The first of the City's proposed housing policies is to "support all ownership housing opportunities throughout Dallas." Dallas Habitat has long been a supporter of increasing access to affordable homeownership and supports the City's continued focus on the Neighborhood Plus goal to expand homeownership.

Last October, the full City Council approved the following policies to expand homeownership:

- Encourage a wider range of well-designed and affordable housing types as a response to emerging homeownership preferences.
- Encourage infill development and existing home improvements in target neighborhoods to attract and retain homeowners.
- Increase the number of eligible mortgage loan applicants.
- Expand home ownership programs to reach a broader range of potential buyers.

In prioritizing these policies, 58% of the Council instructed City staff to focus first on encouraging infill development and home improvements in target neighborhoods to attract homeowners:
Now that the City has identified the target areas for Neighborhood Plus, it is time to implement programs that encourage infill development and home improvements in these target neighborhoods.
In order to encourage infill development and improve existing housing conditions the City should:

1. analyze vacant and dilapidated residential parcels in the target areas to determine if any are eligible for redevelopment through either tax foreclosure or
landbanking.

2. encourage owner-occupants to improve their own homes using an incentive program.

Strategically Implement New Construction and Home Repair Programs

Each neighborhood is unique and the availability of unproductive vacant residential land varies by target area. Several of the target areas, however, such as Pleasant Grove, Pemberton Hill, and the Bottom have sufficient vacant land that may support new development if the City can clear the titles to make the lots market-ready.

In the case of this map, vacant lots are defined as those residentially zoned lots with improvements valued at less than $5000. This is a good way to estimate lots that do not have a home constructed on them.

Several of the target areas suffer from a large proportion of the properties being tax delinquent, and therefore possible targets for foreclosure. The Bottom and Elm Thicket, for example, both appear to have numerous properties where taxes are
due and owing, including many properties where taxes have not been paid in several years.

Similarly, many of the target areas also could benefit from the strategic demolition of structures that DCAD has identified as being unsound or in very poor condition in combination with a realistic plan to redevelop the parcels.
In addition to developing new ownership opportunities, these neighborhoods need to improve the existing homes. Over a year ago, the City of Plano and the City of Richardson presented their home improvement incentive programs to the Housing Committee. As a result, Neighborhood Plus includes a home improvement incentive program for the target neighborhoods (Action 5.2.3). The proposed 2016-2017 budget includes $500,000 for a Neighborhood Plus single-family home improvement rebate program.

The map above depicts properties that may be a good fit for an incentive program and have the following criteria:

- Homestead Exemption
- Built Before 1980
- DCAD value of less than $217,350
- DCAD Condition Code Rating of Poor, Fair, Average, or Good
- Not Estate-Owned
- Current on Property Taxes

When implementing this rebate program, the City should follow the advice of the National Center for Healthy Housing’s 1000 Communities & Collaboration and:

1. Prioritize households with children
2. Address repairs that most directly impact health (as opposed to cosmetic upgrades)
3. Target substandard housing
4. Provide realistic financing solutions that ensure that cash-strapped residents can participate.

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