

MAYOR SYLVESTER TURNER
TRANSITION COMMITTEE ON HOUSING

Assata-Nicole Richards, Chair

Ken Valach, Co-Chair

Transition Team, Executive Committee:

David Mincborg, Chair

Debra Tsuchiyama Baker

Bill Baldwin

Stephen Costello

Maya Ford

Ginny Goldman

Paul Puente

Bobby Singh

Armando Walle

Gerald Womack

For media inquiries, please contact David Mincborg.

HOUSING COMMITTEE MEMBERS	
<i>Appointee</i>	<i>Occupation</i>
Assata-Nicole Richards (chair)	Researcher, Community-Based
Ken Valach (co-chair)	Apartment Developer
Jerry Michael Acosta	Attorney
LaKisha Anderson	Attorney
Shad Bogany	Realtor
Andrea Cooksey	Housing Consultant & Realtor
Bishop James Dixon II	Pastor, Community Developer
Stephan Fairfield	Community Developer & Lender
Amparo Guerra	Attorney
John L. Guess III	Commercial Real Estate
Antoinette M. Jackson	Attorney
Isabel Longoria	Housing Advocate
Pastor Isaac Matthews	Multi-Family Developer
Chrishelle Palay	Housing Policy Advocate
Barry Palmer	Attorney
Min. Chandra Simmons	Consultant & Advocate
Nia Yates	Art Consultant

HOUSING COMMITTEE RESOURCES

<i>Name</i>	<i>Organization</i>
Shad Bogany	Better Homes and Gardens
Roberta Burroughs	Roberta F. Burroughs & Associates
Laolu Davies-Yemitan	Five Woods Realty
Redick Edwards	Houston Housing Finance Corporation
Alyson Griffin	First Choice Loan Services
Tory Gunsolley	Houston Housing Authority
Andy Icken	City of Houston
Mark Jungers	Jungers Farm
Dr. Jeffrey Lowe	Texas Southern University
Adelle Main	Sankofa Research Institute
Sharone Mayberry	Mayberry Homes
David Mincberg	Flagship Capitol Partners
Dr. Edward Pringle	U.S. Department of Housing and Urban Development
Neal Rackleff	City of Houston
Jeff Smith	Houston Housing Finance Corporation
Ali Valach	Freelance
Lorraine Walls	U.S. Department of Housing and Urban Development
Patrick Walsh	City of Houston
Sandra Warren	U.S. Department of Housing and Urban Development
Donna Wickes	U.S. Department of Housing and Urban Development

EXECUTIVE SUMMARY

Focus Issue: Improving Housing Departmental Operations

- 1) **Create Comprehensive Housing Plan:** opportunities currently exist to positively affect Houston's citywide strategic approaches to producing market-rate and affordable units that are based on the Mayor's vision for Houston.

Recommendations:

- Identify key City staff person, who directly reports to the Mayor, to lead the comprehensive housing planning initiative and coordinate planning efforts across departments.
 - Prioritize within the plan aggressive initiatives to increase workforce housing (50% to 120% AMI) units in neighborhoods across the City that improve residents' access to existing or emerging opportunities.
 - Prioritize within the plan innovative and evidenced-based strategies for the City to implement that utilize new growth and investments in a neighborhood to better serve and benefit existing residents.
 - Clearly identify the City's benchmarks for housing development across neighborhoods (i.e. density, affordability, public amenities, transit oriented, access of economic opportunities).
- 2) **Standardize and Centralize Housing Data:** opportunities exist to positively affect the transparency and effectiveness of the City's housing-related activities to provide a comprehensive understanding of challenges and successes.

Recommendations:

- Produce an annual report accepted by the Mayor and made public that includes mapping the available housing for rentals and homes for sale in individual neighborhoods¹, as defined by zip codes at 30%, 50%, 80% and 120% AMI.
 - Create an annual work plan for the Mayor and senior staff specifying target numbers of housing units that are expected to be financed, built, rehabilitated or acquired in the budget year by Department of Housing and Community Development, Houston Housing Authority and Houston Housing Finance Corporation in individual neighborhoods, as defined by zip codes.
 - Provide quarterly updates on the progress of the annual work plan for the Mayor and senior staff, as well as end-of-year budget review that correlates proposed and achieved target numbers for housing units.
- 3) **Develop Neighborhood Planning Functions and Processes:** opportunities exist to positively affect the City's collaboration with neighborhoods as strategic partners to increase the availability of affordable and quality housing for residents of all income levels.

