



EXECUTIVE SUMMARY



MY HOME IS HERE:

HARRIS COUNTY'S HOUSING NEEDS ASSESSMENT AND 10-YEAR STRATEGY



October 2021

ACKNOWLEDGEMENTS

FUNDERS OF THIS STUDY:

- U.S. Department of Housing & Urban Development
- Texas General Land Office
- Harris County Community Services Department

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- Asakura Robinson
- Community Development Strategies
- Ford Momentum!
- University of Texas at Austin, Center for Sustainable Development

**THANK YOU TO THOSE WHO TOOK THE SURVEY
AND WERE INVOLVED IN THIS PROCESS!**

TABLE OF CONTENTS

INTRODUCTION 4

WHY IT MATTERS 8

WHAT WE HEARD 16

**INVEST IN ALL
COMMUNITIES 21**

**VALUES, GOALS,
AND STRATEGIES 30**



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LETTER FROM THE EXECUTIVE DIRECTOR

Harris County is often touted as a leader in cost-attainable housing, and in many ways we are. However, just a little less than a decade ago, the homeless population eclipsed 8,000 and the Greater Harris County area was on the brink of a housing crisis. Our response over the past nine years, in collaboration with various partners and organizations, was to support the development of more affordable, safe, and equitable housing options for all income levels. While noble and successful, current pressing concerns underscore that there is still much work to be done.

Even before the COVID-19 pandemic dealt a severe economic blow to our community, low-income individuals struggled to find attainable housing. The inequities exposed by the pandemic, such as looming threats of eviction, housing instability, and loss of income and jobs, have made the fight for affordable housing even more difficult. We need to take more deliberate and intentional action.



But first, we need a plan that strategically directs resources toward the creation of an equitable housing system for all income levels. To inform this plan, Harris County commissioned a study (My Home is Here) by the Kinder Institute for Urban Research at Rice University that analyzed pertinent data and gauged the public's perception of housing opportunities within county lines. Through this engagement, we listened to more than 17,000 residents throughout the process and integrated their lived experiences in the analyses that followed. This also allowed us to foster community relationships, ensuring that we continue to listen to the needs and desires of our people in the months and years to come.

The joint My Home is Here project serves as a vehicle for Harris County to establish a proactive approach in determining housing outcomes rather than reacting to them and to equitably protect people and property in our communities. It identifies ways we can approach investment and policymaking that meets communities where they are, building on their strengths and working with them to tackle long-standing inequities. My Home is Here, funded through county HUD/GLO Harvey Recovery allocations, will help us stimulate the transformative and disruptive changes in our communities that are necessary to better address today's housing inequities while planning for tomorrow's housing needs.

I'm incredibly proud of all the work the My Home is Here team accomplished during a global pandemic to produce a robust and comprehensive picture of housing in Harris County. We look forward to working with you to act on the myriad recommendations offered in this study. Let's commit to making dignified, equitable, and sustainable housing opportunities a top priority for Harris County.

Regards,

A handwritten signature in black ink that reads "Adrienne M. Holloway".

Adrienne M. Holloway, Ph.D.
Executive Director
Harris County Community Services Department

MY HOME IS HERE

EXECUTIVE SUMMARY



Harris County needs accessible and affordable housing.

This is not a task that Harris County can take on alone. This report frames a need for all partners to work on addressing this challenge.

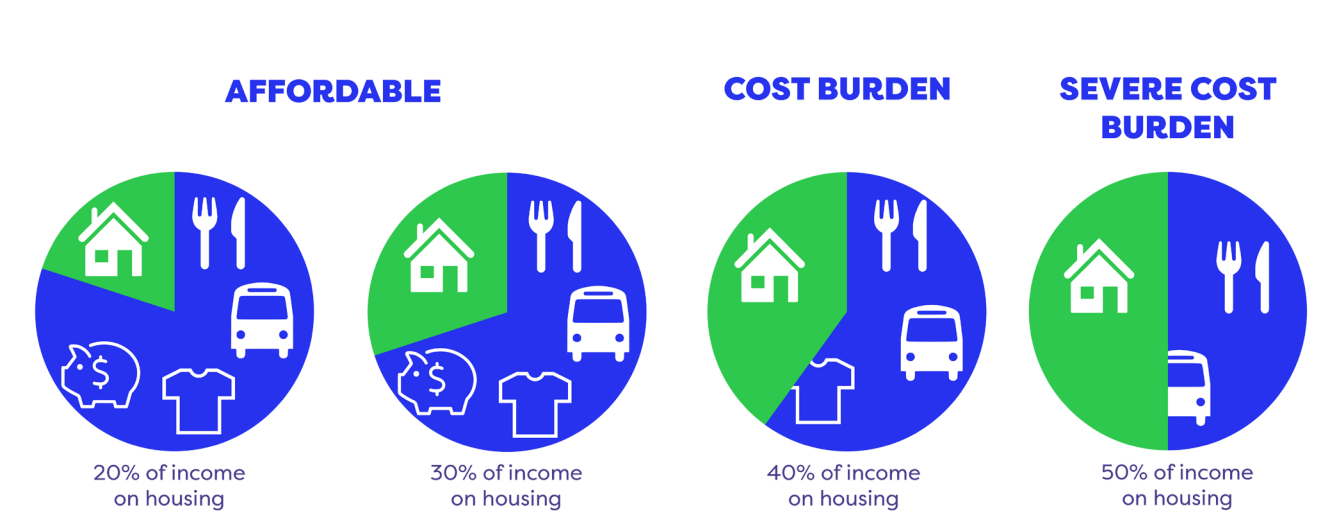


HERE'S WHY IT MATTERS

THERE IS AN AFFORDABILITY CRISIS IN HARRIS COUNTY. ALMOST 500,000 FAMILIES ARE PAYING MORE THAN THEY CAN AFFORD FOR THEIR HOMES TODAY.

Homes are the center of healthy communities. We know that children's growth and success in life is in part determined by where they grow up and whether they have a stable, high-quality home that meets their family's needs. People enjoy better health when they have a home located in an area where they can walk, go to parks, and enjoy the outdoors safely. Workers at Harris County's businesses need to live in areas where they can make the commute to work in a reliable way. Ultimately, homes are essential infrastructure for life. Our communities and families thrive when every person and family has a great place to call home.

Every family and person needs a home that is affordable to them. The U.S. Department of Housing and Urban Development (HUD) defines "affordable" as having housing costs that total less than less than 30% of a household's income.* In Harris County, almost 500,000 households with incomes below \$75,000 are paying more than 30% of their incomes for their homes today. In housing policy terms, we say that these families are "cost-burdened," or burdened by the cost of their homes — high home costs mean that they cannot spend enough on other essential needs like food, transportation, health care, or child care.



*U.S. Department of Housing and Urban Development, "Defining Housing Affordability," 2017.
<https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>



The chart below shows that cost burden is not limited to any one group of people. It highlights typical workers who earn different percentages of **Harris County's median household income, or MHI*** – and then shows how many households earning these same income levels are paying too much for their homes today. All of the workers shown in the chart work in one of Harris County's top 25 occupations, including teachers, food servers, health care workers, and more. Addressing the affordability crisis matters because it affects people in every community across Harris County.

WHO IS PAYING TOO MUCH FOR THEIR HOME TODAY?



0 - 30% MHI
\$20,000/year

- Fast food and counter workers**
- Home health and personal care aides

0 - 30% **renters**
paying too much:
128,767

0 - 30% **owners**
paying too much:
46,849



30 - 60% MHI
\$35,000/year

- Retail salespersons
- Cashiers
- Customer service representatives
- Waiters
- Medical assistants

30% - 60% **renters**
paying too much:
124,019

30% - 60% **owners**
paying too much:
44,083



60 - 80% MHI
\$50,000/year

- Truck drivers
- Administrative assistants
- Bookkeepers

60% - 80% **renters**
paying too much:
58,109

60% - 80% **owners**
paying too much:
35,582



80 - 120% MHI
\$75,000/year

- Elementary school teachers
- Skilled trades workers (e.g. welders)

80% - 120% **renters**
paying too much:
27,751

80% - 120% **owners**
paying too much:
34,462

*This report uses median household income (MHI) limits for Harris County, based on 2019 American Community Survey data. This is a more geographically specific alternative to traditional HUD income statistics such as "Area Median Income" or "Median Family Income" which are calculated at a regional level. MHI numbers are specific to Harris County.

