

# HOUSING REVITALIZATION PLAN



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Texas State Affordable Housing Corporation

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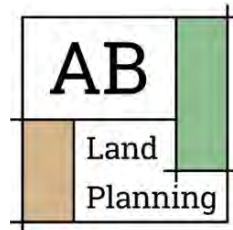
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- Zainab Naaz Ansari, ABLP Editor/Planning Assistant
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# EXECUTIVE SUMMARY

The [Housing Revitalization Plan](#) provides a strategic framework to address housing needs in four Houston neighborhoods—Independence Heights, Near Northside, the Greater Fifth Ward, and the Greater Third Ward—that are expected to be affected by the North Houston Highway Improvement Project (NHHIP). Developed in partnership with the Texas State Affordable Housing Corporation (TSAHC) and the Texas Department of Transportation (TxDOT), the plan supports Title VI compliance by identifying strategies to mitigate potential displacement and affordability pressures. A total of \$28.5 million has been allocated to support affordable housing initiatives in these communities, with funds distributed based on the projected impacts of the highway project on housing in the Affected Neighborhoods.

This Final Plan is informed by extensive community input. Quantitative analysis is complemented by this qualitative data, obtained from focus group sessions, interviews with affordable housing advocates and other stakeholders, and business surveys. This engagement process revealed concern about rising housing costs, the aging of neighborhood housing stock, and the potential displacement of long-term residents. Community members consistently emphasized the importance of preserving affordability, expanding housing options for families and seniors, and maintaining the historic character of their respective neighborhoods.

The respective Development Programs that emerged are designed to increase the supply of affordable housing for low-moderate income households earning 80-120% of Area Median Income and seniors earning between 30% and 80% of Area Median Income. This reflects a pragmatic approach, acknowledging the limited opportunities to meaningfully lower housing costs for consumers.

In addition, each Affected Neighborhood's Development Program contains a diverse mix of housing types. Also, each Development Program reflects the amount of funding available to each Affected Neighborhood.

Moreover, reflected in each neighborhood's Development Program is the possibility of further increasing the supply of affordable housing by gaining access to land at no cost. The presumption is that this land would be developable and would be publicly or quasi-publicly owned. Not shown is the possibility of gaining access to developable land at reduced cost.

These scenarios demonstrate that strategic investment of the allocated funds could produce dozens of new affordable housing units across the four neighborhoods. If leveraging resources aside from free land becomes available, the production of additional housing units is possible.

The Development Programs included in this [Housing Revitalization Plan](#) provide a practical guide to expanding access to safe, affordable housing for residents affected by the NHHIP.

The final chapter, “Pathways to Implementation,” contains strategies for the successful implementation of this [Housing Revitalization Plan](#).

Appendix B presents comments received from residents, affordable housing advocates, and service providers through various means. These comments primarily pertain to housing types in the development program.

# INTRODUCTION

The Texas Department of Transportation (TxDOT) has entered a formal collaboration with the Texas State Affordable Housing Corporation (TSAHC), known as the North Houston Highway Improvement Project (NHHIP) Affordable Housing Revitalization Program (the “Program”). The purpose is to support TxDOT’s compliance with Title VI of the Civil Rights Act of 1964 requirements related to the NHHIP. In accordance with Title VI compliance, TxDOT will mitigate the effects on affordable housing by providing TSAHC-administered financial assistance to support specific affordable housing initiatives.

The Program consists of two phases. Phase I is the creation of a revitalization plan that will address the issue of affordable housing in neighborhoods along the NHHIP (the “Housing Revitalization Plan”). Phase 2 is the implementation of the Housing Revitalization Plan.



Figure 1: Affected Neighborhood Boundaries<sup>1</sup>

<sup>1</sup> Sources: City of Houston (COH) Open-Source Data, Houston-Galveston Area Council (H-GAC), and Environmental Science Research Institution (ESRI)

A budget of \$28.5 million has been allocated by TxDOT for the development of affordable housing in the four neighborhoods identified by the North Houston Highway Improvement Project (NHHIP) for funding. These four Affected Neighborhoods are Independence Heights, Near Northside, the Greater Fifth Ward, and the Greater Third Ward. The neighborhood boundaries for the Affected Neighborhoods coincide with the boundaries delineated by the City of Houston Super Neighborhoods. They are displayed in Figure 1.

Funds are being allocated on a percentage basis to each Affected Neighborhood. The allocations are identified later in this document.

The **Housing Needs Assessment** that preceded this **Housing Revitalization Plan** serves as the foundation for this plan. It provides an exhaustive analysis of housing needs in the four Affected Neighborhoods, using both quantitative and qualitative data. The **Housing Needs Assessment**, which is posted at [www.tsahc.org](http://www.tsahc.org), was conducted to ensure that this **Housing Revitalization Plan** is relevant, effective, and appropriately targeted.

The quantitative data and analysis contained in the **Housing Needs Assessment** relied on American Community Survey (ACS) 2019–2023 data from the United States Census Bureau. The updated version of this data, ACS 2020-2024, is utilized in this document.

Qualitative data was gathered through an extensive public engagement process that included focus groups, stakeholder interviews, and community surveys, as well as windshield surveys that documented housing conditions. Relevant prior plans and studies were also referenced to ensure continuity with existing planning efforts. Together, these methods provide a clear and thorough understanding of housing needs in the Affected Neighborhoods.

In sum, the **Housing Revitalization Plan** is designed to serve as a strategic framework that guides investment decisions that support neighborhood revitalization efforts in the Affected Neighborhoods. As such, reference is frequently made to approaches to how this plan can be used in the implementation phase mentioned above.

### Local Context

Although this document focuses on the four Affected Neighborhoods, it is important to place the existing conditions and neighborhood-specific strategies within the local context. Since 2020, the Rice University Kinder Institute for Urban Research has provided an annual analysis of housing conditions in Houston and Harris County. Below are key findings of the 2025 State of Housing in Harris County and Houston.

- Affordability gaps for homeownership have deepened, as increases in land and home prices outpaced wage gains. Residents in Houston and Harris County experience an affordability gap of \$175,967 and \$129,763, respectively.

## Housing Revitalization Plan

- Large increases in rent have created more cost-burdened households — the county added roughly 15,000 cost-burdened renters in one year alone.
- Houston remains a renter-dominated city, but homeownership has increased in the city and county, each losing about 20,000 rental households while gaining around 12,000 owner-occupied households between 2022 and 2023.
- Population trends show suburban movement and central city stagnation.

The Kinder Institute research also demonstrates that while Houston is still among the most affordable large cities, it is becoming more expensive than in the past. As well as the above, this has implications for the ability to make affordable housing available to the residents of the four Affected Neighborhoods, most of whom reside in low-moderate income households.

### Relevant HUD Standards

The United States Department of Housing and Urban Development (hereinafter “HUD”), since its inception in 1965, has assumed responsibility for national housing policy and community development. In concordance with that role, HUD defines affordability and issues income guidelines for affordable housing programs.

By HUD’s definition, housing is affordable when total housing costs do not exceed 30% of a household’s gross income. In addition, HUD annually issues income guidelines that ensure that federal housing assistance is directed toward those with the greatest need. Because these guidelines serve as a national standard, they provide a framework for the program of affordable housing development that appears in each Affected Neighborhood section of this [Housing Revitalization Plan](#).

HUD also annually posts income limits by household size. It is not feasible, within the existing budget of \$28.5m, to serve households below 50% Area Median Income. Senior housing is the exception, as it usually targets households with incomes between 30% and 50% of the Area Median Income.

Table 1 depicts the most recently available HUD income limits by household size.

In Table 1, the HUD convention of highlighting data for four-person households is adopted because it serves as a basis for calculating eligibility. Therefore, the planning team has utilized the four-person household convention in crafting the Development Program for each Affected Neighborhood.

**Table 1: HUD Income Limits by Household Size<sup>2</sup>**

Household Size	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits	Moderate (120%) Income Limits
1	\$21,250	\$35,400	\$56,650	\$84,950
2	\$24,300	\$40,450	\$64,750	\$97,050
3	\$27,350	\$45,500	\$72,850	\$109,200
4	\$32,150	\$50,550	\$80,900	\$121,300
5	\$37,650	\$54,600	\$87,400	\$131,050
6	\$43,150	\$58,650	\$93,850	\$140,750
7	\$48,650	\$62,700	\$100,350	\$150,450
8	\$54,150	\$66,750	\$106,800	\$160,150

## Content and Structure

This Introduction is followed by a chapter that contains Affordable Housing Goals. These goals apply to all Affected Neighborhoods.

Following Affordable Housing Goals, there is a chapter for each Affected Neighborhood. Each of the Affected Neighborhood chapters begins with an overview of the Affected Neighborhoods, followed by existing conditions, market conditions and development trends, and a Development Program. The Development Program presents alternative scenarios for how each Affected Neighborhood’s budget can be allocated for affordable housing development.

Pathways to Implementation are presented in the final chapter which contains a discussion of opportunities and challenges to plan implementation. In addition, implementation best practices are highlighted, and an affordable housing resources and social services resource guide is included.

A glossary of terms and a resource guide appear at the end of the document.

It is important to note that participants in the public engagement process, which was conducted to assess needs, provided input not only related to housing needs, but also related to social service needs. Due to budget constraints, funds have not been allocated for social services. However, the

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<sup>2</sup> Source: U.S. Department of Housing and Urban Development, “FY 2025 Income Limits for Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area MSA)],”<https://www.huduser.gov/portal/datasets/il.html>.

toolbox contains information related to social services.

### Steps in the Planning Process

During the first phase of the planning process, the planning team implemented a robust public engagement process to identify needs (please see [Housing Needs Assessment](https://www.tsahc.org/public/upload/files/general/Housing_Needs_Assessment_Houston_I-45_Expansion.pdf) at [https://www.tsahc.org/public/upload/files/general/Housing\\_Needs\\_Assessment\\_Houston\\_I-45\\_Expansion.pdf](https://www.tsahc.org/public/upload/files/general/Housing_Needs_Assessment_Houston_I-45_Expansion.pdf)). This process involved convening focus group sessions, distributing digital surveys, and performing interviews with key stakeholders. Residents, business owners, affordable housing service providers, and elected officials participated.

The next step was to prepare a [Draft Housing Revitalization Plan](#). Subsequent to presenting the draft plan to the TSAHC staff and board of directors for review and comment, a highly publicized public meeting was held in each Affected Neighborhood (please see Appendix D). At these meetings, community residents and other stakeholders were updated on the status of the planning process, and attendees engaged in a facilitated exercise to identify preferred housing types included in their respective Development Programs. An opportunity was also provided to identify preferred housing types not included in the Development Program.

In order to boost input, a focus group session was held in the Greater Third Ward, and digital surveys were distributed at various venues in the Affected Neighborhoods. In addition, the Draft Plan was posted on the TSAHC website to solicit public comment. Input received is reflected in this [Final Housing Revitalization Plan](#).

To encourage additional feedback before the closing of the public comment period, the planning team sent reminder notifications to residents, which included a link to a digital survey tailored to their neighborhood. Individuals were notified via email of the various ways they could indicate their housing-type preferences if they had not already done so. One of these means was by submitting a comment to TSAHC.

This final version of the [Housing Revitalization Plan](#) has been shaped by community input, population and housing data, market trends, affordable housing goals, and the planning team's technical expertise. A Development Program for each Affected Neighborhood serves as a framework for increasing the supply of affordable housing in each of the four Affected Neighborhoods.

Lastly, strategies for implementing the plan have been developed and are presented in the "Pathways to Implementation" chapter.

# AFFORDABLE HOUSING GOALS

Across the Affected Neighborhoods, the input received from stakeholders who participated in the **Housing Needs Assessment** process was mostly consistent with respect to goals. Therefore, this section contains goals that are universal. These goals also reflect best planning practices related to similar neighborhoods. Moreover, these goals overlap in some instances.

## Increase the Supply of Affordable Housing

Participants in the **Housing Needs Assessment** process consistently indicated that housing, whether rental or for-sale, that is affordable for the households that reside in the Affected Neighborhoods is a high priority.

HUD has established a standard that no more than 30% of a household's income should be applied to housing. This serves as the framework for the Development Programs presented in each Affected Neighborhood chapter.

The Development Program for each Affected Neighborhood targets households earning 50% to 120% of Area Median Income (AMI) for this locale.

## Increase the Supply of Senior Housing

Since the Affected Neighborhoods are mature neighborhoods, substantial proportions of seniors reside in each. Thus, it is not surprising that aging in place ranked high among needs identified by stakeholders participating in the **Housing Needs Assessment** process. Therefore, the Development Program for each Affected Neighborhood reflects the goal of increasing the supply of senior housing.

Since services will not be funded within allocated funds, incentivizing the development of senior housing proximate to relevant services will be reflected in documents used to procure senior housing developers during the Implementation Phase of the NHHIP Affordable Housing Revitalization Program.

## Address Homelessness

Housing for the unhoused was cited as an unmet need in most of the Affected Neighborhoods. Budget constraints preclude the provision of housing for the unhoused in the Development Programs, but existing housing and supportive services for individuals and families that are unhoused are included in the toolbox in the Pathways to Implementation chapter.

### Utilize Public and Quasi-Public Land

It is essential that other resources be tapped to leverage the \$28.5 million available for new housing construction available through the NHHIP Affordable Housing Revitalization Program.

Utilizing suitable land that is in the public or quasi-public domain is one means of leveraging the existing budgetary resources. This approach is not without precedent in Houston, so it is not an unrealistic consideration.

### Ensure Equitable Development

Recently there has been a fresh perspective on “missing middle” housing. Examples include small duplexes, fourplexes, and eight-plexes. There is a renewed focus on these housing types because they can be a means of increasing the supply of affordable housing in low-moderate income neighborhoods, thereby ensuring equitable development.

In the Greater Third Ward Affected Neighborhood, in particular, this is not a new concept. In the north end of that neighborhood, there is a substantial amount of older “missing middle” housing, mainly in the form of eight-plexes.

One of the benefits of “missing middle” housing is that all ages can be served, including single-person households, family households, and seniors.

### Incentivize Transit-Oriented Development

Housing development that is placed in proximity to bus lines and other forms of public transit enhances access to jobs. In each Affected Neighborhood section, there is a map that depicts bus lines and in the case of the Near Northside, bus lines and light rail transit lines.

To forestall price speculation, this [Housing Revitalization Plan](#) does not pinpoint actual development sites. However, the identification of developable land that is proximate to transit has provided a framework for each respective Development Program. Moreover, during the implementation phase, projects with access to employment can be prioritized for funding.

### Prioritize Development that Reflects Identified Community Needs

In the implementation phase, development that reflects needs identified during the extensive needs assessment process will be prioritized.

### **Prioritize Development that Reflects Community Character**

Residential development, most of it new, that towers over one-story housing units has frequently been cited as incompatible with existing community character. This is an oft-cited concern of stakeholders, especially residents of long-standing.

During the crafting of the respective Development Programs and prospectively during the implementation phase of the NHHIP Affordable Housing Revitalization Program, the developer selection process will take the impact of affordable housing projects on community character into account.

# INDEPENDENCE HEIGHTS

## Overview

Independence Heights, located inside Interstate Freeway 610, boasts a history that is unique among Houston neighborhoods. It was originally settled by African Americans, beginning in 1908, and was incorporated as a separate municipality in January 1915. It was annexed into Houston the day after Christmas 1926.

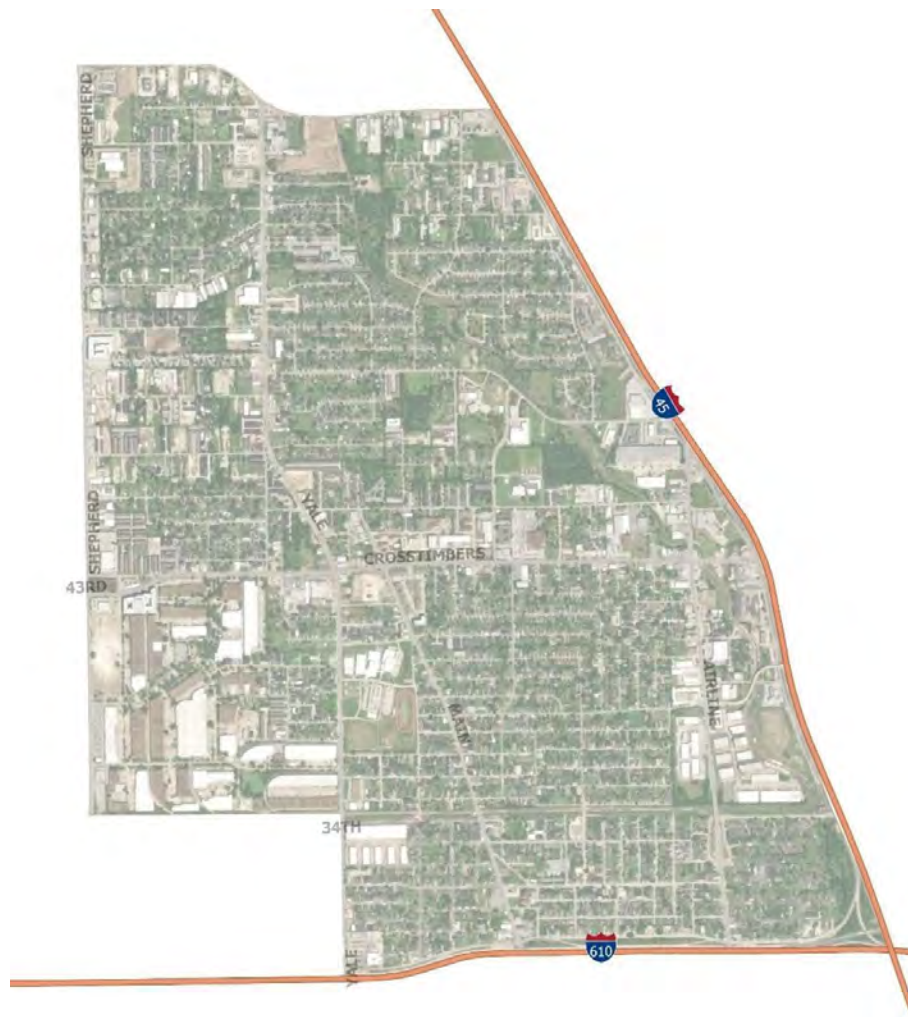


Figure 2: Independence Heights Boundary<sup>3</sup>

The historic Independence Heights lies within the boundaries shown on Figure 3.

<sup>3</sup> Sources: City of Houston (COH) Open-Source Data, Houston-Galveston Area Council (H-GAC), and Environmental Science Research Institution (ESRI)

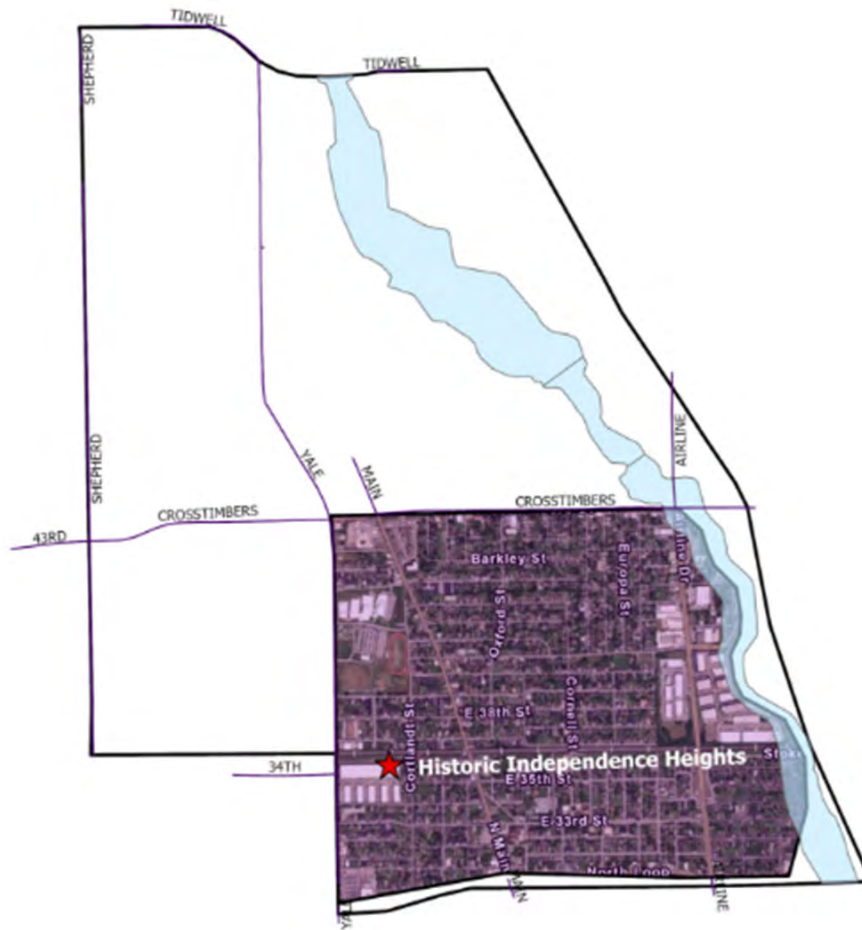


Figure 3: Historic Independence Heights Boundary<sup>4</sup>

The high level of activism that led to the founding of Independence Heights has not diminished. Civic organizations, religious congregations, and the Independence Heights Redevelopment Council activate community revitalization and economic development projects. These include churches, such as Mount Pilgrim Missionary Baptist Church and Greater First Baptist Church, where past and upcoming public engagement sessions have been held to receive community input into the plan.

## Community Input

During the first phase of the planning process, data on unmet needs was collected through focus group sessions, interviews with community leaders and affordable housing advocates, business surveys, and digital surveys, which were distributed to residents. Residents expressed fear of

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<sup>4</sup> Sources: Texas Housers, City of Houston (COH) Open-Source Data, and Environmental Science Research Institution (ESRI)

## Housing Revitalization Plan: Independence Heights

displacement, fearing that rising property taxes due to new development will force long-term residents out of the neighborhood. Therefore, identified needs include affordable senior housing and housing priced within reach of families and individuals seeking to locate or relocate to the neighborhood.

As previously mentioned, the Housing Needs Assessment, available on the TSAHC website, offers a comprehensive overview of the housing and service needs identified by members of the Independence Heights community. It can be viewed at [www.tsahc.org/about/plans-reports](http://www.tsahc.org/about/plans-reports).

The business surveys Table 2, which were conducted digitally, were not included in the Housing Needs Assessment but are presented here in the Housing Revitalization Plan.