Recommendations:

- Create a classification system to designate all neighborhoods to be identified as a historic neighborhood, revitalization zone, an emerging opportunity zone or a high opportunity zone based on Houston's updated Market Value Analysis.
- Make staff and financial support available for small and mid-sized community development corporations and local nonprofits that have a successful track record of providing housing in neighborhoods identified as a revitalization zone or an emerging opportunity zone to improve

¹ Neighborhood is defined as zip codes that may be aggregated into Super Neighborhood and City Council Districts.

their internal capacity to: 1) serve as community leadership; 2) have effective governance and management; and 3) attract staff and funding.

- Plan housing and associated development by neighborhoods with established goals that are created through the City's ongoing engagement with diverse groups of stakeholders to leverage neighborhood assets.

Focus Issue: Increasing and Preserving Quality Affordable Rental Housing

- 1) **Limit the Loss of Existing Subsidized Units:** opportunities exist to positively affect the City's efforts to preserve its existing stock of affordable housing units.

Recommendations:

- Build and maintain a preservation catalog of local subsidized housing units.
- Develop and evaluate a list of factors that affect multifamily property owners' decisions to retain or terminate affordability restrictions, as well as when properties may be lost due to neglect.
- Create intervention strategies and dedicate funding an annual budget to retaining vulnerable units.
- Task the Houston Housing Authority and Houston Housing Finance Corporation with finding ways to utilize the undersubscribed 4% tax credit and bond program to develop new affordable housing.

- 2) **Accelerate Annual Units Produced:** opportunities exist to positively affect the total numbers of housing units that are affordable for residents in neighborhoods designated as zones of emerging opportunity and high opportunity by twofold.

Recommendations:

- Reserve 25% of the funds from the sale of City properties to utilize for the development of affordable housing in emerging opportunity zones and high opportunity zones and replicate the \$15,000 per door incentive program for development on these properties.
- Establish an "Accelerating and Rewarding Affordable Housing Initiative" in neighborhoods designated as emerging opportunity zones or high opportunity zones that annually prequalifies developers and builders, as well as creates a single application to fast track permitting; eliminate/reduce permit fees; relax parking, setback and abates City property taxes.

- 3) **Improve Renters' Quality of Life:** opportunities exist to positively affect the experiences of renters and eliminate their barriers to quality housing in neighborhoods across the City.

Recommendations:

- Create Housing Resource Center to provide information and resources to renters on their rights to quality housing, assist property owners in understanding their responsibilities and to create a process to hear complaints and assist in resolving disputes between renters and property owners.
- Enact Minimum Livability Code to establish standards for all rental properties to strengthen renters' protection regarding public health, safety and welfare.

Focus Issue: Increasing and Protecting Homeownership

- 1) **Establish Partnerships and Collaborations:** opportunities exist to positively strengthen, improve and rebuild the City's relationship with housing professionals, nonprofits and the finance sector, essential to increasing homeownership for first-time buyers.

Recommendations:

- Proactively engage residents to provide information related to impending development in their communities, available homeownership opportunities and homestead preservation.

