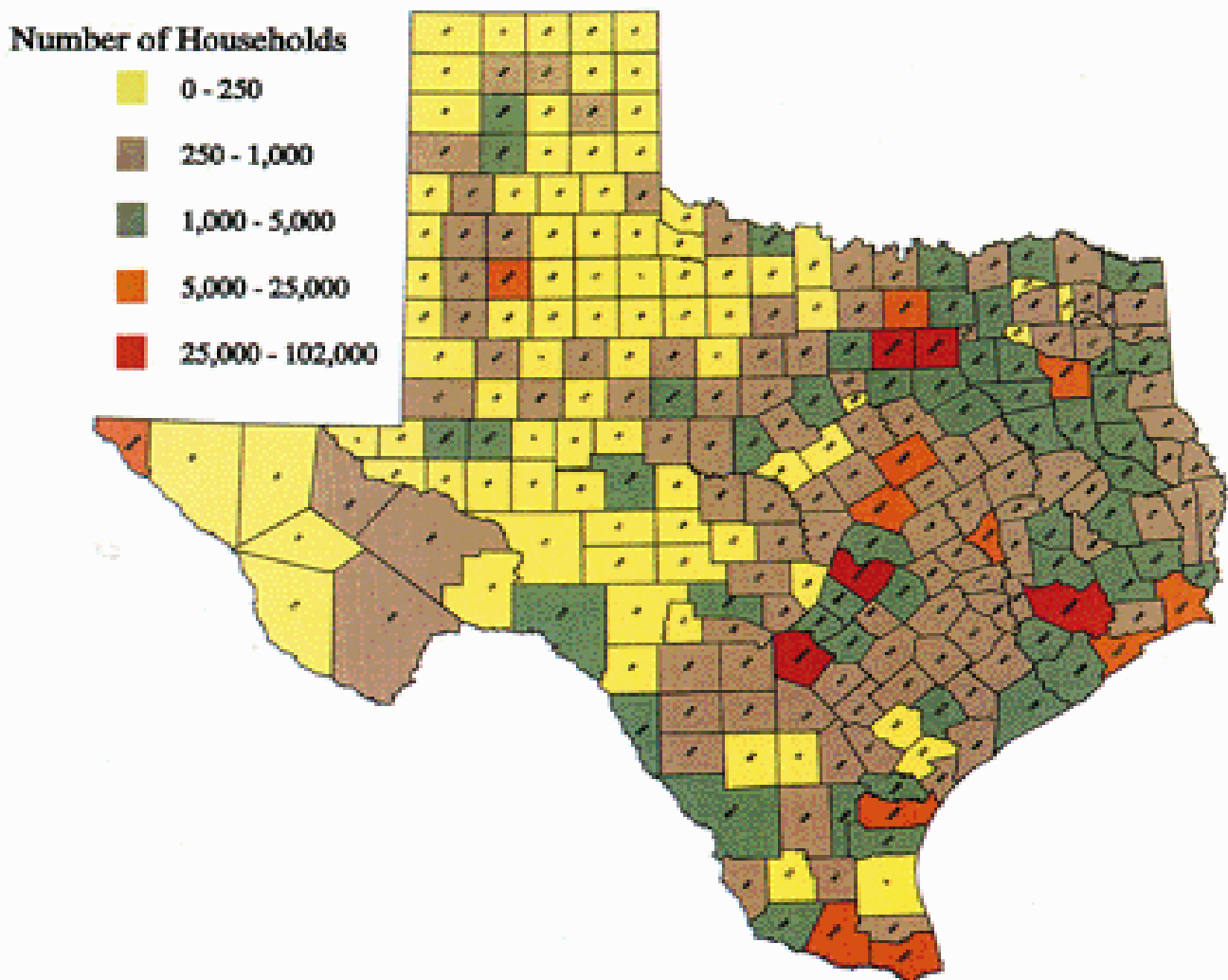
The concept of “affordable housing” assumes a federal housing standard that a household pay no more than 30% of its income for housing.

A family supported by one full-time minimum wage earner will find that the rent for a moderate, one-bedroom apartment far exceeds its budget in every Texas metropolitan area. A minimum wage worker would have to work an average of 87 hours a week to afford a modest two-bedroom apartment in Texas.

Low income families in every Texas city are paying rents far above what they can afford.

Lower-income people pay a much higher percentage of their income for housing than upper and middle income families.

The map shows the number of families paying more than one-half of their income for rent.



Homelessness



Between 85,000 and 225,000 Texans are homeless.

Source: 1996 State Low Income Housing Plan, Texas Department of Housing and Community Affairs, May 1996, p. 3-12.

30-45% of the homeless in Texas are veterans.

Source: 1996 State Low Income Housing Plan, Texas Dept. of Housing & Community Affairs, p.3-15.



43% of the homeless in Texas are children.

Source: 1996 State Low Income Housing Plan, Texas Department of Housing and Community Affairs, p. 3-15.



Photos:
Patricia Moore

Transitional Housing



Community-Supported Transitional Housing

Much has been written about homeowners protesting plans to build low-income housing in their neighborhoods. Yet one Texas neighborhood association has stepped forward to help homeless families. They invited those families into their neighborhood to live in houses which the neighborhood association and church groups renovated.

Supportive Housing for Single Persons

Renovation of the King George Hotel in downtown Houston by the Housing Corporation of Greater Houston will provide 100 apartments in a single-room occupancy hotel. The hotel will fill one of the greatest needs for the homeless: affordable housing for single individuals. A portion of the units will be set aside for disabled homeless people. The program will link residents with supportive social services.



Drawing:
Greater
Houston
Housing
Development
Corporation

Farmworkers



Photos: Alan Pogue

500,138 seasonal farmworkers live in 149 counties across Texas.

Source: 1996 State Low Income Housing Plan and Annual Report, Texas Department of Housing and Community Affairs, p. 3-19.

Nearly half of Texas farmworkers live below the poverty level.

Source: 1996 State Low Income Housing Plan and Annual Report, Texas Department of Housing and Community Affairs, p. 3-19.



Photos: Alan Pogue



An average migrant farmworker family consists of four to five people, with an annual income of \$5,472.

Source: 1996 State Low Income Housing Plan and Annual Report, Texas Department of Housing and Community Affairs, p. 3-19.

Photos: Lillian Salcido

Farmworker Housing

Amistad Farm Labor Housing Hereford, Texas

Outside Hereford, in the Texas Panhandle, the old barracks of a World War II prisoner of war camp (photos below) was the only housing available for hundreds of farmworker families who worked in the fields of this rich agricultural community.

Known as the “Labor Camp,” the barracks were a terrible place to live.



Amistad Farm Labor Housing Development

A group of townspeople, organized through the Catholic Church, came together to form the nonprofit Amistad Housing Development Corporation.

Amistad built thirty-five apartments (sketch at top, photos below) for the farmworker families. The families pay one-third of their adjusted income for rent.

The Amistad Farm Labor Housing Development has been recognized as one of the finest examples of housing for farm laborers in the United States.



Photos: Tom Hatch

Elderly



Photos: Karen Paulter

More than 329,000 elderly households in the state need housing assistance.

Source: 1996 State Low Income Housing Plan, Texas Dept. of Housing & Community Affairs, p. 2-7.

Over 110,000 low-income elderly households in Texas face worst case housing situations. They have little prospect of improving their income to afford decent housing.

Source: 1996 State Low Income Housing Plan, Texas Dept. of Housing & Community Affairs, p. 2-7.



Photos: Patricia Moore

148,682 elderly households in Texas have an annual income of less than \$5,000.

Source: 1996 State Low Income Housing Plan, Texas Dept. of Housing & Community Affairs, p. 3-7.

The availability of Medicaid and the lack of housing assistance cause many Texas elderly to enter nursing homes prematurely. Monthly nursing home costs average \$1,708.

Source: Calculated from the 1996 State Low Income Housing Plan, Texas Department of Housing and Community Affairs, p. 3-6.



Photos: Alan Pogue

Elderly Housing

Affordability - Choice Independence - Community

These are the four ingredients that work to create quality housing for low income senior citizens. The fixed incomes of many elderly mean that housing must be low cost. Options in housing are as important to the elderly as they are to younger people. Some elders wish to live in retirement communities with other seniors. Others want to remain in neighborhoods where they have lived for many years.



Photos: Photo MCA



Photos: Photo MCA

Silver Lake Housing Development

One outstanding example of a retirement living community is the Silver Lake Housing Development in Houston. Silver Lake is a 44 unit community of housing for senior citizens. Residents pay one-third of their incomes for rent and utilities.

Robert Shaw Echo Village

Robert Shaw Echo Village in Austin consists of six small cottages built in a neighborhood by area homeowners. The cottages are rented to seniors for \$125 a month. Echo Village permits seniors to remain active members of their neighborhood while enjoying affordable and independent living in a house that meets their needs.



Photos: Tom Hatch



Photos: Merced Housing Texas

Casitas de Merced

Nine Catholic congregations joined to build the 24-unit, inter-generational Casitas de Merced in the small community of Somerset, just outside San Antonio. Says resident Rejillo Gomez, 87, “Our lives have changed so much from how we used to live. The house we had before had so many leaks we put buckets to catch the rain. Now we feel like a king and queen.”

The homes rent for \$275 to \$375 depending on the resident's income.

Children



Texas ranks second in the nation in the number of poor children.

Source: Housing America's Future: Children at Risk. Low Income Housing Information Service, December 1995.

More than 88% of poor Texas households with children have at least one major housing problem such as unaffordable rent, physically inadequate housing, or overcrowding.

Source: Housing America's Future: Children at Risk. Low Income Housing Information Service, December 1995.



Texas ranks ninth worst nationally in the percent of households with children confronting high housing costs, overcrowding, and lack of complete plumbing or kitchen.

Source: Ibid



Photos: Patricia Moore

Low Income Housing

Habitat for Humanity

Low interest rate mortgages, reduced closing costs and volunteer labor combine to reduce the cost of a home, making homeownership possible for many Texas families through Habitat for Humanity.



Opportunities for Low-Income Families to Own Their Own Home

- Habitat has built more than 60,000 homes nationally since its founding in 1976. It is one of the nation's top 20 homebuilders.
- Median sales price of Habitat homes nationwide is \$33,478.
- Average mortgage payment is \$269 per month.
- Mortgage payments average 12 percent of the homeowners' incomes.
- 43% of families who bought a home from Habitat earned less than one-half of the median household income.



Photos: Greg Blockley

Colonias

The Texas Water Development Board estimates there are 339,041 people living in 1,436 Texas colonias.

Source: Water and Wastewater Needs for Texas Colonias: 1995 Update, Texas Water Development Board, Feb. 1995, page 8.



Photo: Lillian Salcido

44% of colonia homes experience flooding problems.

Source: 1996 State of Texas Consolidated Plan, Texas Dept. of Housing & Community Affairs



Photo: Alan Pogue

78,128 households in Texas lack complete plumbing or kitchen facilities. The cost of providing basic services to these homes is more than \$1 billion.

Source: 1995 State of Texas Low Income Housing Plan, Texas Dept. of Housing & Community Affairs, p. 51.



Photo: Tom Lankes

44% of Texas colonias households rely on outhouses or cesspools.

Source: 1996 State of Texas Consolidated Plan, Texas Dept. o Housing & Community Affairs, p. 55.



Photo: Glynnis Laing

Self-Help Housing



Building Homes in the Colonias Not Through Charity but Through Opportunity

Photos: Glynnis Laing

Proyecto Azteca

Proyecto Azteca is a self-help housing program, established and managed by low-income farmworkers, that helps colonia residents build their own homes. Low-income families (incomes from \$4,500 to \$13,500 per year) learn how to build houses through Proyecto Azteca.

Families work daily at Proyecto Azteca's building site, use house plans developed by Proyecto Azteca, borrow equipment from the tool library, share bulk purchasing of building materials, and assist each other in construction efforts.

One hundred percent of the construction is done by the participating families. They work in teams to build their homes at Proyecto Azteca's South Texas headquarters. After the houses are finished, they are moved by truck onto lots already owned by the families in one of the 868 colonias in Hidalgo County.

The three bedroom houses are modest, but well built. Houses cost approximately \$15,000. Monthly house payments are \$125.

Each new house has an approved water and sewage disposal system. This is an important feature for many Proyecto Azteca homebuilders, a number of whom have not lived in a house with running water or an indoor bathroom.



Lower Valley Housing Corporation: Working Together for Homeownership

Lower Valley Housing Corporation, a nonprofit corporation, has helped low-income families build over 360 new homes since 1990 in El Paso County through a program called “mutual self-help construction.”

Lower Valley Housing Corporation forms groups of 8-12 families and teaches them how to build at least 65% of their homes. The balance of the work is done by professional contractors.



Photo: Lower Valley Housing



The labor contributed by the families lowers the cost of the house and the monthly payments. This “sweat equity” serves as the down payment so that each borrower pays only minimum closing costs. Mutual self-help makes homes affordable for people who are not able to afford homes in the conventional housing market.

The mutual self-help program provides an alternative to families who would otherwise end up living in substandard colonias.

Hard work is the key to mutual self help. This, coupled with a willingness to work cooperatively with other participants represents a Texas home-grown solution for the common goal of homeownership.

Mutual Self-Help Home Costs
3 bedroom house cost \$42,000
Down payment none

Monthly payments:
Note and interest \$221.00
Taxes and insurance \$105.00
Total monthly payment \$321.00



Subsidized Housing



Photos: Alan Pogue

Five out of six low income Texas families who qualify for government housing assistance do not receive it because of the shortage of subsidized housing in Texas.