**Table 2: Independence Heights Business Survey Results<sup>5</sup>**

<b>Business type</b>	
Service	4
Retail	2
Restaurant	1
Manufacturing	1
<b>Number of employees</b>	
11-25	5
1-5	2
6-10	1
51+	1
<b>Number of years in operation</b>	
6-10 years	3
1-5 years	3
11-20 years	2
<b>Importance of affordable housing for employees in surrounding areas</b>	
Very important	5
Somewhat important	4

## Housing Revitalization Plan: Independence Heights

<b>The extent of housing costs or availability that impacts recruiting/retaining employees</b>	
Moderate impact	4
Significant impact	3
Minor impact	2
<b>Wages or benefits increased to offset rising housing costs for your employees</b>	
No	5
Yes	2
Not applicable	1
<b>Percentage of your employees that live outside of the neighborhood due to housing costs</b>	
11-25%	5
0-10%	1
26-50%	1
51-75%	1
76%+	1
<b>Impact of the lack of affordable housing on your business operations</b>	
Increased employee commuting time	7
Difficulty finding and retaining employees	3
Impact on customer base	2
Reduced employee morale or productivity	1
<b>Belief that improving housing availability in the neighborhood would benefit your business</b>	
Significant benefit	4
Moderate benefit	4
Minor benefit	1
<b>Actions you believe are most effective in improving affordable housing in the neighborhood</b>	
Implementing rent control or stabilization policies	5
Offering tax incentives to developers building affordable housing	5
Increasing the supply of affordable housing units	4
Supporting organizations that build or manage affordable housing	4
Providing housing subsidies or vouchers	1

The extent of which issues related to safety and security affect your business operations	
Significant impact	5
Moderate impact	2
Minor impact	2

Business survey responses from Independence Heights provide additional insight into how housing affordability intersects with workforce stability and local economic activity. Respondents represented a mix of service, retail, restaurant, and manufacturing establishments, with most businesses employing between 11 and 25 workers. The business base includes both newer establishments and longer-standing operations, with several respondents reporting more than 6 years in the neighborhood.

Across respondents, there was a strong recognition that housing affordability is closely tied to workforce stability. Most business owners indicated that it is either very important or somewhat important for employees to be able to afford housing in the surrounding neighborhood. Businesses also reported that housing costs are already affecting employment dynamics, with several indicating moderate to significant impacts on their ability to recruit and retain workers.

Community input was also gathered during the Draft Plan phase of the planning process. Public meetings, digital surveys, and comments transmitted to TSAHC were the means of gathering this input. Results, together with the planning team’s technical expertise and other factors such as the availability of developable land, market trends, data related to population and housing, and relationship to the aforementioned affordable housing goals, inform the Independence Heights Development Program shown in Table 5.

### Existing Conditions

As shown in Figure 4, the predominant land use in Independence Heights is single-family residential. It occurs throughout the neighborhood. Multifamily development is less prevalent and occurs mostly north of Crosstimbers Street.

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<sup>5</sup> Sources: ABLP & Houston Area Urban League, November 2025-February 2026

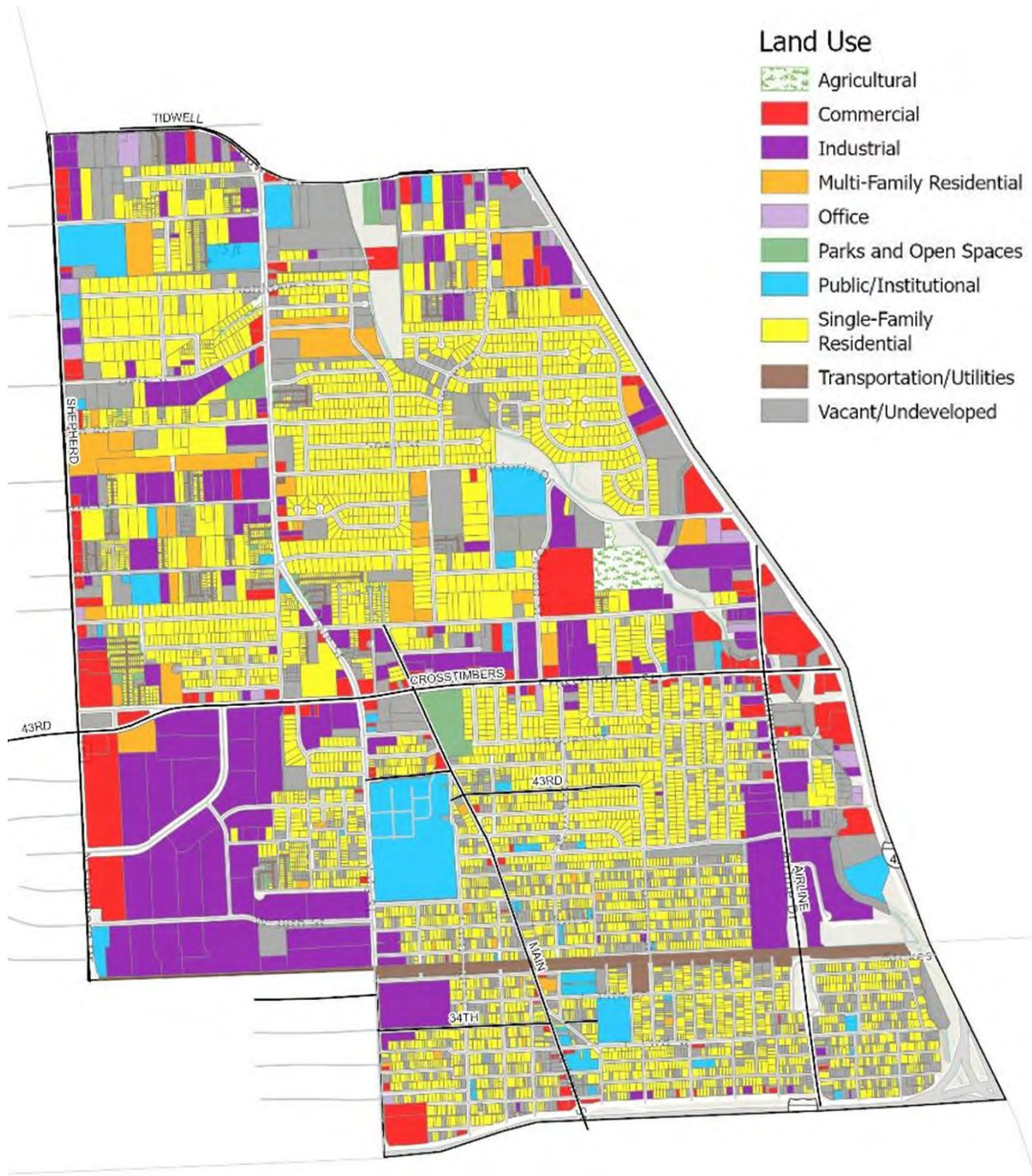
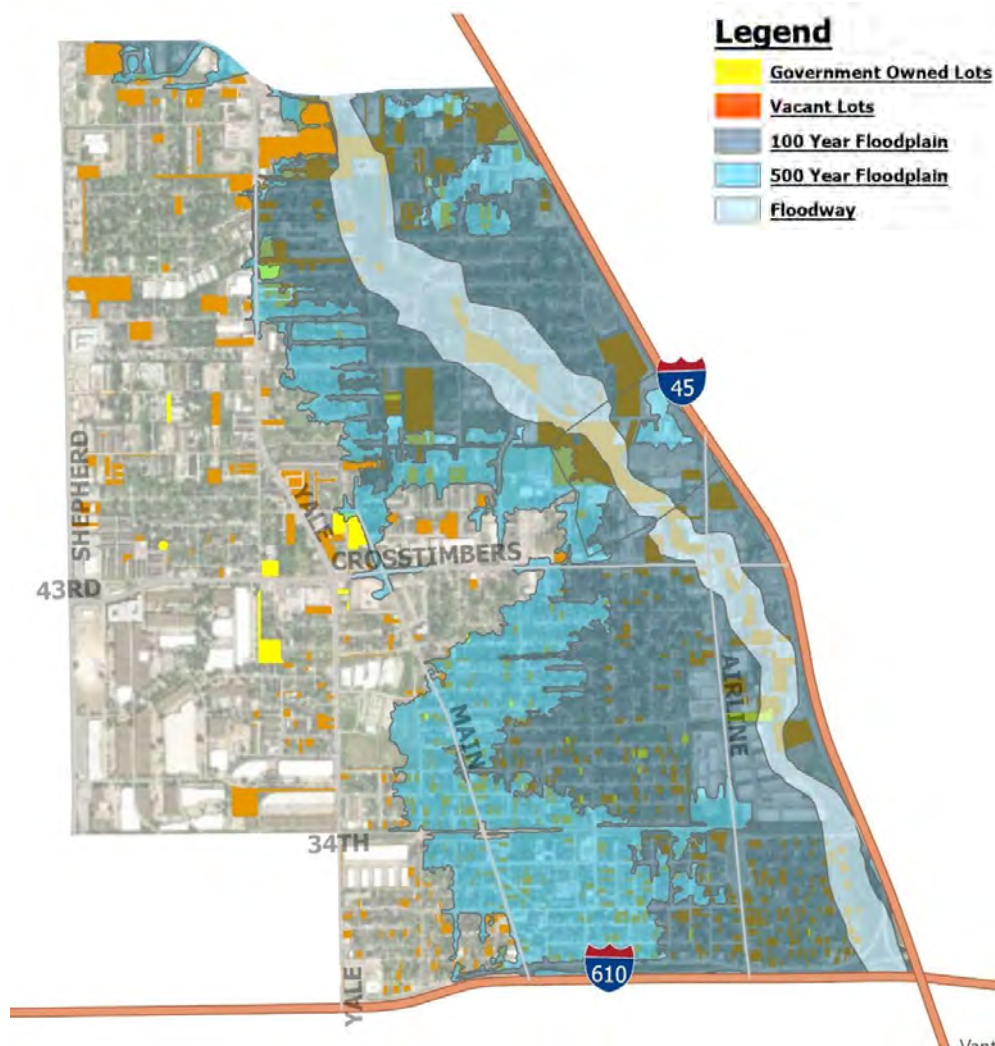


Figure 4: Independence Heights Land Use<sup>6</sup>

Commercial and industrial uses are typically located along major thoroughfares and adjacent to Loop 610 and the North Freeway/IH-45. These uses, especially industrial uses, are also interspersed throughout the interior of the neighborhood.

Undeveloped land is scattered throughout. As shown in Figure 5, undeveloped land in the eastern section of Independence Heights is in the 100-year flood plain. Residential development on these tracts of land would require costly mitigation.

<sup>6</sup> Source: City of Houston (COH) Open-Source Data



**Figure 5: Independence Heights Undeveloped Land<sup>7</sup>**

Public and institutional uses are interspersed throughout Independence Heights, as well. They are shown on the land use map as public and institutional use (Figure 4) and displayed on the community amenities & facilities map (see Figure 6). These include parks, schools, libraries, Fire Station #31, and community centers. These facilities are an asset to the neighborhood and exert a stabilizing influence.

Unfortunately, Burrus Elementary, which has served the neighborhood since 1911 and is a recognized historic site, has been slated, as of February 2026, for closure by the Houston Independent School District. This has the potential to affect the attractiveness of Independence Heights as a residential destination for families.

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<sup>7</sup> Sources: City of Houston (COH) Open-Source Data, Harris County Appraisal District (HCAD), Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI)

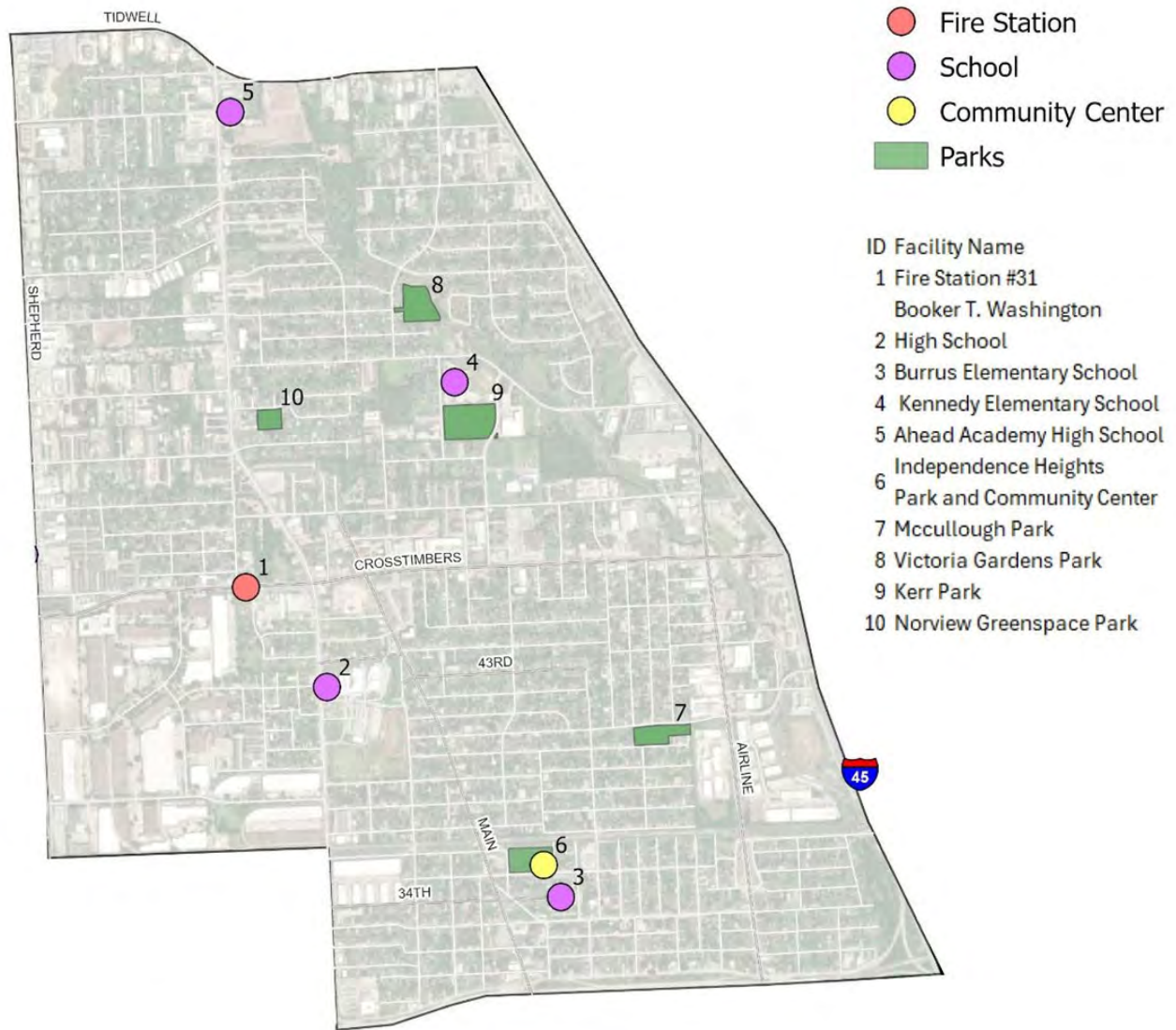


Figure 6: Independence Heights Community Amenities & Facilities<sup>8</sup>

## Housing Density

Housing density refers to the number of housing units per acre. While current densities are relatively low, the Development Program proposes higher densities to help increase the housing supply, particularly given budget constraints. The Development Program carefully considers existing community character when suggesting higher densities. Development sites are not specified to deter land speculation. But undeveloped land outside the floodplain and not contaminated has been identified and considered.

<sup>8</sup> Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

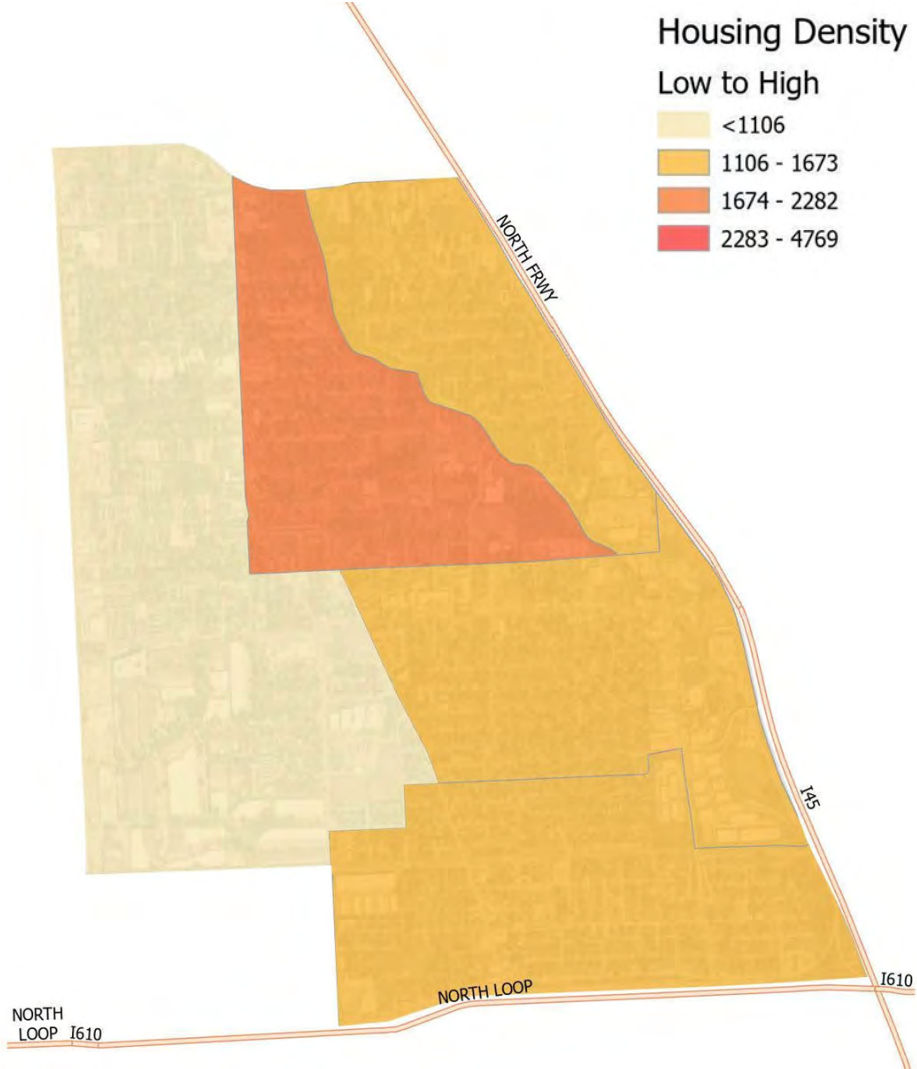


Figure 7: Independence Heights Housing Density<sup>9</sup>

## Transportation

Bus routes have been identified due to the relationship between transportation and access to jobs and other services. As shown in Figure 8, coverage is focused on the major thoroughfares, including North Main Street, Airline Drive, Crosstimbers Street, and Yale Street.

The Development Program takes access to bus routes into account. Also, there is the potential for access to bus routes to be considered when development proposals are prioritized.

<sup>9</sup> Source: U. S. Census Bureau 2021-2024 ACS

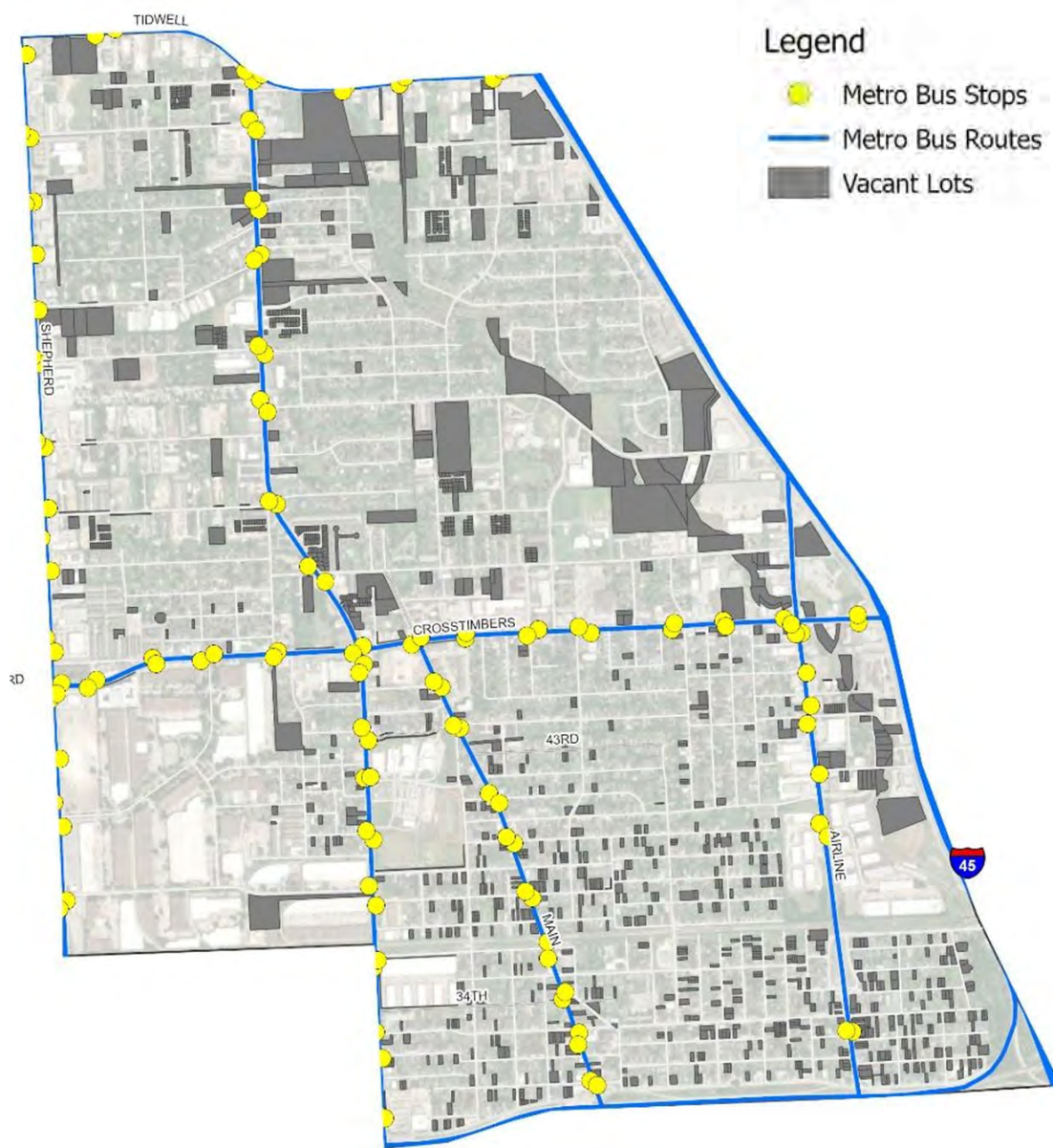


Figure 8: Independence Heights Transportation Stops & Routes<sup>10</sup>

## Environmental Challenges to Affordable Housing Development

As shown in Figure 9, there are two brownfield sites in Independence Heights. The presence of brownfields is a concern that may be mitigated in relation to land development. Public data from federal and state sources were utilized to identify the brownfield sites in Independence Heights.