**Wage statistics for Harris County from the Bureau of Labor Statistics Occupational Employment and Wages, May 2020.

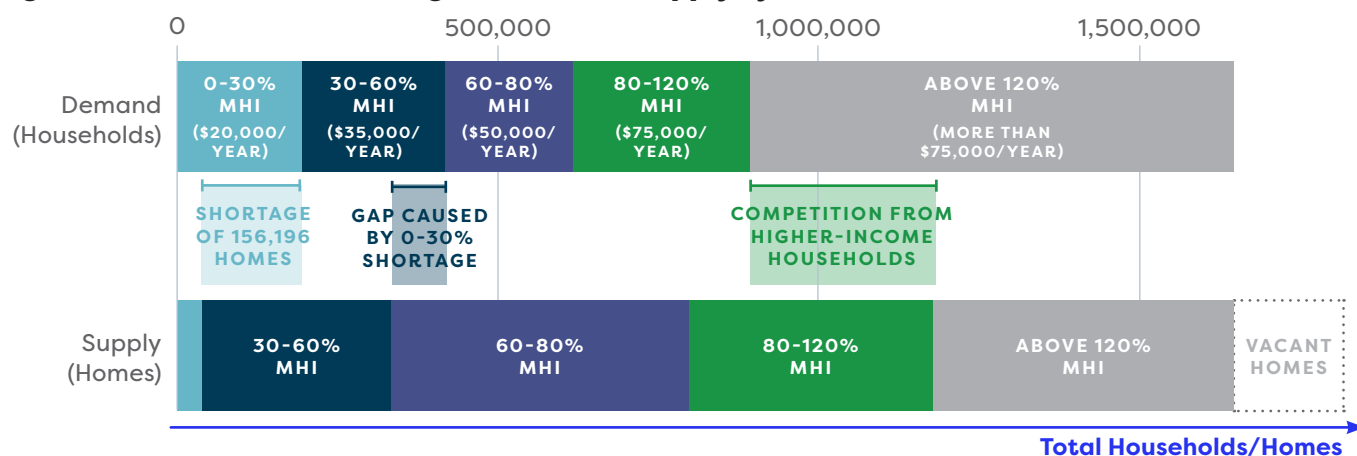
WHY ARE SO MANY PEOPLE COST-BURDENED IN HARRIS COUNTY?

There are many reasons why households and families in Harris County are cost-burdened. Some of the major reasons are discussed in this section.

Lack of Homes Available to Extremely Low-Income Households

One primary issue is the lack of homes that serve households earning less than \$20,000 per year, or 30% MHI. Because of this lack, 95% of these households are cost-burdened and end up renting homes that would otherwise be affordable to residents earning higher incomes. This in turn squeezes the available housing supply for those residents and causes housing shortages at the 30-60% MHI level as well, as shown in the graph below.

Figure 1: Distribution of Housing Demand and Supply by Income Bracket*



Housing Quality and Maintenance Challenges

In some cases, affordable homes may not have the high-quality, healthy living environment that families are seeking. Renters may decide they need to pay more in order to live in a well-maintained unit. Homeowners may face heavy burdens keeping up with needed maintenance, particularly in older homes.

Effects of the COVID-19 Pandemic

The pandemic has increased housing instability for many families through losses of jobs and income, leading more families to potentially become cost burdened. In addition, lumber prices and other prices of goods have substantially increased during the pandemic, which has increased the price of new construction and home repairs.

*Demand distribution based on 2019 American Community Survey (ACS) data. Supply based on 2019 ACS data and market study conducted by CDS Community Development Strategies.

Location Challenges for Some Affordable Homes

This map uses rental housing in Harris County as an example to explain “spatial mismatch,” or the idea that affordable housing may not be located where people most need it. In the green areas, there are more affordable rental homes available than the number of cost-burdened renters, meaning that these areas may have “extra” affordable homes above demand. In the red areas, there are more cost-burdened renter households than the number of affordable units, meaning that these areas have a shortage of affordable homes. Green areas that have “extra” affordable homes tend to be located in places where cars are required to access jobs and services.

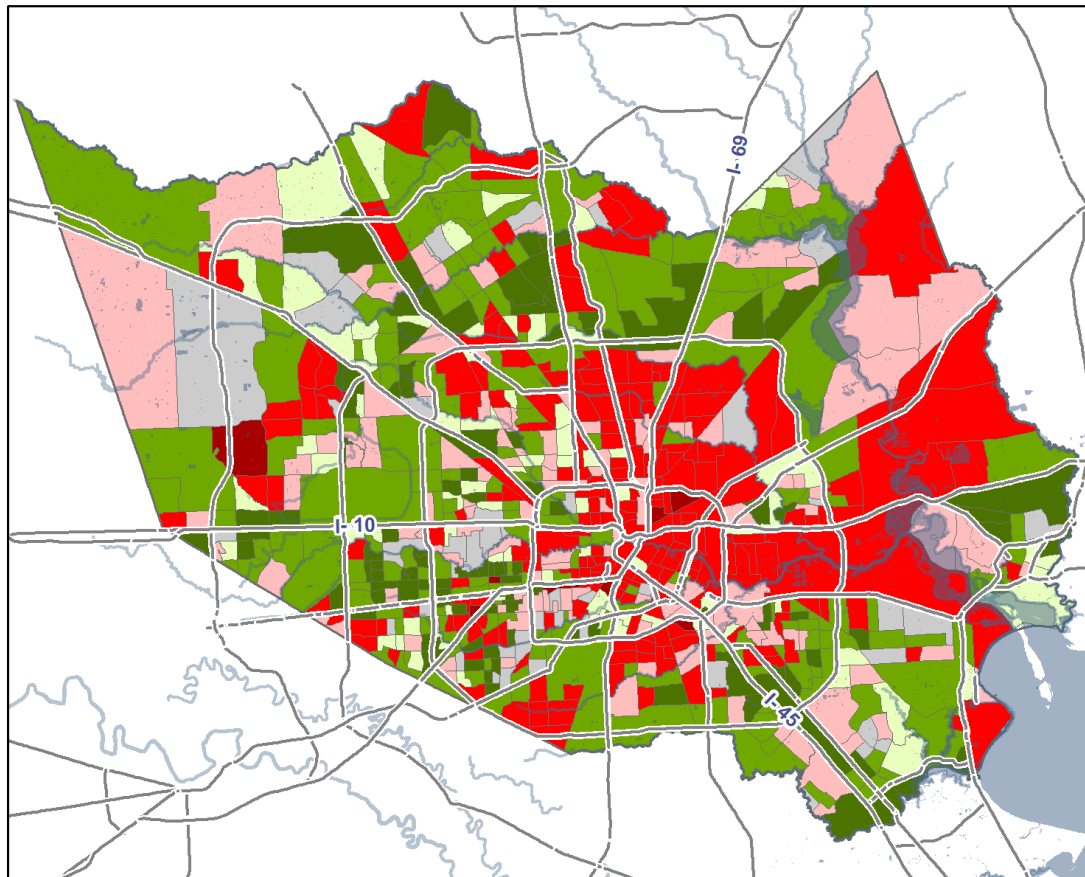


Figure 2: Rental Housing Supply Compared to Household Income

Data Source: The Real Estate Center at Texas A&M
Houston Area Realtors MLB and Apartment Data Services
US Census American Community Survey 2014 and 2019

Legend:

- Highways
- Rivers
- Water
- Harris County Line

Data Limitations:

- Limitations and explanations are included in full report.

0 1.5 3 6 9 12 15 18 Miles

Rentals at 30% of 80% MHI

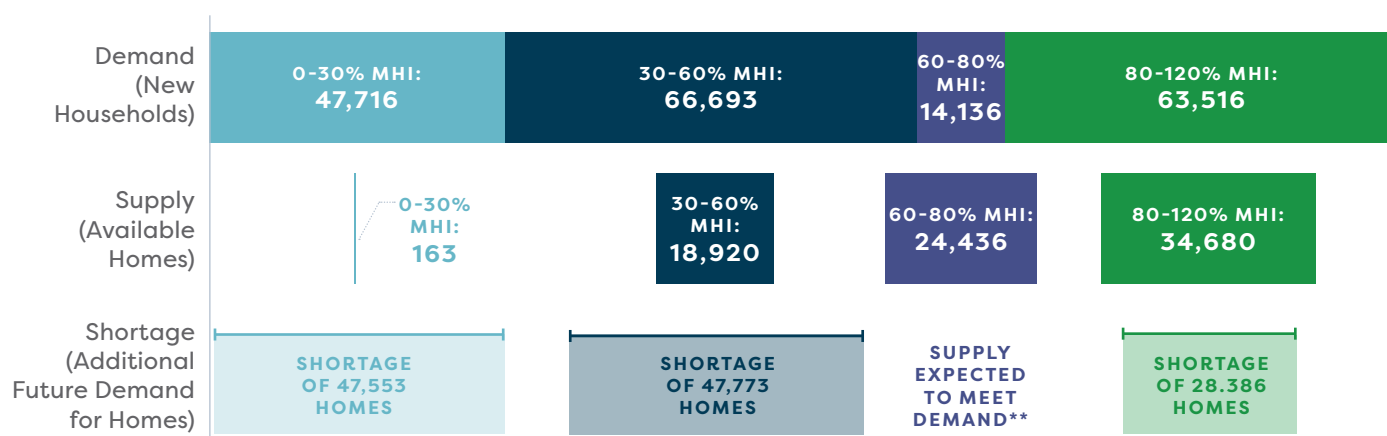
Supply less Cost- Burdened Households

- Less than -500
- 499 to -100
- 99 to -10
- 9 to 10
- 11 - 100
- 101 - 500
- Greater than 500

HOW MUCH WILL HARRIS COUNTY GROW OVER THE NEXT 10 YEARS?