Source: US Census and HUD data, 1990.

257,368 Texas families live in subsidized housing. 29% live in public housing units, the other 71% live in privately-owned housing subsidized by the government.

Source: Compiled from HUD data by the Texas Tenants Union, April 1997.

There are 125,431 families waiting for a vacant unit to become available among the 74,629 public housing units in Texas. This number would be larger had not the largest cities closed their waiting lists years ago.

Source: Texas Department of Housing and Community Affairs, State Low Income Housing Plan.



Resident Initiatives

Residents Work to Improve Public Housing



Photo: TxLIHIS

In 1995 the Texas Legislature directed all public housing authorities to place a resident on their boards of commissioners. This led to an increase in resident involvement in the management of public housing.

Hundreds of volunteer “public housing residents’ councils” have been formed across Texas.

Public housing residents led by Ms. Tillie Baylor (left) have taken over management of the George Loving Development housing development in Dallas.

Residents patrol the housing development and elect block captains. Residents have eliminated many of the drug problems by holding family problem hearings. If a child has problems with drugs, then the resident board informs the parent of the problem and works with the parent solve the problem. Residents solving problems in their own community is the priority of public housing resident leaders.



Photo: Patricia Moore

Remedying Past Injustices with New Desegregated Public Housing

Tired of living in segregated communities amidst environmental hazards a group of public housing residents sued the Dallas Housing Authority and the City of Dallas.

After years of struggle over a court ordered desegregation plan, the Dallas Housing Authority built a 74 unit public housing development in an upper middle class area in North Dallas. Despite the initial concerns of neighbors, the development is now recognized to be a high quality residential community.



Photo: TxLIHIS

Neighborhood Deterioration

The human and financial costs of neglecting older neighborhoods are huge.

Substandard housing abounds across Texas. From the older neighborhoods of big cities and small towns to the fast growing colonias along the Rio Grande, communities contain dilapidated, deteriorating housing. Unfortunately, this housing is often the only affordable housing available to low-income families.

Much of the housing in older neighborhoods is destroyed through arson, converted to commercial uses, gentrified, or neglected to the point that it simply falls down.



Photo: Patricia Moore



Photo: Patricia Moore

1.9 million Texas households will need housing assistance by 2000.

Source: 1996 State Low Income Housing Plan and Annual Report, Texas Department of Housing & Community Affairs, p 2-6.

Private very low-income rental units in Houston fell 28% in four years; a net loss of over 136,000 affordable housing units.

Source: American Housing Survey, Bureau of the Census.

Residents of older inner city neighborhoods are often the elderly and children. As neighborhoods deteriorate they become magnets for crime, making the people who live there captives in their homes.

The loss of affordable housing through neighborhood deterioration is huge. It is many times more expensive to build new housing than to maintain or rehabilitate existing housing. It is hugely inefficient to replace the existing public investment in infrastructure (streets, utilities, schools) in new subdivisions.



Photo: Alan Pogue



Photo: Maria Valesquez



Photo: Alan Pogue



Photo: SADA

Texas' four largest cities rank first through fourth in the nation in the rate of physically deficient low income owner occupied housing.

Source: 1995 State Low Income Housing Plan, Texas Dept. of Housing & Community Affairs, p.18.

503,119 Texas houses are substandard.

Source: Housing Assistance Council, Washington, from 1990 US Census data

Community Revitalization

New Homes for an Old Neighborhood: San Antonio Development Agency

Historic Gardens, situated near downtown, was developed by the San Antonio Development Agency. SADA began the project in 1995 by acquiring substandard and dilapidated properties, relocating tenants, preparing for redevelopment and conducting environmental cleanup.



Photos: SADA



Twenty-two individual and unique homes were constructed to reflect the historic character of the existing Victorian and Folk Victorian homes. All twenty-two homes have been sold providing first time ownership opportunities to twenty-two families.

The Historic Gardens Community is testament to an ambitious and cooperative effort to address environmental, social, and historical concerns to produce a revitalized inner city neighborhood.



Rebirth of a Devastated Neighborhood: Blackshear Neighborhood

For more than twenty years a large part of Austin's Blackshear neighborhood was a giant tract of vacant land left behind by a failed Urban Renewal project. No longer willing to wait for government to fulfill its promises of new housing, homeowners formed a nonprofit community development corporation, built twenty single family homes and sold them to the neighborhood's extremely low income former residents for \$295 per month.



Photos: TxLIHIS

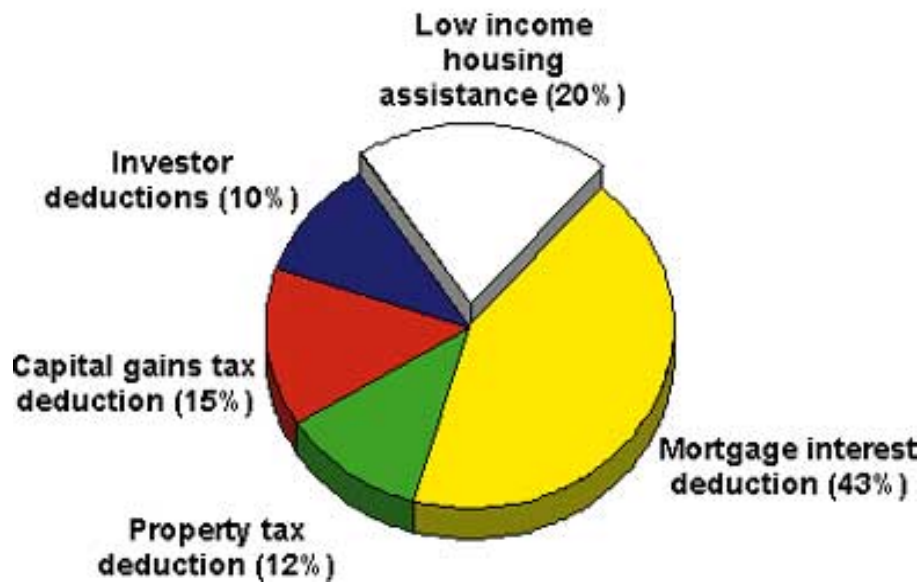


Revitalizing a Historic Community's Commercial Life: Fifth Ward Community Redevelopment Corporation

Neighborhoods are more than houses. The 5th Ward Community Development Corporation of Houston is rebuilding an old, vacant commercial building into a mixed commercial and residential center (drawing at left) to revitalize Houston's historic Fifth Ward.

Inadequate Funding

Federal Tax Expenditures for Housing



Only 20 cents of every dollar of federal tax expenditure for housing is spent on low income housing assistance.

Source: Congressional Budget Office, 1995

The State of Texas spends less than \$3 million per year on low income housing.

Source: 1998-1999 State Appropriations Act

Less than 7% of state housing expenditures benefit the families most in need; those with incomes at or near the poverty level.

Source: 1998 report by Texas Department of Housing & Community Affairs to the Legislative Budget Board

Most Texas cities spend no local funds for the housing needs of the poor.

Source: Consolidated Plans filed with HUD

Because of inadequate funding, fewer than one in six Texas families who qualify for housing assistance receive it.

Source: HUD statistics and Census Bureau data

Solutions

We know how to solve the housing problem... we just need the will to do it.

People and organizations across Texas are developing solutions to meet the housing needs of poor families.

But the magnitude of the Texas housing crisis is huge compared to the number of homes developed to date through these efforts. Due to a shortage of funding and inadequate government support all of these efforts combined fall short of meeting even the growth in the Texas housing crisis. Yet these programs prove that solutions are possible.

These successful solutions are based on five principles:



Aid those most in need

Two-thirds of the Texas families with the worst housing problems have incomes below \$15,000 a year. Highly innovative Texas housing initiatives help those poor families most in need get a decent place to live.

Link housing to community revitalization

Texas housing programs are revitalizing decaying housing and neighborhoods at the same time. They are building new homes on vacant, weed choked lots, repairing the homes of the elderly and the renovating run-down apartment projects. This dual approach builds and rebuilds communities, not simply housing “projects.”



Photos: Glynnis Laing



Photos: Greg Blockley

The number of poor families with worst case housing needs is growing three times faster than housing is being produced.



Photos: Paul Bardagly

Use self-help initiatives to lower costs

The largest untapped resource is the individual initiative of people to help themselves. Our state’s most successful housing programs empower communities and individuals to build their own homes.

Support community based efforts

Community organizations, homeowners associations, churches and civic groups are on the forefront of developing innovative approaches to solve the housing crisis. These programs cannot meet the entire housing need, government and private sector programs are required as well, but they can play an important role in devising new and innovative approaches to housing.

Provide adequate funding

The programs featured here are huge successes. Inadequate funding is limiting their effect. Government and individuals must find ways to increase the supply of funding if the housing crisis is to be ever be solved.

Get involved with a community organization solving the housing crisis in your community and support adequate funding for decent housing for all Texans. We can solve this housing crisis.



If we are ever to solve the low-income housing crisis we must set priorities, leverage community resources and provide adequate financial resources.

Austin Housing Problems

11,413 Austinites live in overcrowded housing.

Affordability

19,832 (65%) of poverty level households in Austin pay more than half of their income for housing.

Source: 1990 US Census data provided to HUD for Consolidated Plan.

Compiled by Texas Low Income Housing Information Service.

The typical monthly rent for a 2 bedroom apartment in Austin is \$699.

Source: U.S. Department of Housing and Urban Development.

A full-time Austin wage earner would have to earn \$13.44 per hour to afford a typical two bedroom apartment.

Source: Compiled by Texas Low Income Housing Information Service.

41% of Austin renter households are unable to afford the rent for a modest two bedroom apartment.

Source: Out of Reach. National Low Income Housing Coalition. 1998

43.5% of low-income households in Austin live in substandard housing.

Housing Shortage

Austin's housing occupancy rate is currently 95.6%

Source: 1998 Austin Apartment Survey. Capital Market Research

11,413 Austinites live in overcrowded housing.

Source: 1995 Consolidated Plan. City of Austin, Texas

19,832 (65%) of poverty level households in Austin pay more than half of their income for housing.

Substandard Housing

43.5% of low-income households in Austin live in substandard housing.

Source: 1995 Consolidated Plan. City of Austin, Texas

21,565 poor renter households in Austin experience at least one housing problem, be it inability to afford housing, substandard, or overcrowded conditions.

Source: 1995 Consolidated Plan. City of Austin, Texas



Photo: Jim Hejl



Photos: Alina Simone



Austin Housing Solutions

Casa Verde Builders

Since 1993, Casa Verde Builders, has been building single-family, energy efficient sustainable houses in East Austin - providing homes for families who might otherwise never have the opportunity to own one. These homes are built by Americorps Volunteers, young people between the ages of 17-25 who work for minimum wage and receive an educational award at the end of their year of service.



Photo: Dahney Oliver

Casa Verde is a program of the American Institute for Learning, so those who participate are also able to pursue their GED or diploma through the AIL Charter School. Many of these Americorps members are at-risk youth, more than half have been involved in the criminal justice system; the Casa Verde program encourages them to see that they can be a positive force in their community.

When the homes are completed they are sold to low income families at a purchase price of \$64,000 with homebuyer assistance provided by a combination of federal, state and local funds. Because Casa Verde homes are 35% more energy efficient than traditionally built affordable housing, homeowners realize long term savings in the form of lower utility bills.

Casa Verde Builders is a national model program. With its unique workforce and strong partnerships, Casa Verde is forging a community wide effort to bring affordable housing to Austin - one house at a time.

Community Partnership for the Homeless: Project Re-Entry

Community Partnership for the Homeless (CPH) was founded in 1990 on the belief that those who experience the tragedy of homelessness deserve the opportunity to rebuild their lives with dignity. Towards that goal CPH operates two affordable housing programs in the Austin area: Project Re-Entry and the Affordable Housing Program.



Photo: Alina Simone

Project Re-Entry is the only source of transitional housing for veterans in Travis County. CPH partners with a number of local organizations to give Re-Entry clients access to a wide array of services including health care, counseling and job training. The Affordable Housing Program is available to at-risk families and elderly people who earn 50% or below of the Median Family income. Residents in this program pay only a third of their income to rent a CPH maintained duplex or multi-bedroom house.

“Most places I had lived had boarding houses with rents of maybe sixty or seventy dollars a week, the kind of place I could afford. In Austin, that type of housing does not exist.”

“When I first moved to Austin I was working day labor,” said a local resident. “Most places I had lived had boarding houses with rents of maybe sixty or seventy dollars a week, the kind of place I could afford. In Austin that type of housing does not exist. The only place I could find for emergency shelter was the Salvation Army and that was only for 7 days out of every 90, so I camped out in the woods.

“The people in this program are pretty highly motivated. We want to get off the streets and have normal lives.”

“In August of 1998 I found out about Project Re-Entry. They gave me the time to get a decent job to help pay bills. Then they helped me set up an account with a bank; they make sure you have enough to live on and also save so that at the end of the eighteen month program you’re far enough along to move out on your own.

“What’s unique about this program is that it gives you the support base to pull yourself together, which is hard to do when you’re living in a bamboo patch in the woods or working day labor. You have to be willing to do it. Most of the people in this program are pretty highly motivated. We want to get off the streets and have normal lives”

Central Texas Mutual Housing Association: Affordable Housing with Mutual Benefits

When Leslie Marrero first drove through Buckingham Place she assumed it was another high-priced rental property that her family could not afford. She was surprised to discover that rent at Buckingham was actually lower than rent at the apartment where she and her family were then living.