<sup>10</sup> Sources: METRO, Harris County Appraisal District (HCAD)

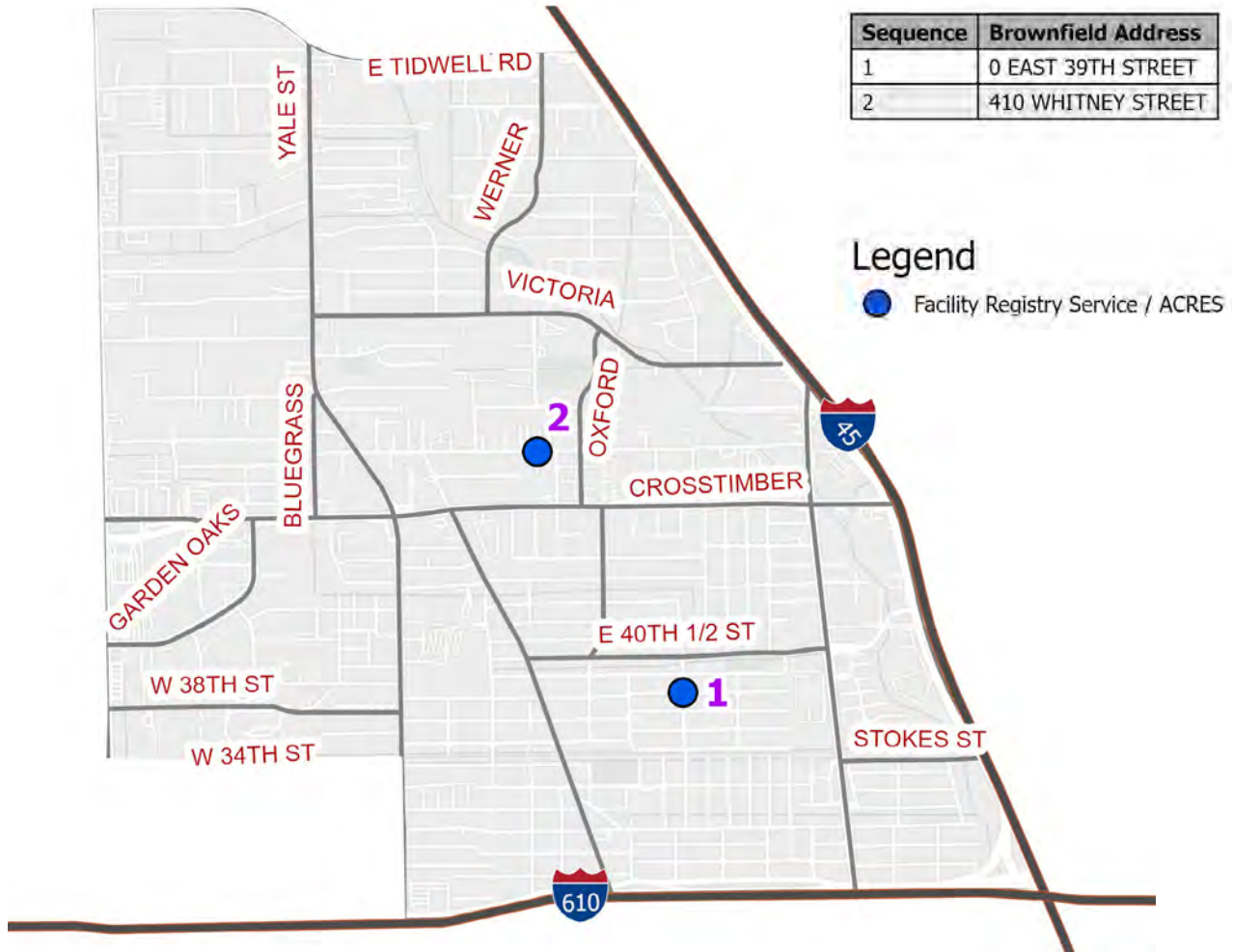


Figure 9: Independence Heights Brownfield Sites<sup>11</sup>

However, there is substantial floodplain coverage. Remediation to build safe and secure housing on this land could prove costly to end-users and low-income housing tax credits are not available for projects in a floodplain.

## Population and Housing Characteristics

Although originally a predominantly African American settlement, Independence Heights has experienced a change in ethnic composition. Hispanics/Latinos of any race are now the predominant ethnic group in the neighborhood, as shown on Table 3.

Although Independence Heights is a mature neighborhood, there has been much new

<sup>11</sup> Sources: City of Houston (COH), Environmental Protection Agency (EPA) 2026, Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI), Texas Commission of Environmental Quality (TCEQ) 2026.

## Housing Revitalization Plan: Independence Heights

residential development, as shown on Figure 10. Thus, the median year built of 1978 is not much different than the citywide figure of 1982. However, consistent with the neighborhood's maturity, much of the housing stock is being and has been demolished, as shown in Figure 10.

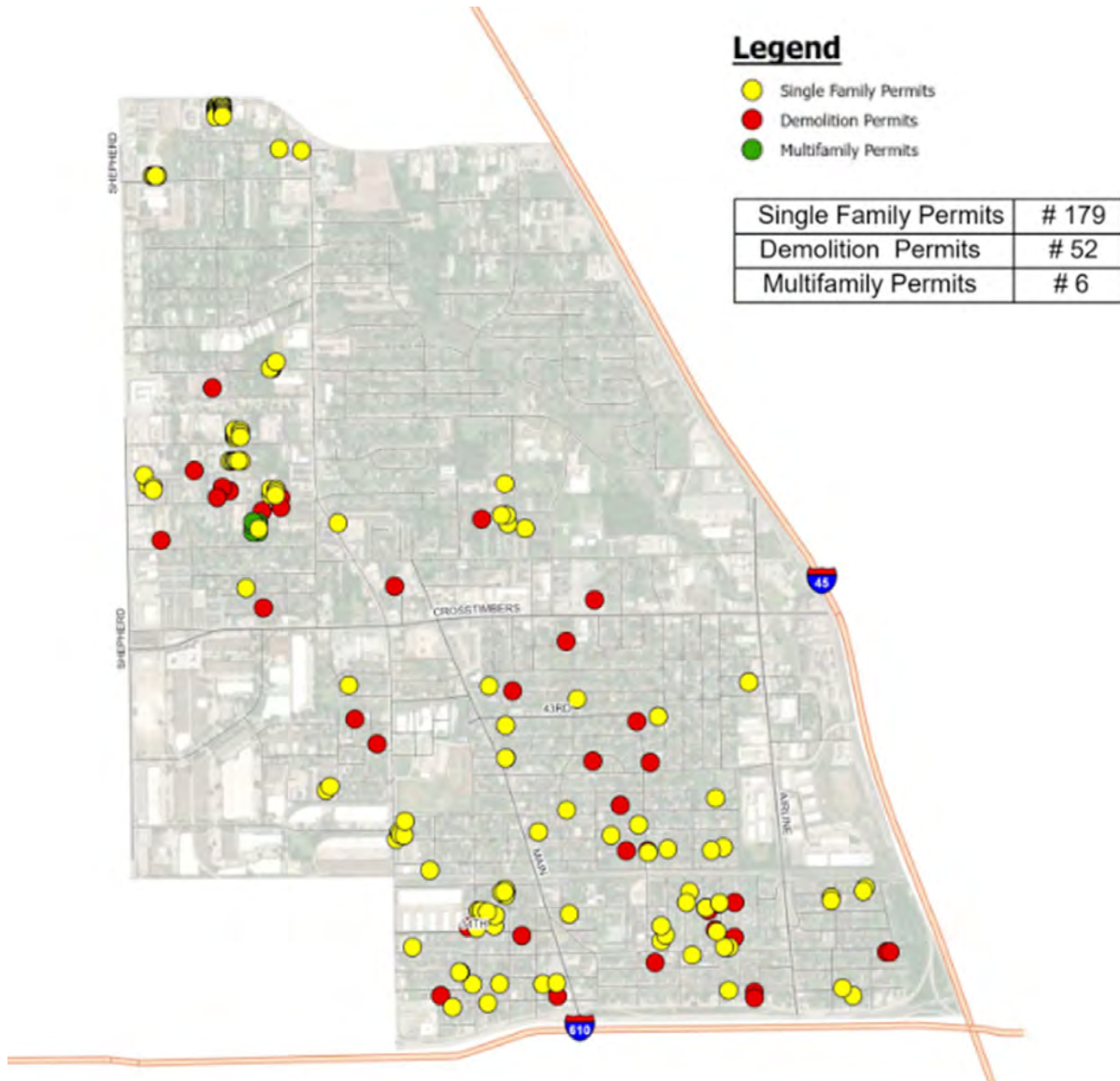


Figure 10: Independence Heights 2025 Building & Demolition Permits<sup>12</sup>

Also related to the aging of the housing stock are structural issues. The previously cited Kinder study lists Independence Heights among the top 10 Houston neighborhoods experiencing structural issues in homes. These issues include missing complete plumbing, missing central air, lacking conventional heat, and an early median effective year of construction.

<sup>12</sup> Sources: City of Houston (COH) Open-Source Data, Houston-Galveston Area Council (H-GAC), and Environmental Science Research Institution (ESRI)

Moreover, according to the Kinder study, Independence Heights is one of the neighborhoods with a high number of single-family homes in floodways, placing it among the most directly flood-exposed neighborhoods in Harris County.

The high number of housing units at risk of flooding led the City of Houston to develop the Independence Heights Neighborhood Resilience Plan. Reflecting community input, the plan recommends both people-based and place-based strategies to enhance resilience. The Independence Heights Development Program aligns this approach by considering floodplain coverage.

Although some collected housing data indicate the need for revitalization, many indicators point to neighborhood stability. For instance, the owner-occupancy rate stands at 42.2%, notably higher than Houston's overall rate of 37.6%.

In addition, family households are in the majority, representing nearly two-thirds (64%) of households. Median household income is close to the citywide figure. And the percentage of occupied housing units approximates the citywide figure as does the percentage of owner-occupied units.

The average household size is relatively small, at 2.56 persons. The comparable citywide figure is 3.26.

Unfortunately, nearly one-third (31.3%) of households are cost-burdened, meaning they spend over 30% of their income on housing, according to HUD's definition. This high percentage places these households at risk of homelessness and reinforces the need for more affordable housing.

The housing vacancy rate of 16.5% exceeds the citywide rate of 10.6%. As alluded to earlier, much of the vacant housing consists of older, distressed housing units.

With respect to economic indicators, unemployment and poverty rates are below the citywide rates. These are signs of relative economic stability.

The proportion of the population that is defined in the Census as disabled is considerably higher than the citywide figure. This has implications for housing and service needs.

During the implementation phase, priority will be given to developers who propose to provide accessible housing near services. Roughly 9% of households lack a vehicle underscoring the need for housing near transit.

**Table 3: Independence Heights Population, Housing, & Socio-Economic Characteristics<sup>13</sup>**

Category	Houston		Independence Heights	
	#	%	#	%
Total population	2,328,253		13,695	0.6
<b>Household Types</b>				
Total households	930,404		5,186	0.6
Family households	536,353	57.6	3,321	64.0
Non-family households	394,051	42.4	1,865	36.0
Average household size	3.26		2.56	
<b>Race and Ethnicity</b>				
Hispanic/Latino	1,030,112	44.2	5,750	42.0
Asian	160,136	6.9	96	0.7
Black or African American	519,857	22.3	5,083	37.1
White	540,342	23.2	2,150	15.7
Other	77,806	3.3	616	4.5
<b>Economic Profile</b>				
Median household income	\$64,813		\$63,106	
Population in poverty	455,988	19.6	2,504	18.3
Unemployed population	85,882	3.7	327	2.4
<b>Other</b>				
Householders age 65 and above	184,707	7.9	1,103	8.1
Households without a vehicle	93,572	10.1	479	9.2
Population with disability	266,234	11.4	2,070	15.1

## Housing Revitalization Plan: Independence Heights

Category	Houston		Independence Heights	
	#	%	#	%
Total population	2,328,253		13,695	0.6
Total households	930,404		5,186	0.6
<b>Other (contd.)</b>				
Total housing units	1,040,576		6,212	0.6
Median home value	\$277,800		\$303,600	
Median year house built	1982		1978	
Median monthly household housing costs	\$1,368		\$1,115	
Vacant housing units	110,172	10.6	1,026	16.5
Occupied housing units	930,404	89.4	5,186	83.5
Owner-occupied units	391,519	37.6	2,622	42.2
Renter-occupied units	538,885	51.8	2,564	41.3
Median gross rent	\$1,361		\$1,148	
Housed population	2,290,271	98.4	13,422	98.0
Cost-burdened households	371,180	39.9	1,625	31.3

<sup>13</sup> Source: U. S. Census Bureau 2021-2024 ACS

## Affordability Index

To measure sales affordability, HUD’s Economic and Market Analysis Division uses the HUD Homebuyer Affordability Index, which is a ratio, or relative comparison, of the median income in an area to the income needed to afford the median-priced home, spending no more than 30% of income towards housing costs.

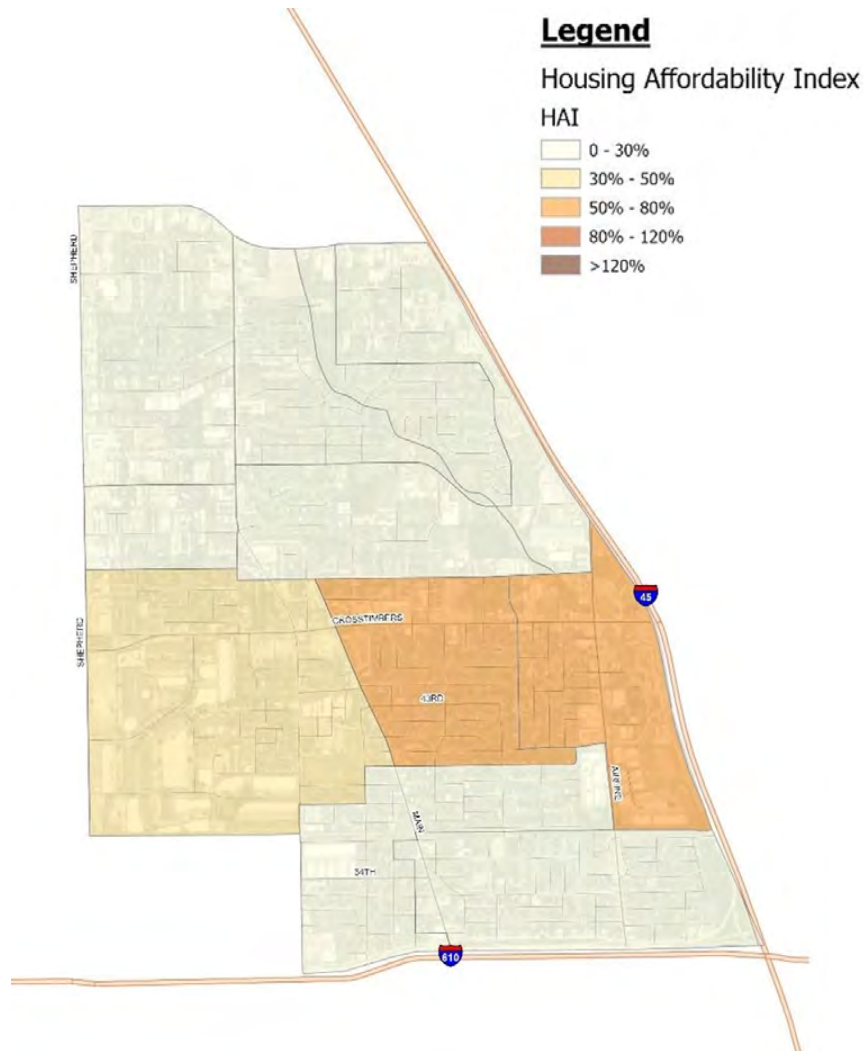


Figure 11: Independence Heights Housing Affordability Index<sup>14</sup>

## Market Conditions & Development Trends

Market conditions and development trends affecting Independence Heights are discussed in this section.

<sup>14</sup> Sources: City of Houston (COH) Open-Source Data, 2024 American Community Survey (ACS) 5-year Estimate, Housing and Urban Development (HUD), and Environmental Science Research Institution (ESRI)

## Market Conditions

A review of building permits issued in the last five years demonstrates that development is proceeding at a brisk pace. Most of this development is residential, as indicated in Figure 10. Demolitions appear to be as frequent as permits for construction. This is likely a sign that new housing will replace units that have been demolished for development, as well as for the preservation and revitalization of Independence Heights.

Figure 12 displays recent residential developments.



Figure 12: Independence Heights Catalyst Projects<sup>15</sup>

While sales prices have risen sharply, the area remains more affordable than nearby neighborhoods experiencing new housing development.

<sup>15</sup> Sources: City of Houston (COH) Open-Source Data, 2024 American Community Survey (ACS) 5-year Estimate, Housing and Urban Development (HUD), and Environmental Science Research Institution (ESRI)

Land costs are also escalating. According to the Harris County Appraisal District, the average appraised value of developable land in Independence Heights is \$22.31 per square foot. These land costs will affect the goal of increasing the supply of affordable housing in Independence Heights. This is true of all the Affected Neighborhoods.

Table 4 below shows undeveloped Independence Heights land that is potentially available for housing development. This inventory was collected to determine the availability, scalability, and suitability of undeveloped lots for the Independence Heights Development Program. The specific dimensions are from the *Livable Places User Guide (2023)* created by the City of Houston’s Planning and Development Department.

**Table 4: Independence Heights Undeveloped Land<sup>16</sup>**

Size of Land Tract	Amount
50' x 100'	469
100' x 100'	37
100' x 125'	33
100' x 150'	8
125' x 200'	4
150' x 150'	1
150' x 200'	1
150' x 300'	0
<b>TOTAL</b>	<b>553</b>

These development codes are from the Livable Places initiative and are intended to enhance walkability, affordability, and equity. As it relates to affordable housing, the *Livable Places User Guide* offers opportunities to maximize the number of housing units with minimal parking. Included in the inventory are vacant land parcels inside and outside the flood plains. Although there are limitations to developing properties in the flood plains, this plan encourages mitigation efforts where possible.

The Development Program provides scenarios that fit 50' x 100' lots and 100' x 100' lots, but again, these are scenarios to provide a sense of what could potentially be. As shown, most undeveloped tracts of land are 50' x 100' in size. There are a substantial number of these—469 in total. Up to four units can comfortably fit onto a 50' x 100' land tract without disrupting community character.

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<sup>16</sup> Sources: Harris County Appraisal District, ArcGIS Parcel Fabric

There are also undeveloped tracts of land in the neighborhood that can accommodate “missing middle” housing.

### Development Trends

Community character is changing, as diversification of the housing stock occurs. New development is often in the form of multi-story townhomes, although one-story detached single-family frame homes are still prevalent. This is a trend that is occurring in all four Affected Neighborhoods, as neighborhoods inside Loop 610 increase in housing density, as multi-level townhomes replace single-family homes.

Sales prices of the townhomes are higher than what is affordable for existing residents, many of whom have expressed a desire to age in place. Property taxes also often increase because of the development of these higher end homes, posing another challenge to the ability of long-time residents to age in place. This, too, is having an impact on residents of all four Affected Neighborhoods.

An upcoming development is a 221-unit senior housing development at 222 Crosstimbers Street. This development is generating excitement due to the gap that it will fill (see Figure 13). In addition, one of its instigators was Tanya DeBose, a beloved community-builder and tireless advocate for Independence Heights who has departed. Collaborators include Housing Alliance HTX (formerly named the Houston Housing Authority), Columbia Residential, the Independence Heights Redevelopment Council, Wells Fargo Bank, the City of Houston, and Creekstone.



Figure 13: Independence Heights Groundbreaking for 222 Crosstimbers<sup>17</sup>

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<sup>17</sup> Source: Houston Housing Alliance HTX

### Development Program

The Development Program for Independence Heights is presented on Table 5. Of the total budget of \$28.5 million, 37% or \$10,545,000 has been allocated by TxDOT to Independence Heights. This represents the highest allocation to any Affected Neighborhood, as the NHHIP is projected to have the greatest impact on housing in Independence Heights.

### Methodology

The planning team developed the proposed Development Program for the Independence Heights Affected Neighborhood by carefully evaluating several key factors. These included the needs identified through the public engagement process, the availability and size of undeveloped land parcels, and industry-standard construction costs per livable square foot.

Additional considerations include household income levels for a family of four and standard expectations for developer profit margins. Together, these factors have produced a balanced and financially feasible development strategy.

Scenario 1 projects the number of units that can be constructed if land is available at no cost. The underlying Scenario 1 presumption is that no-cost land would be developable land that is publicly owned or quasi-publicly owned. Scenario 2 projects the number of units that can be built if the cost of land is factored in.

Other considerations include identified priority needs, the availability of appropriately sized developable land tracts, household income for a family of four, construction costs per livable square foot, and developer profit.

As is true for all of the Affected Neighborhood Development Programs, the planning team determined that due to the prevalence of this type of building, where it is proposed to construct a single-family detached home on a 50' x 100' land tract, there was no imperative to use the Houston Planning and Development Livable Centers Initiative User Guide (*Livable Places User Guide 2023*) as a framework. This is because the standard for this type of building is well-established. However, in all other instances, the User Guide is referenced, although not strictly adhered to.

**Table 5: Independence Heights Development Program<sup>18</sup>**

Housing Type	Unit Size (Sq. Ft.)	# of Bedrooms and Bathrooms	Scenario 1: Projected # of Units WITHOUT Land Costs	Scenario 1 Projected Development Cost	Scenario 2: Projected # of Units WITH Land Costs	Scenario 2 Projected Development Cost
Single-family detached on a 50' x 100' land tract	1,200	2-3 bedrooms 1-2 bath(s)	15	\$3,415,500	10	\$3,544,289
Single-family detached on a 50' x 100' land tract	950	1-2 bedrooms 1-1.5 bath(s)	4	\$721,050	2	\$613,983
Six single-family unit senior cottage* on 100' x 100' land tract	1,100	2 bedrooms 1 bath	24	\$3,415,500	18	\$4,196,428
Duplex	1,100	2 bedrooms 2 baths per unit	4	\$1,026,375	0	\$0
Eight-plex 2-story building	1,000	2 bedrooms 2 baths per unit	8	\$1,887,000	8	\$2,140,458
<b>TOTAL</b>			<b>55</b>	<b>\$10,465,425</b>	<b>38</b>	<b>\$10,495,158</b>

\*A Senior Cottage refers to a small, detached home designed for seniors. These cottages can be designed to house multi-generational households, an often-expressed preference, with space for a caregiver.

\*\*These estimated values were formulated to reflect the nearest allocation for Independence Heights

<sup>18</sup> Sources: AB Land Planning, Harris County Appraisal District (HCAD), City of Houston (COH) Livable Places, US Housing and Urban Development Department (US HUD)

The Independence Heights Development Program, as presented in the **Draft Housing Revitalization Plan**, has been revised to reflect public input and the planning team's technical expertise. As shown in Table 5, the revised program projects that the Independence Heights budget allocation could increase the neighborhood's housing supply by 55 units if land cost is not a factor. If land costs are factored in, it is projected that 38 units can be constructed.