- Establish quarterly meetings with housing professionals to better support continuous collaboration that involves sharing information and quickly resolving new challenges.
 - Create a comprehensive program to work with Houston Community Development Corporations to increase their capacity to create quality housing opportunities in their respective communities.
- 2) **Increase Working-Class Homeownership:** opportunities exist for the City to positively affect homeownership for households earning 50% to 120% of AMI.
- Recommendations:
- Create a local urban Homesteading program with a self-help construction component using available Land Assemblage Redevelopment Authority (LARA) lots and down payment assistance funds.
 - Adjust how assets are calculated and the amount of funds provided to buyers through the Down Payment Assistance Program based on the current local housing markets in neighborhoods across the City that are designated as revitalizing zones and emerging opportunity zones through the updated Market Value Analysis.
 - Provide additional funding for non-managerial city workers, teachers and paraprofessionals, nurses and Metro service employees purchasing homes in neighborhoods designated as revitalizing zones and emerging opportunity zones.
- 3) **Provide Homeowner Protection:** opportunities exist for the City to positively affect efforts to prevent the involuntary displacement of current homeowners due to market pressures in neighborhoods that are experiencing growth and new investments.
- Recommendations:
- Establish Homestead Preservation Districts to stabilize and improve housing quality in at-risk neighborhoods.
 - Freeze or reduce ad valorem taxes for longtime residents in at-risk neighborhoods with the requirement that the increment savings will be realized upon sale of the property.
 - Establish Community Land Trusts in at-risk neighborhoods.

Focus Issue: Increasing Housing Funding and Financing

- 1) **Deliberate Coordination of City Housing Resources:** opportunities exist to positively affect the efficiency of the City’s funds to increase productivity of housing units.
- Recommendations:
- Set up standing meetings for all housing departments and entities.
 - Create an obligation to develop affordable housing in market rate developments that seek to use public funding.
 - Create fast tracked permitting.
 - Freeze taxes of persons who have lived in their homes for more than ten years.
 - Coordinate City resources to promote housing choice and mobility.
- 2) **Leverage Housing Resources:** opportunities exist to positively affect the ability to use the City’s existing funding strategically to diversify and increase overall total available revenue for housing.
- Recommendations:
- Set housing and development priorities for the City to help direct resources such as tax credits to the City.
 - Identify and encourage the use of non-traditional funding sources.
 - Create guidelines that require affordability to be maintained for any units that receive public funds.

- Assure that no more than 10% of TIRZ Affordable Housing funds are used for administrative purposes.
 - Establish a LARA based downpayment assistance program.
- 3) **Establish Housing Trust Fund:** opportunities exist to generate additional capital to create and/or preserve housing and targeted investment in neighborhoods designated as revitalization zones and emerging opportunity zones.

Recommendations:

- Negotiate property share agreements based on increasing returns on development projects that were created through public-private partnerships to be placed in the housing fund.
- Dedicate 20% of funds from the Tax Increment Reinvestment Zones and 380 agreements to be placed in the housing fund.
- Dedicate 10% of the sale price of any City-owned property sold to the private sector in neighborhoods designated as emerging opportunity zones or high opportunity.
- Require a percentage payment or require the inclusion of affordable housing units from all commercial development requiring public funds or public relief such as tax abatements.

ISSUE ANALYSIS

Overview

The Housing Transition Policy Committee met eight times from January 14, 2016 to March 3, 2016 to gather and share information to inform our policy recommendations. Additionally, the chair and co-chair met with City of Houston staff members, academic professionals, housing consultants, nonprofit leaders and housing professionals. Further, to assist the committee in understanding the City's housing issues in a broader context, members attended meetings convened by several of the other Transition Policy Committees, which included TIRZ, Economic Opportunity, Quality of Life and the Houston Airport System.

According to the U.S. Census Bureau data of 2015, 45% of Houston households live in homes that they own. For families planning to purchase a home, the single-family home average price was \$262,663 in January of 2016, which corresponded with a 57% decrease in homes sold for less than \$150,000². Houston residents who rent are paying an average of \$1,300 for a one-bedroom and \$1,800 for a two-bedroom each month³. As a consequence, some 48% of Houston households are spending more than 30% of their income on housing⁴.