The County's population of families and workers will grow over the next 10 years, partially fueled by ongoing job growth. Current projections suggest almost 200,000 new households will be formed who earn less than 120% MHI. This population growth increases the demand for housing. Some income levels have enough vacant housing to meet this demand, but others do not.*

Figure 3: Distribution of 10-Year Housing Demand and Available Supply by Income Bracket*



TO MEET THESE NEEDS, AND HELP EXISTING COST-BURDENED RESIDENTS, HARRIS COUNTY NEEDS

OVER 20,000

NEW HOMES PER YEAR, PRIMARILY FOR HOUSEHOLDS EARNING LESS THAN \$35,000 PER YEAR (60% MHI). SEE THE NEXT PAGE FOR MORE DETAILS.

*Data sources:
H-GAC TAZ-level job projections
Real Estate Center at Texas A&M
Houston Area Realtors MLB and Apartment Data Services
US Census American Community Survey 2019

**More details available in full My Home is Here report.



HOW MANY NEW HOMES ARE NEEDED?

When calculating the number of new homes needed for residents of Harris County, we must account for two sets of residents. First, there are **current cost-burdened residents** who need more affordable homes, as discussed on Pages 8-11. However, not every cost-burdened resident needs a new home, and the challenge of cost burden is too large for the county and its local partners to “build their way out” of the issue. The table at right estimates the requirements to assist 20% of cost-burdened residents in Harris County with a new, affordable home. Other policies and programs that can serve the remaining 80% of cost-burdened residents include: a large expansion of Housing Choice Vouchers or similar subsidies from the federal government to assist extremely low-income households; home repair programs to help existing homeowners maintain their homes and age in place; and public transportation improvements, as well as creation of walkable retail and services, that make affordable housing toward the edges of Harris County more accessible for a variety of households.

A second group of residents that needs new homes is the **new households that will be formed over the next 10 years**, as discussed on the previous page. These households can be formed when people move into Harris County, or grow up and move out of their parents’ home, or move to their own home after living with roommates, or through other means. The common factor is that all of these households will need a home to live in, which increases the number of homes that need to be built.

Figure 4: New Housing to Meet the Needs of 20% of Today's Cost-Burdened Residents

	Renter	Owner	Annual Goal through 2030
0-30% MHI (\$20,000/year)	24,465	1,288	2,575 Units
30-60% MHI (\$35,000/year)	23,564	1,240	2,480 Units
60-80% MHI (\$50,000/year)	11,622	7,116	1,874 Units
80-120% MHI (\$75,000/year)	5,550	6,892	1,244 Units
Total	67,729	14,008	8,174 Units Per Year

Figure 5: New Housing for Households Formed in Harris County over the Next 10 Years

	Renter	Owner	Annual Goal through 2030
0-30% MHI (\$20,000/year)	45,175	2,378	4,755 Units
30-60% MHI (\$35,000/year)	45,384	2,389	4,777 Units
60-80% MHI (\$50,000/year)	Supply Meets Demand	Supply Meets Demand	Supply Meets Demand
80-120% MHI (\$75,000/year)	1,680	27,156	2,884 Units
Total	98,160	27,156	12,416 Units Per Year

HOW CAN THESE NEW HOMES BE FUNDED AND BUILT?

Over the next 10 years, more than 200,000 homes are needed for households and families in Harris County who earn less than \$75,000 per year. Meeting this need will require a major investment from all parties in the County, and new resources beyond the funds that are available today.

Existing Sources of Public Funds

The graph on the next page shows the existing funding sources available to Harris County and its public-sector partners at the bottom, in various shades of blue. Some of the largest sources of funds today are Low-Income Housing Tax Credits (LIHTC), tax-exempt bonds that accompany 4% LIHTC, and CDBG-DR funding provided to help the County recover from Hurricane Harvey. “Entitlement” funds provided by the federal government to the County, City of Houston, City of Baytown, and City of Pasadena are also of assistance, though these funds are used not just for new housing production but also for revitalizing neighborhoods and infrastructure costs. The City of Houston has local sources, including Affordable Housing Bonds and funding from several Tax Increment Reinvestment Zones (TIRZ), to help fund affordable housing.

Potential Sources of Private Funds

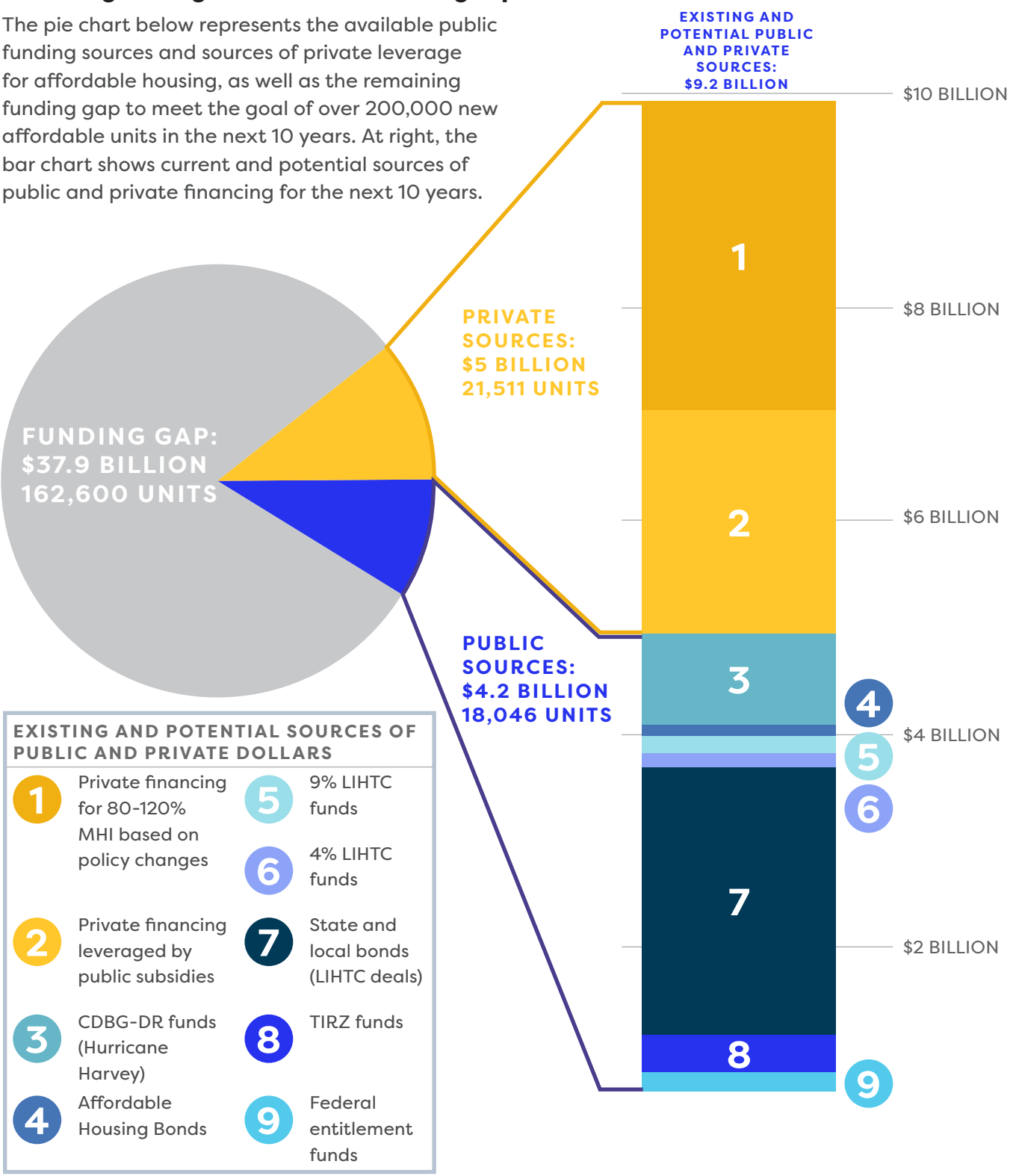
In yellow, we show two potential sources of funding that can help solve the affordability challenge in the near term. These include private-sector funds that are already involved in most deals that are subsidized by public funds (most affordable developments have a component of private financing through first mortgages from banks). They also include additional private-sector funds that could potentially be leveraged based on policy and code changes to close the affordability gap for households earning 80%-120% MHI (\$50,000-\$75,000 per year). For example, reduced minimum-lot sizes and support for innovative construction technologies could help produce affordable homes for families at this income level without the need for additional subsidy.

Funding Gap

The large gray section at the top of the graph shows that many more partnerships and many new funding sources will be needed to fully close the affordability gap in Harris County. One source is American Rescue Plan Act (ARPA) State and Local Recovery dollars, which offer an opportunity to set up a countywide Housing Trust Fund which can provide a flexible, local source of funding for affordable homes (see Strategy 1A in the “Values, Goals, and Strategies” section of the full report). Another potential source is infrastructure bond funding that can support affordable development, or an increase in Project-Based Vouchers through advocacy with the federal government. These ideas are further described in the Values, Goals, and Strategies section of the full report.