The Development Program has been modified from the **Draft Housing Revitalization Plan**, based on public input and the planning team's technical expertise. The following changes have been made:

- The two fourplexes were removed due to a lack of support for this housing option.
- In Scenario 1, the funds previously allocated to the fourplex developments have been reassigned to the two types of single-family detached housing. Four have been added to 1,200 sq. ft. single-family detached housing and one to 950 sq. ft. single-family detached housing.

The Development Program presented herein should be considered a set of prototype scenarios and preliminary estimates. These scenarios are not intended to limit development options. During the implementation phase, developers may propose alternative configurations, provided they remain within established budget constraints and reflect identified community needs. Developers are also encouraged to take advantage of opportunities to increase the total number of units delivered where feasible.

# NEAR NORTHSIDE

## Overview

The Near Northside Affected Neighborhood is a close-in Houston neighborhood easily accessible from Downtown Houston via three major arteries: IH-610, the North Freeway/IH-45, and IH-10.

North Main and Fulton streets are commercial retail corridors. Main Street is densely developed and especially vibrant.



Figure 14: Near Northside Boundary<sup>19</sup>

The neighborhood was originally settled in the late 19th century by working class households of European descent. The neighborhood's transition into a community where Hispanics/Latinos are in the majority is complete.

<sup>19</sup> Sources: City of Houston (COH) Open-Source Data, Houston-Galveston Area Council (H-GAC), and Environmental Science Research Institution (ESRI)

## Housing Revitalization Plan: Near Northside

In 2005, this historic neighborhood was named to Preservation Texas' list of most endangered historic places.

The neighborhood features a diverse range of housing types, primarily due to ongoing housing development. It is apparent from the land use pattern displayed on Figure 15 that there remain intact subdivisions, such as Lindale Park, Glen Park, Silverdale, and Ryon Addition. There are also sections of scattered site single-family detached housing that are not located in an intact subdivision.

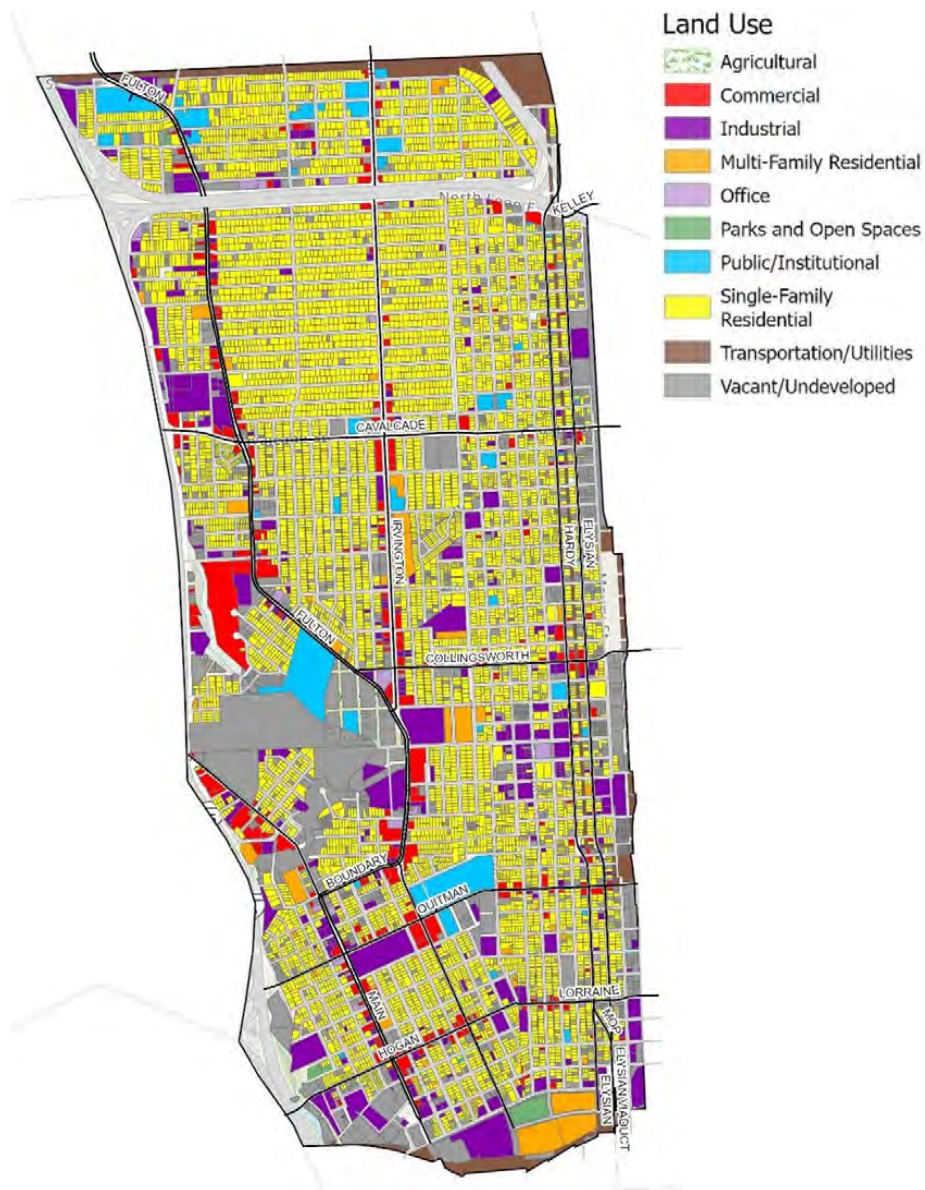


Figure 15: Near Northside Land Use<sup>20</sup>

<sup>20</sup> Source: City of Houston (COH) Open-Source Data

As is true of all the Affected Neighborhoods, there is a high level of civic activism focused on neighborhood preservation, community development, and neighborhood revitalization. A focus group session held alongside a Lindale Park Civic Club meeting had the highest attendance of all the community outreach sessions conducted during the planning process. There are also several active civic associations in addition to the Lindale Park Civic Club. According to the Houston Department of Planning and Development, other civic clubs active in the Near Northside are the Ryon Addition Civic Club, Silverdale Civic Club, Glen Park Civic Club, and North Lindale Neighborhood.

Near Northside lies within the boundaries of the Greater Northside Management District, a political subdivision created in 2001 during the 77th Texas legislative session. According to its website, this entity promotes economic development, improves the quality of life for commercial property owners, and creates opportunities for new development. It also implements beneficial projects and programs for individual property owners.

One-story detached single-family homes remain the predominant form of residential development, despite ongoing construction and redevelopment. However, the townhome development in the other Affected Neighborhoods is also occurring in the Near Northside, albeit at a more modest pace. This is changing the character of the neighborhood sections where this higher-density development is taking place. Closest to Downtown Houston and proximate to the Metropolitan Transit Authority of Harris County (METRO) Light Rail Transit Red Line are the sectors where this is most likely to occur.

This trend not only affects the character of the community but also leads to property tax increases that make it difficult for residents who wish to age in place. Additionally, sales prices and rents for new housing often put these homes out of reach for households looking to downsize, as well as for those hoping to locate or relocate to the neighborhood. These challenges are consistent across all the Affected Neighborhoods.

Since 1954 is the median year of residential construction, the housing stock is aging. The current rate of demolitions matches that of new construction, reflecting this trend. These demolitions are likely paving the way for new residential developments.

### Community Input

During the first phase of the planning process, data on unmet needs were collected through focus group sessions, interviews, and digital surveys. In the aggregate, residents expressed a desire for funding for family housing, senior housing, and housing repairs, as well as supportive services such as childcare and senior services. Housing that is affordable for low- to moderate-income family households and seniors is the overarching identified need.

The [Housing Needs Assessment](#) presents more detailed results of needs identified via the

## Housing Revitalization Plan: Near Northside

public engagement process. It is available on the TSAHC website, at [www.tsahc.org/about/plans-reports](http://www.tsahc.org/about/plans-reports).

The business surveys (Table 6) conducted digitally were not included in the Housing Needs Assessment but are presented here in the Housing Revitalization Plan.

Based on survey responses from local employers in Near Northside, housing affordability is a meaningful concern. Most respondents indicated that it is important for employees to be able to afford housing in the surrounding neighborhood, with most describing this as at least somewhat important. Businesses also reported that housing costs and availability are affecting workforce dynamics, including recruitment and retention challenges, though many indicated the impact is currently moderate rather than severe. Survey respondents represented a mix of retail, restaurant, and service establishments, most of which reported employing between 11 and 25 workers and having operated in the neighborhood for several years, suggesting a relatively established local business base.

Overall, the survey responses suggest that local businesses recognize the connection between housing affordability and workforce stability and broadly support strategies that expand affordable housing availability within or near the neighborhood. These findings provide additional context for the Development Program recommendations outlined in this plan.

These results, along with other variables, influence the Development Program for the Near Northside.

**Table 6: Near Northside Business Survey Results<sup>21</sup>**

<b>Business type</b>	
Retail	3
Restaurant	3
Service	2
<b>Number of employees</b>	
11-25	6
26-50	1
<b>Number of years in operation</b>	
11-20 years	3
6-10 years	3
1-5 years	1

## Housing Revitalization Plan: Near Northside

<b>Importance of affordable housing for employees in surrounding areas</b>	
Somewhat important	5
Very important	2
<b>The extent of housing costs or availability that impacts recruiting/retaining employees</b>	
Moderate impact	3
Significant impact	2
Minor impact	2
<b>Wages or benefits increased to offset rising housing costs for your employees</b>	
No	7
<b>Percentage of your employees that live outside of the neighborhood due to housing costs</b>	
11-25%	3
0-10%	3
26-50%	1
<b>Impact of the lack of affordable housing on your business operations</b>	
Increased employee commuting time	5
Impact on customer base	4
Difficulty finding and retaining employees	2
Difficulty with business expansion	1
<b>Belief that improving housing availability in the neighborhood would benefit your business</b>	
Moderate benefit	6
Minor benefit	1
<b>Actions you believe are most effective in improving affordable housing in the neighborhood</b>	
Increasing the supply of affordable housing units	6
Supporting organizations that build or manage affordable housing	6
Implementing rent control or stabilization policies	4
Offering tax incentives to developers building affordable housing	1
Providing housing subsidies or vouchers	1

The extent of which issues related to safety and security affect your business operations	
Moderate impact	5
Significant impact	1

Most respondents indicated that it is important for employees to be able to afford housing in the surrounding neighborhood, with most describing this as at least somewhat important. Businesses also reported that housing costs and availability have begun to affect workforce dynamics, including recruitment and retention challenges, although many indicated the impact is currently moderate rather than severe.

Overall, the survey responses suggest that local businesses recognize the connection between housing affordability and workforce stability and broadly support strategies that expand affordable housing availability within or near the neighborhood. These findings provide additional context for the Development Program recommendations outlined in this plan.

Community input was also gathered during the Draft Plan phase of the planning process. These results, together with the planning team’s technical expertise and other factors such as relationship to the affordable housing goals presented earlier, the availability of developable land, market trends, and data related to population and housing, inform the Near Northside Development Program presented on Table 9.

### Existing Conditions

As shown in Figure 15, the predominant land use in Near Northside is single-family residential. This use occurs throughout the neighborhood, but mostly in intact subdivisions. Multifamily development is not a prevalent land use; it is dispersed throughout the Near Northside.

Commercial and industrial uses are typically located along major thoroughfares and freeway access roads, adjacent to the major transportation arteries. Industrial uses are also scattered throughout the neighborhood, as is undeveloped land. Industrial uses are also scattered throughout the neighborhood, as well as undeveloped land, which is also scattered throughout.

Public and institutional uses include parks, schools, libraries, community centers, and fire stations, which are scattered throughout the Near Northside, as well. They are shown on the land use map as public and institutional uses (Figure 15). These facilities exert a stabilizing influence, especially the 32-acre Moody Park, the Carnegie Library, and the Wesley Community Center, all of which are longstanding community assets.

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<sup>21</sup> Sources: ABLP & Houston Area Urban League, November 2025-February 2026

# Housing Revitalization Plan: Near Northside

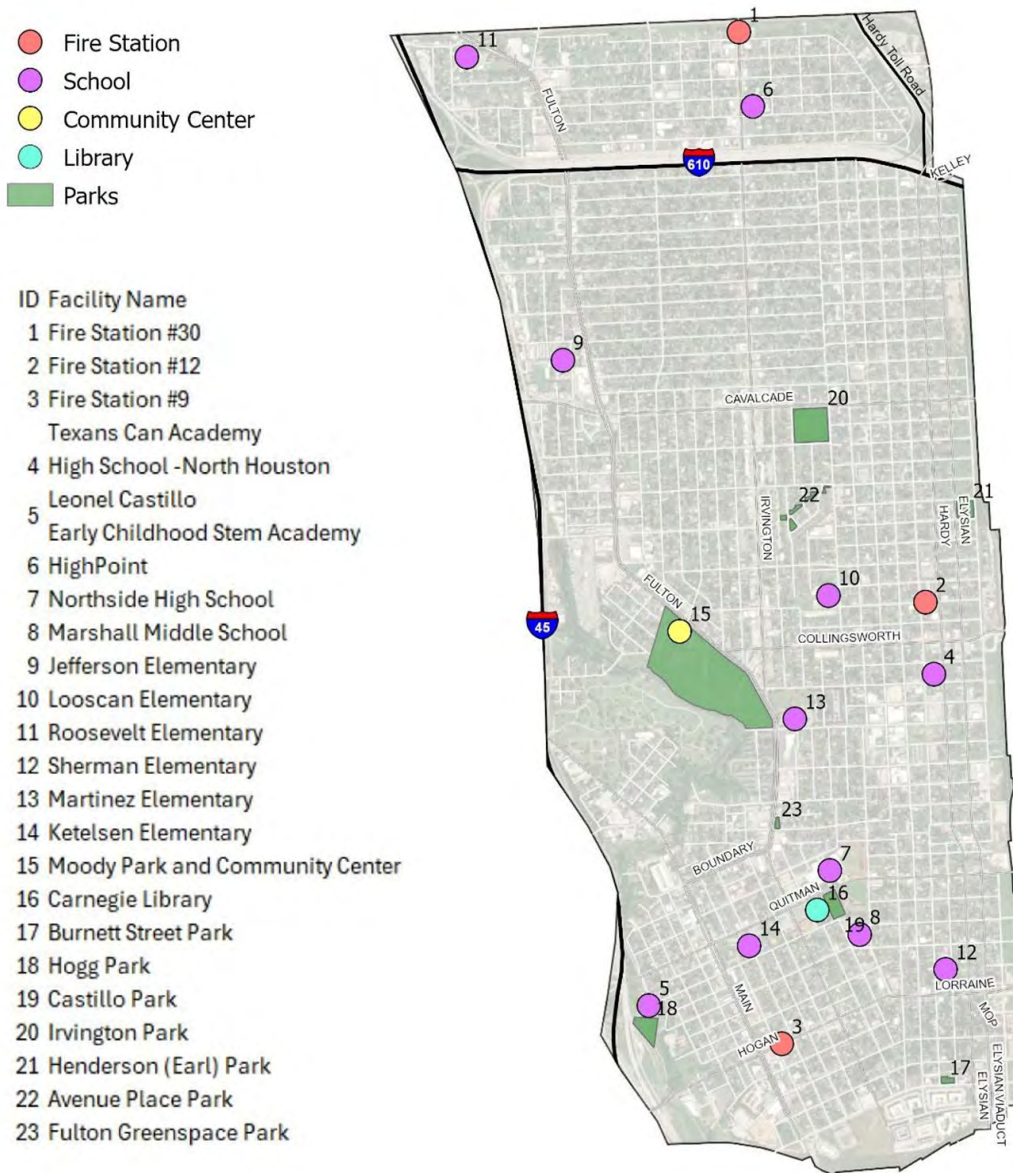


Figure 16: Near Northside Community Amenities & Facilities<sup>22</sup>

## Housing Density

Housing density is defined as the number of housing units per acre. In general, housing density is low, as shown in Figure 17. Although higher densities facilitate increases in housing supply, higher densities are proposed in the Near Northside Development Program only in rare instances due to the shortage of land suitable for higher-density development.

<sup>22</sup> Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

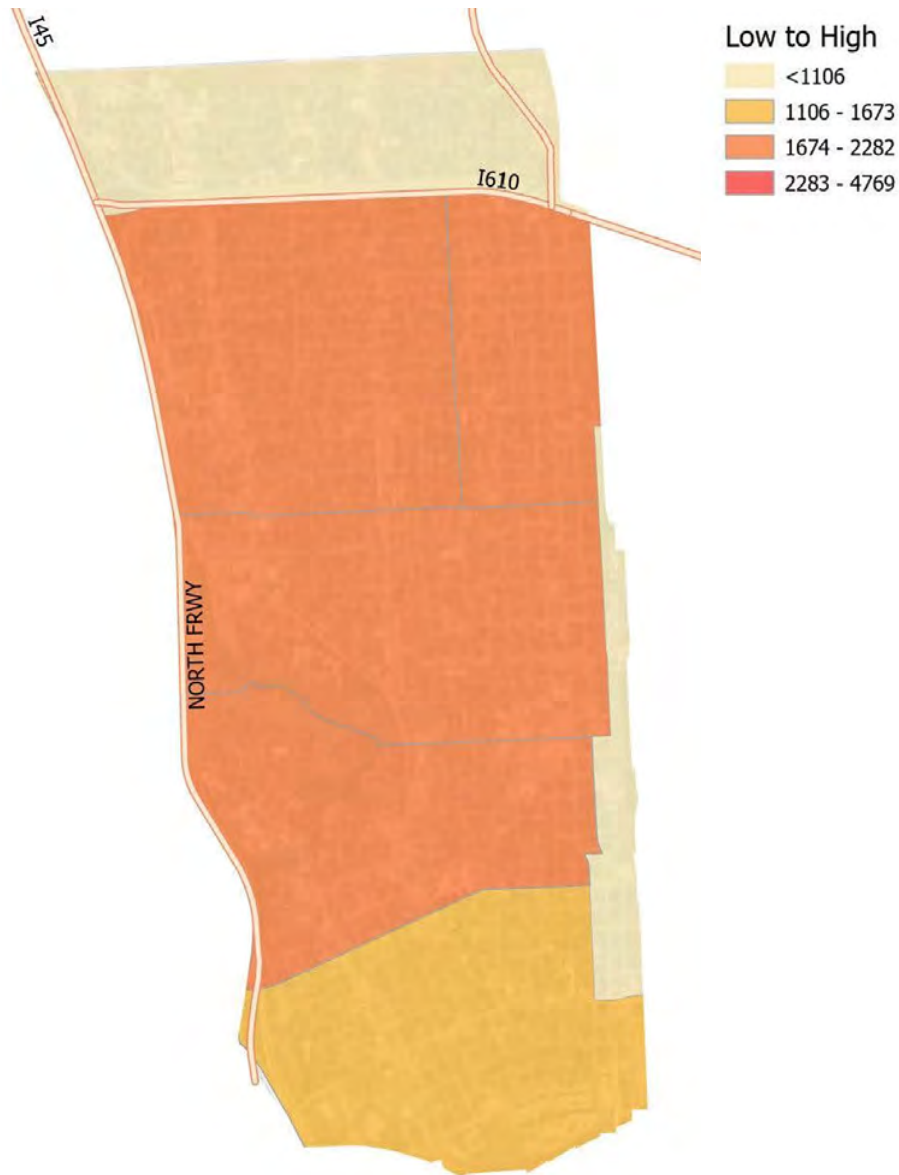


Figure 17: Near Northside Housing Density<sup>23</sup>

## Transportation

Of the four Affected Neighborhoods, only Near Northside and the Greater Third Ward have access to both light rail transit and bus service routes. In the Near Northside, the METRO Red Line connects major employment centers. It connects Near Northside residents to the Texas Medical Center and the Northline mixed-use development and has high ridership. There is the prospect that the Red Line will ultimately be extended to the George Bush Intercontinental Airport, improving access to that employment center.

<sup>23</sup> Source: U. S. Census Bureau 2021-2024 ACS

## Housing Revitalization Plan: Near Northside

As shown in Figure 18, the Red Line runs parallel to the North Freeway/IH-45. Buses run along Cavalcade, Fulton, Irvington and Elysian streets, which are major thoroughfares. There are numerous stops.



Figure 18: Near Northside Transportation Stops & Routes<sup>24</sup>

The Development Program for the Near Northside takes access to light rail transit and bus service into account. Also, access to transportation should be considered when development proposals are scrutinized.

<sup>24</sup> Sources: METRO, Harris County Appraisal District (HCAD)

### Environmental Challenges to Affordable Housing Development

As shown in Figure 19, there are three brownfield sites in Near Northside. The presence of brownfields is a concern that may be mitigated in relation to land development. Public data from federal and state sources were utilized to identify the brownfield sites in Near Northside.

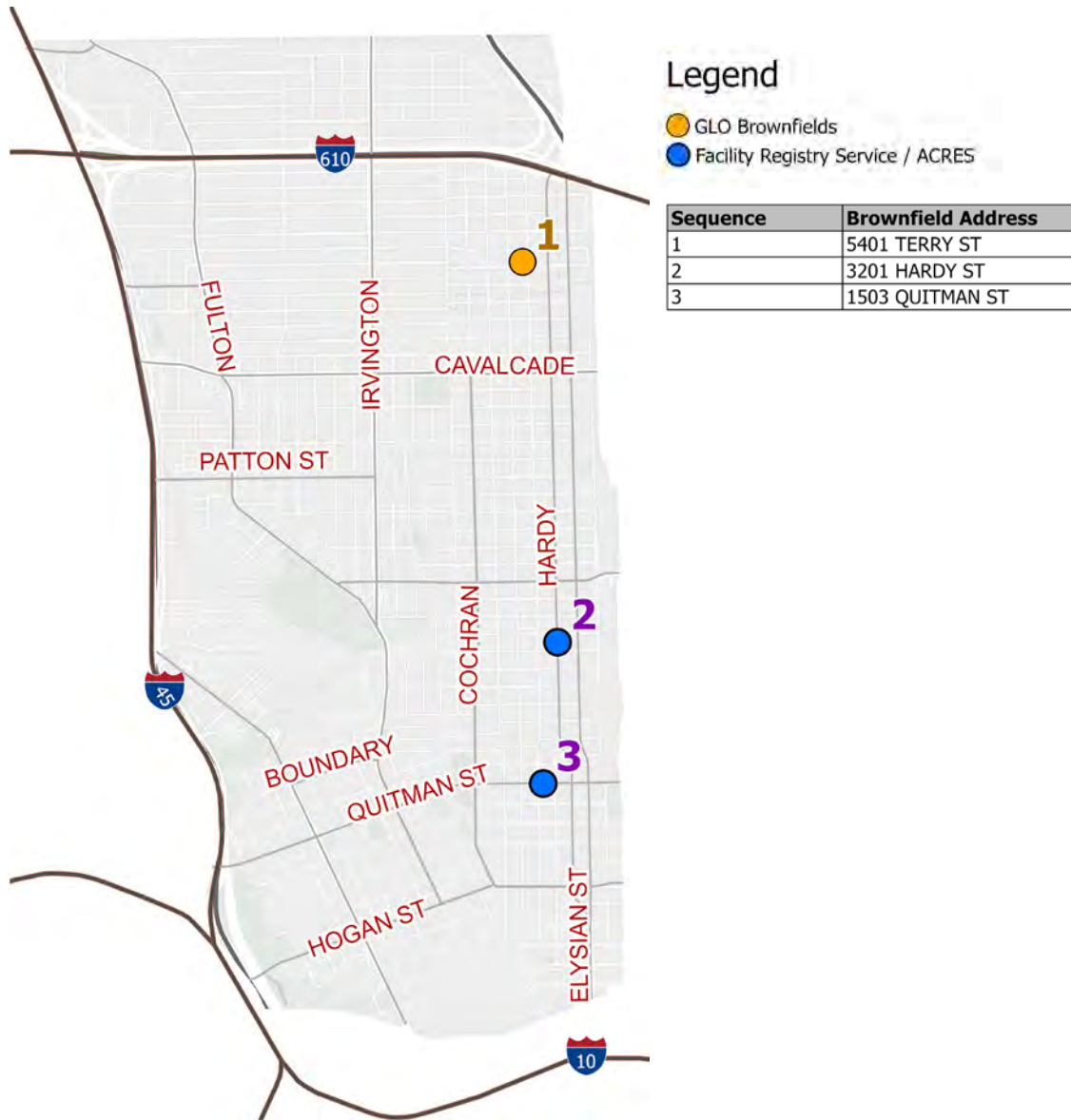


Figure 19: Near Northside Brownfield Site<sup>25</sup>

Floodplain coverage is not much of a constraint to development either, as shown in Figure 20.