The Housing Transition Committee is providing Mayor Sylvester Turner with a set of forty policy recommendations that address four core topics: 1) Departmental Operations; 2) Affordable Rental Housing; 3) Homeownership; and 4) Funding and Financing, with the inclusion of a special issue, "Gentrification". These topics represent the broad diversity among our committee members and seek to provide a framework of opportunities for Mayor Turner to "Reimagine" Houston Housing for a growing and changing "city of hope, opportunity and inspiration."⁵

I. Focus Issue: Improve Housing Departmental Operations

Full Committee

Goal 1: Create a Comprehensive Housing Plan for Houston

Opportunities currently exist to positively affect the local and regional views and approaches to housing. Our committee has identified that these opportunities include (1) creating a formal plan for Houston that incorporates the core values of Mayor Sylvester Turner's administration; (2) generating a proactive and comprehensive approach to addressing the short and long-term housing needs of Houston; and (3) developing evidence-based strategies driven by a clear vision for Houston.

The estimated timeline to implement these associated recommendations is 1 to 3 months.

Possible funding sources: Community Development Block Grant

Goal 2: Standardize and Centralize Housing Data

² Houston Association of Realtors' Houston Area Market Report, January 2016.

³ U.S. Census Bureau's American Community Survey Report, September 2015.

⁴ Joint Center for Housing Studies of Harvard University's State of the Nation's Housing Report, June 2015.

⁵ Mayor Sylvester Turner's 2016 Inauguration Speech, January.

Opportunities currently exist to positively affect the transparency and effectiveness of departmental operations. Our committee has identified that these opportunities include (1) creating a shared understanding of housing markets across the public and private sectors; (2) maintaining a comprehensive list of housing needs; (3) specifying clearly-defined metrics for setting budget priorities and making spending decisions; and (4) employing evidence-based strategies for assessing housing activities.

The estimated timeline to implement these associated recommendations is 1 to 3 months.

Possible funding sources: Existing resources within the Department of Housing and Community Development.

Goal 3: Develop Neighborhood Planning Functions and Processes

Opportunities currently exist to positively affect the quality of housing for people of all income levels through both recognizing and working collaboratively with neighborhoods as strategic building blocks. Our committee has identified that these opportunities include (1) emphasizing the Mayor and the City departments equitable approach toward all neighborhoods across the city; (2) providing an accessible process for the City to engage and collaborate with stakeholders embedded in a neighborhood, particularly permanent providers of affordable housing, to share responsibility for improvements and sustainability efforts; and (3) attracting, coordinating and leveraging resources for infrastructure, municipal services, housing, school systems, social services and business activities that are invested in neighborhoods.

The estimated timeline to implement these associated recommendations is 1 to 3 months.

Possible funding sources: Existing resources within the Department of Housing and Community Development and Department of Planning.

II. Focus Issue: Increase and Preserving Affordable Rental Housing

Work Group Members: Ken Valach, LaKisha Anderson, Stephan Fairfield, Amparo Guerra, Isabel Longoria, Min. Chandra Simmons

Goal 1: Limit the Loss of Existing Subsidized Units

Opportunities currently exist to minimize the loss of existing affordable units due to physical deterioration and conversion of previously federally assisted units to market or luxury units. Our committee has identified that these opportunities include (1) dedicating resources to fully utilize information that the federal government routinely requires Houston Housing Department and Houston Housing and Development to collect, as well as housing data readily available through Texas Department of Housing and Community Affairs (TDHCA) and (2) proactively working with stakeholders and other providers of affordable housing to develop and employ intervention strategies to retain vulnerable units.

The estimated timeline to implement these associated recommendations is 1 to 3 months.

Possible funding sources: Existing resources within the Department of Housing and Community Development.

Goal 2: Accelerate Annual Units Produced

Opportunities currently exist to drastically increase the combined total number of units that the Housing and Community Development, Houston Housing Finance Corporation and the Houston Housing Authority produce annually. Our committee has identified that these opportunities include (1) setting the ambitious goal of doubling current production; (2) actively share resources and provide support for each other's projects when and if needed; and (3) make the creation of affordable housing a goal that is supported through political capital when needed.

The estimated timeline to implement these associated recommendations is 3 to 6 months.

Possible funding sources: Property tax abatements, additional tax credits allocated by Texas Department of Housing and Community Affairs to projects within the City of Houston, Houston Housing Finance Corporation and Tax Increment Reinvestment Zone.