Figure 6:
Visualizing Funding Sources and the Funding Gap

The pie chart below represents the available public funding sources and sources of private leverage for affordable housing, as well as the remaining funding gap to meet the goal of over 200,000 new affordable units in the next 10 years. At right, the bar chart shows current and potential sources of public and private financing for the next 10 years.



HERE'S WHAT WE HEARD

Home means more than just four walls — people want resilient and livable neighborhoods.

While data tells a clear story about why housing matters, the conclusions of this study are also based in deep engagement with residents of Harris County. To better understand residents' challenges and desires related to their homes, we conducted a survey with over 17,000 respondents. We also held many online events with members of the public, and focus groups with social service providers, real estate professionals, health officials, and housing advocates.

Public engagement informed every aspect of this study. Engagement results were a key component in determining the final strategies, policies, and investment priorities for the next 10 years.

The map at right shows total response rates to our survey by ZIP code across Harris County. ZIP codes in blue had the fewest respondents (about 250 or fewer), while ZIP codes in red had the most respondents (about 1,500 or fewer). Areas that are shown as hatched in gray were focus areas for outreach based on a variety of factors, including presence of communities of color, persons speaking English as a second language, and specific housing conditions. More information on these priority areas is available in the full report and "What we Heard" appendix.



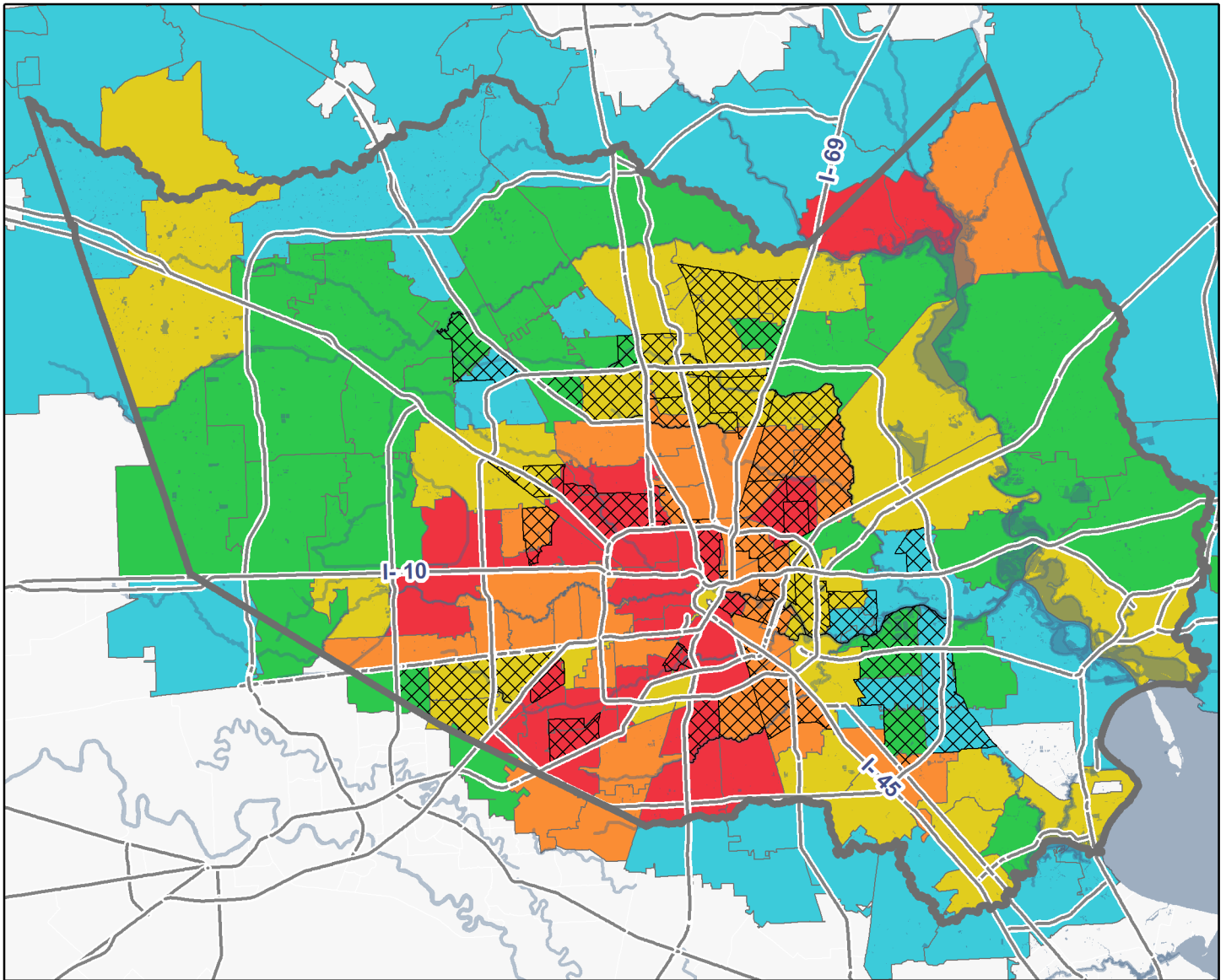
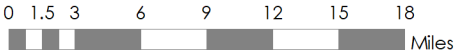



Figure 7: My Home Is Here Survey Response Rate, April 2021








Data Source: The Kinder Institute of Urban Research, My Home is Here Survey

Legend:

 Engagement Priority Areas

Response Rate:

-  Less than 0.1%
-  0.1% - 0.2%
-  0.2% - 0.3%
-  0.3% - 0.6%
-  More than 0.6%

Three tiers of priorities appear to be most consequential when Harris County residents think about housing: safety and hazard resilience, first and foremost; affordability and walkability in a second tier; and, proximity to neighborhood amenities like community centers, parks, and good schools in a third set. 76% of respondents identified safety as their top priority when asked what is most important in their home. While there is evidence that people do feel safe in their communities, the definition of safety goes well beyond crime. It is a fundamental building block that people seek for their home and includes resilience to hazards.

Households earning less than \$50,000 per year (80% MHI) were more likely to prioritize affordability, and households in this income bracket with children cared more about schools and neighborhood amenities. An additional question asked residents which of their top priorities they did not currently have; walkable neighborhoods and hazard resilience rose in importance for all respondents based on this question.

Figure 8: Top Priorities for Survey Respondents

Q: What is most important to you in your home? Please pick up to 5 options.



17,510 RESPONDENTS



63%

agree they will need to make changes to their home so they can keep living there as they grow older.



18%

of families with children earning less than \$50,000 have moved to lower their housing costs in the last three years.

53%

sometimes worry that rising costs will make it difficult to stay in their home, but **86%** like their neighborhood and want to stay.



An additional **21%** considered moving, but didn't find a more affordable home that was within their budget.



"I AM CONCERNED THAT IF I WANTED TO MOVE TO A NEWER HOME, I WON'T BE ABLE TO AFFORD IT."

- Harris County Resident



“WE NEED TO MAKE AFFORDABLE HOMES CLOSE TO GOOD SCHOOLS, SAFE PARKS, GROCERY STORES, AND HEALTH CLINICS.”

- Harris County Resident

It's time to act as one and create affordable homes for our families.

Harris County will use the results of this study to establish a 10-year investment plan that meets residents' needs and builds high-quality, resilient neighborhoods. But many others must act to close our housing gap as well — including cities within Harris County, the private sector, the non-profit sector, and philanthropy. On the following pages, you can see our investment framework, and the values, goals, and strategies that will guide investment. We want you to get involved in our building, funding, and advocacy efforts!

INVEST IN ALL COMMUNITIES

To address these challenges, Harris County will use the following four framework elements to create a targeted and strategic investment plan. These elements are each based on the input residents provided us during the study, as well as in-depth data analysis of current and future trends.

Making equitable investments in housing means supporting residents and families in different ways. Pursuing tailored policies is a way to support families in their pursuit of happiness and their climb out of poverty. In the past, development has been attracted to areas where building is easier and cheaper, without regard to considerations like environmental risk, or proximity to jobs and services. In the long term, this becomes costly for families who may be caught in harm's way from hazards like flooding, or who may have limited access to the places that can support a healthier, more resilient way of life. This moment is an opportunity for Harris County and its many partners — policymakers, civic and business leaders, and the development community — to change housing development by investing in all communities in an equitable manner.

The following four framework elements have been developed through this study, and Harris County will work with partners, including local cities, federal and state partners, the private and philanthropic sectors, non-profits, and others, to develop a plan for investment based on this framework.

- 1 Market Analysis:** A Market Analysis will enable the County to strategically **invest in all neighborhoods and places** by tailoring investments to local market conditions.
- 2 Opportunity Analysis:** An Opportunity Analysis uses the results of our Housing Survey to show how the County can **invest in the things people care about** by layering supportive policies along with housing investments.
- 3 Access to Services:** An analysis of Access to Services will help to ensure that County residents have **consistent and easy access to services** such as grocery stores, child care, health care, and places of worship.
- 4 Environmental Constraints:** And an analysis of Environmental Constraints shows where investing in hazard-resilient areas, and **building hazard resilience into homes**, will help ensure County residents can be protected from the effects of a changing climate.

Invest in all neighborhoods and places.