<sup>25</sup> Sources: City of Houston (COH), Environmental Protection Agency (EPA) 2026, Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI), Texas Commission of Environmental Quality (TCEQ) 2026.



Figure 20: Near Northside Undeveloped Land<sup>26</sup>

## Population and Housing Characteristics

The population and housing data for Near Northside paint a picture of a community with many attributes. For example, the median home value is higher than that reported for Houston (\$289,600 vs \$277,800). Moreover, the owner-occupancy rate is a high 43.8%. This is compared to

<sup>26</sup> Sources: City of Houston (COH) Open-Source Data, Harris Central Appraisal District (HCAD), Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI)

the citywide figure of 37.6%.

Median monthly housing costs are lower than citywide. The Near Northside figure is \$1,047, and the citywide figure is \$1,368. Median gross rents are also lower than citywide: \$1,171 reported for Near Northside and \$1,361 reported for Houston overall.

The average household size is 2.48 persons per household. The comparable citywide figure is 3.26, so Near Northside households are smaller.

Much of the population, 99.2%, is housed. The citywide figure is 98.4%.

The poverty rate, at 19.6%, is high, although it is almost the same as the citywide rate. The unemployment rate is slightly lower than the citywide rate. Approximately 20% of the population is reported in the U.S. Census as having a disability.

A mature neighborhood, the Near Northside is one of the top ten Houston neighborhoods experiencing home structural issues, according to the Kinder Institute's The 2025 State of Housing in Harris County and Houston. These issues include missing complete plumbing, missing central air, and lacking conventional heat, and an early median effective year built.

The higher-than-citywide housing vacancy rate is likely due to the age of the housing stock. A substantial amount of old, distressed housing was observed during a windshield survey conducted by the planning team, and a considerable amount was vacant.

Slightly more than one-third (34%) of households are cost-burdened. Although that figure is lower than the citywide rate of 39.9%, it is a concern, given that HUD defines cost-burdened as spending more than 30% of household income on housing. It has been demonstrated that these households are at risk for homelessness.

A significant proportion of households (14.5%) lack a vehicle. Access to transit is important because it enhances access to jobs. Therefore, the Near Northside Development Program takes bus stop and light rail transit locations into account.

During the implementation phase of the NHHIP Affordable Housing Revitalization Program, one of the potential criteria for selecting development proposals is whether the project has access to transit.

The figures reported in Table 7 have implications for the types of housing needed, as well as for attainable sales prices and rents. These figures have been considered in the crafting of the Near Northside Development Program.

**Table 7: Near Northside Population, Housing, & Socio-Economic Characteristics<sup>27</sup>**

Category	Houston		Near Northside	
	#	%	#	%
Total population	2,328,253		21,266	0.9
<b>Household Types</b>				
Total households	930,404		8,651	0.9
Family households	536,353	57.6	4,870	56.3
Non-family households	394,051	42.4	3,782	43.7
Average household size	3.26		2.48	
<b>Race and Ethnicity</b>				
Hispanic/Latino	1,030,112	44.2	15,032	70.7
Asian	160,136	6.9	3,356	15.8
Black or African American	519,857	22.3	1,877	8.8
White	540,342	23.2	178	0.8
Other	77,806	3.3	824	3.9
<b>Economic Profile</b>				
Median household income	\$64,813		\$61,161	
Population in poverty	455,988	19.6	4,157	19.5
Unemployed population	85,882	3.7	712	3.3
<b>Other</b>				
Householders age 65 and above	184,707	7.9	2,496	11.7
Households without a vehicle	93,572	10.1	1,253	14.5
Population with disability	266,234	11.4	4,296	20.2

## Housing Revitalization Plan: Near Northside

Category	Houston		Near Northside	
	#	%	#	%
Total population	2,328,253		21,266	0.9
Total households	930,404		8,651	0.9
<b>Other (contd.)</b>				
Total housing units	1,040,576		10,033	1.0
Median home value	\$277,800		\$289,600	
Median year house built	1982		1954	
Median monthly household housing costs	\$1,368		\$1,047	
Vacant housing units	110,172	10.6	1,382	13.8
Occupied housing units	930,404	89.4	8,651	86.2
Owner-occupied units	391,519	37.6	4,390	43.8
Renter-occupied units	538,885	51.8	4,261	42.5
Median gross rent	\$1,361		\$1,171	
Housed population	2,290,271	98.4	21,099	99.2
Cost-burdened households	371,180	39.9	2,943	34.0

<sup>27</sup> Source: U. S. Census Bureau 2021-2024 ACS

## Affordability Index

To measure sales affordability, HUD’s Economic and Market Analysis Division uses the HUD Homebuyer Affordability Index, which is a ratio, or relative comparison, of the median income in an area to the income needed to afford the median-priced home, spending no more than 30% of income towards housing costs.

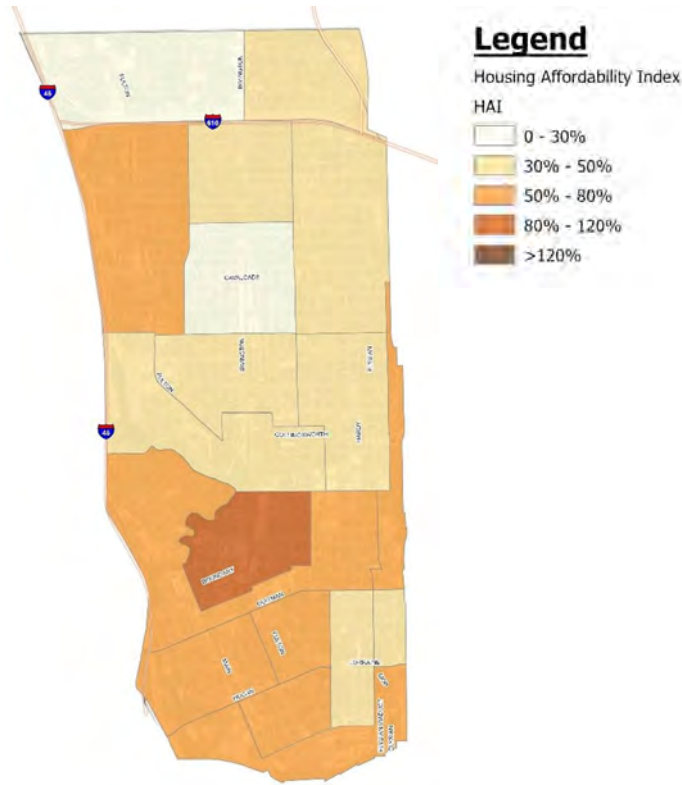


Figure 21: Near Northside Housing Affordability Index<sup>28</sup>

## Market Conditions & Development Trends

Market conditions and development trends affecting Near Northside are discussed in this section.

### Market Conditions

Across the city, Houston neighborhoods within IH-610 are experiencing increased housing density as multi-level townhomes and new multifamily developments are built. This has an impact on community character, as well as on property values and sales prices. This trend affects households that want to reside in these neighborhoods, as sale prices escalate beyond what they

<sup>28</sup> Sources: City of Houston (COH) Open-Source Data, 2024 American Community Survey (ACS) 5-year Estimate, Housing and Urban Development (HUD), and Environmental Science Research Institution (ESRI)

## Housing Revitalization Plan: Near Northside

can afford. Moreover, corresponding increases in property taxes are challenging for homeowners who desire to age in place.

Among the four Affected Neighborhoods, a unique feature of Near Northside is residents' access to light rail transit. This has resulted in a strong market for land that is proximate to this transportation facility.

As previously noted, the median home price was \$289,600 as of early 2026. This figure is lower than the comparable figure for adjacent Independence Heights, although development pressure in Near Northside is influenced by the presence of the METRO Red Line Light Rail Transit facility.

Land costs are also escalating. According to the Harris County Appraisal District, the average appraised value of developable land in Near Northside is \$22.89 per square foot. As is true of all the Affected Neighborhoods, relatively high land costs affect the goal of increasing the supply of affordable housing in Near Northside.

Table 8 below displays Near Northside land that is undeveloped and potentially available for housing development. This inventory was collected to determine the availability, scalability, and suitability of undeveloped lots for the Near Northside Development Program. The specific dimensions are from the Livable Places User Guide (2023) created by the City of Houston's Planning and Development Department.

**Table 8: Near Northside Undeveloped Land<sup>29</sup>**

Size of Land Tract	Amount
50' x 100'	1,146
100' x 100'	100
100' x 125'	25
100' x 150'	11
125' x 200'	8
150' x 150'	0
150' x 200'	2
150' x 300'	1
<b>TOTAL</b>	<b>1,293</b>

<sup>29</sup> Sources: Harris County Appraisal District, ArcGIS Parcel Fabric

## Housing Revitalization Plan: Near Northside

Fortunately, undeveloped tracts of land in the floodplain are not an issue in Near Northside. Furthermore, many undeveloped tracts of land are 50' x 100' in size. There are many of these—1,146 in total. While this lot size has traditionally accommodated a single-family detached home, a 50' x 100' tract can comfortably support up to six units without negatively affecting the character of the community.

### Development Trends

As reflected in Figure 22, demolitions appear to be occurring at much the same pace as single-family development.

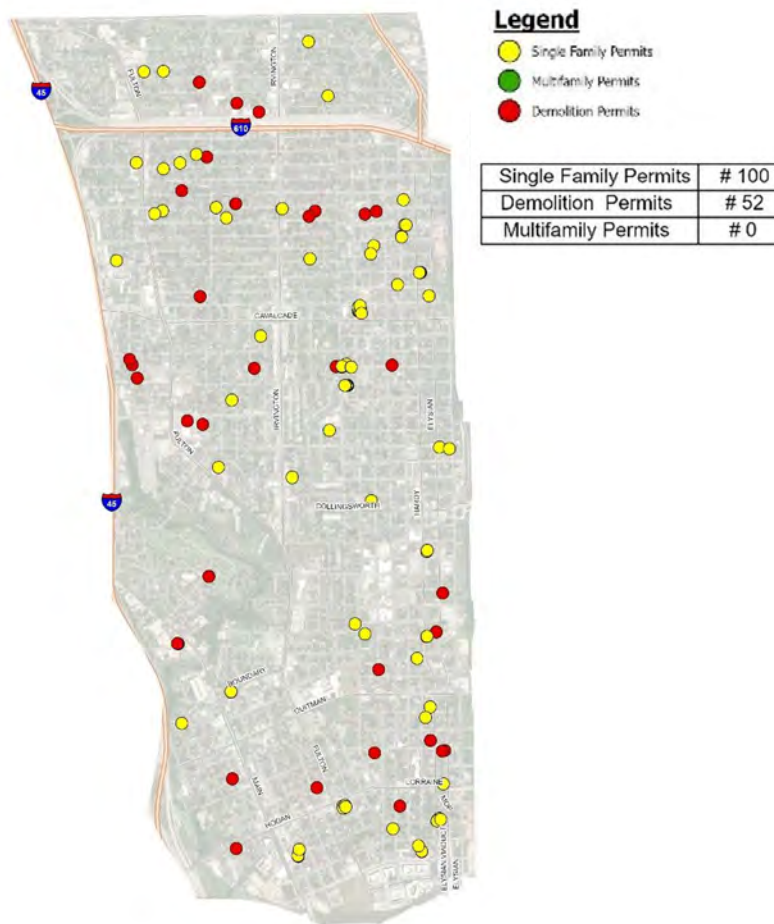


Figure 22: Near Northside 2025 Building & Demolition Permits<sup>30</sup>

An Inner Loop neighborhood, Near Northside is experiencing an acceleration in new single-family housing development, with much of this growth taking the form of townhomes.

<sup>30</sup> Sources: City of Houston (COH) Open-Source Data, Houston-Galveston Area Council (H-GAC), and Environmental Science Research Institution

## Housing Revitalization Plan: Near Northside

Avenue, formerly known as Avenue Community Development Corporation, is active in the rental market. Now leasing is Avenue Fulton & James, a multifamily development at 2004 Fulton Street. Avenue on 34th is also currently leasing. Avenue Station at 2010 North Main Street, is also renting one-, two-, and three-bedroom apartments. Avenue Terrace, an apartment development located at 4004 Irving, is also leasing. All feature affordable one-, two-, and three-bedroom apartments for rent.

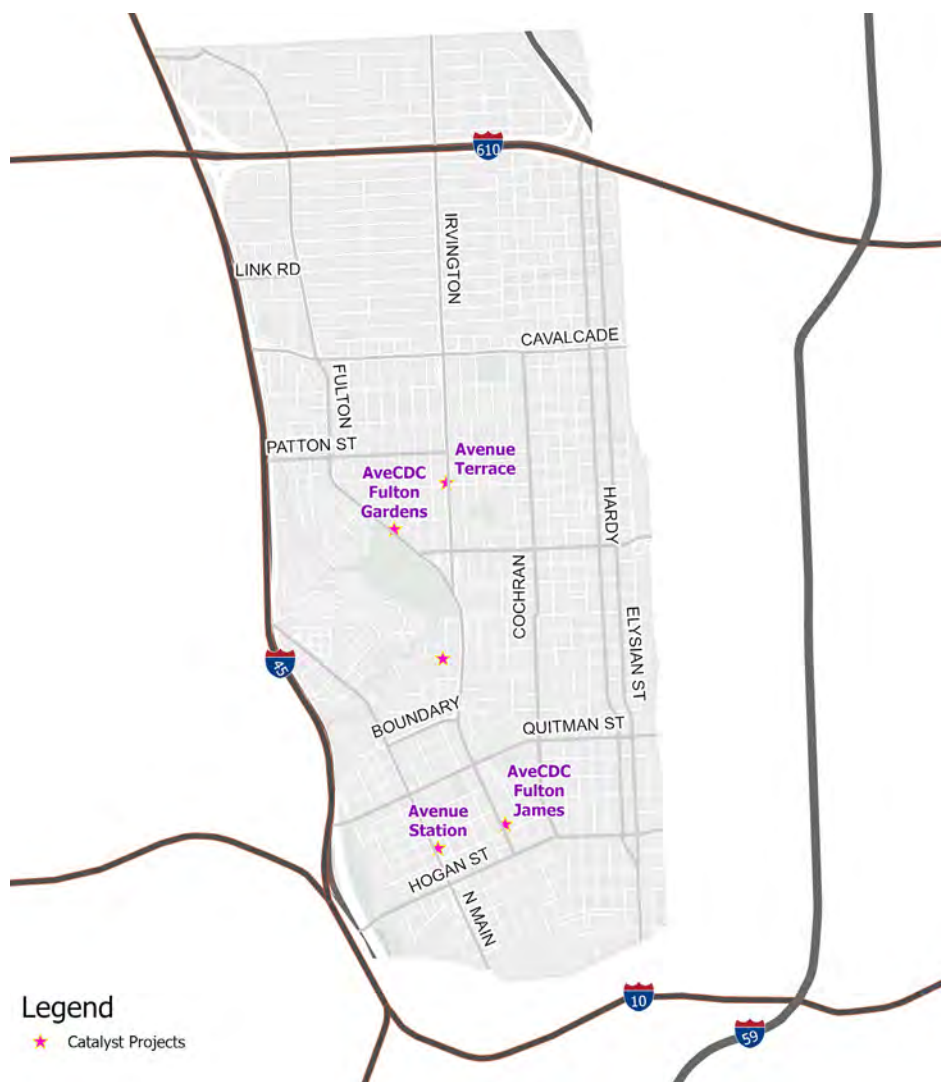


Figure 23: Near Northside Catalyst Projects<sup>31</sup>

Hardy Yards is a significant catalyst project in the Near Northside. It is a 50-acre mixed-use redevelopment of a former Union Pacific Rail Yard. Located here are apartments, artist studios, and commercial space. It is accessible to the Burnett Light Rail Transit Center.

<sup>31</sup>Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

### Development Program

The following is the Development Program for Near Northside. Of the total budget of \$28.5 million, TxDOT allocated \$8,265,000 to Near Northside, or 29% of the total funds available. This figure represents the second-highest amount allocated among the Affected Neighborhoods.

### Methodology

The planning team developed the proposed Development Program for the Near Northside Affected Neighborhood by carefully evaluating several key factors. These included the needs identified through the public engagement process, the availability and size of undeveloped land parcels, and industry-standard construction costs per livable square foot.

Additional considerations include household income levels for a family of four and standard expectations for developer profit margins. Together, these factors have produced a balanced and financially feasible development strategy.

Using this methodology, two alternative scenarios have been crafted for the Near Northside Development Program. The scenarios reflect what can be achieved with the allocated amount. The first scenario projects the number of units that can be constructed if land is available at no cost. The second scenario projects the number of units that can be built if the cost of land is included.

The first scenario projects the number of units that can be constructed if land is available at no cost. The underlying Scenario 1 presumption is that no-cost land would be developable land that is publicly owned or quasi-publicly owned. The second scenario projects the number of units that can be built if the cost of land is included.

As is true for all the Affected Neighborhood Development Programs, except where construction of a single-family detached unit on a 50' x 100' land tract is proposed, the viability of a project is determined without reference to the Houston Planning and Development Livable Centers Initiative User Guide (*Livable Places User Guide 2023*). The exception is made because developing these units does not require innovation, as this is the typical single-family development paradigm in older neighborhoods.

The following table presents the Near Northside Development Program.

**Table 9: Near Northside Development Program<sup>32</sup>**

Housing Type	Unit Size (Sq. Ft.)	# of Bedrooms and Bathrooms	Scenario 1: Projected # of Units WITHOUT Land Costs	Scenario 1 Projected Development Cost	Scenario 2: Projected # of Units WITH Land Costs	Scenario 2 Projected Development Cost
Single-family detached on a 50' x 100' land tract	1,200	2-3 bedrooms 2 baths	10	\$2,277,000	6	\$1,796,844
Single-family detached on a 50' x 100' land tract	950	2 bedrooms 2 baths	8	\$1,442,100	6	\$1,512,219
Three single-family detached units on a 50' x 100' land tract	710	2 bedrooms 2 baths	3	\$404,168	3	\$475,941
Six single-family unit senior cottage* on 100' x 100' land tract	1,100	2 bedrooms 2 baths	12	\$1,707,750	12	\$2,357,979
Duplex	1,100	2 bedrooms 2 baths per unit	2	\$513,188	0	\$0
Eight-plex 2-story building	1,000	2 bedrooms 2 baths per unit	8	\$1,887,000	8	\$2,030,548
<b>TOTAL</b>			<b>43</b>	<b>\$8,231,206</b>	<b>35</b>	<b>\$8,173,531</b>

\*A Senior Cottage refers to a small, detached home designed for seniors. These cottages can be designed to house multi-generational households, an often-expressed preference, with space for a caregiver.

\*\*These estimated values were formulated to reflect the nearest allocation for Near Northside

<sup>32</sup> Sources: AB Land Planning, Harris County Appraisal District (HCAD), City of Houston (COH) Livable Places, US Housing and Urban Development Department (US HUD)

The Development Program addresses the priority need for housing units for families and seniors. Despite the imperative to increase housing supply by increasing density, developments with over 8 units are excluded due to development costs.

It is projected that, within the Near Northside budget allocation, 43 units can be constructed if land is available at no cost. If land costs are factored in, it is projected that 35 units can be constructed. The only change from the Draft Plan is to reflect stakeholder preference for two bathrooms in the single-family units.

The Development Program has been modified from the [Draft Housing Revitalization Plan](#), based on public input and the planning team's technical expertise. The following changes have been made:

- All of the single-family units now have two bathrooms to reflect community preference.

The Development Program presented herein should be considered a set of prototype scenarios and preliminary estimates. These scenarios are not intended to limit development options. During the implementation phase, developers may propose alternative configurations, provided they remain within established budget constraints and reflect identified community needs.

Developers are also encouraged to take advantage of opportunities to increase the total number of units delivered where feasible.

# THE GREATER FIFTH WARD

## Overview

The Greater Fifth Ward Affected Neighborhood is located approximately two miles from Downtown Houston. It was once part of a local ward system of political subdivisions. The system has long been abandoned, but the name remains a well-known identifier, embraced by residents and non-residents alike.

As an Inner Loop neighborhood, the Greater Fifth Ward is transitioning from a low-density to a higher-density residential area, in keeping with a national trend of new higher-density development near downtowns. Therefore, multi-story townhomes are in sectors of the neighborhood where the predominant housing type was modest single-family wood-frame homes. This is trending in the other Affected Neighborhoods.

Single-family detached units on a single tract of land are still the predominant form of housing development.



Figure 24: The Greater Fifth Ward Boundary<sup>33</sup>

<sup>33</sup> Sources: City of Houston (COH) Open-Source Data, Houston-Galveston Area Council (H-GAC), and Environmental Science Research Institution (ESRI)

Much to the delight of existing residents, former residents, and visitors to the neighborhood, Lyons Avenue, once a thriving commercial/retail corridor, is experiencing a renaissance. The DeLuxe Theater, a Legacy Clinic location, Lyons Avenue Village, and Pleasant Hill Village, a senior housing development, contribute to this renaissance. Also, the recent adaptive reuse of the iconic St. Elizabeth's Hospital as St. Elizabeth's Place has generated considerable excitement (see Figure 25). Other new developments throughout the Greater Fifth Ward are contributing to this renaissance.

Please see Market Conditions and Development Trends in this chapter for additional information about St. Elizabeth Place.



