

LEAD YP PROJECT
COMMUNITY IMPROVEMENT PLAN

AFFORDABLE HOUSING

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INTRODUCTION

Every year, the National Low Income Housing Coalition publishes a report titled "Out of Reach," which details the hourly wage required to afford a modest one-bedroom or two-bedroom apartment. In 2020, those amounts were \$17.16/hr for a one-bedroom and \$20.90/hr for a two-bedroom in Texas. At the minimum wage, that would require a 95 hour work week and a 115-hour workweek, respectively, on a minimum wage salary.

Many Americans and many Texans experience the burden of affording their monthly rent. According to the Pew Research Center, in 2015, 38% of Americans were considered rentburden, which means that greater than 30% of their income was spent on housing. In that same year, 17% of Americans spent over 50% of their income on housing. This unsustainable rent burden has continued and may continue to get worse due to three main factors. First, private real estate developers have largely abandoned affordable housing from an investing perspective. For new development, much of the costs of building a new building is the same. Underground utilities, concrete paving, structural steel or lumber, roofing, excavation, and even purchasing the land are all expenses that can't be done in a cheaper manner. Whether one is building a luxury condo or an affordable housing unit, the cost of those components will be largely the same. Interior finishes, exterior masonry, and amenities are certainly areas where savings can be had, but the incremental cost savings does not justify the rent decrease this would have. This is exacerbated by the fact that public transportation has it's limitations, especially in Texas, and an affordable housing unit further away, where the costs are cheaper, may not even lease because those that can afford that apartment can't get to work. Therefore, developers are financially incentivized to build luxury apartments, not affordable ones, and even worse, convert affordable housing into luxury ones.

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A logical counter to this argument would be that the government should step in to make up this "expense gap," which brings us to the second factor. In the early '80s, the Department of Housing and Urban Development (HUD) budget was cut in half, and the budget has only grown at the approximate rate of inflation ever since. Many local governments followed suit, opting to deal with more immediate issues rather than support longer-term housing solutions. A common theory is that those experiencing homelessness often can't or don't vote, due to a lack of an address, leading to less political pressure for their cause.

The final factor is the idea of "Not in My Back Yard" that has become pervasive throughout America. Private and Public partnerships to build affordable housing are announced all the time but are almost always met with significant pushback. A great example of this is occurring in Dallas today. In November 2017, a \$20m bond was approved to develop affordable housing. In 2019, a site was selected by Forrest Lane, Greenville Avenue and the City of Dallas began to have conversations with the community. The pushback was swift and aggressive. Within two weeks, the Dallas Morning News headline read, "Dallas tosses proposed housing-for-homeless sites after pushback from Lake Highlands." The \$20m of approved funds is still sitting in an account untouched to this day.

As we surveyed the landscape of Dallas affordable housing, we focused on nonprofits that provided one or more of the following items:

- Housing and Employment Resources
- Development of New Housing
- Opportunities for Individuals to Engage with those seeking affordable housing





NONPROFIT ORGS

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Back on My Feet is a national organization operating in 13 major cities across the US that combats homelessness through the power of running, community support, and essential employment and housing resources. Back on My Feet seeks to revolutionize the way society approaches homelessness. Their unique model demonstrates that if you first restore confidence, strength, and self-esteem, individuals are better equipped to tackle the road ahead. For all in need, they aim to provide: practical training and employment resources for achieving independence; an environment that promotes accountability; and a community that offers compassion and hope. For all with the capacity to serve – volunteers, donors, community and corporate partners – they seek to engage you in the profound experience of empowering individuals to achieve what once seemed impossible through the seemingly simple act of putting one foot in front of the other.

Back on My Feet, though it focuses on homelessness, it provides a tremendous opportunity for volunteers to actively engage with those who are seeking affordable housing. We believe that a key barrier to affordable housing is many communities' unwillingness to allow it in "their back yard". Often, an affordable housing project will be met with severe pushback by local residents, leading to the project being canceled or postponed. Back on My Feet uniquely creates a space for individuals to build relationships with those living in a residential shelter, changing their perspective on the issue from fear to comfort. Their hope is that this new perspective will not only prevent future pushback on affordable housing but will lead to advocates in the community for future affordable housing developments.

- Donate Funds: This is just a one-time donation or you can set-up a monthly donation.
- Volunteer: Every Monday, Wednesday, Friday, and Saturday morning, volunteers and residents of local shelters meet up at those shelters for an early morning run. The experience is unique partly because as you arrive, no one knows who is a volunteer and who lives in the shelter. Everyone is wearing gym clothes and ready to run. This is the core of the program, and where relationships with members are often made.
- Run for them: Back on My Feet provides race bibs to exclusive races throughout the world in exchange for fundraising for the organization.



Habitat Collin County was founded in 1992. They "are dedicated to eliminating substandard housing locally and worldwide..." with the vision to create "a world where everyone has a decent place to live" (Habitat for Humanity of Collin County, 2020). Habitat Collin County accomplishes its goal through a combination of services: new builds and renovations/restorations.