Buckingham Place

Leslie Marrero and her family became the first CTMHA residents to purchase their own home with the help of Individual Development Account matching funds.

Central Texas Mutual Housing Association (CTMHA) was founded in 1986 with the goal of providing affordable housing for low-to-moderate income working families. CTMHA tenants pay no more than a third of their income to rent an apartment or duplex. By forging a close relationship with residents, (one of every three members of the board of directors resides in CTMHA housing) CTMHA has created programs specific to the needs of working families. Today residents have access to CTMHA-operated after-school and school readiness programs, job training, and a computer lab. Adult residents can take advantage of English-as-a-Second-Language and computer skills classes.

In 1998 CTMHA launched the Individual Development Account program. The IDA program enables low income residents to earn \$2 in match money for every dollar they save towards the goal of purchasing a home, starting a business, or pursuing higher education. After four years in the program a family’s account can be worth as much as \$6,000 (\$2,000 in participant



Photos: Alina Simone



Summer Youth Program provides access to computers and recreational activities

deposits and \$4,000 in earned match)! More than 130 families have opened IDA accounts since January 1998.

Guadalupe Neighborhood Development Corporation

The Guadalupe Neighborhood has long been threatened by encroachment through the last several decades by over-zoning to facilitate industrial development, by proximity to downtown which makes it attractive to developers and speculators, and most recently by gentrification which would drive out lower income residents. So in 1979 when local officials proposed to condemn 14 families' homes for a park and shopping area around the historic French Legation, neighborhood residents, with the help of the local church, organized to oppose the measure. The immediate threat to residents' homes along with fear of ensuing speculation over adjacent homes mobilized the neighborhood. Their efforts not only succeeded in defeating the proposal, but also in securing the \$600,000 dollars intended for the French Legation Park to preserve and create more affordable housing in their neighborhood.



“Buckingham provided me with a home, the only thing I didn’t have was a mortgage.”



Photos: Alina Simone

GNDC has been a key contributor to the neighborhood’s current vital character.

The new Guadalupe Neighborhood Development Corporation (GNDC) used these funds to stabilize their community by building new houses, converting long-time renters to homeowners, making home improvement loans, and helping dozens of residents obtain repairs from city and county programs. GNDC has been a key contributor to the neighborhood’s current vital character, giving long-time residents new reason to take pride in their community and prompting many former residents to “come home to Guadalupe.” GNDC’s latest project is to build twenty-four homes which will be sold to low-income families.



Hands On Housing

For an elderly homeowner, maintaining an old house can be a struggle. Untended repairs soon become health hazards or financial drains.

Hands On Housing, a nonprofit program of Austin Metropolitan Ministries, provides free home repair for low-income elderly or disabled homeowners. Generally HOH clients are individual elderly homeowners living on a fixed income below \$9,000 per year who can’t afford to pay a contractor to repair their homes.

Qualified applicants are referred to HOH by local congregations, neighborhood organizations and community leaders. Repair projects range from light weatherization and painting to complete reroofing and foundation leveling with volunteer labor provided by a wide range



of churches, schools, businesses and civic organizations. These efforts not only make homes dryer, safer and more energy efficient but help neighborhoods by preserving affordable housing stock and enabling long-term residents to stay in their homes and remain active in their communities.

Hands On Housing has repaired more than 500 homes since 1990.

In 1997, the year Rena Mae applied to Hands On Housing, the house had no indoor plumbing.



Photos: Alina Simone

Rena Mae has called the same place home since 1936; a two bedroom shotgun house that rests on a tree filled lot just east of Chicon St. in the Chestnut neighborhood.

The outhouse that still stands in the backyard is a reminder of a not so distant past. In 1997, the year Rena Mae applied to Hands On Housing, the house had no indoor plumbing and the roof and foundation were badly in need of repair. There was no way Rena Mae could afford the needed repairs on the \$500 per month she received in social security and disability benefits.

Holy Cross Lutheran Church selected Rena Mae's home as their project. Over several weekends volunteers from the church worked to trench a sewer line in the backyard, level the foundation and repair the roof, shingle by shingle. They installed a bathroom and kitchen sink, a hot water heater, and air conditioning and upgraded the electrical system. Holy Cross has participated in Hands On Housing events since 1990 when the program was founded. "The people of Holy Cross look forward to these events each year," says project leader Jon Pritchett, "It broadens our sense of community."

"The people of Holy Cross look forward to these events each year; it broadens our sense of community."

United Cerebral Palsy Association: Removing Barriers to Independent Living

My name is Maggie Swain, I have lived in this house for the past 50 years. For years I worked as a home health care nurse until a stroke left me where I can't walk.

I had a lot of trouble moving around the house after my stroke. I couldn't take a shower by myself or go down the steps. Someone always had to



carry me. With my only income coming from Social Security, I couldn't afford to fix up the house to the way I needed it.

When UCP came it changed everything. They put in a bigger shower and now I don't need help. They built a ramp for my wheelchair and now I don't need no one to carry me down the steps, I do it myself. When they put the ramp in I went on down and looked in my backyard; I hadn't been there for years. Oh how I love it, now I go all the time! And just the other week, it was Juneteenth and I wanted to see what kind of celebration they were having down on Chicon Street. There wasn't nobody home except me, but I got in my electric wheelchair, went down my ramp and made it there by myself! Since UCP fixed everything up I don't have any trouble!"

“I had a lot of trouble moving around the house after my stroke. I couldn't afford to fix up the house to the way I needed it.”

“When they put the ramp in I went on down and looked in my backyard. I hadn't been there for years!”

The difficulty of navigating through their own home can leave a disabled person stranded without the help of a caretaker. United Cerebral Palsy Association addresses this vital concern by providing free home modification for more than 400 low-income, disabled Austinites each year. UCP's Architectural Barrier Removal Program allows residents greater mobility by widening doorways and installing wheelchair accessible showers and toilets. The wheelchair ramps built by UCP make a world of difference to disabled clients. Transit services for the disabled will not pick up a resident unless they have a ramp accessible entrance, leaving some disabled people literally trapped in their homes. New ramps and railings make street access easy. UCP services allow disabled residents to move freely about their homes and enjoy a greater degree of independence and privacy.

Austin Community Dialogue

Austin Community Dialogue

The Austin public dialogue was held August 12, 1999 at Bank of America. Six Panelists were asked to address two questions:

- What are the principal affordable housing problems Austin faces?
- What are the solutions to the affordable housing problems?

The discussion was moderated by TxLIHIS Board Chairman, and Professor Emeritus of History (University of Texas), Standish Meachum. Opening remarks were given by Tom Saucedo (Bank of America.)

Dr. Elizabeth Mueller, The New School for Social Research/ Center for Public Policy Priorities

Problems:

(1) Too few housing units affordable to local residents, especially for low-income people. At the end of '98 the vacancy rate for apartments was at about 3%. Rents per square foot have risen between '90 and '98 by 68%.

(2) New apartments are aimed disproportionately at higher end renters. At the same time government programs that provide incentives for the production of affordable are not keeping up with need. There is a need for more local control of these funds. The public housing authority has had its budget cut. That's really one of the few places that families at 30% of mfi can go.

(3) Currently affordable units are at risk of becoming unaffordable. Several government programs that offered rental housing developers time-limited incentives to build affordable units are expiring. Private landlords are now able to raise their rents to market levels unless they are offered new incentives by the federal government. There are well over a thousand such units in Austin at risk of being lost.

Solutions:

(1) Increase the resources devoted to increasing the supply of affordable units- proposals like the Housing Trust fund are an excellent idea. Non-profit organizations, especially community based ones, are a good investment because they remain committed to maintaining the affordability of their developments long after subsidies expire.

(2) Increasing public awareness and commitment is a critical part of the solution.

(3) With smart growth with its emphasis on infill and increased density there is the potential to push up land and housing prices, pushing low-income renters and first time homebuyers to the suburbs or beyond. The redevelopment of Mueller airport provides new opportunities; the city could require developers to set aside 15% of new units as affordable and could suggest those units be dispersed throughout the development instead of segregated into one little pocket.



TxLIHIS Board Chairman, and Professor Emeritus of History (University of Texas), Standish Meachum



Dr. Elizabeth Mueller, The New School for Social Research/ Center for Public Policy Priorities

Sam Persley, Deputy Director Austin Tenants Council

Problems:

- (1) Lack of public awareness regarding the benefit of having housing programs designed to assist low-income families.
- (2) We have not offered the kind of incentives that would attract a large number of investors, builders, and businesses to commit themselves to the housing needs of the underprivileged.
- (3) Lack of funds to build or maintain units for low-income families.

Solutions:

- (1) A public awareness campaign that might include a column in the newspapers dedicated to affordable housing issues and targeted at builders and developers. Increase the incentives to developers to build affordable housing and give credit to those who do.



Sam Persley, Deputy Director Austin Tenants Council

Mayor Pro-Tem Jackie Goodman

Problems:

What I think is the most important issue from a policy view we have got to get rid of the labels - we're not talking about income, or houses, we're talking about the people. Low-income is not a dirty word, it is merely a condition.

Solutions:

Public awareness and public education. You've got to have community support. It is time for us to get together because what we need is revenue. We've got find innovative ways to take the revenue we have and make it grow. There are other housing finance corps around the country that have gotten out of the box, while we're just pushing down the flaps.



Mayor Pro-Tem Jackie Goodman

Paul Hilgers, Director of Housing and Community Development, City of Austin

Problems: Cost of housing in Austin and how fast it's gone up. The cost of housing in Austin has gone up 70% in the last 9 years. There has been an unequal rise in wage rates. Wage rates at best have only gone up 30% in the past 9 years. 3rd reason. We need to work together to come up with a collaborative, comprehensive housing agenda.

Solutions:

- (1) To get the Housing Authority to work with their family self sufficiency program to get residents out of public housing and into mainstream rental housing and ultimately into home ownership if that's what they choose.



Paul Hilgers, Director of Housing and Community Development, City of Austin

(2) To work to build nonprofit capacity and to create new nonprofits like neighborhood housing investment boards that can go out and look at their own community, to do the things that Guadalupe has done, to do the things that Blackland has done, to invite the kind of housing that they want. We need to look at the incentive basis for building housing.

(3) We're looking at proposing to the council a SMART housing initiative, which stands for safe, mixed-income, accessible, reasonably priced, and transit oriented. And if we can build homes that meet those standards then we should be able to provide development fees and other services to create that kind of housing in the community. To expand the capability and the response of our Housing Finance Corp, to look at more tax-free bond financing for our nonprofits, to get more nonprofits trained in how to use that particular tool to create more affordable rental housing.

Mayor Kirk Watson

Problems:

When I got here in 1981 you had people with masters degrees waiting on you at Magnolia café, you had people with engineering degrees playing bass in rock and roll bands. And the good news was, they could afford to do it. That's what gave Austin its neat, eclectic flavor. Austin's never been a rich person's town. We don't want to become a city of the rich and the poor. We need appropriate equity - we need to provide for everybody. I think we have the public will, but we need to raise the level of public awareness. It is not just a city government problem. It is a community wide problem that needs to be addressed by our entire community.



Mayor of Austin, Kirk Watson

Solutions:

(1) We've created a SMART growth matrix. The City of Austin is currently involved in two pieces of property that are going to become residential. In both cases this council is setting aside a certain percentage to be affordable or reasonably priced. I think that as we look at redeveloping Mueller (former airport), that's one of the things we ought to be thinking about. Again there can be incentives created that don't require money coming out of your pocket because the city already owns the land.

(2) I believe we have a city council that is committed to the creation of an affordable housing trust fund. The difficulty is going to be in finding the money and finding sufficient money. I also believe we have to find a source of funding that is long-term.

(3) We have very high (development) fees here in Austin; we're the highest in the region. We have to evaluate whether we are imposing fees with unintended consequences; that we causing the cost of housing to be more than what it should be.

Karen Paup, Co-Director, Texas Low Income Housing Information Service

Problems:

According to HUD there are about 50,000 low-income households that have a housing need. Most of these households are renters and the biggest problem they have is paying the rent. These are people whose income is lessn than 1/2 of what the average Austinite makes. This includes people with disabilities, people living on minimum social security benefits, and a whole lot of people who work - a

lot of single parents whose wages, at \$5-\$10 dollars per hour just aren't enough to cover the rent. How much housing costs. In that income range people could afford to pay \$100-\$500 dollars per month. We all know there isn't a large supply of that kind of housing in Austin.

Solutions:

Establishing a local housing trust fund. Three key elements to the Austin Housing Opportunity Trust:

(1) Dedicate the funds to those families who make less than half of what the average Austin family makes. Within that funding we would set aside half of funding for people who are extremely low-income

(2) A dedicated resource of \$10 million per year at least. Other cities have mostly used some sort of fee on development to fund their trust funds

(3) Lastly, we want to design a program to produce quality housing. If a house costs \$70,000 to build then putting a four or five dollar thousand subsidy on it isn't going to work. If that's how much it costs to build a house then that's how much we have to spend. If we set up a program with quality in mind then we can experience the success that other housing trust funds around the country have realized.



Karen Paup, Co-Director, Texas Low Income Housing Information Service

Dallas Housing Problems

Affordability

61% of all low- to moderate-income households in Dallas spend more than 30% of their income on housing costs. 53% of very low-income households pay more than half of their income for housing expenses.

Source: 1995 Consolidated Plan. City of Dallas, Texas

The typical monthly rent for a two bedroom apartment in Dallas is \$606.

Source: Out of Reach. National Low Income Housing Coalition. 1999.

A full-time Dallas wage earner would have to earn \$11.65 per hour to afford a typical two bedroom apartment.

