

2014 Public Policy Positions

Homeowners Won't Invest in Neighborhoods with Excessive Blight:

Turning ***blight into light*** requires a comprehensive, strategic approach to encourage reinvestment in infill communities. Please join Dallas Area Habitat for Humanity in supporting the following initiatives to turn vacant places into vibrant spaces:

- 1) The City of Dallas needs to structure its financial incentives to encourage redevelopment of its infill areas:
 - a. Increase competition among developers and entice homebuilders to offer a wide selection of ownership options through issuing widely advertised requests for proposals (RFPs) to develop assembled tracts of land controlled by the City of Dallas.
 - b. Discount the [prices](#) on [land bank](#) lots that are located within areas targeted by the City of Dallas for revitalization and on land bank lots that will be sold to low-income buyers.
 - c. Create a [Lot Next Door](#) program to acquire abandoned properties with limited [market value](#) and allow adjacent property owners to purchase these properties at a low value in return for maintaining the properties and paying taxes.
 - d. Discount the fees to attract builders to [infill](#) areas targeted for reinvestment, such as building permit, rezoning, sewer/water tap, [tree](#) mitigation, and sidewalk waiver fees.
- 2) The City needs to invest in infrastructure in [infill neighborhoods](#) to attract more private development:
 - a. Install [fire-hydrants](#) where needed to improve safety for existing residents and so that this additional cost does not discourage builders from investing in infill areas.
 - b. Proactively deal with dumping issues by having sanitation services pick up trash from vacant lots instead of relying on neighbors to call in a complaint to the code department.
 - c. Increase funding for [sidewalk replacement](#) in eligible areas because the 50/50 cost-sharing program for sidewalk replacement makes it cost-prohibitive to replace or install sidewalks in many low-income neighborhoods.
 - d. Offer City-funded [free wifi](#) in areas with a high concentration of low-income, school-aged children as a way to attract more homebuyers.
- 3) The City of Dallas must revamp its approach to rehabilitating properties in disrepair:
 - a. The City's [home repair program](#) should geographically align with the City's revitalization effort priorities and the areas where affordable homes are being built.
 - b. The City should evaluate its [home replacement program](#) to determine whether it is achieving the long-term goals of the program. The program should also determine how to pay the taxes and insurance for the new home, and ensure that the owner has a will in place to transfer ownership and avoid having the property be [abandoned](#).

- c. The City needs to structure programs that will make nuisance properties available for redevelopment by foreclosing on non-tax liens and having the [land bank](#) acquire uninhabitable structures, not just vacant lots.
 - d. The City should create an incentive program for homeowners to rehabilitate dilapidated properties, perhaps similar to the [Great Update Rebate](#) program.
- 4) Endorse Mayor Rawling's [growSouth](#) goal to strengthen and engage neighborhoods.
 - 5) Adopt the [Mayor's Task Force on Poverty's Recommendation](#) to step up efforts to reduce blight. The City must prioritize the elimination of blight and increase the resources available to combat it.
 - 6) Support free will preparation in low-income communities to reduce the amount of [abandoned properties tied up in heirship issues](#).

Homeownership Strengthens the Surrounding Community:

The City of Dallas should not concede the market for [middle-class homeowners](#) to the surrounding communities. Instead, it must create a focused strategy to attract middle-class buyers and homebuilders to invest in Dallas. Please join Dallas Area Habitat for Humanity in supporting the following initiatives to help transform Dallas by bringing back the missing middle:

- 1) The City's [InspireDallas](#) effort should cover all types of housing in which the City plays a role (not just those projects being funded with HUD funds) and set goals to decrease blight, increase [income diversity](#), and raise the [homeownership rate](#). It must then measure its progress against those goals and report its activities and results on an annual basis. The City must align its policies and financial resources with the goals established by *InspireDallas*.
- 2) Each [Tax Increment Financing District](#) annual report should clearly and accurately reflect the affordable housing created as a result of the TIF. These reports should be set up in a standard format so that readers can quickly glean the return on the taxpayers' investments for each of the TIF districts.
- 3) Create a program to make it easy for property owners to donate to the City of Dallas property that they no longer wish to maintain.
- 4) The City should strategically acquire land through tax and lien foreclosure to assemble a sufficient amount of land to entice builders to redevelop targeted areas.
- 5) Be innovative in increasing homeownership opportunities by targeting low-quality rental housing for rehabilitation and conversion to owner-occupied units.
- 6) The State of Texas should invest the \$125 million that it received as part of the [National Mortgage Settlement](#) in programs offering below-market mortgages directed at increasing the homeownership rate in cities, like Dallas, where the homeownership rate is well below the state and national average.

Homeownership Builds Wealth:

Parental homeownership is good for children and increases educational attainment levels, and decreases behavioral problems, idleness, and likelihood to rely on welfare as an adult. Since Dallas has the worst child

poverty rate of large American cities, one way to help reduce this number is by a robust housing policy offering homeownership opportunities. Please join Dallas Area Habitat for Humanity in supporting the following initiatives to support families by providing decent, affordable homeownership options:

- 1) Work with banks and other groups to build home ownership programs that increase the number of eligible mortgage applicants.
- 2) Explore innovative matched-savings account programs, such as an Individual Development Account, for matched down payment savings for first-time buyers.
- 3) Create a multi-lingual “Buy Dallas” marketing campaign, similar to the hire Dallas campaign proposed by the [Mayor's Task Force on Poverty](#).
- 4) Offer effective, targeted [downpayment assistance](#) to encourage homeowners to invest in Dallas rather than purchase homes elsewhere.
- 5) Follow the recommendation of the [Bipartisan Policy Center Housing Commission](#) and prioritize access to credit for all creditworthy borrowers and lenders of all types and sizes. For example, the State of Texas should invest the \$125 million it received from the [National Mortgage Settlement](#) in programs that offer below-market mortgage financing in cities with low homeownership rates, such as Dallas.

Homeownership Supports Strong Families:

Parental homeownership is good for children; it increases educational attainment levels and decreases behavioral problems, idleness, and likelihood to rely on welfare as an adult. Since Dallas has the worst child poverty rate of cities with a population over one million, one way to help reduce this number is by a robust housing policy offering affordable homeownership opportunities. Please join Dallas Area Habitat for Humanity in supporting the following initiatives to support families by providing decent, affordable homeownership options:

- 1) Wherever possible, in housing assistance programs, such as the home replacement program, prioritize those households containing school-aged children.
- 2) Focus redevelopment efforts in two to three school-feeder patterns and coordinate the revitalization around safe walking corridors to schools.
- 3) Educate parents of school-aged children about available homeownership opportunities.