In order to acquire a home through Habitat Collin County, applicants must go through an application process that lasts 12 to 18 months. The process does take time, but the purpose is to make sure applicants are ready. Interestingly, to be approved, the potential home buyers must volunteer with Habitat Collin County for at least 300 hours. Furthermore, the other option Habitat Collin County provides is renovations or restorations of low-income homes. Essentially, after going through a similar application process to buying and meeting certain requirements, Habitat Collin County will restore or update the applicant's home. Moreover, they have a new affordable planned community called Cotton Grove. This new community will have an amenity center, 35 townhomes, and a 1/2 acre park space.

- General Fund (\$ amount varies): This fund is for anyone who wants to make a one-time or monthly contribution, and the proceeds will be distributed where needed.
- Sign A Stud Program (\$50 and up): This is a wonderful way to honor someone in your life. Habitat Collin County will engrave the name of your choice into the framing of the house.
- Home Repair Program (\$10 and up): You get to be a part of revitalizing neighborhoods.
- Monthly Donor Club (\$10 and up): You can help pay for Habitat Collin County's operating cost.
- Corporate Sponsors (\$2,500 and up): Companies can participate in funding the construction of new homes or renovations of older ones.
- Carpenters Club (\$10 and up): If you are skilled in carpentry, then this club will be great for you!
- Faith Build (\$ amount varies): Habitat Collin County partners with local churches to raise money and create volunteer opportunities for congregations.
- Volunteer: No financial contribution is needed. You can look at Habitat Collin County's calendar for volunteer dates or coordinate a group volunteer day with them.



My Second Chance, Inc. was founded in 1999 with the mission is "to provide supportive services to a person in crisis with issues related to incarceration, substance use, HIV, homelessness, displacement, or family violence" (My Second Chance, 2020). Additionally, they want to see a world where each person "ebrace[s] their unique value and potential for a spirit-filled life of love, dignity and purpose..." (My Second Chance, 2020). Furthermore, they strive to meet this purpose through a variety of services, such as Personal Development Workshops, Recovery Coaching, and Job Readiness Training.

All of their services are important for providing a second chance at life, but the two main services or programs that directly help prepare participants to live on their own (self-sustaining) are Job Readiness Training and Personal Development Workshops.

What is involved in these programs?

- Job Readiness Training: "orientation, goal-setting and improving communication skills, interview techniques and active listening, effective resume writing, employability, time management, first day on the job, proper attire, getting along with supervisors and coworkers, appropriate behavior on the job, and being flexible" (My Second Chance, 2020).
- Personal Development Workshops: These workshops have a holistic approach in an effort to create a whole person. However, their life skills workshops dive into budgeting and sustaining a healthy home.

- Donate Funds (\$ amount varies): This is just a one-time donation or you can set-up a monthly donation.
- Join the Dream Team (\$25 and up): For 12 months, you can be a part of this program, which helps with housing, insurance, toiletries, cleaning supplies, etc. for participants in My Second Chance's program.
- Housing Supply Drive: They have a wishlist on their website where you can donate any necessity for a home.
- Volunteer: There are various levels of volunteer options, but they desire people who would like to volunteer their skills (skills-based volunteerism).



Another organization that is involved with the affordable housing issue is OurCalling. They specialize in leading the homeless population out of their current circumstances and towards a healthy and sustainable lifestyle. This is accomplished by building relationships and providing basic needs.

OurCalling has released a directory that can be purchased from their website. It is packed with lists of hundreds of resources and organizations that can assist the homeless Dallas population. The booklet is a one-stop-shop for getting help quickly and easily. They encourage Dallas residents to purchase these directories and hand them out to homeless people they encounter.

- OurCalling hosts several events around downtown Dallas for a variety of purposes.
 Some may be simply feeding the homeless, while others may be a rally to raise awareness of the issues. These events and how to get involved can be found on their website.
- The easiest way to get involved is to volunteer via their website. There is no shortage of needs when it comes to the issues of affordable housing for the homeless.



CitySquare is a broad nonprofit organization that focuses on a large variety of services for addressing poverty in the areas of hunger, health, and housing. The organization currently provides over 50 thousand interactions in the Dallas area.

- Given the current pandemic, CitySquare has refocused a large number of efforts on virtual support. This might include donating toward camp kits, gear for underprivileged kids, social support, and other creative contributions. This can mean creating camp totes at home, collecting grocery bags for food distribution, or making TRAC food boxes. Additionally, there are opportunities to create homeless outreach kits, welcome home kits, and cleaning buckets.
- As with most organizations, the easiest way to get involved is to volunteer (outside of making a donation). Their website focuses on a variety of local events to get involved in, including food pantry operations, administrative support, and event coordinating. Links to all of this information can be found on their website (link below)



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