The Harris County Market Analysis provides a look at the nature of the real estate market across the County. One area of investigation of this Market Analysis was the relative strength of the real estate market in each Census tract across the County. Indicators including land values, home prices, monthly rents, the average age of properties, and residential vacancy rates help to determine the strength of the local market. Areas with “strong markets” tend to have higher housing prices and high demand for housing. “Middle markets” are in the mid-range of prices and demand for the County, while “soft markets” are more affordable.

In addition, the Market Analysis looked at whether each Census tract is mostly populated by renters (over 60% renters), mostly populated by homeowners (over 60% owners), or a mix of the two (between 40-60% renters and owners). This helps determine how susceptible a neighborhood is to change. An area that is mostly homeowners will often change more slowly than a neighborhood that has a large population of renters, since homeowners are usually more able to control their monthly payments and tend to move less often than renters.*

The County and its partners can use this component of the Investment Framework to focus investment that builds on the strengths of all neighborhoods and places. For example:

- In a strong market area, investment may look to create additional affordable homes that allow people to live near their job, school, or services.
- In a middle market area, investment may seek to stabilize existing homeowners and renters through housing preservation, while also adding new affordable options.
- In a soft market area, investment may seek to build community wealth through assistance to homeowners, mixed-use development that creates jobs, or partnerships that help renters purchase homes.

*National Association of Realtors. 2012. Social Benefits of Homeownership and Stable Housing. https://www.nar.realtor/sites/default/files/migration_files/social-benefits-of-stable-housing-2012-04.pdf

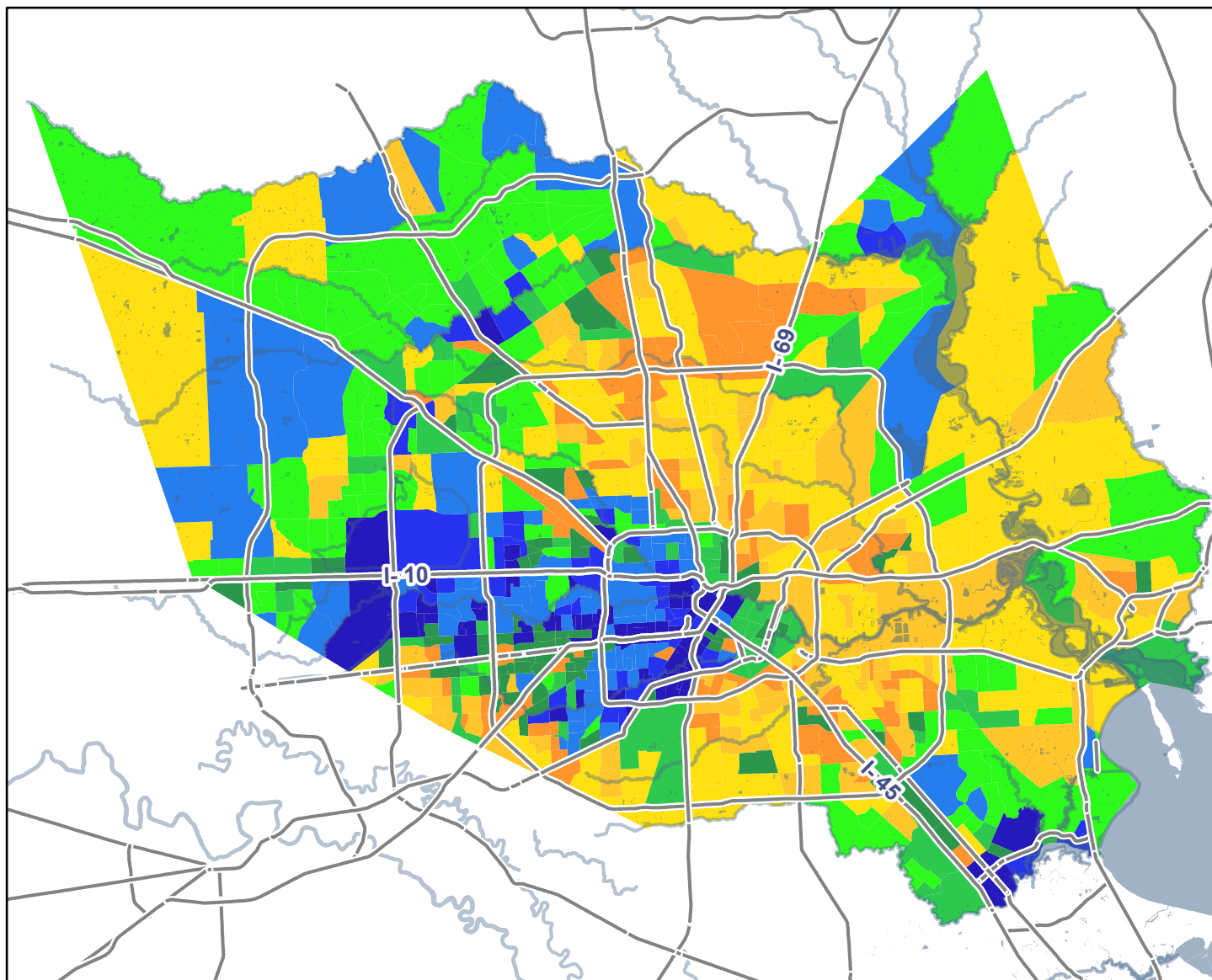


Figure 9: Harris County Market Analysis

Data Source: 2019 American Community Survey
Federal Housing Finance Agency
National Housing Preservation Database

0 1.75 3.5 7 10.5 14 17.5 21
Miles



Data Limitations:

- Limitations and suitability explanations are included in report.

Legend:

Highways
Rivers
Water

Index Categories:

Soft Owner
Soft Mix
Soft Renter

Middle Owner
Middle Mix
Middle Renter
Strong Owner
Strong Mix
Strong Renter

Invest in the things people care about in their neighborhoods.

A place-based investment approach should be informed by the issues people care most about. The Opportunity Analysis Map at right illustrates where supportive policies and investments can complement housing investment by addressing community preferences and desires for resilient and livable neighborhoods. Community preferences were gathered through workshops with the Harris County Housing Policy Advisory Committee (HPAC), focus group interviews, and the community survey. The place-based factors that ranked highest among these three core groups include:

- **Safety.** Neighborhood safety is at the core of what county residents want in their home, with over 76% of survey respondents identifying it as the top priority at home. The public also identified wanting safety from environmental hazards, and on streets and sidewalks in their neighborhoods.
- **Hazard exposure.** Finding a secure home that was not affected by hazards like flooding, storm surge, wind damage, or chemical release was the second-highest ranked priority in the community survey. Many affordable homes in the County are currently exposed to various hazards.
- **School quality.** Equitable access to high-quality education and resources is a top predictor of children's and families' upward mobility. HPAC and focus groups identified school quality as top priorities. Survey respondents, on the other hand, ranked it tied for fifth, though it rose significantly as a priority for respondents with children who reported earning less than \$50,000 a year.
- **Accessibility.** Proximity and access to services and amenities was identified as a priority by HPAC and focus group participants. 54% of survey respondents identified walkability as a top priority.

The Opportunity Analysis Map on the next page uses a technique called “cluster analysis” to show where these four different priorities and issues group together across the County. The results illustrate four predominant categories that point to the types of supportive policies that will make housing in these areas more resilient and livable for families. Harris County and its partners can use the table below, along with the Strategies defined later in this summary, to help determine how to shape policies and investments that complement housing investments in the areas shown on the map.

Figure 10: Challenges and Assets from each Opportunity Category

FACTORS USED TO ESTABLISH CATEGORIES	Preserve and build affordable infill housing options	Attract investment that enhances economic opportunity	Diversify housing types and expand transportation choices	Adapt to hazards and support sustainable neighborhood development
	Safety: Low Hazard exposure: Medium School quality: Medium Accessibility: High	Safety: High Hazard exposure: Low School quality: Low Accessibility: Low	Safety: High Hazard exposure: Low School quality: High Accessibility: Low	Safety: Medium Hazard exposure: High School quality: Medium Accessibility: Medium