Goal 3: Improve Renters' Quality of Life

Opportunities currently exist to increase the protection for renters in a dynamic market with a limited amount of quality and affordable housing options across neighborhoods. Our committee has identified that these opportunities include (1) promote a local environment that values residents in communities that rent, as well as that own; (2) create a better understanding of the challenges facing renters and property owners, who provide affordable housing; and (3) improving the system of accountability for providing quality housing to all residents.

The estimated timeline to implement these associated recommendations is 6 to 9 months.

Possible funding sources: U.S. Department of Housing and Urban Development has existing funds allocated for such programs.

III. Focus Issue: Increase and Protect Homeownership

Work Group Members: Shad Bogany, Andrea Cooksey, Chrishelle Palay, Nia Yates

Goal 1: Establish Partnerships and Collaborations

Opportunities currently exist to strengthen, improve and rebuild the City's relationship with housing professionals, nonprofits, finance sector and community members, which is necessary to increase homeownership for first-time homebuyers. It is essential that effective communication, collaboration and transparency exist across departments, organizations and the general public to create and preserve homeownership opportunities. Our committee has identified that these opportunities include; (1) proactively engaging residents to provide information related to impending development in their communities, available homeownership opportunities and homestead preservation to keep consumers properly informed; (2) establishing a necessary space for housing professionals to support continuous collaboration that involves sharing information, resolving industry challenges and quarterly communication directly with the Mayor; (3) creating a comprehensive program to work with Houston Community Development Corporations to increase their capacity to create quality homeownership opportunities in their respective communities.

The estimated timeline to implement these associated recommendations is 3 to 6 months.

Possible funding sources: Community Development Block Grant, Tax Increment Reinvestment Zone, Housing Trust Fund and Affordable Housing Bond.

Goal 2: Increase Working-Class Homeownership

Opportunities currently exist to positively affect working-class homeownership opportunities for households earning 50% - 120% of Annual Median Income (AMI). Currently, there is a substantial disparity in the access and availability of homeownership stock for this population. Our committee has identified that these opportunities include; (1) create a local urban homesteading program with a self-help construction component that uses tax delinquent properties and down payment assistance funds to bring properties back onto the City's tax rolls; (2) adjust how assets are calculated and the amount of funds provided to buyers through the Down Payment Assistance Program based on the current local housing markets in neighborhoods across the city that are designated as revitalizing zones and emergent opportunity zones through the updated Market Value Analysis; (3) provide homebuyer incentives for non-managerial city workers, teachers and paraprofessionals, nurses and Metro service employees to encourage the purchase of homes in neighborhoods designated as revitalizing and emerging opportunity zones.

The estimated timeline to implement these associated recommendations is 9 to 12 months.

Possible funding sources: Community Development Block Grant, Tax Increment Reinvestment Zone, Housing Trust Fund and Affordable Housing Bond.

Goal 3: Provide Homeowner Protection

Opportunities currently exist for the City to positively affect efforts to prevent the involuntary displacement of current homeowners due to market pressures in neighborhoods that are experiencing growth and new investments. Because of increasing property values, many longstanding residents are struggling to afford rising property taxes. Many residents are also in major need of home repair. Our committee has identified that these opportunities include; (1) establish Homestead Preservation Districts, which provides affordability protection and preserves homeownership in underserved neighborhoods; (2) establish a Community Land Trust model in vulnerable neighborhoods by holding land in a trust, building affordable housing and selling the improvement to only low/moderate income families; (3) work with tax entities to cap or freeze property taxes to incentivize the preservation of affordable housing in revitalizing neighborhoods.

The estimated timeline to implement these associated recommendations is 9 to 12 months.

Possible funding sources: Community Development Block Grant, Tax Increment Reinvestment Zone, Housing Trust Fund and Affordable Housing Bond.