Source: Out of Reach. National Low Income Housing Coalition. 1999.

40% of Dallas renter households are unable to afford the rent for a modest two bedroom apartment.

Source: Out of Reach. National Low Income Housing Coalition. 1999.



Photos: Alina Simone

There are 3 low-income renters for every low-cost unit in Dallas.



Housing Shortage

The number of homeless persons in the City of Dallas who are living in public places and in shelters has been estimated to be between 3,500 and 5,000.

Source: 1995 Consolidated Plan. City of Dallas, Texas

In the Dallas metro area there are 93,000 renters but only 31,000 low-cost rental units. There are 3 low-income renters for every low-cost unit.

Source: 1995 American Housing Survey.

Substandard Housing

18% of low-income Dallas households live in physically deficient housing. 14% live in overcrowded conditions.

Source: 1995 American Housing Survey.

Approximately 12% (55,000 units) of Dallas' housing stock is in substandard condition.

Source: 1995 Consolidated Plan. City of Dallas, Texas.



Dallas Housing Solutions

InnerCity Community Development Corporation

Like many urban communities, Fair Park suffered from decline and disinvestment in the wake of middle class flight to the suburbs during the 70's and 80's. Today Fair Park is showing signs of recovery thanks to the efforts of community development corporations like InnerCity. Since 1990, ICDC had built and rehabilitated more than 90 homes in Fair Park, providing hope and opportunity for low-income residents and homebuyers.



Photo and Drawing: ICDC



Maple Avenue Economic Development Corporation

Founded in 1982, Maple Avenue Economic Development Corporation (MAEDC) is one of Dallas' oldest non-profit providers of affordable housing. Over the years MAEDC's efforts have helped transform the Maple Avenue neighborhood by filling weeded lots with new single family homes creating a police storefront, and building a community center.

MAEDC's new project, a 10 home development in Maple Heights, will help low-to moderate-income families realize homeownership in an area where gentrification is rapidly driving up housing costs.

MAEDC is pioneering a new form of affordable housing development. Trinity Union's winding streets, abundant green space, and well-integrated multi-family units flout the conventional cookie-cutter approach to residential development where "low-income" units are placed in undesirable locations.



SouthFair Community Development Corporation

In the heart of the historic, but economically depressed Jeffries-Meyers neighborhood the brick faced apartments of Eban Village stand apart like a little oasis. Created in 1997 through a joint venture between SouthFair CDC and NationsBank, the Village provides tenants with a Community Center, computer lab, after-school and GED programs, and a beautiful living environment all at price affordable to the very low income, including Section 8 recipients.



Photos: Alina Simone

Eban Village resident Paul Bramlett used to live in the complex located where the Village now stands.



Texas Alliance of HUD Tenants

Since 1996, the Texas Alliance of HUD Tenants (TAHT) has fought to improve and preserve subsidized housing statewide. Through TAHT, tenant activists have successfully negotiated new policies with HUD designed to increase emphasis on tenant feedback and owner accountability.

Woodland City Tenants Alliance

Woodland City Alliance of Tenants struggled for 5 years to convince their landlord to address the worsening condition of the property, but it wasn't until HUD took over in 1999 that many of their concerns were met.



Encouraged by the change, the tenants are now seeking a larger role. With help from Texas Tenants Union, they have partnered with a local non profit and are negotiating with HUD to purchase the property. Should they succeed the tenants will become important stakeholders, holding 3 out of 7 seats on a management board.



Photo: W.C.T.A

United Housing Program

Buying a home has always been an important milestone in the life of a family - fostering a sense of security and investment, of putting down roots. But today fewer Dallas families are reaching that goal. Homeownership rates have fallen by 16% since 1960, a fact that makes the work of United Housing Program, which builds not only homes but entire neighborhoods, so important. Unlike most developers, UHP targets low-income families who cannot afford the cost of a market rate home, providing credit counseling, homebuyer education and subsidies to help lower purchase costs. UHP families often end up paying less than \$60,000 for their new home.



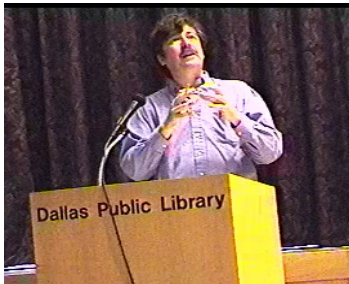
Photos: Alina Simone



Dallas Community Dialogue

The Dallas public dialog was held June 8, 2000 at J. Erik Jonsson Central Library. Five panelists were asked to address two questions:

- What are the principal affordable housing problems Dallas faces?
- What are the solutions to the affordable housing problems?



John Henneberger, Co-Director, Texas Low Income Housing Information Service

John Henneberger , Co-Director Texas Low Income Housing Information Service, moderated the dialogue. State Representative Harryette Ehrhardt gave the opening remarks.

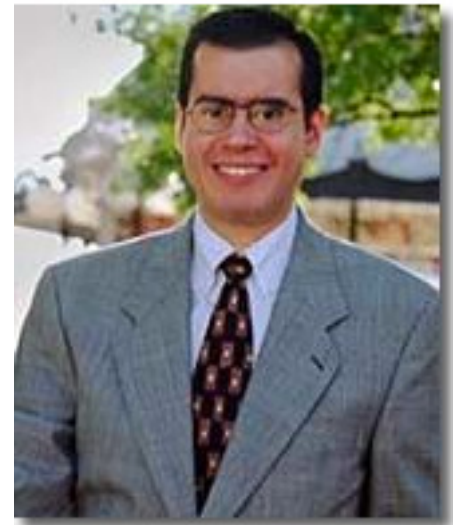
John Loza, Dallas City Council Member

Problems:

- (1) Our housing stock is not growing as fast as it should.
- (2) Housing prices are rising to the extent where families are being priced out of the housing market.
- (3) A need for more communication, coordination and confrontation.

Solutions:

(1) Communication means that the public is aware of housing programs offered - The continual battle is to make sure people know what programs are out there and that there is money available. And obviously we need to make that information available in English but also in Spanish, and a number of other languages as well. (2) Housing is truly an effort that requires coordination among all levels of government. What one of the running frustrations that I have had at City Hall is getting our city government to coordinate its housing efforts with the state government and with the federal government. On the City's level there is definitely room for improvement (3) One thing that I'm happy to say is that we on the City Council have gotten away from the mentality that we do not spend our own tax dollars on housing, that is to say we only rely on the Federal government. Thankfully that tradition has ended and now we are spending general fund dollars on housing programs. But we are not in my view spending enough general fund dollars on housing. That's why confrontation is important. I would love to go down to City Hall one day for a public hearing on our budget and see the whole gallery of hundreds of people filled with people there to demand the city spend more general fund dollars on housing. There is truly no more important issue to the future of the City of Dallas today.



John Loza, Dallas City Council Member

Harryette Ehrhardt, State Representative

Problems:

(1) There is in this state no will to fix affordable housing. The people in the State of Texas do not understand that we have a problem. Until the people in this state realize there is a problem, we the elected officials will not be able to do anything about it.

(2) Secondly, there is not a plan. There are lots of plans but they are fragmented, duplicative, wrought with difficulties and they are not exhaustive. We do not have an agency in Texas accepting responsibility for building a plan.

(3) And third, there are limited resources. And many times with limited resources we screw up how we use them. I'm not just talking about money ; I'm talking about programs, and people, and wisdom to put things where they ought to be.

Solutions:

(1) I did a poll in my district that asked "Do you think that State tax money should be used to provide affordable housing" and the overwhelming answer was "yes". So there can be a will out there if we could just harness that will. We have the opportunity to make affordable housing good business for the private sector. If we just use the leverage that we do have to make it good business.

(2) My two solutions: we need to increase the education of our public, the will, the demand, the resolve. We need to involve divergent groups of people to build an integrative plan for this State.



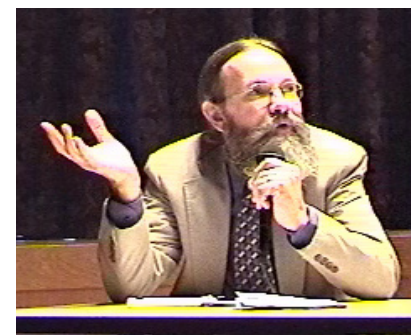
Harryette Ehrhardt, State Representative

John Fullinwider, Housing Advocate

Problems:

(1) When you think about housing assistance it is different than other programs of Federal assistance. Housing assistance for wealthy individuals is a much larger program than for poor people in America. You have tax deductions for your mortgage interest - that's the largest housing program in the country. It's an entitlement program; everyone that qualifies for it, gets it. Housing assistance for poor people is a much smaller program, maybe a third of that size. It's not an entitlement program. If you're qualified you don't get it. You get in line for it. So just on the simplest level there is an unfairness to the way resources are allocated. We can say this: that everyone who qualifies for housing assistance should be provided with housing assistance in the same way that the high tech industry that qualifies for the tax deduction should get it.

(2) To me the most important thing we can do is to improve the housing conditions where people live now and preserve as much of that inventory as possible such as the apartments built under the old program section 236 and 221. There are roughly 2000 of these family units and for the most part they are in pretty good shape. This is what the Texas Tenants Union has been working on since 1985. Since that time maybe 1000 units, maybe more have been lost to prepayment. Lost would mean either torn down and not replaced or gone into the regular housing market where the rents go up maybe 50% sometimes almost double and people can't afford to live there anymore. In most cases rehab is



John Fullinwider, Housing Advocate

cheaper than new construction. Code enforcement does not equal housing improvement.

(3) There are thousands of people with no where to live. You have tens of thousands of people in substandard housing. And then you have many, many more thousands of households that want to buy a home. And so as we look at trying to deal with the housing crisis, we ought to look at three levels of need. A person that's destitute needs a different kind of housing assistance and related assistance than a working family that can afford their apartment and are trying to buy a house.

(4) How can so many people be in such bad distress in housing and not have more outcry? I think the only reason that we as a society could tolerate the level of misery that we see is that we manage to diminish the lives of people who live in this housing. If their kids have to move from school to school every two months because they are evicted, well tough beans - they're not going to college anyway. We've allowed the very lives of a third of this society to be diminished as if they're just not as important as the lives of the editor of the newspaper or the superintendent of schools. But they are.

Solutions:

(1) I want to mention a couple of real practical things that could be done to help homeless people. Many homeless people work in day labor. They get paid minimum wage, but their employer gets paid maybe \$5 per hour more than them to cover the expenses of the labor pool. One of the largest employers of Day Labor in this region is the City of Dallas. So one thing we can do if the City of Dallas wants to have a different kind of outreach to homeless people besides arresting them when they fall asleep, they can take the money that the City uses to pay for Day Labor now and use it as a public works kind of employment service where the men and women would be paid more than the for-profit Day Labor offices offer and the City would actually pay less for its Day Labor costs. Then after they come back from work you have counselors there and you have a positive outreach to these people that is more dignified than kicking them and saying "move!"

(2) There could be a very practical source of funds to finance programs of individual and social uplift in the downtown area for the street people. That income stream is the hotel/motel tax. If you stay in a motel in Dallas there is tax on that room. The vast majority of that money goes to the chamber of commerce to attract more convention business to the city. It's been characterized in many newspaper articles as just an open slush fund for the chamber of commerce. This is an income stream that even a small proportion of it would provide more funds that are actually going directly to help homeless street people than are going there now. And because the sight of destitute people is supposed to be bad for convention business, it's even an appropriate use of that money.

Doug Brown, Woodland City Alliance of Tenants

Problems:

I lived in an apartment where they did not have subsidized rent. When I got injured on the job, I lost my job and ended up homeless with my family. And so I moved to a subsidized apartment. I obtained another job, I worked there about a year. Six days a week, sixteen hours a day. Then I got injured on the job again, I got fired again. But this time instead of me being evicted, my rent was subsidized. It went down to twenty five dollars and that was fine. But when I looked around the apartments I saw drugs, gambling, graffiti and that wasn't fine for my family. It wasn't decent, but the rent was affordable.

Solutions:

One day one of the tenants came to my door and asked if I would come to one of their meetings. Since then I have been participating. What we did first was to find the source of the problem which

was the owner himself and people who didn't live there coming to the property and bringing problems. It wasn't the people who lived there doing damage to the property but they got all the credit for that. What the tenant group did is we talked to Sandy Rollins at Texas Tenants Union who guided us along our way. We talked to the legislature in Austin. They said that if the tenants were interested in doing something to help the property, then they would help. We went back and got the support of the tenants. We talked with HUD. We asked HUD to take over the property and HUD did because they saw the tenants were concerned. So if you come to Woodland City you will see we have 24 hour security on the property, there's no drug dealing, the place is not trashed, the tenants feel safe because there aren't gunshots all day and all night. Now we are anticipating a merger with Operation Relief Center, so that we can maintain the subsidized affordable rent and maintain the decency of the property. So the solution to the problem is to step up and speak up. Someone out there is listening. Don't just sit around and wait for "them" to do it, it's not a "they" thing, it's a "we" thing. It wasn't just a handful of the tenants; all of the tenants participated in this. Together we stand, divided we fall. All of the tenants aren't uneducated, a lot of them have had their own businesses, good jobs; a lot of them lost their businesses, lost their jobs. That means that as long as you live there will always be a need for affordable and decent housing because you never know where you'll be next year. You may be in subsidized housing next year, but you still want it to be decent, affordable and safe. We need to support the efforts of the legislature, the city, state and federal government to address the needs of the poor, because the poor will be with us always.