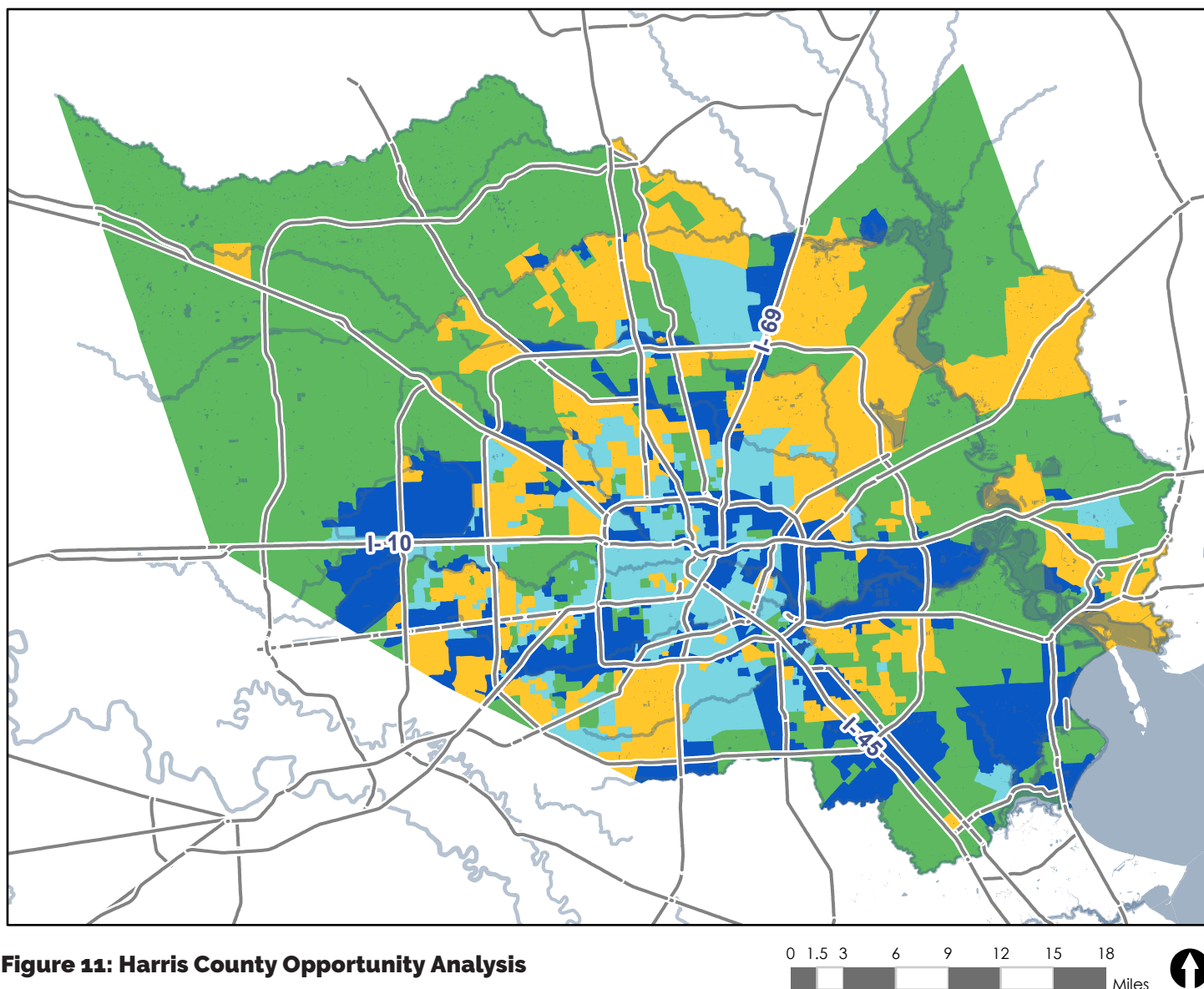


Figure 11: Harris County Opportunity Analysis

Categories:

- Preserve and build affordable infill housing
- Diversify housing types and expand transportation choices
- Adapt to hazards and support sustainable neighborhood development
- Attract investment that enhances economic opportunity

Investing in Housing for All:

Communities across Harris County are all starting at different places. This spatial analysis identifies the primary assets and challenges that can inform policymaking across communities of Harris County. The factors used to create this analysis were based on the My Home is Here housing survey's top four factors that 17,510 Harris County residents identified as being their top priority having in/near their home—safety, hazard risk, school quality, and access to jobs/parks/walkability.

Invest to provide families with access to services.

Creating healthier, more resilient communities depends on households and families having access to everyday services and destinations. The analysis in this map categorizes census block groups by their access to services and greenspace. It also factors in the ease of getting around on foot, bike, or using public transit through LINK Houston's Quality Affordable Transportation Index (QATi).

Access was measured using three equally weighted components at the Census block group level. The first component was the Quality Transportation Index (QATi) measures of access to transit and also built environment characteristics that support use of walking and biking. The second component measured the proximity of an area to parks and open space. The third component was a measure of how many community services were reachable by driving 15 miles on the road network. "Services" included grocery stores, health clinics and pharmacies, child care facilities, libraries, community centers, workforce development services, and houses of worship — all things that families rely on for their everyday lives.

The Access to Services map on the next page shows a wide range of scores and clear clusters of services. Areas with lower scores demonstrate either a lack of destinations or substandard access to transportation.

Harris County and its partners can use this section of the Investment Framework to understand:

- Where housing investments can take advantage of walkable, transit-oriented, and service-rich areas that already exist.
- Where affordable and mixed-income housing development may need to incorporate other uses, such as community services, neighborhood amenities, and open space, in order to be truly desirable for families.
- Where to consider transportation investments, in order to expand access to existing services and amenities that might be hard to reach today.

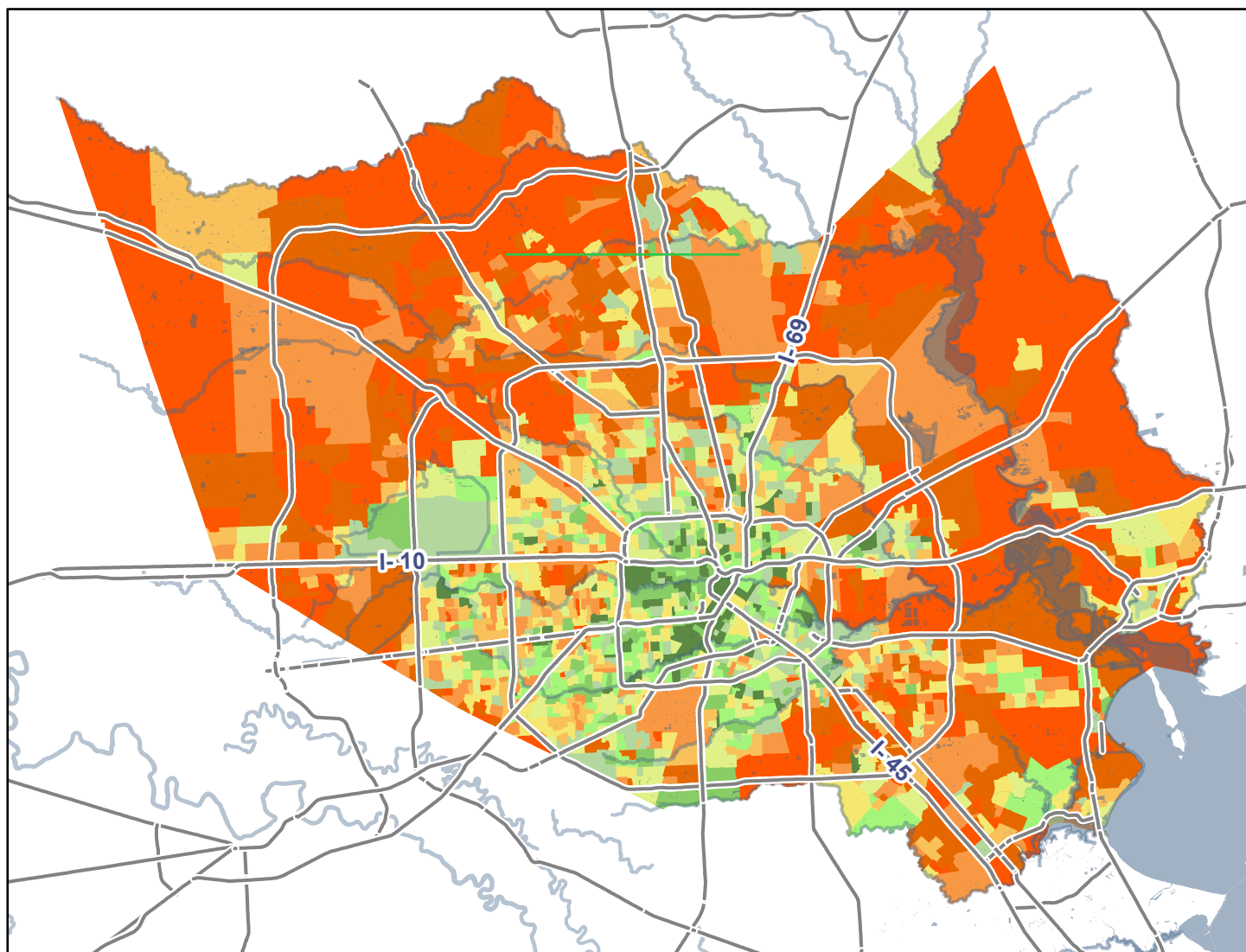


Figure 12: Harris County Access to Services

Data Sources: Harris County, H-GAC, City of Houston, Kinder Institute for Urban Research, LINK Houston, USDA, Infogroup, Texas HHSC

0 1.5 3 6 9 12 15 18 Miles



Access to Services and Amenities:



<1

Fewest services within a 15 mile drive or proximity to transit, walk, or bike networks

<10

Most Services within a 15 mile drive or proximity to transit, walk, or bike networks

Measuring Access to Services:

The Accessibility Score includes 3 equally weighted factors: access to a list of key services by car, proximity to parks, and ease of getting around one's neighborhood by walking, driving, and taking public transit

Invest in homes that are safe from hazards.