**Figure 25: St. Elizabeth Place Apartments in the Greater Fifth Ward<sup>34</sup>**

At the forefront of the community development and neighborhood revitalization movement in the Greater Fifth Ward and helping to spearhead this renaissance is the Fifth Ward Community Redevelopment Corporation. Other contributors are the Fifth Ward Civic Club, the Fifth Ward Super Neighborhood Council, the Fifth Ward Chamber of Commerce, and religious institutions. The Greater Fifth Ward lies within the Fifth Ward Tax Increment Reinvestment Zone (TIRZ) boundaries. This TIRZ is administered by a board of directors that oversees redevelopment projects within its boundaries.

As is true of the other Affected Neighborhoods, the Greater Fifth Ward is experiencing gentrification and the resultant densification. As a Downtown-proximate neighborhood, the Greater Fifth Ward is seeing new high-end townhome development, a trend seen in other Inner Loop neighborhoods. Sometimes, more than one townhome is built on land that once held a single-family detached home. However, one-story detached single-family homes remain the predominant form of residential development, as shown in Figure 26.

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<sup>34</sup> Source: Houston Style Magazine

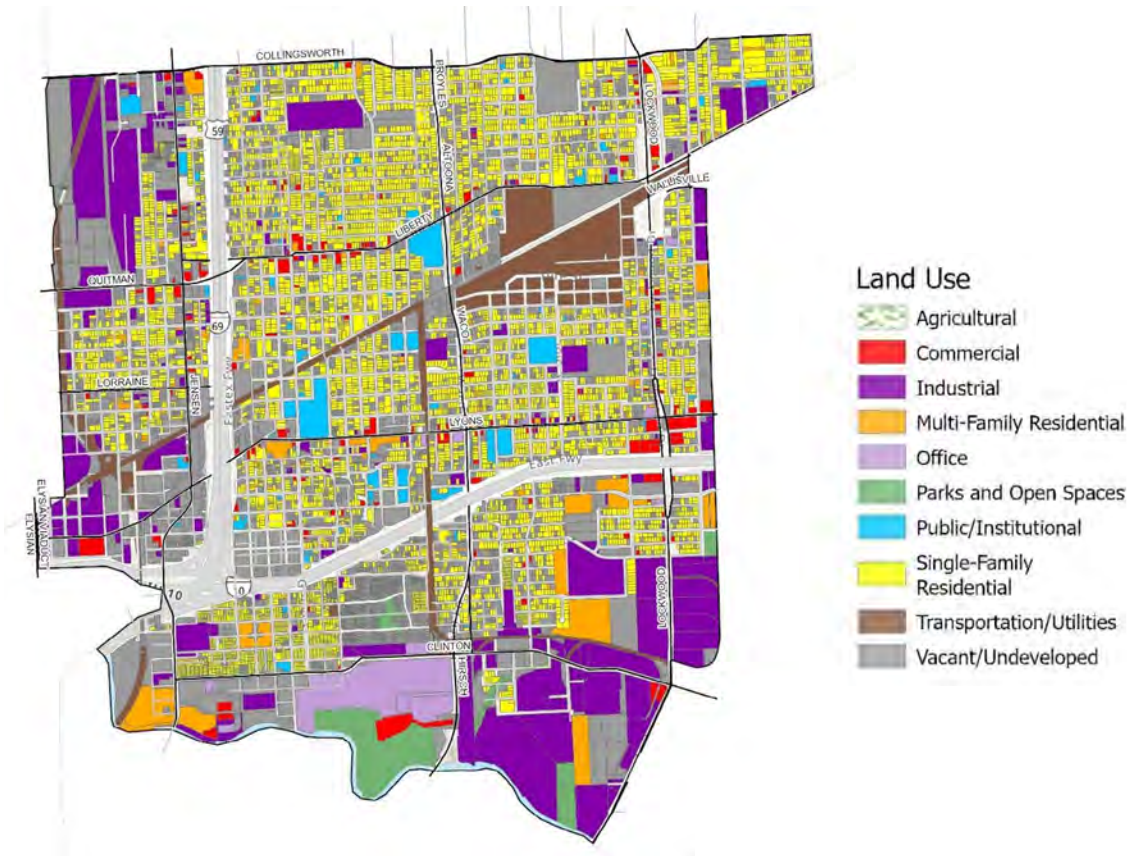


Figure 26: The Greater Fifth Ward Land Use<sup>35</sup>

In some sectors of the Greater Fifth Ward, new development of all kinds are changing the character within those sectors. In addition, new residential development is elevating property values and increasing the property taxes assessed to tenured residents. This challenges households that want to continue to reside in this close-in neighborhood, as property taxes escalate beyond what they can afford. This is an impediment to aging in place.

Moreover, high-end housing prices and rents challenge households seeking to locate in or relocate to their neighborhood of origin.

The Greater Fifth Ward is an older neighborhood by Houston standards, and much of the housing stock is aging. The median year of residential construction is 1958, compared to the citywide median of 1982. The current demolition rate matches that of new construction, reflecting the aging of the housing stock. These demolitions are likely paving the way for new residential development.

New construction of all types is changing the character of some sectors of the neighborhood. The

<sup>35</sup> Source: City of Houston (COH) Open-Source Data

highest incidence of this is currently taking place in sectors of the neighborhood that are closest to Downtown Houston, although this may also begin to occur in other parts of the Greater Fifth Ward where all types of high-end development are occurring.

### Community Input

During the first phase of the planning process, unmet needs data was collected via focus group sessions, interviews, and a digital survey. In the aggregate, residents expressed a desire for funding for family housing, senior housing, and housing repairs, as well as supportive services, such as childcare and senior services.

The **Housing Needs Assessment** presents more detailed results of needs identified via the public engagement process. It is available on the TSAHC website, at [www.tsahc.org/about/plans-reports](http://www.tsahc.org/about/plans-reports).

**Table 10: The Greater Fifth Ward Business Survey Results<sup>36</sup>**

Business type	
Restaurant	3
Retail	1
Service	1
Number of employees	
11-25	2
6-10	2
26-50	1
Number of years in operation	
6-10 years	2
11-20 years	1
1-5 years	1
Less than 1 year	1
Importance of affordable housing for employees in surrounding areas	
Very important	3
Somewhat important	2

## Housing Revitalization Plan: Greater Fifth Ward

<b>The extent of housing costs or availability that impacts recruiting/retaining employees</b>	
Significant impact	2
Moderate impact	1
Minor impact	1
Don't know	1
<b>Wages or benefits increased to offset rising housing costs for your employees</b>	
No	2
Yes	2
Not applicable	1
<b>Percentage of your employees that live outside of the neighborhood due to housing costs</b>	
26-50%	2
11-25%	1
76%+	1
Don't know	1
<b>Impact of the lack of affordable housing on your business operations</b>	
Difficulty finding and retaining employees	4
Increased employee commuting time	1
Impact on customer base	1
<b>Belief that improving housing availability in the neighborhood would benefit your business</b>	
Significant benefit	2
Moderate benefit	2
Don't know	1
<b>Actions you believe are most effective in improving affordable housing in the neighborhood</b>	
Increasing the supply of affordable housing units	3
Supporting organizations that build or manage affordable housing	3
Implementing rent control or stabilization policies	1
Offering tax incentives to developers building affordable housing	1

The extent of which issues related to safety and security affect your business operations	
Significant impact	2
Moderate impact	2
Minor impact	1

Business survey responses from the Greater Fifth Ward further illustrate the relationship between housing affordability and local business stability. Respondents represented a mix of restaurant, retail, and service establishments, with most businesses employing between 6 and 25 workers. The responses also indicate a range of business tenure within the neighborhood, with several establishments operating for between one and twenty years.

Overall, business owners expressed that it is important for employees to be able to afford housing in the surrounding area, with a majority identifying this as either very important or somewhat important. Several respondents reported that housing costs and availability are already influencing workforce dynamics, with moderate or significant impacts on their ability to recruit and retain employees.

These responses suggest that housing pressures may influence both workforce accessibility and local economic activity. Most respondents indicated that improving housing affordability in the neighborhood would provide moderate to significant benefits to their businesses.

Community input was also gathered during the Draft Plan phase of the planning process. Input gathered during the needs assessment phase and the Draft Plan phase, together with the planning team’s technical expertise and other factors such as the availability of developable land, data related to population and housing, market trends, and relationship to the affordable housing goals presented earlier, inform the Development Program for the Greater Fifth Ward neighborhood.

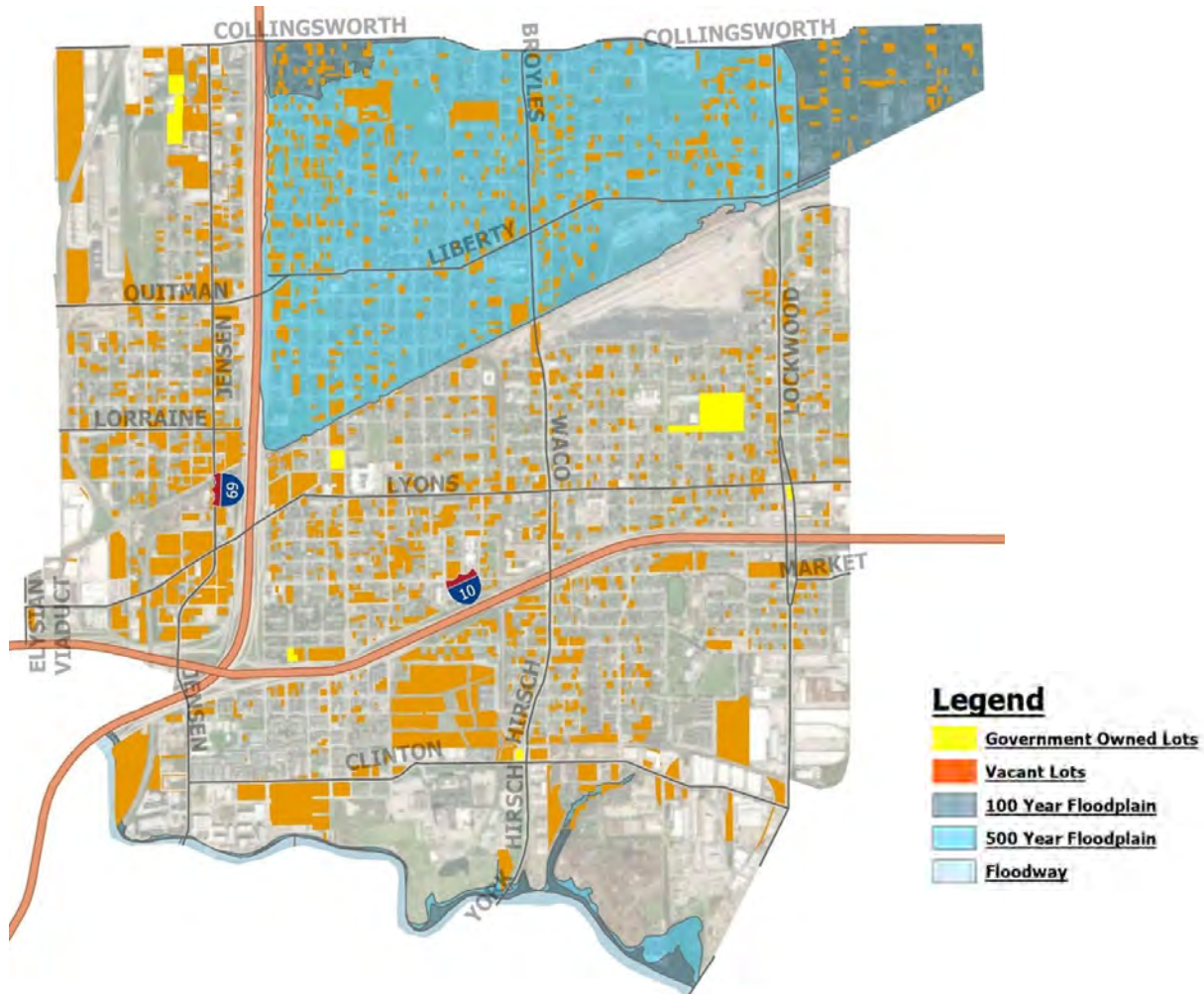
### Existing Conditions

As shown in Figure 26, the predominant land use in the Greater Fifth Ward is single-family residential. This use, which includes duplexes, occurs throughout the neighborhood. Multifamily land uses are dispersed throughout.

Commercial uses are typically located along major thoroughfares and freeway access roads, for maximum visibility and access. Industrial uses are concentrated mostly in the south end of the neighborhood.

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<sup>36</sup> Sources: ABLP & Houston Area Urban League, November 2025-February 2026



**Figure 27: The Greater Fifth Ward Undeveloped Land<sup>37</sup>**

Undeveloped land can be scattered throughout the Greater Fifth Ward in Figure 27.

Public and institutional uses include parks, schools, libraries, community centers, and fire stations, all of which are scattered throughout the Greater Fifth Ward. They are shown on the land use map as public and institutional uses (Figure 26) and displayed on the community amenities & facilities map (see Figure 28). These facilities exert a stabilizing influence, especially Finnegan Park, Hester House community center, the City of Houston Fifth Ward Multi-Service Center, and Wheatley High School.

<sup>37</sup> Sources: City of Houston (COH) Open-Source Data, Harris Central Appraisal District (HCAD), Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI)

# Housing Revitalization Plan: Greater Fifth Ward

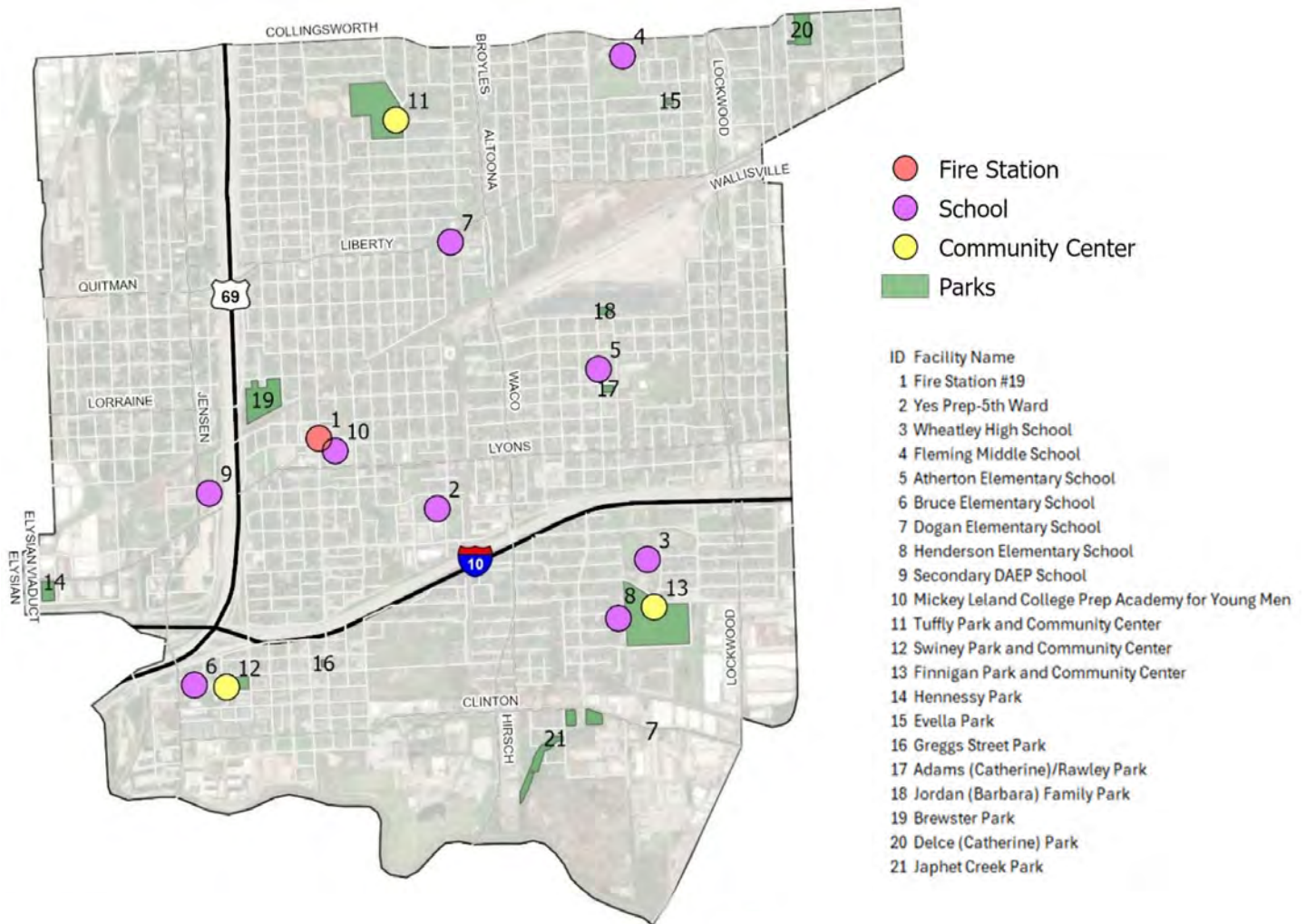


Figure 28: The Greater Fifth Ward Community Amenities & Facilities<sup>38</sup>

In accordance with a February 26, 2026, decision by the Houston Independent School District board of managers, Nathaniel Q. Henderson Elementary School and John L. McReynolds Elementary will close due to low enrollment. McReynolds Elementary, which is on the northern boundary of the Greater Fifth Ward, is slated to close for the same reason.

## Housing Density

Housing density is defined as the number of housing units per acre. In general, housing density is low in the Greater Fifth Ward, as shown in Figure 29.

However, as alluded to earlier, the Greater Fifth Ward is experiencing a transition from a low-

<sup>38</sup> Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

density neighborhood to one that is attracting higher residential densities, in keeping with a national trend of new, higher-density development near downtowns.

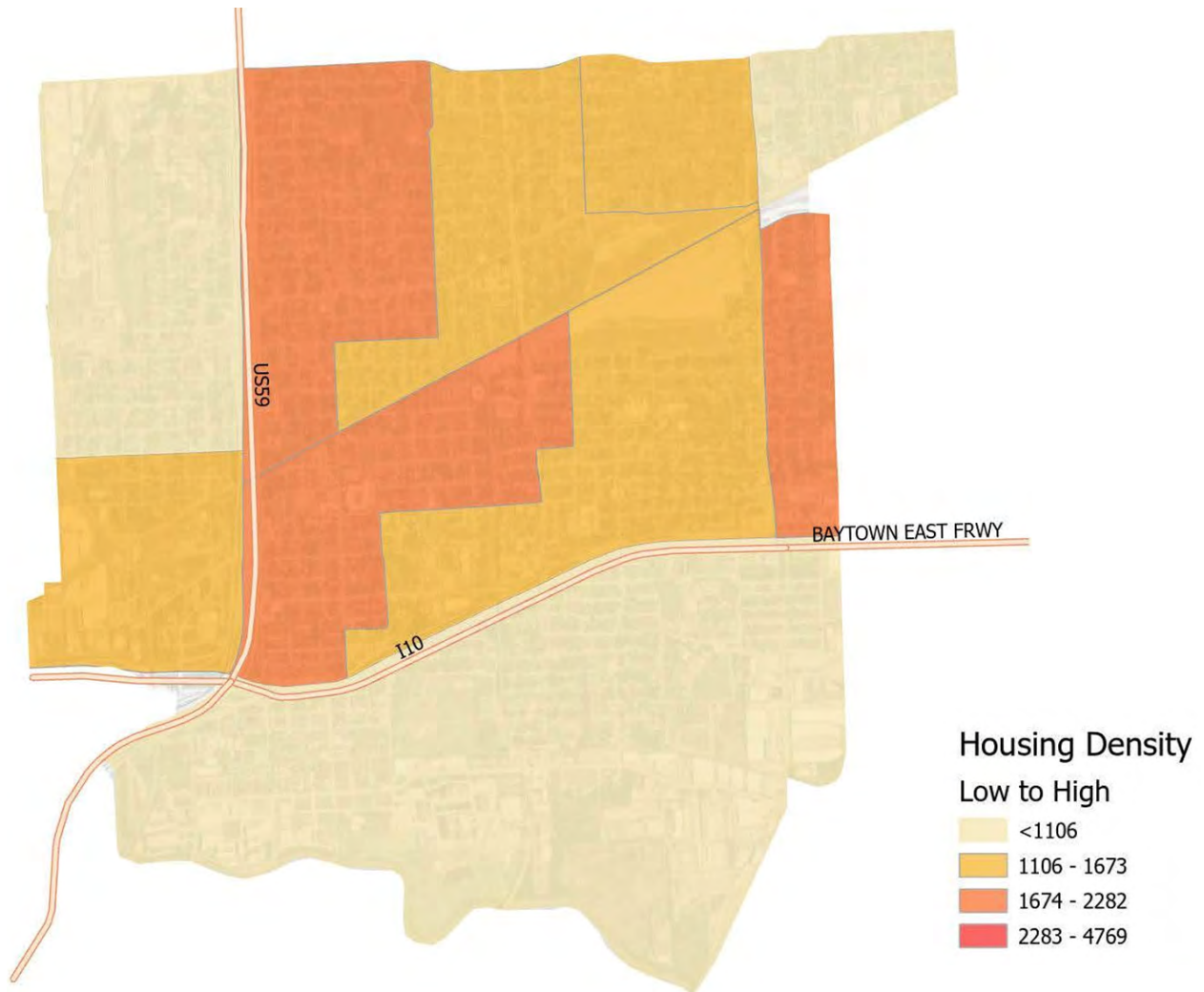


Figure 29: The Greater Fifth Ward Housing Density<sup>39</sup>

## Transportation

As shown in Figure 30, there are numerous bus routes and bus stops in the Greater Fifth Ward. The routes traverse major thoroughfares, such as Lyons Avenue, Clinton Drive, Hirsch Road, and Quitman Street, as well as collector streets.

