**BREAK OUT SESSION—HOUSING**

**General Information:**

Go to Texas Women’s website and can pull up more detailed information

Go to page 26 of the report to view next steps—presentation is available to be given to groups and organizations and WPF will be clearinghouse (Flora Brewer)

Look at the video clip “fighting chance” that was in the presentation. Shows exemplary families that were found and made their dream happen. (Flora Brewer)

**Reactions to Data Presented:**

Not surprising—glad to raise awareness--stunning

Format was great and women are now armed with researched data and it’s validated

This is not just a women’s issue—it is a community issue (Cindy Crain—Tarrant Cty. Homeless Coalition)

**What are the most promising current initiatives in our community that address the data?**

Serious rental crisis in major cities. Rental demand is huge and it costs $800-900 for a 1-2 bedroom apartment. There is affordable housing available in home ownership. Women need to work toward that as a goal—it’s a viable path. (Shirley Spears—Fort Worth Association of Real Estate Brokers)

The major issue is that the city lacks a strategic housing plan. Developers build houses and get incentives to do so and then they wait until the credits run out and they flip them. The city did a pretty good job on what to do to help homeless situation. They need to get the entire city involved in a strategic housing policy. Because we’ve all seen what happens when there is an affordable housing inniative—everyone says “not in my neighborhood”! For one thing don’t overbuild apartments that aren’t near transportation.

There are 41 cities in Tarrant County. Each city has their own priorities for affordable housing. When the Housing Authority sold Ripley Arnold the money from the sale was used to buy other apartments—7 in total. Stonegate got a lot of press and now Stonegate is a vibrant mixed income community. The other apartments are doing well and the Housing Authority has generated approx. two million dollars in cash flow. This should be used as a model. These funds have been used to offer self-sufficiency programs and find more homes. 80% of the clients that use Fort Worth Housing Authority are single women. (Alex Jiminez—former Fort Worth Housing Authority board member)

Teach women self sufficiency. I don’t push rentals—my emphasis is on education so women can realize they can own a home and that it’s OK to have these things. Many low-income women don’t think this way. (Shirley Spears)

Talk with women in your network who are struggling. Maintenance for owning a home is a major issue. Help women learn basic home maintenance skills.

A homeowner can use home warranties. Don’t allow our gender to limit what we can do. Women can learn to take care of their own homes. (Shirley Spears)

That isn’t always the case. Sometimes someone is put in a home that they cannot afford. That only does them a disservice. (Lueretha Slack, VP., Comerica Bank)

$8-9 jobs are increasing. Credit is a huge issue. There is a whole group of college graduates who don’t know what it takes to get a loan. They need to plan in ways they’ve never done before. Chase Bank did a study and asked 1st time homebuyers what they wished they had known before they started the homebuying process:

1. Wish I had known more about the process itself
2. Wish I had known how much it costs to maintain a home (David O’Brien, Housing Opportunities of Fort Worth)

Check out the Center for Public Policy Priorities—there is lots of detailed information there. A bill sponsored by Mark Veasey mandates that financial literacy classes curriculum be taught in grades K-8. This class will begin in the fall of 2014. (Flora Brewer)

**What issues should be addressed in the 2015 Texas Legislative session? What pending legislation could be supported?**

Tax credits are more and more competitive. The guidelines should be changed so they favor non-profits, not developers who just flip the housing they build. (Alex Jiminez)

There are competitive and non-competitive tax credits. However the bond market has been bad and that has made it difficult. Administrative rules decide criteria for these tax credits. These decisions are made at the state level. We should look at this criteria and lobby to do non-competitive at the local level. Apartment complexes need to be dispersed in communities; however, the land there is more expensive and developers won’t build there because they can’t make a profit. (Donna VanNess, Tarrant County Housing Partnership--??I think?)

Talk with your city council and attend council meetings. The low income housing developments are always put in inner city. When there is a suggestion to put such housing outside inner-city—suburbs—they don’t want it. (Shirley Spears)

There are several entities in the city for transitional and emergency housing. The YWCA is working on a program for “shared housing” where someone living alone might be willing to share their home with someone needing housing. The YWCA, this year, has served 150 women in the residential housing at the YW. The YWCA has been looking for permanent supportive living housing for six years. We cannot find property. Everyone says “not in my backyard”. And if we do find a property it is too expensive to make it work. (Linda Hertz-Chair YWCA Board)

Payday lending is a major issue. Transportation funding is also a huge problem. If you put low-income housing outside of the inner city there is no transportation to get to a job.

Cities definition of low to moderate rent is way over what low to moderate income families can afford. (Sue Matkin—United Way)

Big issue is finding homes for large families of 9-12 children. Landlords don’t want to rent to such a large family or they don’t have anything workable. (Janelle Holt—Arlington Life Shelter)

The city council has a new program where a developer would pay into a fund $200 per unit per year to build up a fund for rehab of affordable housing. However it would take a long time for the dollars to build up. (Flora Brewer)

This idea is not a good one. Developers can put up anything when their payment is so cheap. (Shirley Spears)

Units where a low-income person can live are in very bad shape. There needs to be funds for rehab. However, it is a buyer’s market and out of state developers come in and buy properties, put very little into them and flip them.

The City Council should be involved in decisions about where these apartments or low-income housing are built. Developers should not be the only ones involved in the site selection as they put them in the wrong places. (Dist. 9 Candidate Ann Zadeh)

Do these payments even get collected? The developers may have the units for 15 years and then when they have to make the payments, they declare bankruptcy. (Sandra Knight - Fort Worth Foundation)

The dollars really are collected. There is a monitoring system. So how can we expand affordable housing with all these issues? A coalition of interested parties have met with 9 private sector apartment owners/ landlords and asked them what they need for the risk of renting to high risk renters—how about a double deposit? We were told that for a 2 bedroom, fair market value, all bills paid, units are 96% occupied. Units that are available are in really bad shape. So the owners know they need to do something to help the situation. Some ideas: reduce screening process; private sector takes more risk. (Cindy Crain, Tarrant County Housing Coalition).

At the policy level, housing has to be a priority—in federal and state funding. Other sources of funding need to be found that make sense to developers so they will build. There is a need to educate and find resources. There is data that shows that a community saves dollars when adequate affordable housing is available.

We need to hold our politicians accountable. It is an election year. We need to get women to vote! (Lueretha Slack)

One of the strongest lobby groups is women! They need to talk about a strategic housing plan and more regulations on tax credits. Think outside the box—women have always done this—they are not afraid to think differently. The Affordable Housing Coalition was disbanded by City Council. We need to get neighborhood associations to buy into property selection before it goes to city council. (Alex Jiminez)

Engage the mayor and all of city hall/council. (Cindy Crain)

Look at the pay scale when jobs come to metroplex. Giving incentives for $8-9 jobs does nothing to help low and middle income because they can barely survive on this hourly wage. (Patricia Ward, Housing Director, Tarrant County Community Development)

Look at where the jobs are, how to get to the job without adequate transportation. It takes two hours if you live on the west side of Ft. Worth to get to Alliance Airport—you have to take several bus transfers and then you can only get to the north side of town—because the transportation doesn’t go all the way to Alliance. Then you don’t have any daycare. All these issues come into play—you cannot just pick one without dealing with the others. (Debbie Kratky—Workforce Solutions)