Doug Brown, Woodland City Alliance of Tenants

Sherman Roberts, Executive Director, Operation Relief

Problems:

- (1) From the CDC perspective, most of us could do a better job of providing housing to the community if we could get the funding. That's one of the things in Dallas I feel that we're not doing.
- (2) We have funds, sometimes we return funds - the lack of knowledge, lack of professional staff that we have in these positions shows there is education and communication that needs to be done.
- (3) Trying to reach those at 30-40% of median family income. Just because a person only makes minimum wage does not mean they should have to live in substandard housing.



Sherman Roberts, Executive Director, Operation Relief

Solutions:

- (1) We have been trying to lobby staff in the City and if you want to see more housing call the city staff and tell them to put the funds on the ground.
- (2) We really need to get a better working relationship with the city and also with our private industry. One of the ways we could do this is collaboration, by the city stepping forward to do some of the infrastructure, some of the abatements. That way the city would help bring more development into low-income areas.
- (3) Everybody should be entitled to live in decent housing and not pay more than 30% of their income for it. One way to do this is to subsidize housing. We can put more funds into the subsidies, multi-family, single-family. We can do abatements. We need to come together to do whatever we can to subsidize these people.

El Paso Housing Problems

Affordability

10,220 (51%) of poverty level households in El Paso pay more than half of their income for housing.
Source: El Paso Comprehensive Housing Affordability Strategy, 1993.

The typical rent for a 2 bedroom apartment in El Paso is \$527.
Source: US Department of Housing and Urban Development.

A full time El Paso wage earner would have to earn \$10.13 per hour to afford a typical two bedroom apartment.
Source: Calculated by TxLIHIS from HUD 1999 Fair Market Rents, 24 CFR Part 886.

47% of El Paso renter households are unable to afford the rent for a modest two bedroom apartment.
Source: Out of Reach, National Low Income Housing Coalition, October, 1998.

Housing Shortage

There are 25,000 more very low-income renter households in the city of El Paso than there are low cost rental housing units.
Source: El Paso Consolidated Plan, 1998.

Approximately 38% of El Paso's poor renters live in government subsidized housing.
Source: Estimated by TxLIHIS from data in El Paso Consolidated Plan, 1998.

Substandard Housing

7% of El Paso households live in overcrowded housing. This is 1.75 times greater than the national average for overcrowding.
Source: El Paso Comprehensive Housing Affordability Strategy, 1993, and www.census.gov/hhes/housing/census/crowding.html

10,922 poor renter households in the city of El Paso experience at least one housing problem, be it inability to afford housing, substandard, or overcrowded conditions.
Source: El Paso Comprehensive Housing Affordability Strategy, 1993.

El Paso Housing Solutions

Greater El Paso Housing Development Corporation

The Greater El Paso Housing Development Corporation (GEPHDC) is establishing a model of public/private partnerships to address one of the city's most pressing needs: affordable housing. GEPHDC is a nonprofit subsidiary of the Greater El Paso Chamber of Commerce.

GEPHDC buys developed land with public funds, hires a builder to construct the homes, obtains construction financing from area banks, accesses buyers via an existing not-for-profit community based organization, and sells homes to low- to moderate-income families using area banks' existing affordable-mortgage products.



Photo: TxLIHIS

GEPHDC developed two projects: Caribe Estates and Pecan Grove. The first project, Caribe built 10 homes. Pecan Grove Project provided homes for 72 low to moderate hardworking families. Families who earn less than 80% of the area median income qualified for these energy efficient homes.

Project Vida: Housing and Services for an Impoverished Community

Project Vida provides a range of services (housing, health care, education and gang prevention) for low income families in an inner city El Paso neighborhood. Through community organizational efforts, neighborhood families have become partners and take an active role in the project.

Project Vida's community is poor, with median income under \$7,000 per year and 65% of adults having less than a 9th grade education. Over 30% of the housing is substandard, while the area's old motels have become one room apartments, housing as many as six people in a room.



Photo: GEPHDC

Project Vida expanded its services beyond health care and educational activities into housing, acquiring a vacant lot and building eight three-bedroom, two-bath apartments. Two more new apartment buildings have been added, each containing six three-bedroom, two-bath homes for extremely low-income families.



A former laundromat was converted to transitional housing for homeless families. Close proximity to health care, adult

education, a food cooperative, and day care services allows the families to maintain support while they struggle to afford permanent housing.

Project Vida's holistic approach provides revitalization for a poor community. It is guided by an annual "Community Congress," neighborhood meetings attended by more than 100 adults in the community. The Congress serves as an evaluation and planning guide for Project Vida's programs.

Southside Low-Income Housing Development Corporation: Southside, El Segundo Barrio

The community of South El Paso is one of the first Chicano neighborhoods in the United States. It is a low-income community known for its sense of community and pride. It faces pressures for commercialization and industrialization because it is located between the expanding central business districts of both El Paso and Ciudad Juarez, Mexico.



Photo: GEPHDC

Southside Low-Income Housing Development Corporation is a key to positive change in the barrio. Southside has helped bring about an ongoing regeneration of the neighborhood with new homes and businesses as well as educational and social institutions.

Incorporated in 1977, Southside Low-Income Housing Development Corporation is a nonprofit community-based organization with a board of directors comprised of ten low-income residents of El Segundo Barrio. The corporation works to attract public and private financial resources to build affordable housing.

Southside has built six apartment properties with thirty-eight units of cooperatively managed housing, including several made of adobe (material that provides for a more energy-efficient home).

Southside's multi-family homes were designed by architect Mack Caldwell with the participation of community residents. The apartments range from efficiencies to three-bedrooms. They house residents who participate in a self-help program, including senior citizens, persons with special needs, farm workers, and single female heads of household. Southside matches grant money with loans from the City Rehabilitation Program and from local lending institutions to build the houses.



Sparks Housing Development Corporation: A Grassroots Response to Colonia Problems

Sparks, a colonia about 15 miles west of El Paso, is a dynamic nonprofit organization of community residents who are providing housing and social services. The Sparks Housing Development Corporation built their own community center with volunteer labor and established a health clinic. Sparks HDC also provides social services and operates a successful housing rehabilitation program. The organization is also in advocating for basic infrastructure such as electric, water, sewer, and natural gas service.



Photo: Sparks HDC

84% of homes in Sparks need improvements. Median income among families seeking housing help is \$10,000. Before the nonprofit corporation began working on housing there was little hope for these families. The corporation recently completed building four brand new homes and rehabilitating four homes in the Sparks colonia using funds from the Texas Department of Housing & Community Affairs.

The Sparks Housing Development Corporation is an effort by colonia residents to solve problems where previously there was no hope. The result has been innovative, strongly community oriented, and highly successful.



El Paso Community Dialogue

The public dialogue on housing was held at the Norwest Bank in downtown El Paso on March 3, 1999 in conjunction with the opening of the exhibit Texas Housing: A Living Crisis - Texas Solutions. The panelists consisted of Don Melendez, Executive Vice Presidents of Norwest Bank in El Paso and Nancy Hansen, Lower Valley Housing Corporation. The moderator was John Henneberger, Texas Low income Housing Information Service.



The following is a partial transcript of the dialogue:

John Henneberger (Moderator):

What does this community need from private and public sector to make housing work? What are the housing programs which stand out as effective?

Nancy Hanson, Executive Director, Lower Valley Housing:

Ours. In order to get an economy of scale, we partnered with a private builder, Tropicana Homes. As a major builder, I believe he has always wanted to produce affordable housing but two factors inhibit his ability to do that.

The first is that buyers in this income range lack funds for a down payment. The second is that the monthly house payment is too high.

In our program, people earning as little as \$9,000 have been able to qualify to own a home. Their monthly payment is around \$180 to \$290.

There is no doubt public funding goes only so far. Money to make housing affordable within cities are very limited compared to the need. We must combine our efforts so that banks and others in the private sector can participate.

The 140 lot partnership we did with Tropicana can be replicated all over the state.

John Henneberger (Moderator):

From a banker's perspective, what's working?



Don Melendez, Executive Vice President, Norwest Banks:

The El Paso Collaborative. This is a public-private partnership to increase capacity of nonprofit community organizations. With stronger nonprofit capacity we can better attract partners like banks. From a banker's perspective, this makes it easier to get financing. When I first started working on this issue, there were 100 units total -- multi-family, single-family, everything -- planned within this county to fill a 30,000 to 40,000 home gap in affordable housing.

The bank made commitments but the deals didn't come through. Nonprofits couldn't perform when they had to be preoccupied by how to pay to keep the lights on. There are about 20 collaboratives in the U.S. El Paso's is the smallest.

It's not for me to say what goes where, what kind of housing should be built. A neighborhood or community group can better determine that. How we do reach the point where the groups who should make the decisions about the houses are the ones who actually make the decisions? The best way I see to build is to build capacity so that they can build better neighborhoods. The beauty of Lower Valley's program is that the neighbors all helped each other build their homes. We got 252 units in 1997-98 altogether; we leveraged \$20 million. In 1999, we project 900 units going up from all sources. We're very optimistic that the 900 units number is realistic. I have to give a lot of credit to the El Paso Community Foundation for helping to get this started and getting the Ford Foundation involved.

John Henneberger (Moderator):

How do we nurture and continue this unique effort in the long run?

Don Melendez, Executive Vice President, Norwest Banks:

The city, the county, the state haven't participated like Ford and the private sector have. If Ford put up \$1 million, the city, county and state should too.

John Henneberger (Moderator): (to audience)

What's working to deal with the 30 to 40,000 unit gap?

Carmen Felix, Executive Director Southside Housing:

There are a lot of serious problems here -- layoffs at Asarco, just to name one -- that aren't being taken into account. Many people won't invest in neighborhoods when they're being bombarded with warehouses or illegal zoning uses. A lot of people who came out for our last Easter event were people who were displaced by HOPE VI projects in public housing.

There are a lot of consultants jumping from one project to another, in the neighborhoods you have to stay where you're at. Neighborhoods should get the funds to hire consultants who will stay. Why shouldn't the Planning Department work directly with neighborhoods to address zoning issues?

Cindy Arnold, La Mujer Obrera:

El Paso Collaborative is critical, they believed in community groups when no one else would.

Housing should be looked at as part of a comprehensive planning effort involving the elements housing, economic development and human development. The state gave \$5 million to do a planned

community in the desert. That sort of planning needs to go on in the inner city.

Nancy Hanson, Executive Director, Lower Valley Housing:

Land is extremely expensive in El Paso because we have very little land which can be served by water and sewer. Water is going to drive development. Stacked families are not considered homeless because they're multiple families in 2 and three bedroom single family houses. We need density, we need more multi-family but Lower Valley, to use the organization I work as an example, can't get loans to build multi-family.

People need decent housing, so they're not paying 50% of their income or even 65% of their income for housing, and where they are living isn't even decent housing. We believe that the lack of affordable housing in this county will create even more problems. When families are stacked up in housing, gangs result. What do you expect if children have no place to study? If a man has no pride in his home, instead of going home after a work, he goes to a bar, which destroys family unity.

Lower Valley Housing was started by very low-income people who were concerned about the deterioration of what was once the ideal American town.

Bob Boling, Tropicana Homes:

Only with private sector participation will the production of low-income housing really go up. As a homebuilder, I can uniquely bring financing and the ability to build. The only way -- in any meaningful way -- is to involve the private sector, and the private sector will become involved if: 1, it is asked and 2, it can make a profit.

Carmen Felix, Executive Director Southside Housing:

A private developer can make a profit; a nonprofit can't. We provide a community service. The city's attitude should be that here's a nonprofit and what can we do to help them. You're expected to live there forever and just get a pat on the back. It's hard when you have 10 partners. The nonprofit has got to direct its own work.

El Puente:

Many inner city lots are contaminated which adds to the cost and creates a time lag.

Irma Perez, Sparks Housing:

For 20 years I've been a colonia resident. We (colonia residents) moved to there and built substandard houses because we didn't make enough to buy a house in El Paso. Many of us even make less than the \$9,000 it takes to qualify for programs we've heard about tonight. We've got lots of families making only \$5,000.

My organization runs a rehabilitation program to bring houses in Sparks to standard. We had over 40 applications from people wanting to get loans or something. The banks rejected their applications. So many people bought mobile homes. Now if they qualify for financing for the mobile homes, why don't they qualify with the banks? There are a lot of people in colonias who keep their homes, keep their cars; they need loans for \$15,000 for housing.

Don Melendez, Executive Vice President, Norwest Banks:

There is not a one-idea solution, a one-entity solution.



Carmen Felix, Executive Director Southside Housing:

We have to recognize that wages are very low and employment is sporadic. The majority of our people in Southside and in colonias work.

Nancy Hanson, Executive Director, Lower Valley Housing:

We didn't need 30,000 homes overnight, so the solution won't come overnight. Keep the issue in the public eye, make people aware little by little. We will overcome the current lack of resources. How do you eat an elephant? One bite at a time. Without the initiative and without the money, we have no wheels.

Fort Worth Housing Problems

Affordability

40% of low-income renters and homeowners pay more than half of their income for housing expenses.

Source: 1995 Consolidated Plan. City of Fort Worth, Texas

The typical monthly rent for a two bedroom apartment in Fort Worth is \$588.

Source: Out of Reach. National Low Income Housing Coalition. 1999.

AA full-time Fort Worth wage earner would have to earn \$11.31 per hour to afford a typical two bedroom apartment.

Source: Out of Reach. National Low Income Housing Coalition. 1999.

39% of Fort Worth renter households are unable to afford the rent for a modest two bedroom apartment.