<sup>39</sup> Sources: METRO, Harris County Appraisal District (HCAD)

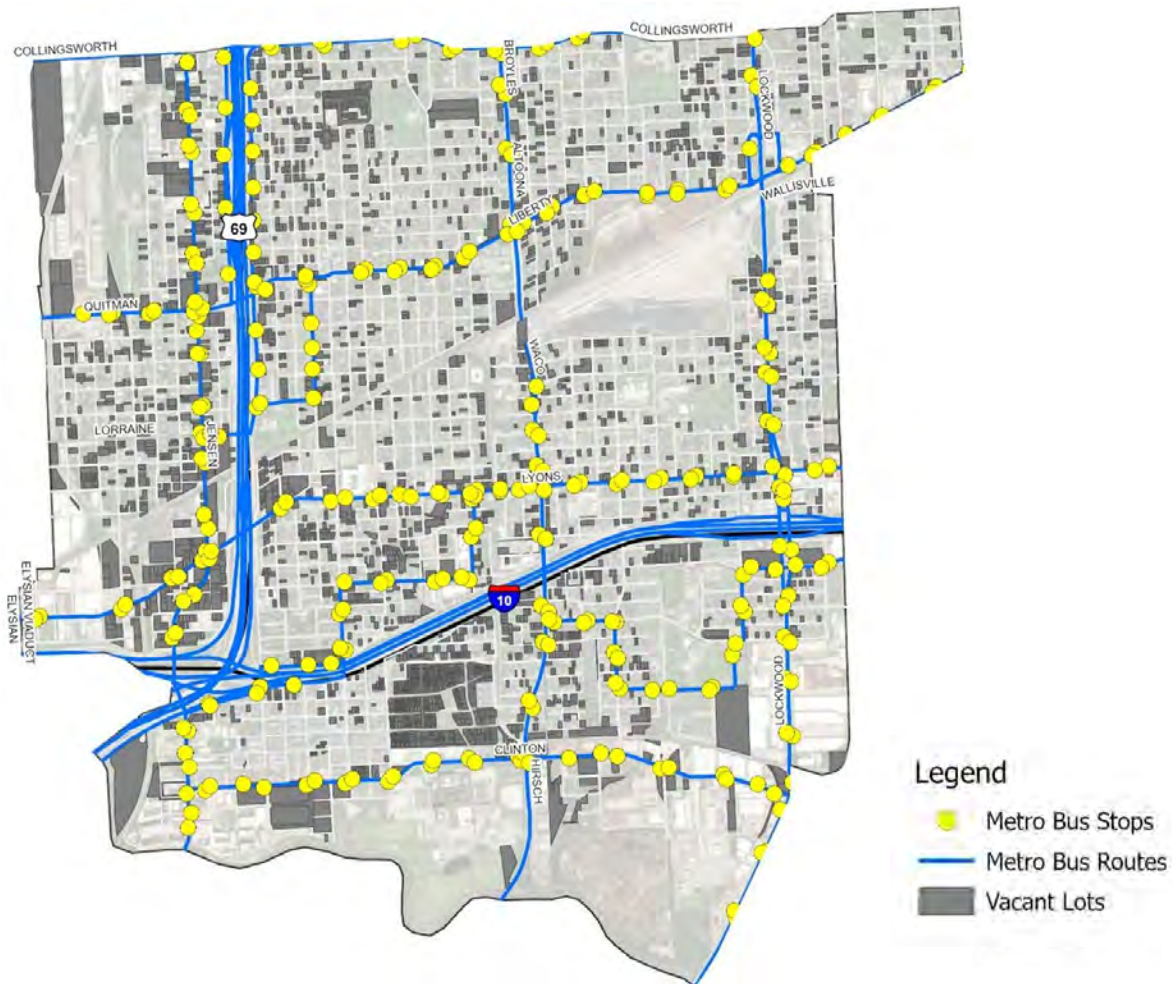


Figure 30: The Greater Fifth Ward Transportation Stops & Routes<sup>40</sup>

During the implementation phase of the NHHIP Affordable Housing Revitalization Program, access to public transportation should be considered when prioritizing the selection of proposals for projects that implement the Greater Fifth Ward Development Program.

## Population and Housing Characteristics

The most recent United States Census Bureau American Community Survey contains data for the Greater Fifth Ward is a mixture of positive and concerning.

On the positive side, 99.6% of the population is housed. The citywide figure is 98.4%. And the owner-occupancy rate is comparable to the citywide rate (36.2% vs 37.6%).

<sup>40</sup> Sources: METRO, Harris County Appraisal District (HCAD)

Median monthly housing costs are lower than citywide. The Greater Fifth Ward figure is \$920, and the citywide figure is \$1,368. Median gross rents are also lower than citywide; the United States Census reports a figure of \$994 per month for the Greater Fifth Ward and \$1,361 reported for Houston overall.

However, the median home value is lower than that reported for Houston (\$187,200 vs \$277,800).

Households are smaller than the overall figure reported for Houston. The average the Greater Fifth Ward household size is 2.64 persons per household. The comparable citywide figure is 3.26.

The poverty rate is much higher than the citywide rate. The unemployment rate is also higher than the citywide rate. A proportionately high number of persons is reported by the U. S. census as having a disability.

An older neighborhood by Houston standards, the Greater Fifth Ward is one of the top ten Houston neighborhoods experiencing home structural issues, according to the Kinder Institute's 2025 State of Housing in Harris County and Houston study. These issues include missing complete plumbing, missing central air, and lacking conventional heat, and an early median effective year built.

The housing vacancy rate is higher than the citywide rate, which is likely due to the advanced age of the housing stock. A substantial amount of older distressed housing was observed during a windshield survey conducted by the planning team and most of it was vacant.

Roughly four in ten (42.3%) households are cost-burdened. This figure is higher than the citywide figure, this is a concern. This concern stems from the fact that HUD defines cost-burdened as spending more than 30% of household income on housing. It serves as a key indicator for homelessness risk, signals a need for increased affordable housing supply, and highlights deep, persistent financial insecurity for low-income renters.

Vehicular access is limited. Slightly more than one-fifth (20.9%) of households lack a vehicle. It is therefore important for new housing to be located near transit. Thus, this has been considered in the Greater Fifth Ward Side Development Program, and it is recommended that it be considered during the implementation phase of this plan.

The figures reported in Table 11 have implications for the types of housing needed, and attainable sales prices and rents. Some of these indicators, such as the prevalence of family households, also influence the content of the Greater Fifth Ward Development Program which is presented at the end of this chapter.

**Table 11: The Greater Fifth Ward Population, Housing, & Socio-Economic Characteristics<sup>41</sup>**

Category	Houston		The Greater Fifth Ward	
	#	%	#	%
Total population	2,328,253		18,985	0.8%
<b>Household Types</b>				
Total households	930,404		7,362	0.8
Family households	536,353	57.6	4,151	56.4
Non-family households	394,051	42.4	3,212	43.6
Average household size	3.26		2.64	
<b>Race and Ethnicity</b>				
Hispanic/Latino	1,030,112	44.2	9,017	47.5
Asian	160,136	6.9	1,094	5.8
Black or African American	519,857	22.3	6,066	32.0
White	540,342	23.2	347	1.8
Other	77,806	3.3	461	2.4
<b>Economic Profile</b>				
Median household income	\$64,813		\$41,784	
Population in poverty	455,988	19.6	6,361	33.5
Unemployed population	85,882	3.7	1,143	6.0
<b>Other</b>				
Householders age 65 and above	184,707	7.9	1,581	8.3
Households without a vehicle	93,572	10.1	1,541	20.9
Population with disability	266,234	11.4	3,383	17.8

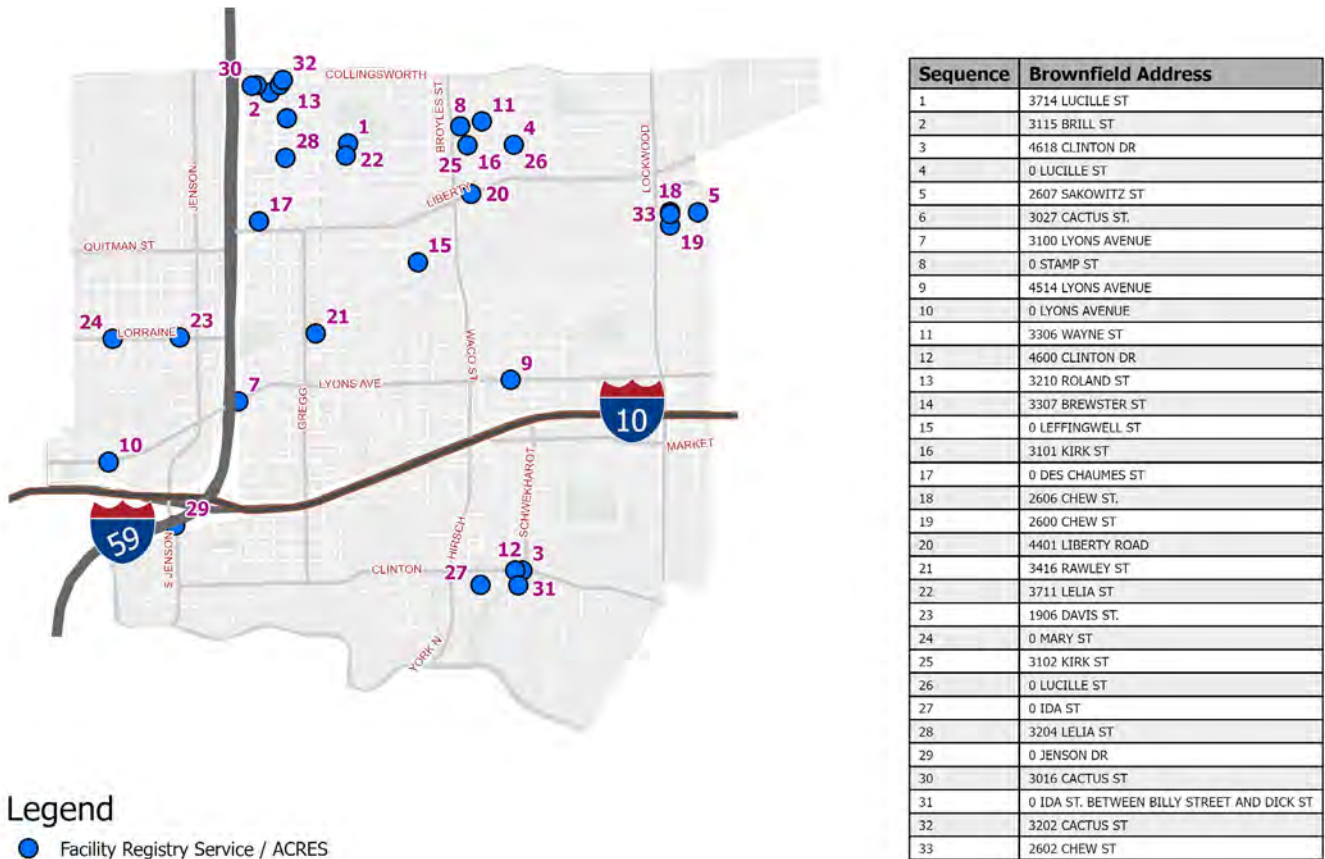
## Housing Revitalization Plan: Greater Fifth Ward

Category	Houston		The Greater Fifth Ward	
	#	%	#	%
Total population	2,328,253		18,985	0.8
Total households	930,404		7,362	0.8
<b>Other (contd.)</b>				
Total housing units	1,040,576		8,829	0.8
Median home value	\$277,800		\$187,200	
Median year house built	1982		1958	
Median monthly household housing costs	\$1,368		\$920	
Vacant housing units	110,172	10.6	1,467	16.6
Occupied housing units	930,404	89.4	7,362	83.4
Owner-occupied units	391,519	37.6	3,194	36.2
Renter-occupied units	538,885	51.8	4,168	47.2
Median gross rent	\$1,361		\$994	
Housed population	2,290,271	98.4	18,909	99.6
Cost-burdened households	371,180	39.9	3,111	42.3

<sup>41</sup> Source: U. S. Census Bureau 2021-2024 ACS

## Environmental Challenges to Affordable Housing Development

As shown in Figure 31, there are 33 brownfield sites in the Greater Fifth Ward. The presence of brownfields is a concern that may be mitigated in relation to land development. Public data from federal and state sources were utilized to identify the brownfield sites in the Greater Fifth Ward.



**Figure 31: The Greater Fifth Ward Brownfield Sites<sup>42</sup>**

The census-reported median income, as well as the proportion of cost-burdened households, is an indicator that residents would struggle to afford these higher home sale prices and rents. In addition, developers tend to avoid these sites due to the high cost of cleanup.

## Affordability Index

The median household income in the Greater Fifth Ward is \$41,784. The median value of owned housing is \$187,200.

<sup>42</sup> Sources: City of Houston (COH), Environmental Protection Agency (EPA) 2026, Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI), Texas Commission of Environmental Quality (TCEQ) 2026.

# Housing Revitalization Plan: Greater Fifth Ward

To measure sales affordability, HUD's Economic and Market Analysis Division uses the HUD Homebuyer Affordability Index, which is a ratio, or relative comparison, of the median income in an area to the income needed to afford the median-priced home, spending no more than 30% of income towards housing costs.

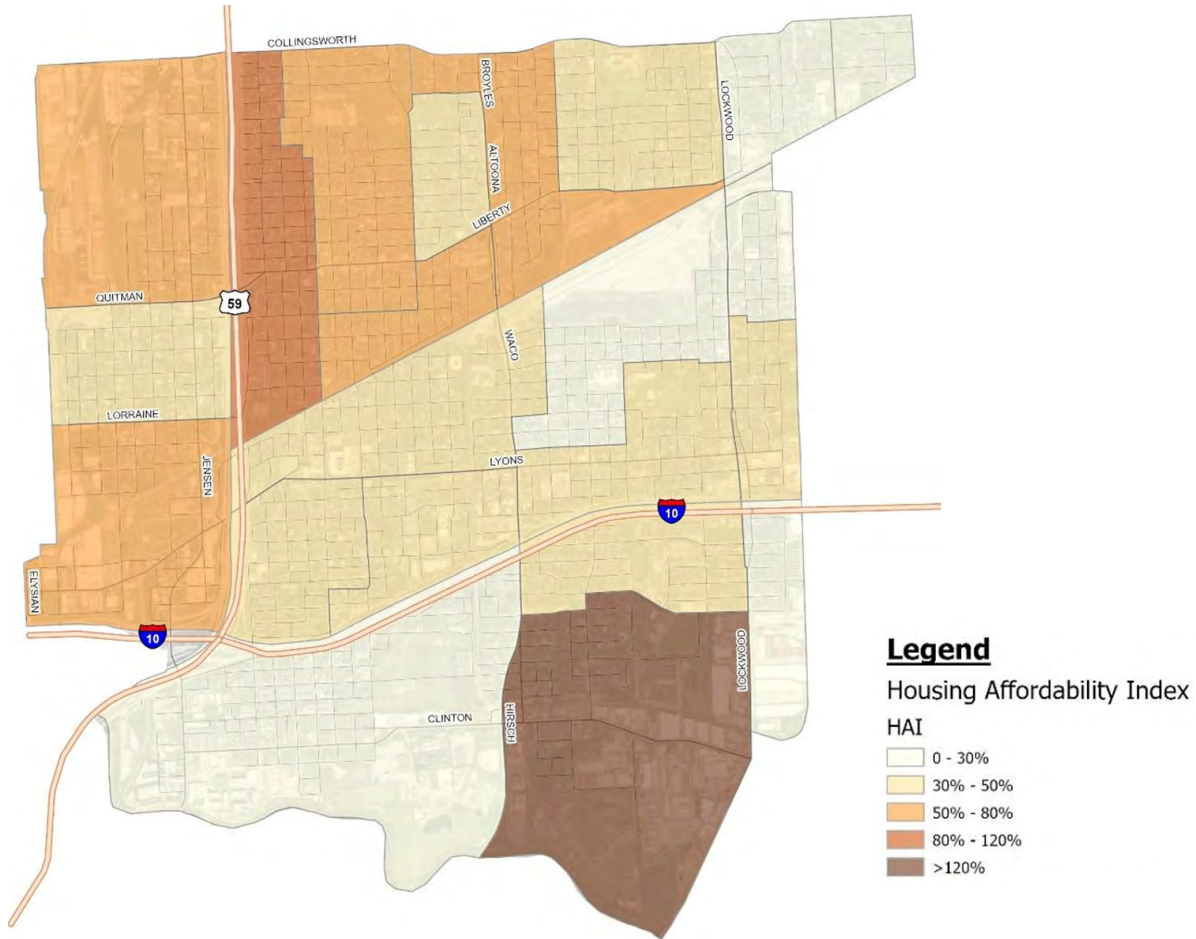


Figure 32: The Greater Fifth Ward Housing Affordability Index<sup>43</sup>

## Market Conditions & Development Trends

Market conditions and development trends affecting the Greater Fifth Ward are discussed in this section.

### Market Conditions

The cost of land is continuing to increase in the Greater Fifth Ward. According to the Houston Area

<sup>43</sup> Sources: City of Houston (COH), Environmental Protection Agency (EPA), Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI)

Realtors Association, the median sold price of land in the Greater Fifth Ward is \$13.22 per square foot. As is true in all the Affected Neighborhoods, continually escalating land costs have a negative impact on the goal of increasing the supply of affordable housing in the Greater Fifth Ward.

Table 12 below depicts the Greater Fifth Ward land is undeveloped and potentially available for housing development. This inventory was conducted to determine the availability of undeveloped land for the Greater Fifth Ward Development Program.

**Table 12: The Greater Fifth Ward Undeveloped Land<sup>44</sup>**

Size of Land Tract	Amount
50' x 100'	2,377
100' x 100'	163
100' x 125'	13
100' x 150'	15
125' x 200'	6
150' x 150'	3
150' x 200'	0
150' x 300'	2
<b>TOTAL</b>	<b>2,579</b>

This inventory was performed to identify land that is optimally available for affordable projects. The inventory made it possible to craft the Greater Fifth Ward Development Program is presented at the end of this chapter.

### Development Trends

Revitalization activities have fostered growth in the Greater Fifth Ward. The projects that are discussed in this section are evidence of that.

The Fifth Ward Community Redevelopment Corporation, the City of Houston, and Cloudbreak Communities have collaborated to redevelop the historic, multi-story St. Elizabeth’s Hospital into St. Elizabeth Place. St. Elizabeth Place features 85 units of high-quality, mixed-income, supportive, and workforce housing.

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<sup>44</sup> Sources: Harris County Appraisal District, ArcGIS Parcel Fabric

## Housing Revitalization Plan: Greater Fifth Ward

In addition to recent and recurring multi-level townhome development, new one-level single-family detached units affordable housing development have been developed, mostly under the sponsorship of the Fifth Ward Community Redevelopment Corporation.

The dynamic East River development along Buffalo Bayou is a 150-acre mixed use development by Midway. There it is possible to live, work, play, eat, drink, view art, and partake of wellness activities. Intown Development has plans for Upper East River, and the development of 129 single-family homes at 802 Cage Street.



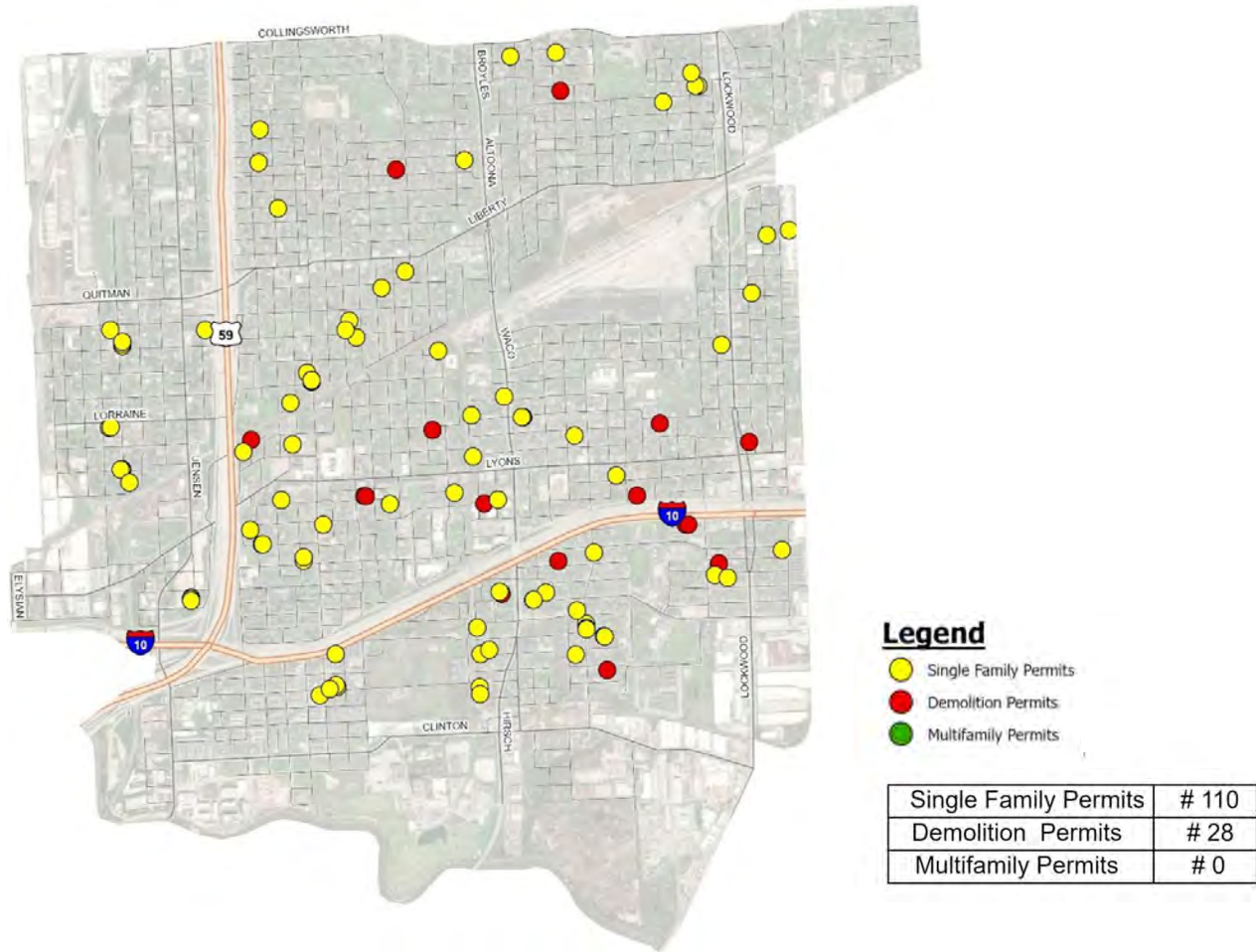
Figure 33: The Greater Fifth Ward Catalyst Project<sup>45</sup>

The DeLuxe Theater, a project of Fifth Ward CRC, the City of Houston, and Texas Southern University, has been reborn as a mixed-use facility that includes a 125-seat theater, an attractive, sunlit multipurpose space, and a branch of the Houston Public Library.

A new gymnasium at the historic Julia C. Hester House community center is another example of recent development that contributes to the rebirth of the Greater Fifth Ward.

<sup>45</sup> Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

Development trends as measured by the issuance of permits for demolition and new construction are reflected In Figure 34.



**Figure 34: The Greater Fifth Ward 2025 Building & Demolition Permits<sup>46</sup>**

However, the development projects described herein are not necessarily reflected in Figure 34 because of the timing of the issuance of permits for those projects.

## Development Program

Table 13 contains the Development Program for the Greater Fifth Ward. Of the total budget of \$28.5 million, the amount allocated to the Greater Fifth Ward by TxDOT is \$5,700,000, or 20%. This is the third-highest amount allocated among the four Affected Neighborhoods. Allocations are based on relative impact to the Affected Neighborhoods.

<sup>46</sup> Sources: City of Houston (COH) Open-Source Data, Houston-Galveston Area Council (H-GAC), and Environmental Science Research Institution (ESRI)

### Methodology

The planning team developed the proposed Development Program for the Greater Fifth Ward Affected Neighborhood, which was carefully evaluated by considering several key factors. These included the needs identified through the public engagement process, the availability and size of undeveloped land parcels, and industry-standard construction costs per livable square foot.