IV. Focus Issue: Increase Housing Funding and Financing

Workgroup Members: Jerry Michael Acosta, Andrea Cooksey, James Dixon, Antoinette M. Jackson, Isaac Matthews, Chrishelle Palay, Barry J. Palmer

Goal 1: Deliberate Coordination of City Housing Resources

Opportunities currently exist for better utilization of City-wide resources through effective communication and coordination. Our committee identified that these opportunities include (1) setting up a standing meeting of all housing departments and entities, including Harris County Housing Authority, to ensure they are aware of what the other is doing and assist with identifying the City's priority neighborhoods; (2) creating an obligation to develop affordable units in any market-rate developments that secure public funding; (3) freezing the ad valorem taxes of persons in gentrifying neighborhoods who have lived in their home for more than 10 years; (4) coordination of City resources to promote housing choice and mobility in higher opportunity communities to create a more diverse Houston.

The estimated timeline to implement these recommendations is 1 to 3 months.

Goal 2: Leverage Housing Resources

Opportunities currently exist to coordinate the City's housing resources to increase the total amount of funds available to expand productivity. Our committee identified that these opportunities include (1) setting priorities for the City to help direct resources such as tax credits to the City by setting guidelines for City participation and support of proposed developments; (2) identifying and encouraging the use of non-traditional sources, such as foundations, to invest in housing-related resources and comprehensive neighborhood enhancement such as jobs, transportation, commercial and retail development, public amenities; (3) creating guidelines which require affordability to be maintained for any units that receive public funds, and the owner be required to notify the City before the sale of any affordable units; (4) assuring that TIRZ funds are utilized for affordable housing development by designating that no more than 10% of TIRZ Affordable Housing funds are used for administrative purposes; and (5) providing opportunities for LARA to expand upon its mission by establishing opportunities to encourage homeownership through a LARA-based down payment program and expanded partnerships with the realtor and builder communities.

The estimated timeline to implement these recommendations is 6 to 9 months.

Goal 3: Establish Housing Trust Fund

Opportunities currently exist to generate additional funds that are needed to create new affordable housing in a local market with increasing costs for land, housing construction and real estate. Our committee identified that these opportunities include (1) negotiating property share agreements based on increased returns on development projects that were created through public-private partnerships to be placed in the housing fund; (2) dedicating 20% of funds from the Tax Increment Reinvestment Zones to be placed in the housing trust fund from those zones that are not statutorily required to invest in affordable housing; (3) dedicating 10% of the sale price of any City-owned property sold in neighborhoods designated as emerging opportunity zones or high opportunity zones to the private sector; and (4) requiring a percentage payment or requirement of building affordable housing units from any commercial development requiring public funds or public relief such as tax abatements.

The estimated timeline to implement these recommendations is 9 to 12 months.

Special Topic: Gentrification, Residential Displacement and the Loss of Neighborhood Identity

Full Committee

Throughout our committee's process, great concern was voiced regarding the displacement of long-term residents and the striking ways that the identities of some of Houston's most historically significant neighborhoods are being dramatically transformed. These issues are particularly affecting Houston's urban, ethnic-minority neighborhoods that are in close proximity to the City's downtown, which have suffered but survived decades of public and private disinvestment. Historically, these neighborhoods were some of the only places in the City that African Americans, Latinos and working-class families of modest means were allowed to live or purchase homes. However, today, these neighborhoods are choice locations for an influx of new residents living in expensive market-rate or luxury housing that is starkly juxtaposed to existing housing structures. Consequently, this rapid development is creating tremendous financial burdens on long-term homeowners, whose taxes are increasing precipitously and who have limited resources for repairs or significant renovations. Additionally, existing property owners in these neighborhoods are choosing to sell, often without advance notice to their long-time tenants. This is particularly concerning because many are providers of significant amounts of affordable housing and provide leasing opportunities for small businesses that are critical to creating resiliency for our local economy. As a consequence of these dynamics, Houston's growth and development has become uneven and imbalanced in significant ways that is impacting the City's national reputation as an affordable place to live. Even more important than how the nation sees us, gentrification is affecting our ability to see ourselves as one Houston, a place with opportunities for all.

Public policy can help the City build on the strengths of its existing social, political, financial and cultural relationships when incorporated into clearly defined and inclusive housing and economic opportunity strategies. Such solutions require a commitment from all levels that begins with the Mayor's decisive leadership that promotes a genuine vision of opportunity and inclusion that benefits all Houston residents.

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