Source: Out of Reach. National Low Income Housing Coalition. 1999



Photos: Alina Simone

Housing Shortage

The current waiting list for low rent Section 8 housing in Fort Worth is 2,500 families.

Source: 1995 Consolidated Plan. City of Fort Worth, Texas

There are 42,000 renters in need of low-income housing in the Fort Worth-Arlington area and only 21,000 low-cost units available.

Source: 1995 American Housing Survey.

Substandard Housing

An estimated 4,000 low-income renter households in Fort Worth live in overcrowded housing.

Source: 1995 American Housing Survey.

17% of low-income renters in Fort Worth live in physically deficient housing

Source: 1995 American Housing Survey.

39% of Fort Worth renter households are unable to afford the rent for a modest two bedroom apartment.



Fort Worth Housing Solutions

Arlington Night Shelter: Temporary Shelter with Lasting Benefits

Organized in 1987 as an emergency weather shelter run out of a local church, Arlington Night Shelter has since grown into a primary source of services for Tarrant County's homeless, providing food and shelter to an average of 100 people per night. In addition to offering basic emergency services, the Night Shelter also provides individualized case management, substance abuse counseling, adult education, employment services and numerous childrens programs.



Photos: Alina Simone

Liberation Community: Revitalizing Polytechnic Heights

When Liberation Community was founded in 1984, vacancy rates in the Polytechnic Heights neighborhood were as high as 40%. Liberation built the first new homes in Poly in twenty years and has been renovating and building affordable homes there ever since. Currently Liberation Community is in the process of developing two contiguous city blocks in the Poly neighborhood with plans for single family, multi-family and retail development.



Neighborhood Housing Services of Fort Worth: Making Homeownership Affordable

Founded in 1979, Neighborhood Housing Services is Fort Worth's oldest non-profit provider of low-income housing. With a primary focus on the Near Northside, Polytechnic Heights and Riverside neighborhoods, NHS builds new homes, rehabilitates existing homes and helps income qualified families become first-time homebuyers by offering low-interest rate loans, down payment and closing cost assistance. NHS helps neighborhood leaders organize resident associations and works in collaboration with existing resident organizations to develop and implement new neighborhood programs such as community gardens and volunteer clean-up events.



With help from NHS, Jose and Anna Lozano received a \$15,000 grant from the City of Fort Worth, bringing the cost of their new NHS built home down to \$50,000.



Photos: NHS

Tarrant County Housing Partnership: Offering Affordable Alternatives

Tarrant County Housing Partnership (TCHP) has worked since 1991 to provide homeownership opportunities to low- to moderate-income families. TCHP's programs span the spectrum of affordable housing needs from financing and homebuyer education, to free home modification for income qualified residents with disabilities. In addition to building and rehabilitating homes, TCHP also operates a number of low-rent apartment complexes and single family homes throughout the county.

Carmen Nava (right), single mother of two, purchased this 3 bedroom house for only \$38,000 through TCHP's lease-purchase program. This unique program helps potential low-income homebuyers who need time clean up their credit or save towards a downpayment. Program participants have between 12 and 18 months to purchase the house. A portion of each lease payment goes into a downpayment escrow account.



Photos: Alina Simone

Houston Housing Problems

40% of Houston renter households are unable to afford the rent for a modest two bedroom apartment.

Affordability

54% of large family renters pay more than half of their income to rent an apartment in Houston.

Source: 1995 Consolidated Plan. City of Houston, Texas.

The typical monthly rent for a two bedroom apartment in Houston is \$601.

Source: Out of Reach. National Low Income Housing Coalition. 1999.



Photos: Alina Simone



A full-time Houston wage earner would have to earn \$11.56 per hour to afford a typical two bedroom apartment.

Source: Out of Reach. National Low Income Housing Coalition. 1999.

40% of Houston renter households are unable to afford the rent for a modest two bedroom apartment.

Source: Out of Reach. National Low Income Housing Coalition. 1999.

Housing Shortage

The current waiting list for low rent public housing in Houston is 9,512.

Source: 1995 Consolidated Plan. City of Houston, Texas.

Among major metropolitan areas, Houston ranks third lowest in subsidized housing per capita.

Source: Compiled from In Search of Shelter: The Growing Shortage of Affordable Housing. Center for Budget and Policy Priorities, Washington D.C. 1998.

Substandard Housing

72,299 housing units in Houston are considered to be overcrowded.

Source: 1995 Consolidated Plan. City of Houston, Texas

An estimated 27,000 poor Houston renters live in substandard housing.

Source: In Search of Shelter: The Growing Shortage of Affordable Housing. Center for Budget and Policy Priorities, Washington D.C. 1998.



Houston Housing Solutions

Avenue Community Development Corporation: Turning Neighborhood Blight into Benefit

Nothing detracts from a neighborhood's self-image like weed lots and empty, dilapidated homes. Avenue CDC turns blight into a community resource by recycling abandoned homes, renovating them, and selling them at affordable rates to low and moderate-income buyers. This is done through two programs: Move Home and House Save. Move Home relocates donated houses to vacant lots within the Washington Avenue District Area, while House Save purchases and renovates abandoned homes. All homes



Photo: Avenue CDC



Photo: Alina Simone

are restored to preserve their historic character, enabling neighborhoods to retain their cultural heritage while offering residents a beautiful living environment they can afford.

Lucia Perez, single mom and full time mechanic, had been sharing a room with her son, living in a garage apartment with a roommate, when she found out about the Move Home program.

“Avenue CDC’s program made buying a home possible. Without it, I don’t think I would be able to own property. Avenue CDC has helped me accomplish something that benefits my son; it makes me feel like I can tackle anything.”

With help from Avenue CDC, Lucia Perez was able to purchase a newly restored, turn of the century two-bedroom home in the First Ward.

Fifth Ward Community Redevelopment Corporation

Laying the foundations for change

In the fifties the Fifth Ward was nicknamed “The Nickel,” a reflection of its important position as one of Houston’s economic hubs. That image of prosperity grew tarnished in the sixties and seventies when the neighborhood suffered from disinvestment and a decline in population. In 1989 a diverse group of concerned citizens formed the Fifth Ward Community Redevelopment Corporation. More than just a housing provider, Fifth Ward CRC has linked low-income residents with social services as well as economic and educational opportunities.



Photo: Alina Simone

Fifth Ward CRC’s comprehensive approach to neighborhood revitalization has proven highly successful.

Fostering economic revitalization

The creation of Fifth Ward Financial Services Center has produced 128 new jobs and expanded neighborhood services to include a State Farm and Texas Commerce Branch Bank. Programs like Fifth Ward Community Builders provide training in construction trades for youth and business opportunities for minority subcontractors.



Photos: Alina Simone

Preserving neighborhood heritage

New twists on old architectural forms such as this ‘nouveau’ shotgun house (right) reflect Fifth Ward’s historic character with an eye to the future. Fifth Ward CRC is currently spearheading the restoration of the historic Deluxe Theatre. The theatre is being converted into a community arts center.



Building and developing affordable housing

Lyons Village combines affordable housing with innovative social services like Success by Six, and a Retail Incubator for teenage entrepreneurs.

Major housing initiatives include the construction of 92 single family homes and the development of Heritage Mutual Housing, a 318 unit low-income rental complex with on-site daycare and a youth learning and recreation center. Fifth Ward CRC’s latest project is Lyons Village (above). This multi-use, affordable housing complex includes a storefront which offers retail and social services to both residents and the community at large.



Hispanic Housing and Education Corporation

HHEC was founded in 1991 on the principal that a “child without an education, is like a roof without a foundation.” By combining affordable housing with easy access to quality education, HHEC creates stable, family-oriented communities that offer residents lifelong benefits. A unique partnership with Houston Independent School District enables HHEC to provide children Pre-K through 2nd grade public schooling at “extension schools” located at HHEC’s Las Americas and East End Apartments properties.



Photos: Alina Simone



Thanks to a wide network of social service partnerships, HHEC offers its residents a seemingly endless array of programs designed to meet their social, economic and health needs. These include adult education, job placement, down-payment assistance, on-site child immunization, and scores of programs for children from swimming lessons to juvenile anti-crime counseling.

Carmen Franco, her husband, and their three children have lived at Las Americas for 5 years. Carmen’s oldest daughter is a student at Las Americas Extension school.

***A child without an education,
is like a roof without a
foundation.***



Photo: New Hope Housing, Inc.

New Hope Housing, Inc.: Houston’s first Single Room Occupancy (SRO) Residence

The belief that housing is “more than a roof” is central to the success of New Hope Housing, a non-profit corporation whose mission is to serve the very poor. New Hope’s first project, the Hamilton Street Residence, supplements low-cost housing with a Resident Support Program that offers emergency loans, transportation, and access to social services.

With more than 9,200 homeless Houstonites, and 125,000 marginally homeless, the need for New Hope’s services is great. Christ Church Cathedral Episcopal incorporated New Hope Housing, Inc.

Recognizing that low-income housing is critical to the revitalization of inner-city Houston.

Pleasant Hill Community Development Corporation: Building Community Through Housing

Pleasant Hill Community Development Corporation was founded in 1995 when members of Pleasant Hill Baptist Church organized to do something about living conditions in the area surrounding the church. Three years later, Pleasant Hill Village, a 165 unit housing facility for low-income seniors, opened its doors. Pleasant Hill is unique in that it combines comfortable, affordable housing with on-site services specific to the needs of the elderly such as a clinic with health counseling and medication monitoring. A one-bedroom apartment costs \$454 per month, all bills paid and includes complementary breakfast making Pleasant Hill affordable for many seniors who rely on social security as their only source of income. With its many social programs and strong community focus, Pleasant Hill



Shirley Pipkin, mother of 6 and grandmother of 11.



Photos: Alina Simone

feels more like a neighborhood than an apartment complex. In the words of one resident “We live like a family, we know each other, it’s like a village really.”

***“We live like a family,
we know each other, it’s like
a village really.”***

James Matthews, 62 years old, moved to Pleasant Hill Village after retiring from the Post Office where he had worked for 28 years.

Self Sufficiency Thru Housing and Economic Development: A Permanent Home for the Homeless

The scarcity of housing for the very low-income is a barrier to homeless people, making it hard to get a job or access social services. Recognizing that shelters and transitional housing cannot serve the needs of all homeless people, S.H.E.D, a Houston based community development corporation, purchased and renovated a run down Howard Johnson’s to create Northline (SRO) Apartments, the only permanent housing complex for the homeless in Texas. Northline is a 120 unit facility which provides furnished rooms, an on-site cafeteria, medication monitoring, crisis intervention and counseling. Partnerships with social service agencies link residents to employment and educational opportunities. This unique program gives residents the support services they need as they move toward independent living.



Sam Adam, formerly homeless, was S.H.E.D.’s first resident.

WOMAN, Inc: Transitional Housing for Battered Woman

Without the prospect of safe and affordable housing, battered women and their children face the possibility of homelessness. This harsh reality confronts more than 2,500 battered women in the Houston/Galveston area.

In 1993 the directors of nine shelters founded W.O.M.A.N. (Women Opting for More Affordable Housing Now) Inc. Their first project was Destiny Village, an apartment complex that provides up to two years of transitional housing for 30 battered women and their families.



Photos: Alina Simone

W.O.M.A.N. Inc provides access to job training, day care and counseling through a partnership with a social service agency. Residents are encouraged to develop leadership and organizational skills by participating in the management of Destiny Village or by serving on the board of directors. A second site, Beacon Place, was recently completed in Galveston.



Maria Santos came to Destiny Village with her two children after leaving her abusive partner.

Houston Community Dialogue

The Houston public dialogue was held November 9, 1999 at the University of Houston's School of Architecture. Six panelists were asked to address two questions:

- What are the principal affordable housing problems Houston faces?
- What are the solutions to the affordable housing problems?



Dr. Veon McReynolds (TSU) moderated the dialogue. Dr. Drexel Turner (University of Houston School of Architecture) gave the opening remarks.



Steven Fox, Professor of Architecture, Rice University

Steven Fox, Professor of Architecture at Rice University

Problems:

- (1) The indifference of the City of Houston and the Housing Authority.
- (2) The destruction of historic, low-income communities.
- (3) Little Public Outcome.

Solutions:

Empower low-income communities. The most successful efforts to provide low-income housing are being made by CDC's and similar associations.

Vince Marquez, Vice President of Hispanic Housing and Education Corporation and Vice President of the Houston CDC Association

Problems:

- (1) We need more education to teach each other what works and what doesn't work.
- (2) The scarcity of land. Land is becoming very scarce in the City of Houston and the price of available land is skyrocketing

Solutions:

- (1) A subsidy to help non-profits to purchase land.
- (2) The city should waive fees. CDBG and HOME assisted affordable housing projects should receive relief from permits and impact fees.
- (3) The city should implement an aggressive foreclosure policy and should promote redevelopment of these properties by non-profit organizations as low-income housing.
- (4) Funding for operational support for non-profits. The Houston community needs to support their local CDC's



Vince Marquez, Vice President of Hispanic Housing and Education Corporation and Vice President of the Houston CDC Association

(5) Trying to work together. I am encouraged by this years development of the Comprehensive Plan. It's the first time the Housing Department has asked the Planning Department to participate in the process which is definitely a move in the right direction.

Carroll Robinson, Houston City Council Member

Problems:

- (1) Lack of community involvement in development of city housing policy. If you want to be a real player in the game then you have to participate in the game. You have to take care of your daily activity, running your cdc, moving your project forward and at the same time you have to participate in the larger, overarching process going on at city hall.
- (2) Need to increase home ownership.
- (3) Need to improve neighborhoods.