Environmental risks are critical to consider when developing a strategy for developing affordable housing in Harris County. To date, many of Harris County's homes have been built in areas that are unsafe. We hope to address this in the coming years by using the Environmental Constraints Map at right to examine locations for new housing, as well as putting funding into mitigation for neighborhoods and homes.

We talk a lot about flooding in Harris County for a good reason: About 420,000 residential structures (which includes multifamily buildings with multiple units) are within the floodplains, hurricane wind, or storm surge areas — around 30% of all homes in the county. This is a slightly larger share than the Kinder Institute's State of Housing estimate because it includes hurricane surge and wind damage. Of the four categories of area hazards in this analysis, natural hazards was the most prevalent in Harris County. The second most common hazard is land contamination (6% of homes), followed by transportation emissions (4%), and chemical release/spill (1%).

The Environmental Constraints Map on the next page shows where these hazards are concentrated. My Home is Here researchers and staff weighted the different constraints through an extensive community input process, with safety from flooding given the highest priority. For an extensive methodology of the weighting process, see the appendix. Some key items to look for in the map include:

- **Hazard-free areas:** Around 35% of developable land in the county is hazard-free (excluding roads and water bodies) and should be targeted for future development. These hazard-free areas are shown in darker green.
- **"Type 1" hazards:** Type 1 hazards, such as the 100-year floodplain, the floodway, high-traffic transportation areas, and Superfund sites, are marked in **dark gray** on the map, including buffers around these areas to ensure safety. Most of these areas should not be targeted for future development of any kind. Some areas may be eligible for future development if the hazards can be mitigated.
- **Environmental constraints:** Other environmental constraints on development are shown in colors ranging from dark red (many environmental constraints are present) to yellow (some environmental constraints are present) to green (fewer to no environmental constraints on development are present). These constraints can include additional buffers around certain types of Type 1 hazards, as well as "Type 2" hazards, such as 500-year floodplains, wetlands, toxic-release risk areas, or waste collection areas.

This analysis helps identify sites not just with harmful potential hazards, but areas with high appropriateness for future development. Per this Environmental Constraints Map, we see that the areas with the fewest constraints—those in the darkest green — are both in the county's outskirts and in certain central areas. This means that there is still potential for suitable infill development, along with new growth in the outer areas of the County.

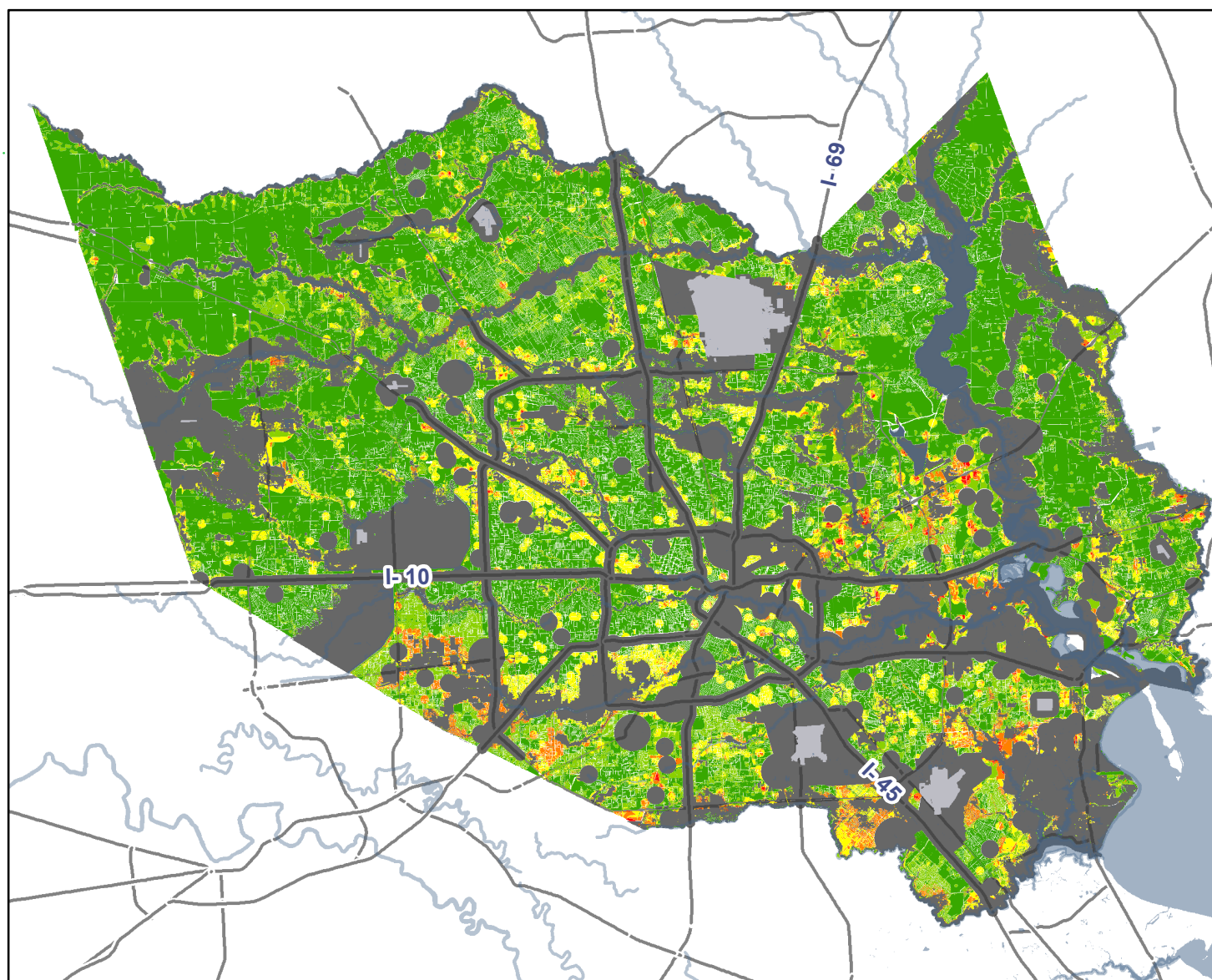


Figure 13: Harris County Environmental Constraints

Data Source: TXDOT, TCEQ, Harris County, City of Houston, The Kinder Institute for Urban Research, US Census, USGS

0 1.5 3 6 9 12 15 18 Miles



Data Limitations:

- Limitations and suitability explanations are included in report.

Legend:

- Highways
- Rivers
- Water
- Airport
- Hazards: Type 1

Prohibitive Environmental Constraints Score:



VALUES, GOALS, AND STRATEGIES

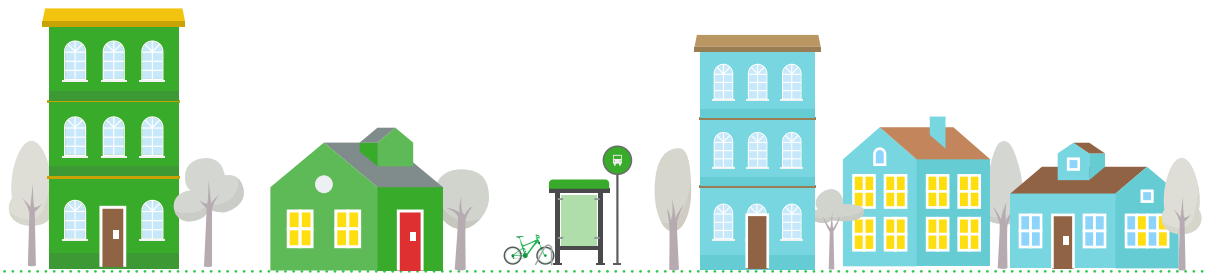
Four core values will guide the work to meet the need for affordable homes in Harris County. Eleven goals, and specific strategies within each goal, will direct the implementation of these four values.

The values, goals, and strategies in this section represent the results of over two years of collaborative work. They are based on feedback from the Harris County Housing Policy Advisory Committee (HPAC); from our broad-based community input process, including the survey and activations; from our focus groups and interviews with diverse members of the housing advocacy, real estate, health, and social service provider communities; and from the research team that conducted this study.

HPAC is an important collaborative effort that helped to define study priorities. The committee was formed January 28, 2020 by Harris County Commissioners Court to develop housing policy in concert with the County's vision and values. The committee is formed by a diverse range of community leaders and experts in housing production, finance, and policy (see Acknowledgements page for a full list of participants). In 2020, HPAC focused on developing goals for My Home is Here through a strategic planning process covering priorities across a spectrum of housing issues and opportunities. These were undertaken through three workgroups:

- **The Accessibility and Opportunity Workgroup** identified issues and made recommendations related to increasing access and opportunity to affordable housing for more Harris County residents.
- **The Funding and Financing Workgroup** reviewed existing funding and financing mechanisms, explored creative and innovative housing funding tools; and made key recommendations on what role the county can play in supporting or funding such mechanisms to increase the supply of affordable housing.
- **The Land Use, Design, and Resilience Workgroup** focused on land use, design and construction changes necessary to incentivize affordable housing development and to encourage diversity of housing types in both established neighborhoods and new developments.

