



Dallas Area
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build louder

Let's Grow Homeownership in Dallas

So What If We....

Lately we have been talking about Dallas' "[Missing Middle](#)" class and why [Dallas' neighborhoods](#) need more homeowners. A growing middle class and broadened home buying opportunities move Dallas toward becoming a more stable, sustainable city

- of truly mixed incomes -- not just the poor and the rich [living in isolation](#) -- and
- with a healthier proportion of residents who have made a long term financial commitment to their community as home buyers

[InspireDallas](#) is currently rethinking and remaking City housing and neighborhood vitality policy; and we think four elements are absolutely essential to the new initiative:

1. **The City must be more transparent** in awarding contracts and spending bond, economic development, and housing dollars; more innovative and robust developments will result from expanding and encouraging an open and competitive City Request for Proposal (RFP) process whenever public dollars are spent.
2. **Property owners should be held accountable** for paying their bills and maintaining their property in a responsible manner. This means an increased emphasis on code enforcement and on tax and code lien collections.
3. **The City must take the lead in assembling land** for redevelopment, expanding and fully utilizing all the [tools](#) available to it.
4. **Public investment should emphasize basic infrastructure** -- streets, sidewalks, parks, and lighting -- over vertical construction. Builders and buyers expect decent infrastructure to support their investment.

InspireDallas should set **measurable** goals to decrease blight, increase income diversity, and raise the homeownership rate, and then track and report on its progress. It is time to start playing [government moneyball](#) -- evidence based decision making.

In that spirit, here are a few actions that we believe will increase family and household investment in Dallas strengthening our neighborhoods, economy, and quality of life.

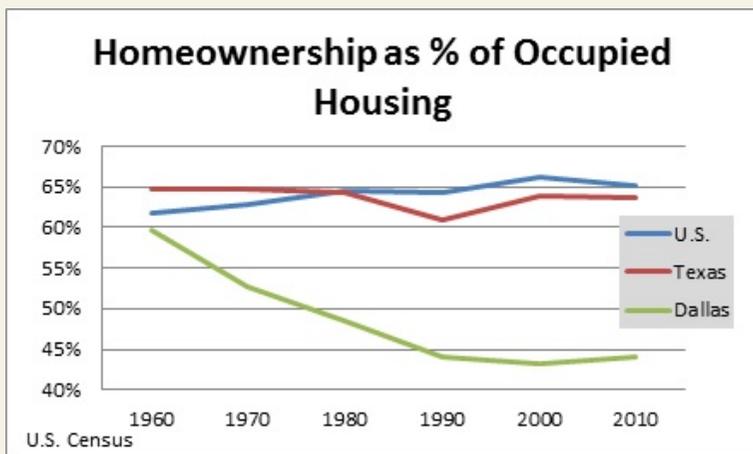
Increase the Supply of Homes for Ownership

Increase the supply and desirability of housing units for potential buyers; including ownership choices of varying types and styles, in a range of prices, and in all parts of the city.

In 2013, the City of Dallas only issued 771 build permits for new single-family homes. Those permits had a median value of \$335,889 and represented .64 permits per 10,000 population. In the same year, the City of Plano issued 1.57 permits per 10,000 population at a more affordable median value of \$242,500.

- Attract builders and developers by reducing permitting and development regulation costs and expediting the permitting process. Work to recruit successful builders from other markets and expect the best products from all builders.
- Invest in basic infrastructure (lights, sidewalks, streets, parks) and aggressively attack blighting conditions that drag down the market.
- Expand the use of Home Repair and Replacement funds focusing on a broader strategy to rehabilitate low-quality housing to improve living environments and neighborhoods (rather than just addressing the most extreme need).

Increase the Demand for Homeownership Units

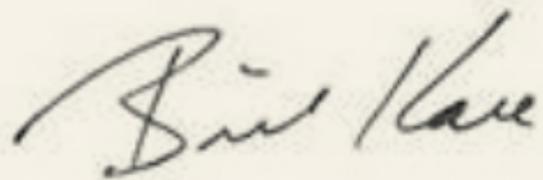


There is no point in increasing supply if we don't work at increasing demand. We must actively promote the idea of home buying in Dallas; we must value homebuyers and find ways to assist people who would like to own in Dallas.

- Partner with banks and other groups to increase the number of eligible, qualified mortgage applicants and explore innovative matched savings account programs for first-time buyers
- Create a multi-lingual "Buy Dallas" marketing campaign, similar to the hire Dallas campaign proposed by the Mayor's Task Force on Poverty
- Offer effective, targeted down payment assistance to encourage homeowners to invest in Dallas rather than purchase homes elsewhere

We enthusiastically support the work of the City's InspireDallas plan and hope you will too. We hope that the City will use the InspireDallas process as an opportunity to rethink the way it handles housing and development policy.

Sincerely,

A handwritten signature in black ink that reads "Bill Kave". The signature is written in a cursive style with a large initial "B" and a long, sweeping underline.

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