Carroll Robinson, Houston City Council Member

Solutions:

- (1) We passed a bunch of what are called "tax increment finance zones" in the city. There are about eight of them that have a one third requirement under the law that one third of the increment go to affordable housing. Over half a billion dollars over the next thirty years will flow into the city's coffer that's designated for affordable housing
- (2) We've got to have a public policy commitment and make sure we advocate that community development corporations are a part of the process and have a specific slice of the pie
- (3) I'm a big believer that ownership is better than renting. I think the city ought to go to Austin in the 2001 session and advocate for limitation on property valuation increases to inflation. I think we ought to have a tax payer dividend. If the city ends the fiscal year with excess property tax revenue we ought to give some back, even if it's 20 dollars
- (4) I think over the next two years the city should turn our attention full force to the neighborhoods of Houston and we ought to use state law to do some innovative things. They passed a law in this past session, Neighborhood enterprise and empowerment zone legislation, where we can contract directly with you to take care of neighborhood needs from drainage to weeded lots to dangerous buildings.

Response to concerns of other speakers:

- (1) We don't have a shortage of land in the city, the truth of the matter is one third of the city is undeveloped, open land and it's all over the place. It's still reasonably inexpensive outside the inner city
- (2) We do have an aggressive land foreclosure program - council just passed it. Our "Land Bank" effort. In about 2 1/2 years the Land Bank authority of Houston will probably be the single largest land owner in the city.

Joan Denkler, Director of Houston Housing Concern

Problems:

- (1) Affordability. Rents are rising faster than wages. Fair market rent for a 2 bedroom apartment is \$620 in 1999. What kind of salary does that demand? At least \$11.56 per hour.
- (2) The shortage of affordable units for the poorest 20% of American households. The strong housing market is driving up rents, making landlords more choosy and shrinking the available supply. 62

(3) The primary targeting by the city and county housing development departments to middle class and lower middle class homeowners and renters. The Housing Authority, in becoming more like a private sector rental agency, is losing much of its basis for existence.

Solutions:

(1) Public support for building more permanent, affordable housing.

(2) Wise use of housing funds by our local housing related departments, the Houston Housing Authority, the city and county Community Development Depts. And the Neighborhood Protection Dept. By wise use I mean committing more funding to residents 40% under the median income

(3) The Houston Housing and Community Development Dept. is commendably developing more apartments but these are not targeted to the \$400 per month rentals so desperately needed.

Houstonians should urge the department to include large numbers of really affordable units in their 5 year Consolidated Plan

(4) The Houston Housing Authority is developing attractive housing at Historic Oaks (the former Allen Parkway Village) and in Freedmans Town nearby. A recent Houston Press article revealed that the Housing Authority is setting too scrupulous requirements for Residence in their new housing. Their credit requirements are not based on rent paying records. This is the prime requirement of a good tenant and should be sufficient for these rentals. Tragically, the soon to be displaced residents of Freedmans Town are among the victims of this kind of triage

(5) The Neighborhood Protection Department's image is one of demolishing housing rather than preserving it. Demolition too often leads to an empty lot with weeds. Houston needs a department that gives generous time for repair to homeowners.



Joan Denkler, Director of Houston Housing Concern

Al Calloway, Executive Assistant to Mayor Lee Brown



Al Calloway, Executive Assistant to Mayor Lee Brown

Official Statement on Mayor Brown's Housing Policy: It's the policy of Mayor Brown to increase the percentage of home ownership from where it is now in the City of Houston to approximately 51%. How we do that of course is by continuing participation and support of some of the creative programs that you see working in the city now in terms of mortgage assistance, down payment assistance, attempts to wave some of the impact fees and other permitting fees.

Problems:

(1) Lack of safe and affordable housing

(2) Lack of housing that one can own. Renting is an option that everyone should have, but we should do everything in our power to encourage home ownership. What strikes you most emotionally about the situation in the 4th

ward neighborhood is how long people did not exercise the option to purchase.

(3) In not all cases is the supply of housing adequate to have a place for every person to go.



Solutions:

(1) In those instances when people were building multifamily projects rent units, most when they applied for any assistance from the city had a target population of 80% MFI. What the city asked them to do is that any builder that builds a multifamily project with assistance from the city of Houston block grant monies or even from the bond dollars were expected to have a certain number of units that would be available for people who are at 30% or below MFI. That allows us to develop over time a number of units that the very low income person can come in to

(2) One of the things that we try very hard not to do is to relocate a person from one substandard housing to another substandard housing. We've encouraged property owners who own substandard housing to make applications for loans that will be available at affordable rates to upgrade those houses to the current standard. Most of those property owners don't want a loan, they want a grant that is non-repayable. Everybody wants free money, but one of the things that the City has tried to do is to make sure that the block grant dollars that we do receive and any bond dollars we have at our discretion are used so that we can get the most benefit out of what is a limited amount of money. We have managed the block grant in such a way that it has increased each year.

Laredo Housing Problems

Affordability

45% of Laredo households are unable to afford the rent for a two bedroom apartment.

Source: HUD. Market Rents Database at www.huduser.org:80/datasets/il/fmr99rev/hud99rev.txt. 1999.

The typical monthly rent for a two bedroom apartment in Laredo is \$485.

Source: Out of Reach. National Low Income Housing Coalition. 1999.

A worker would have to earn \$9.33 per hour in order to be able to work 40 hours per week and afford a two-bedroom unit at Laredo's Fair Market rent. This is 181% of the present Federal Minimum wage (\$5.15 per hour).

Source: Out of Reach. National Low Income Housing Coalition. 1999.

Laredo is ranked as one of the least affordable homeownership markets in the country. Less than half of new homes are considered affordable. Laredo ranks 177th out of a total of 181 markets in terms of housing affordability.

Source: National Association of Home Builders. Annual Opportunity Index. 1999.

Housing Shortage

The lack of affordable housing in Laredo causes families to seek housing in "colonias" which generally do not have water or sewer services. Approximately 11.4% of Webb county's population lives in the colonias.

Source: Texas A& M State Data Center. Population Estimates Program. 1998-99.

According to HUD, overall vacancy rates for apartments in Laredo are less than 3%.

Source: U.S Department of Housing & Urban Development. Regional Activity Report. 1999.

Substandard Housing

Nearly one fourth of all Laredo houses are in substandard condition. Of those that are substandard, 80% are believed to be suitable for rehab while 20% are not.

Source: 1995 Consolidated Plan. City of Laredo. 1995.

Although there are no official estimates, one source has placed the rehabilitation needs of the colonias located in Webb county at 45 million (infrastructure and rehabilitation).

Source: Laredo-Webb NHS. 1999.



Photos: Alina Simone

Laredo Housing Solutions

Azteca Economic Development and Preservation Corporation (AEDPC): Creating New Affordable Communities

El Azteca Housing Development is a creation of Azteca Economic Development and Preservation Corporation (AEDPC), an organization dedicated to carving out an affordable niche for low-income families in Laredo's inner city. There clusters of colorful apartment buildings in the Azteca neighborhood provide extremely affordable living for low-income households all within easy reach of downtown Laredo. Five of the 50 units have been modified for people with disabilities. Because El Azteca welcomes Section 8 recipients, many tenants pay rent based on a sliding scale of 1/3 of their earnings.

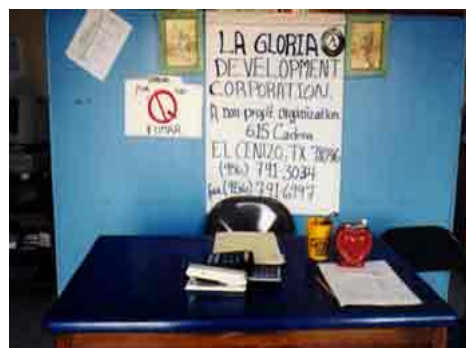


Photos: Alina Simone

La Gloria Community Development Corporation: Residents Unite to Fix Their Colonia

In 1990, Colonia El Cenizo lacked running water, paved streets, and electricity. As residents organized to obtain these services, colonia developers responded with shoddy work and excessive charges to residents. In 1994, El Cenizo got the state of Texas to take over lot payments. Continued organizing won funding for street paving, housing and the installment of water and sewer services.

In addition to fighting for utilities, streets, and fair lot purchases, El Cenizo residents founded La Gloria to improve housing conditions. Since 1993 La Gloria has built more than 40 bathrooms and kitchens for homes lacking indoor facilities. La Gloria is developing a self-help new construction program and hopes eventually to operate a revolving loan program for home improvements.



Laredo-Webb Neighborhood Housing Services: Paving the Way for People with Disabilities

Approximately one third of El Cenizo housing is in poor condition. One of the benefits won by residents in 1998 was \$1 million to bring 65 homes to standard condition. These funds were awarded to Laredo-Webb NHS. While low-income people stream into Laredo each year to fill the hundreds of service sector jobs created by the booming economy, too often there is nowhere for them to live. Since 1991, NHS has responded to the housing crisis by rehabilitating substandard housing, building affordable homes for low-income people with disabilities, and providing homebuyer education and downpayment assistance. Of all the NHS affiliates in the country, Laredo-Webb NHS ranks 5th in housing production, yet they keenly feel the need to do more. NHS is currently in the process of acquiring a 20 unit apartment complex where they will establish a program to help low-income renters become homeowners.



Photos: Alina Simone



When an accident forced him to retire, Luis Perez sold his truck and for lack of housing alternatives moved in to his 18 wheeler “box” on a lot he had purchased in El Cenizo. Living without a bathroom, running water or utilities, in temperatures reaching upwards of 120 degrees, Perez was still unable to afford a house even after he paid off his lot in 1998. Within six months of turning in his application NHS built him a brand new home.

NHS’ Six Home Project is a program that helps low-income people with disabilities afford a home designed to meet their needs.

Though the sales price for these homes is around \$75,000, qualifying families will pay only \$30,000 thanks to creative financing arranged through NHS.



Photo: NHS



San Antonio Housing Problems

Affordability

25,308 (51%) of poverty level households in San Antonio pay more than half of their income for rent.
Source: San Antonio Comprehensive Housing Affordability Strategy, 1994-1999.

The typical rent for a 2 bedroom apartment in San Antonio is \$545.
Source: US Department of Housing and Urban Development.

A full time San Antonio wage earner would have to earn \$10.48 per hour to afford a typical two bedroom apartment.
Source: Out of Reach, National Low Income Housing Coalition, April, 1998.

41% of San Antonio renter households are unable to afford the rent for a typical two bedroom apartment.
Source: Out of Reach, National Low Income Housing Coalition, April, 1998.

Housing Shortage

There are 8,000 more low income renter households in San Antonio than there are low cost rental housing units.
Source: US Bureau of the Census, American Housing Survey, 1995.

17,000 (46%) of poor San Antonio renter households live in government subsidized housing.
Source: US Bureau of the Census, American Housing Survey, 1995.

5,300 San Antonio residents are homeless.
Source: US Conference of Mays reported in San Antonio Comprehensive Housing Affordability Strategy, 1994-1999.

Substandard Housing

More than 12,000 poor San Antonio renter households live in physically deficient housing, the highest ratio (29%) for any major US city.
Source: US Bureau of the Census, American Housing Survey, 1995.

In San Antonio 54% of poor homeowners live in physically deficient housing. This is the highest ratio for any major US city.
Source: US Bureau of the Census, American Housing Survey, 1995.

6,000 poor renter households in San Antonio live in overcrowded housing or are doubled up with other families in the same house.
Source: US Bureau of the Census, American Housing Survey, 1995.

San Antonio Housing Solutions

Alamo Area Mutual Housing Association

Alamo Area Mutual Housing Association is one of several mutual associations around the country. A Mutual Housing Association is a nonprofit partnership of residents and civic leaders that develop, own and manage housing. A volunteer board of directors governs the association.

Mutual housing is operated by a professional staff with regular input and direction from residents through board participation, focus groups, surveys, and resident councils. Residents pay an affordable monthly housing charge which covers operating costs.

Revenue from the operation of the housing units goes right back into resident programs and services, property enhancements and to develop more housing opportunities. Mutual housing may be renovated or newly built housing.

AAHMA owns four mutual communities in the San Antonio area, each as unique as the residents who live there.



Photo: Alamo Area Mutual Association



Photos: Merced Housing Texas

Casitas de Merced

Nine congregations of San Antonio Catholic women joined with Mercy Housing to form Merced Housing Texas, a nonprofit corporation. Together they built 24 one and two bedroom homes in the small community of Somerset, 13 miles southwest of San Antonio.

The homes, which rent from \$275 to \$375 per month depending on the resident's income, are especially constructed to meet the needs of the aged. Rejillo Gomez (87) (pictured right) and his wife Estella (86) are two for the residents of the housing development. "We first thank God for Casitas de Merced and second, Merced Housing of Texas for making these apartments available. Our lives have changed so much from how we used to live. The house we had before had so many leaks in the roof that we put pans and buckets on the floor to catch the rain. We did not have air conditioning or heat and the house had no insulation".



***"Now we feel like a king and queen.
We are just so excited to live here."***



Homeless Opportunities Program for Employment (HOPE)

This program, sponsored by Senior Resources, provides housing, support and educational services to homeless individuals and families.

This is not a welfare program. This is a recovery program. The aim is to bring homeless persons into the mainstream of society by giving them a fresh start on life through housing and educational opportunities which will usher them into the workforce. A portion of the program revenues will be used to fund homeless programs.