Members of HPAC will continue to assist with strategic implementation of the values, goals and strategies defined in this study over the coming years.



My Home is Here Core Values

The four core values on this page are the key defining factors that will guide policy, programs, and investments from Harris County and its partners moving forward. Read about these core values below. On the following pages, you can read the goals and specific strategies associated with each value.

INVEST IN HOUSING FOR ALL through preservation, new construction, and infrastructure investments that support communities.

This value encompasses investments in new development of affordable homes, as well as preservation of existing affordable homes. It also includes expanding the number of financial and infrastructure tools available to support this development work.

COLLABORATE WITH PARTNERS to foster a comprehensive, affordable housing system.

This value includes goals and strategies that focus on collaborative investment with partners in housing, as well as amenities, such as transportation, and mixed-use development, that support resilient, high-quality neighborhoods.

ADVANCE EQUITY AND RESILIENCE in all county housing efforts.

This value encompasses inclusive and fair housing investment that ranges from ending chronic homelessness to making home appraisals more equitable, as well as strategies that help the County adapt to hazards in a variety of ways.

ADVOCATE FOR HOUSING POLICY REFORMS at all levels of government.

Harris County's government cannot complete this work alone. This value includes the comprehensive federal, state, and local supportive policies that will help meet the needs of Harris County households for the next 10 years.

VALUE: INVEST IN HOUSING FOR ALL

through preservation, new construction, and infrastructure investments that support communities.

GOAL

1 Increase the supply of safe, high-quality rental and for-sale housing for low-moderate income households.

- 1A • **Countywide Housing Trust Fund.** Create a Countywide Housing Trust Fund that raises public, private, and philanthropic monies for affordable housing preservation and development to support the county's ten-year housing production goals.
- 1B • **Long-Term Affordability Preservation.** Use various strategies, including direct purchase, to preserve affordability for subsidized units when the original affordability restrictions end.
- 1C • **Shared-Equity, Affordable Homeownership.** Scale up shared-equity and rent-to-own investments through the Harris County and City of Houston Community Land Trusts.
- 1D • **Innovations that Reduce Residential Construction Cost.** Support innovative approaches such as high-quality, resilient manufactured and modular housing as well as other innovative technologies that help to reduce construction costs.

GOAL

2 Incentivize a mixture of housing types.

- 2A • **Purchase of Land.** Use strategic purchase of land by the County to support resilient and diverse housing choices (i.e. Imagination Zones).
- 2B • **Investment of Federal and Local Dollars.** Increase federal and local dollars going toward housing development, redevelopment, or recovery.

GOAL

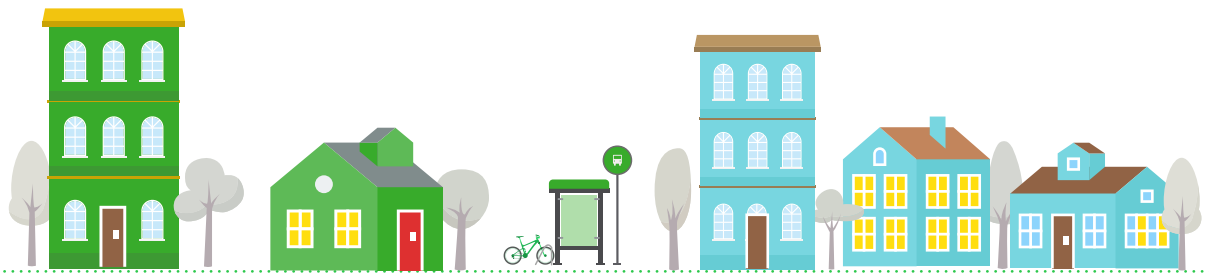
3 Preserve and build affordable infill housing options.

- 3A • **Incentives for Affordability Preservation.** Provide funding for rehabilitation incentives to preserve and renovate naturally-occurring affordable housing and expiring subsidized properties, in exchange for affordability requirements that promote mixed-income communities.
- 3B • **Aging-In-Place Assistance.** Scale up rehab and renovation funds for elderly homeowners to support aging-in-place for the growing elderly population on fixed incomes.

GOAL

4 Ensure that infrastructure improvements are available to support the production of affordable housing.

- 4A • **County Co-Development of Affordable Homes.** The County may co-develop affordable homes by providing land, developing infrastructure, and/or acting as co-developer of affordable homeownership or rental properties.
- 4B • **Equity Framework for Infrastructure Investment.** Extend the County's equity framework to all County-backed infrastructure bonds to acknowledge and expand their impact on housing and service provision.
- 4C • **Multifamily Opportunities.** Ensure special-purpose districts allow multifamily uses in exchange for public investments in aging or constrained infrastructure.



VALUE: COLLABORATE WITH PARTNERS

to foster a comprehensive, affordable housing system.

GOAL

5 Create mixed income housing communities and mixed-use housing developments where there is access to jobs, transportation, services, and amenities.

5A •**County Investment Strategy.** Develop a county housing plan with area jurisdictions on a coordinated investment strategy to address the ten-year housing gap in Harris County.

5B •**Transit Oriented Development.** Pursue Joint Development opportunities with area jurisdictions to bring mixed-income, mixed-use development near frequent transit.

GOAL

6 Attract investment that enhances economic opportunity.

6A •**Place-Based Investment Led by Anchor Institutions.** Approach anchor institutions to increase investments in employer- or university-supported mixed-use housing opportunities. Partner with school districts, churches, TIRZs, community colleges, universities, and area health systems.

6B •**Mixed-Use Development.** Create mixed-use development that provides both affordable homes and community services in neighborhoods that have experienced disinvestment. Services may include fresh food options, child care, and other retail or commercial uses that promote economic development.

6C •**Neighborhood-Based Economic Inclusion.** Institute a Community Benefits approach to publicly-subsidized projects based on neighborhood input.

GOAL

7 Diversify housing types and expand transportation choices.

7A •**Transit Expansion.** Identify areas of Harris County suitable for fixed route transit service expansion and first and last mile connections to transit by maximizing federal/state grants and METRO's Moving Forward Plan.

7B •**Housing Diversity in Incorporated Areas and Houston's ETJ.** Work with county cities to enable missing middle housing types, Harris County's Imagination Zones, and accessory dwelling units (ADUs) by-right.

7C •**Development Incentives with Builders and Lenders for More Diverse Housing Types.** Create incentives and development partnerships through the Countywide Housing Trust Fund to promote construction of diverse housing options (i.e. multiplexes, cottage courts, ADUs, live-work, small lot single-family, etc.). Focus these incentives near amenity-rich areas that provide community services and job opportunities.

VALUE: ADVANCE EQUITY AND RESILIENCE

in all county housing efforts.

GOAL

8 Aim for inclusion and promote fair housing to undo the legacy of racial and economic segregation.

- 8A •An End to Chronic Homelessness.** Provide affordable housing and permanent supportive housing options, and conduct outreach in partnership with the Continuum of Care, to end chronic homelessness in Harris County.
- 8B •Racial Disparities in Homeownership.** Curb historic inequities in access to homeownership for communities of color.
- 8C •Appraisal Workforce of the Future.** Diversify and prepare the appraiser workforce through recruitment scholarships and enhance equity, diversity, and inclusion training for certified appraisers in Harris County.
- 8D •Eviction Moratoria During Disasters.** Work with the City of Houston to put an automatic eviction moratorium in place during declared disasters, including a rent relief program to support tenants and landlords with back-rent.

GOAL

9 Adapt to hazards and support sustainable neighborhood development.

- 9A •Data-Driven Approaches to Elevate Existing Homes.** Get a full picture of the hard and soft costs for (not) elevating homes. Factor in the fiscal impact to public entities for expenditures on relocation costs, public/emergency services, social vulnerability, tax base and property valuation, among other factors for data-driven policymaking.
- 9B •Resilient Housing and Building Materials.** Give preference through incentives for the use of resilient building materials in affordable housing development.
- 9C •Recovery Aid.** Improve outreach to residents impacted by Hurricane Harvey, COVID or Uri who qualify for housing-related recovery aid. Codify this work through the My Home is Here brand so that outreach is easier in future disasters.



VALUE: ADVOCATE FOR HOUSING POLICY REFORMS

at all levels of government.

GOAL

10

Identify federal and state level reforms.

- 10A •County Authority.** Advocate for ordinance-making powers for populated counties facing rapid urbanization challenges.
- 10B •Vouchers and Housing Choice for Voucher Holders.** Advocate with the federal government to increase the number of Housing Choice Vouchers available to Harris County to meet the large housing gap for households at 0-30% of Harris County's median household income. Increase opportunities for successful use of vouchers through change in state source of income discrimination law, landlord incentives, and opportunities for additional vouchers.
- 10C •Racial Disparities in Appraisals.** Work with the Texas Appraiser Licensing & Certification Board to eliminate racial disparities in the appraisal process through equity, diversity, and inclusion guidelines for all certified appraisers.

GOAL

11

Identify local reforms with municipalities and special-purpose districts to support the development of affordable housing.

- 11A •Municipal Powers.** Coordinate with municipalities and the City of Houston to use their ordinance powers to reach more resilient outcomes and coordinated investments.