Photo: Senior Resources

In addition to teaching construction skills to homeless people the homeless participants provide for the needs of the low income community including the elderly and disabled by manufacturing and installing wheelchair ramp systems along with performing construction rehabilitation services.

King's Court Apartments



Photos: King's Court CDC

My name is Rose Marie, and I live in King's Court Apartments.

I was the first resident of King's Court in 1995. I lived in the nearby Monte Vista neighborhood for more than 40 years. My husband and I raised seven children in a five-bedroom home. After his death in 1973, I worked for a few years at the County Hospital. After I stopped working, it became too expensive for me to maintain the large home on my social security income. Although some of my children wanted me to live with them, I wanted to maintain my independence. That is why I am so glad the opportunity to live in King's Court came along. When you become older, and live on a fixed income, you really have to watch your nickels and dimes.

Not only did I want to maintain my independence, but I also wanted to stay in this community where I have lived for many years. King's Court is in an ideal location. The grocery store is within walking distance. My church, Our Lady of Sorrows, is right around the corner. That was very important to me, because I am very active in the church. I volunteer in several areas, in particular, the Alliance for the Mentally Ill. Proximity to the bus stop is also important to me because I don't drive. I take the bus downtown to the city jail, where I volunteer as a religious instructor.

My apartment in King's Court is a cozy one-bedroom. The rent is only \$360 per month. We have a beautiful garden. We even grow parsley and other herbs to use for cooking.

Living here has allowed me to continue giving back to the community where I raised my children and spent so many happy years.

“When you become older, and live on a fixed income, you really have to watch your nickels and dimes.”



Los Vecinos de las Misiones Community Development Corporation

My name is Ricardo Uresti. My wife, Arleen, and I recently purchased our two-bedroom home with the assistance of Los Vecinos de las Misiones Community Development Corporation. We are so happy and excited about our new home. Compared to where we used to live, this is paradise. For two years, we lived in a two-room railroad shack. The shack had holes in the ceiling, no insulation in the walls, and no sink in the bathroom. Our pipes were outside, so they often froze in the winter and we had no water. Our son slept on a mat on the floor.



Photo: Misiones CDC

“I believe that one of San Antonio’s biggest problems is low standard housing for poor people.”

My wife and I work hard; I was in the United States Army for 16 years and served in the Vietnam War. Now, I am a security officer for VIA and my wife is a housekeeper. We were unable to find a decent rental unit that we could afford. And it was even more difficult to save money for a down payment on a house. I believe that one of San Antonio’s biggest problems

is low standard housing for poor people. Through Los Vecinos and the Texas Veterans Land Board’s zero-interest mortgages, my family and I were finally able to move out of that shack into our own home. Our monthly payment is only \$211 per month.

Our house is new to us, but it was built in the 1940’s as housing for employees of St. Mary’s University. It has been unoccupied for about two years. My family and I are very grateful for the assistance we received in obtaining our dream home. We hope Los Vecinos is able to assist other families who may be living in the kind of conditions we experienced.



Rigsby Apartments

My name is Eretta and I have lived in the Rigsby Apartments in East San Antonio since 1974. I have never considered leaving Rigsby, although we have seen many changes over the years.

When I came to live at Rigsby, I was married with 5 children, who were all just about grown. I worked in customer service at the PX on Fort Sam and my husband was in the military. I live on social security and a small retirement fund.

The atmosphere at Rigsby was good in 1974, but has gone up and down over the years. In recent years, there was a lot of drug activity. Things got much better when they built that fence to keep outsiders and troublemakers out. And now they are doing some big renovations. Good things are coming to Rigsby, and I think the good will hold out this time.

“My rent is \$126 per month. This apartment is my little house; it’s all I have. I don’t care about other places being new; I like it here.”

Living in Rigsby is very convenient for me. I have a paraplegic son who has an apartment right across the way and I like being close to him. We are near the bus stop and the supermarket. My rent is \$126 per month. This

Photo: King’s Court CDC

apartment is my little house; it's all I have. I don't care about other places being new; I like it here. I know people who left Rigsby, who would like to come back; especially now that the renovations are happening. I am glad that someone finally saw the potential for this place and is working to make it better. I think Rigsby is a place where people can raise families, and feel at home. I am 74 years old and I hope I can spend the rest of my days here at Rigsby.

San Jacinto Senior Community

The San Jacinto Community Center is a 50-unit apartment complex that provides high quality affordable housing for very low-income senior citizens. The San Jacinto project is located in the Avenida Guadalupe neighborhood in the heart of San Antonio's historic West side.

San Jacinto's gardening program differentiates the project from other apartment complexes. San Jacinto's gardening facility is the flagship community garden in San Antonio. The development's 600 square foot greenhouse and 25 raised beds provide an abundance of vegetables, herbs and flowers for residents and the community. Second graders from a nearby elementary school visit the project twice a week to learn gardening and work with the seniors. Master Gardener Volunteers receive 50 hours of volunteer time on public service projects. Residents and community volunteers are invited to 'adopt' personal garden areas. Seeds and transplants are provided free



Photo: Avenudia Guadalupe

Second graders from a nearby elementary school visit the project twice a week to learn gardening and work with the seniors.

of charge to the gardeners. Transplants are raised in the greenhouse for use at San Jacinto and at other community gardens. Avenida Guadalupe partnered with the Bexar County Master Gardeners and the Texas Agricultural Extension Service to construct and organize the gardening program.



Numerous organizations provided funding, materials and volunteer labor to complete the successful apartment complex. The City of San Antonio HOME Program, Texas Department of Housing and Community Affairs Home Program, USM Federal Savings Bank, Federal Home Loan Bank of Dallas, and the San Antonio Housing Trust were the primary funders for construction of the apartment complex.

Terra-Genesis Housing

Terra-Genesis Housing, Inc. was approached by the owners of the Oak Manor and Oak Village Apartments in 1993, to assist in salvaging these low income properties. The properties were in dire distress: drug dealing was rampant, police visits to the property were common, and gang graffiti was abundant both on the outside building and in the interiors. The properties were 39% leased during this period.

A \$5.4 million dollar loan from HUD rehabilitated the two properties. With rehabilitation complete the properties are 99% leased. The apartment communities are safe and family oriented. The Oak Village Apartments have satisfied a demand for affordable housing to single-parent families.

UU Housing Assistance Rehabilitation Program

UU Housing Assistance Corporation, a CHDO, leverages City CDBG funds, with loans to low-income home owners, AACOG's weatherization program, San Antonio Water System's "Plumbers to People" water conservation repair program, and volunteer paint program to renovate 16 homes in Beacon Hill and Alta Vista, older neighborhoods north of downtown San Antonio.



Photos: UU Housing Assistance Corp.

San Antonio Community Dialogue Results

The San Antonio public dialog was held January 19, 1999 at the downtown Public Library in San Antonio.

There were four panelists who addressed two questions:

- What are the principal affordable housing problems San Antonio faces?
- What are the solutions to the affordable housing problems?



Ed Garza , City Council Member

Problems:

The problems are a lack of financing for affordable housing, a hostile public perception toward lower cost housing, the need to educate public about the housing needs of lower income San Antonians, the need to cooperate to get this done as an alternative to NIMBY.

Solutions:

Perception of school quality drives property values up or down. Need to develop mixed income neighborhoods with a variety of housing types and costs.

Ed Garza, City Council Member

Susan Sheeran, Merced Housing Texas

Problems:

(1) Affordability. It is hard to get high quality housing that will last more than 40 years with what people can pay. We need to help poor people. A 30% of income for rent standard is too high a standard for what is affordable. 50% of the area median family income in San Antonio is \$19,900 for a family of four. These families can't meet expenses even with \$275 rent. Here is an example of who that person might be - a single parent who is an account associate or a two parent family one might work fast food and the other be a stay at home parent. (2) Insufficient housing and inadequate supply, substandard housing and many generations sharing house. (3) Lack of funding and competition for funding. The complexity of rules can be insurmountable to the people who are trying to solve the problem.



Susan Sheeran, Merced Housing Texas

Solutions:

Collaboration. Nonprofits must admit they have things they need. We must seek to create environments that produce for the nonprofits asset accumulation and skill development. Nonprofits should develop community based initiatives that yield economic gains for residents and the low-

income community.

Sister Yolanda Tarango, Visitation House

Problems:

For the past 13 years I have been living and working with homeless families headed by single women. The effects of homelessness are devastating, especially on children. The #1 problem we face is affordability. Over eight years we saw people saving enough money while living in our shelter to get a place of their own and within a matter of months they were faced with choice of paying the rent or utility bill. Then they were homeless again. The number two problem is you cannot pay rent with minimum wage. We have to get both an increase the supply of housing and increase in wages.



Sister Yolanda Tarengo,
Visitation House

Solutions:

The solution is neighborhood support. We must revitalize existing stock of lower cost housing. Remind ourselves of the inter-connectiveness of these problems: employment, social, housing.



Professor Char Miller, Trinity
University

Professor Char Miller, Trinity University

Problems:

Dumbfounded by our ahistorical approach. The statistics from the American Housing Survey about San Antonio are depressing. The data demonstrates there is no change or improvement in housing quality in San Antonio over time. 50% of low-income housing is substandard now and the same was true in the 1930's. Roosevelt said we were a nation of 1/3 poorly fed, poorly clothed and poorly housed people. What was 1/3 for the rest of the nation was 1/2 in San Antonio. Ironically today's bad housing was the new housing in the 30's.

The city's political will has never been there to solve these issues. Landlords object to tearing down slum housing. The City passed a law that public housing could not be placed on slum clearance sites. The "Triangle of death" was addressed in 1940's and 1950's with federal funds. But we had known about it since the 1890's. I'm depressed that the amount of decent, affordable housing San Antonio has produced in the past sixty years isn't greater.

Solutions:

Save historic housing. Make new development in older neighborhoods aesthetically connected. SA is primed to be the ideal city. Construct new neighborhoods that once were old.

Comments from Other Participants

Rosey Castro, San Antonio Housing Authority: Land where they built PH was not suitable for anything else. Since the 1980's we are making headway with nonprofit organizations.

Private builder: We need people to have wages high enough so people can afford housing. Also the city should expand tax abatements.



Isenhouser: Vets self-help. Rebuild their will. Swat equity.

Peace: Inclusionary zoning.

Sandra Williams: San Antonio needs a dedicated source of funds for the city's housing trust fund.

About the Exhibit

Housing in Texas: A Living Crisis - Texas Solutions is an educational exhibit created in 1998-99 by Texas Low Income Housing Information Service (TxLIHIS), the state's foremost public research, educational and consumer organization working for affordable housing for low-income people in Texas. The purpose of the exhibit is to provide the general public with an in-depth introduction to the realities of low-income housing by combining documentary images with clear information and an informed perspective. The exhibit consists of twelve double-sided panels, designed and produced by museum consultants and some of the states' finest documentary photographers including Alan Pogue, Patricia Moore, and Lillian Salcedo. The photographs and text describe the housing problems faced by low-income Texans while highlighting the stories of successful grassroots directed housing programs that are providing creative solutions to these problems.

Description of the Exhibition:

Twenty Five double-sided 6 by 3 foot educational panels and didactics which include information on both the problems and solutions of the housing crisis in Texas. Through the eyes of the state's finest documentary artists the viewer is taken through striking and unsettling images of Texas and Texans living with the reality of inadequate housing. These photographs also illustrate the more uplifting elements of the housing situation. Half of the panels tell the story of successful grassroots directed housing programs that have improved the problems of housing chronicled in the exhibit.

***Housing in Texas* has had showings at the following major public venues throughout the state:**



The Rotunda of the State Capital, Austin
Austin Main Public Library
1st United Methodist Church, Austin
University of Houston School of Architecture
City Hall, Houston
Christ Cathedral, Houston
City Hall, Fort Worth
Dallas Main Public Library
San Antonio Main Public Library

Credits

Underwriters

Foundation for Expanding Horizons

Bank of America

Federal Home Loan Bank of Dallas

The opinions expressed in this publication are those of the Texas Low Income Housing Information Service and not necessarily those of the underwriters or contributors. The following individuals and organizations contributed materials used in the preparation of this book:

San Antonio Affordable Housing Coalition, Proyecto Azteca, Blackland Community Development Corporation, Housing Assistance Council, Habitat for Humanity, The Housing Corporation of Greater Houston, Amistad Housing Development Corporation, Hatch Partnership Architects, Lower Valley Housing Corporation, San Antonio Development Authority, Blackshear Neighborhood Development Corporation, Fifth Ward Community Development Corporation, National Low Income Housing Coalition, Federal Home Loan Bank of Dallas, Colonias Unidas.

Principal Photographers

Patricia Moore has been a contributing photographer for the Texas Observer for seven years and has freelanced for many publications including United Press International. Her photo exhibits on Central America have traveled throughout the United States and Europe. Her weekly access cable production “Maya Perspectives” airs on cable access in a number of US cities.



Alan Pogue has been photographing social justice issues for 29 years. He has concentrated on farmworkers, criminal justice, along with political process in both the broad and narrow senses



Contributing Photographers

Karen Palter, Lillian Salcido, Joel Martinez, Greg Blockley, Craig Grund, Glynnis Laing, Maria Valesquez, Tom Lankes, Paul Bardagjy, Kathy Tyler, Tom Hatch, John Henneberger, Alina Simone.

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The following individuals built the exhibit on which this publication is based: Cristine Reguera, Karen Paup, John Henneberger, Patricia Moore, Joel Martinez, Orson Aguilar. Jeremy Mazur, Alice Choi, Alina Simone, Shoehorn Productions. The website was built for the internet by Alina Simone.

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