Additional considerations include household income levels for a family of four and standard expectations for developer profit margins. Together, these factors have produced a balanced and financially feasible development strategy.

The underlying Scenario 1 presumption is that no-cost land would be developable land that is publicly owned or quasi-publicly owned. Scenario 2 projects the number of units that can be built if the cost of land is factored in.

Other considerations include identified priority needs, the availability of appropriately sized developable land tracts, household income for a family of four, construction costs per livable square foot, and developer profit.

As is true for all of the Affected Neighborhood Development Programs, the planning team determined that due to the prevalence of this type of build, where it is proposed to construct a single-family detached home on 50' x 100' land, there was no imperative to use the Houston Planning and Development Livable Centers Initiative User Guide (*Livable Places User Guide 2023*) as a framework. This is because the paradigm for this type of build is well-established. However, in all other instances, the Livable Centers Initiative User Guide is sourced, although not strictly adhered to.

**Table 13: The Greater Fifth Ward Development Program<sup>47</sup>**

Housing Type	Unit Size (Sq. Ft.)	# of Bedrooms and Bathrooms	Scenario 1: Projected # of Units WITHOUT Land Costs	Scenario 1 Projected Development Cost	Scenario 2: Projected # of Units WITH Land Costs	Scenario 2 Projected Development Cost
Single-family detached on a 50' x 100' land tract	1,200	2-3 bedrooms 2 baths	4	\$910,800	4	\$1,221,039
Single-family detached on a 50' x 100' land tract	950	1-2 bedrooms 1.5 baths	3	\$540,788	3	\$862,567
Three single-family detached units on a 50' x 100' land tract	710	2 bedrooms 1 bath	3	\$404,168	3	\$511,427
Six single-family unit senior cottage* on 100' x 100' land tract	1,100	2 bedrooms 2 baths	12	\$1,707,750	0	\$0
Duplex	1,100	2 bedrooms 2 baths per unit	8	\$2,052,750	10	\$3,102,236
<b>TOTAL</b>			<b>30</b>	<b>\$5,616,256</b>	<b>20</b>	<b>\$5,697,269</b>

\*A Senior Cottage refers to a small, detached home designed for seniors. These cottages can be designed to house multi-generational households, an often-expressed preference, with space for a caregiver.

\*\*These estimated values were formulated to reflect the nearest allocation for the Greater Fifth Ward

<sup>47</sup> Sources: AB Land Planning, Harris Central Appraisal District (HCAD), City of Houston (COH) Livable Places, US Housing and Urban Development Department (US HUD)

The Development Program projects that the Greater Fifth Ward budget allocation could increase the neighborhood's housing supply by 30 units across the various building types that are displayed on Table 13, if land cost is not a factor. If land cost is considered, it is projected that 20 units of the various building types shown on the table can be constructed.

The Development Program has been modified from the [Draft Housing Revitalization Plan](#), based on public input and the planning team's technical expertise. The following changes have been made:

- In Scenario 1 and 2, one 1200 sq. ft. single-family detached unit has been added, for a total of four.
- In Scenario 1 and 2, one 950 sq. ft. single-family detached unit has been added, for a total of three.
- In Scenario 1 and 2, the number of 710 sq. ft. single-family homes has been reduced to from six to three.
- The number of bathrooms has been increased to two bathrooms for single-family senior cottages
- The number of bathrooms has been increased to two bathrooms for 1200 sq. ft. single-family detached units.
- The number of bathrooms for a 950 sq. ft. single-family detached unit has been changed to 1.5 versus 1-1.5.

The planning team is aware that larger building types than those proposed in the Greater Fifth Ward Development Program would result in a higher increase in the supply of new housing units. However, including building types that yield larger units was not feasible within the limitations of the budget allocation for the Greater Fifth Ward.

The Development Program presented herein should be considered a set of prototype scenarios and preliminary estimates. These scenarios are not intended to limit development options. During the implementation phase, developers may propose alternative configurations, provided they remain within established budget constraints and reflect identified community needs. Developers are also encouraged to take advantage of opportunities to increase the total number of units delivered where feasible.

# THE GREATER THIRD WARD

## Overview

The Greater Third Ward Affected Neighborhood is an Inner Loop neighborhood located approximately three miles southeast of downtown Houston. As is true of the Greater Fifth Ward, the Greater Third Ward was initially part of a Houston political ward system that has long been abandoned. However, as is also true of the Greater Fifth Ward, the neighborhood continues to be proudly known by this name.

Residents of this Affected Neighborhood take immense pride in the neighborhood's historical, cultural, and civic traditions. Located here is Emancipation Park, which was founded by formerly enslaved persons. In addition, the neighborhood is home to iconic religious and cultural institutions, including the historic Eldorado Ballroom, a restored music venue featuring a restaurant, bookstore, and retail establishments.

The Third Ward Super Neighborhood Council, the Emancipation Economic Development Council, the OST/Almeda Tax Increment Zone #7, the Greater Southeast Management District, Project Row House Community Development Corporation, and several active civic clubs are among the organizations that have placed the Greater Third Ward is on the leading edge of neighborhood community development and neighborhood revitalization.

As is true of Houston as a whole, the Greater Third Ward is experiencing population growth. This is a positive trend that reflects the neighborhood's ongoing appeal.

However, escalating property taxes, especially in the sectors of the Greater Third Ward, where high-end residential development is occurring, is a strain for those who desire to age in place.

Also, families and individuals who desire to return to the neighborhood after growing up there, as well as those who simply find it appealing, have indicated that they are priced out.

Single-family detached housing units of varying design are dispersed throughout the neighborhood. "Missing middle" housing, including duplexes and fourplexes, is mostly located north of Alabama Street, where the neighborhood's early development occurred. Still in existence are small pre-World War II homes, often arranged in rows. This type of housing unit was once informally referred to as a "shotgun" house, since the layout would allow the blast from a shotgun to travel from the front door straight to the back without hitting a wall. These units were built for working-class households.

New townhome developments are replacing a significant number of these structures and altering community character. Much of this type of housing is in the northern sector of the neighborhood. This sector is closest to Downtown Houston and near Emancipation Park, which

has undergone a wondrous transformation in recent years.

The Midtown Redevelopment Authority has provided land for the construction of hundreds of single-family detached homes, mostly in the neighborhood's northern sector. These homes are the product of the efforts of Community Development Corporations like ReWard Third Ward and other affordable housing developers. This will continue as other affordable housing developers build single-family homes on land the Midtown Redevelopment Authority has conveyed to them for that purpose.

Also, the Midtown Redevelopment Authority made land available for the attractive Law Herrington senior housing and mixed-use development and the equally attractive New Hope Gray, a new senior housing development on the far north end of the neighborhood. Other senior developments in the north end of the Greater Third Ward include Homewood at Zion and The Citadel.

South of Alabama Street, the look and feel of the Greater Third Ward changes. Here, there are concentrations of homes with brick facades, often of two-story design. Some of these homes are duplexes. Also, in this sector of the Greater Third Ward, there is less new development that alters the community's character.

The 500-plus unit Cuney Homes public housing development of brick construction is located just south of Alabama. Its planned redevelopment is discussed in the Market Conditions and Development Trends section of this chapter.

Both the University of Houston and Texas Southern University, public educational institutions of longstanding, are in the Greater Third Ward neighborhood.



Figure 35: The Greater Third Ward Boundary<sup>48</sup>

## Community Input

During the needs assessment phase of the planning process, needs were identified via focus group sessions, interviews, a digital survey of residents, and a business survey. In the aggregate, residents expressed a desire for funding for family housing, senior housing, and housing repairs, as well as supportive services such as childcare and senior services. The desire is for housing to be affordable for low- to moderate-income households and seniors.

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<sup>48</sup> Sources: City of Houston (COH) Open-Source Data, Houston-Galveston Area Council (H-GAC), and Environmental Science Research Institution (ESRI)

**Table 14: The Greater Third Ward Business Survey Results<sup>49</sup>**

<b>Business type</b>	
Restaurant	2
Retail	2
Service	1
<b>Number of employees</b>	
11-25	4
51+	1
<b>Number of years in operation</b>	
11-20 years	2
1-5 years	2
20+	1
<b>Importance of affordable housing for employees in surrounding areas</b>	
Very important	1
Somewhat important	2
Neutral	1
<b>The extent of housing costs or availability that impacts recruiting/retaining employees</b>	
Significant impact	3
Moderate impact	1
Minor impact	1
<b>Wages or benefits increased to offset rising housing costs for your employees</b>	
No	3
Yes	2
<b>Percentage of your employees that live outside of the neighborhood due to housing costs</b>	
51-75%	3
76%+	1
Don't know	1

## Housing Revitalization Plan: Greater Third Ward

<b>Impact of the lack of affordable housing on your business operations</b>	
Increased employee commuting time	3
Difficulty finding and retaining employees	2
<b>Belief that improving housing availability in the neighborhood would benefit your business</b>	
Significant benefit	2
Moderate benefit	2
Don't know	2
<b>Actions you believe are most effective in improving affordable housing in the neighborhood</b>	
Increasing the supply of affordable housing units	2
Supporting organizations that build or manage affordable housing	2
Implementing rent control or stabilization policies	2
Offering tax incentives to developers building affordable housing	1
<b>The extent of which issues related to safety and security affect your business operations</b>	
Significant impact	2
Moderate impact	2
Minor impact	1

The **Housing Needs Assessment** presents more detailed results of needs identified via the public engagement process. It is available on the TSAHC website, at [www.tsahc.org/about/plans-reports](http://www.tsahc.org/about/plans-reports).

The business surveys, the results of which are summarized in Table 14, were conducted digitally and were not included in the **Housing Needs Assessment**, but are presented here in the **Housing Revitalization Plan**.

Business survey responses from the Greater Third Ward (see Table 14) provide additional insight into how housing affordability conditions influence local workforce dynamics and business operations. Respondents represented a mix of restaurant, retail, and service establishments, with most businesses employing between 11 and 25 workers. The businesses surveyed include both relatively new establishments and long-standing operations, with reported years in operation ranging from less than five years to more than twenty years.

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<sup>49</sup> Sources: ABLP & Houston Area Urban League, November 2025-February 2026



Commercial land uses are typically located along major thoroughfares and freeway access roads. Industrial uses are rare.

Public and institutional uses include parks, schools, libraries, community centers, and a fire station. They are shown on the land use map as public and institutional uses (Figure 36) and displayed on the Community Amenities & Facilities map (see Figure 37). These facilities exert a stabilizing influence and are a source of community pride, especially Emancipation Park, the City of Houston Third Ward Multi-Service Center, Jack Yates High School, and the two universities.

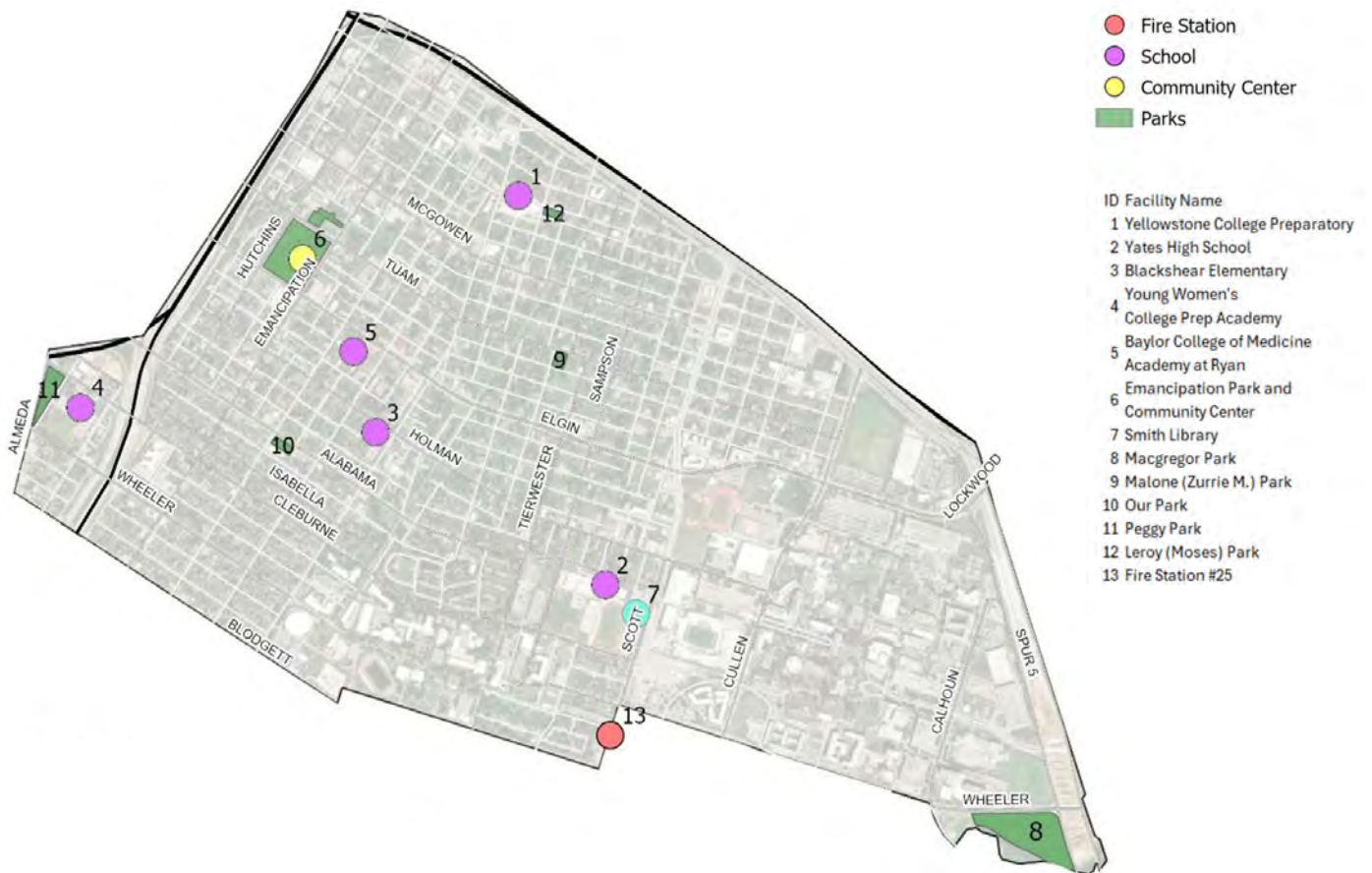


Figure 37: The Greater Third Ward Community Amenities & Facilities<sup>51</sup>

## Housing Density

Housing density, defined as the number of housing units per acre, is generally low, despite the trend toward townhome development in some parts of the neighborhood. Figure 38 depicts housing density in the Greater Third Ward.

<sup>51</sup> Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

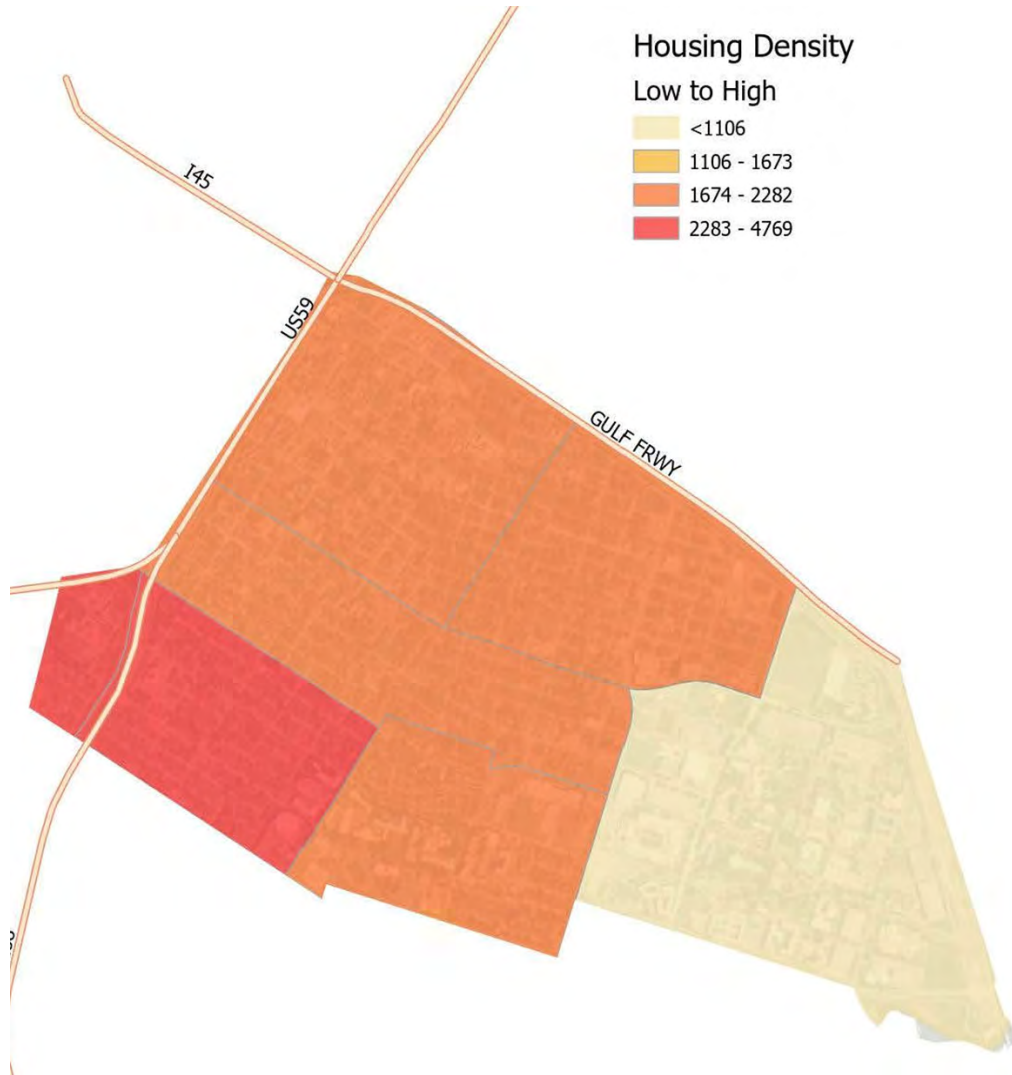


Figure 38: The Greater Third Ward Housing Density<sup>52</sup>

## Transportation

A segment of the METRO Light Rail Transit Purple line traverses the Greater Third Ward as it emerges from Houston’s Theater District. There is also bus coverage.

Figure 39 depicts the Greater Third Ward segment of the METRO Purple Line light rail transit facility, along with the rail stations in the neighborhood. It also depicts bus routes and bus stops, most of which are on major thoroughfares like Scott Street.

<sup>52</sup> Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

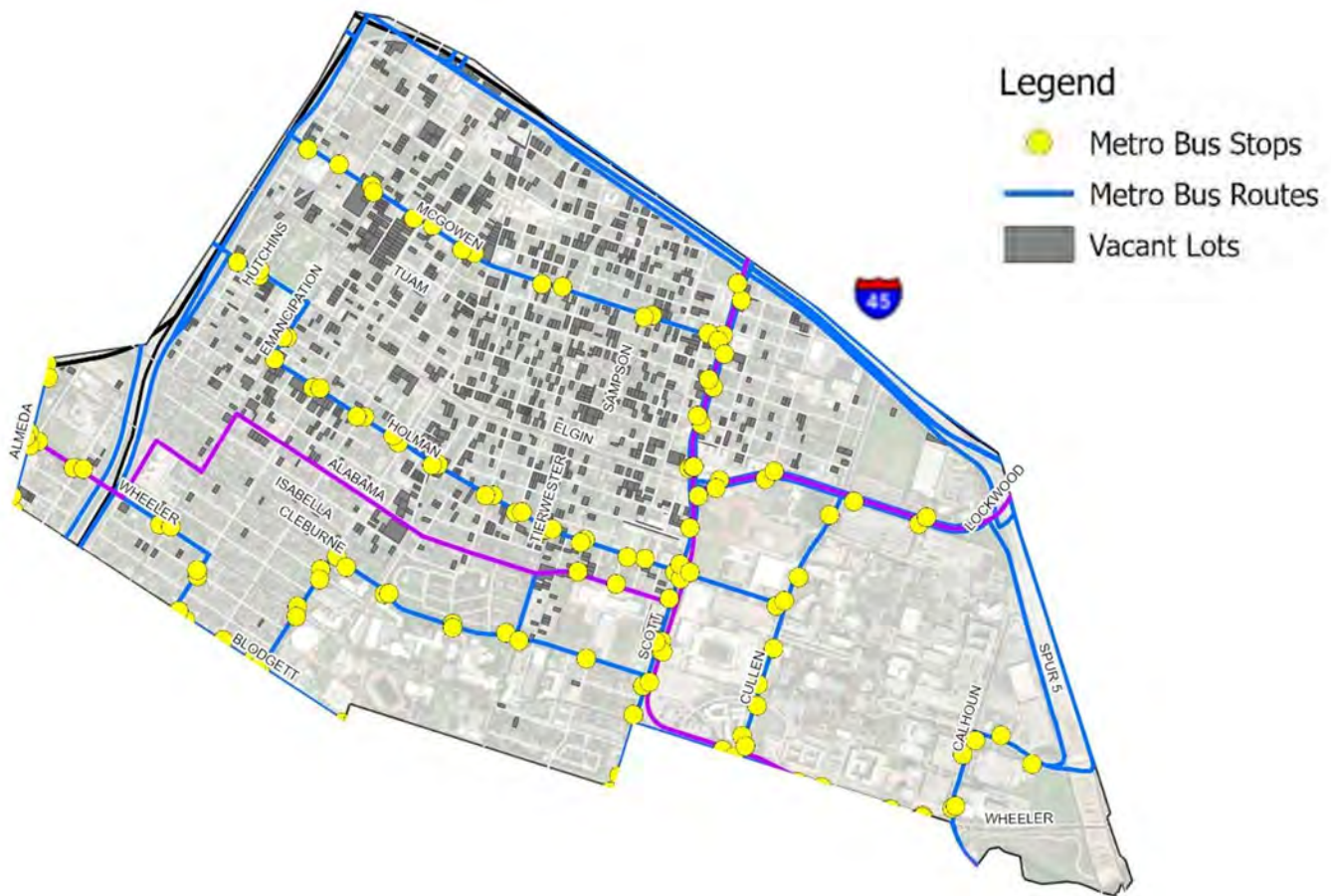


Figure 39: The Greater Third Ward Transportation Stops & Routes<sup>53</sup>

The METRO Evolve community shuttle also serves the Greater Third Ward. This is a free, on-demand, all-electric shared-ride micro transit service.

It is proposed herewith that, during the Implementation phase of the NHHIP Affordable Housing Revitalization Program, access to bus service and light rail transit be considered when prioritizing development proposals.

### Environmental Challenges to Affordable Housing Development

As shown in Figure 40, there is one brownfield site in the Greater Third Ward. The presence of brownfields is a concern that may be mitigated in relation to land development. Public data from federal and state sources were utilized to identify the brownfield sites in the Greater Third Ward.

<sup>53</sup> Sources: METRO, Harris County Appraisal District (HCAD)

# Housing Revitalization Plan: Greater Third Ward

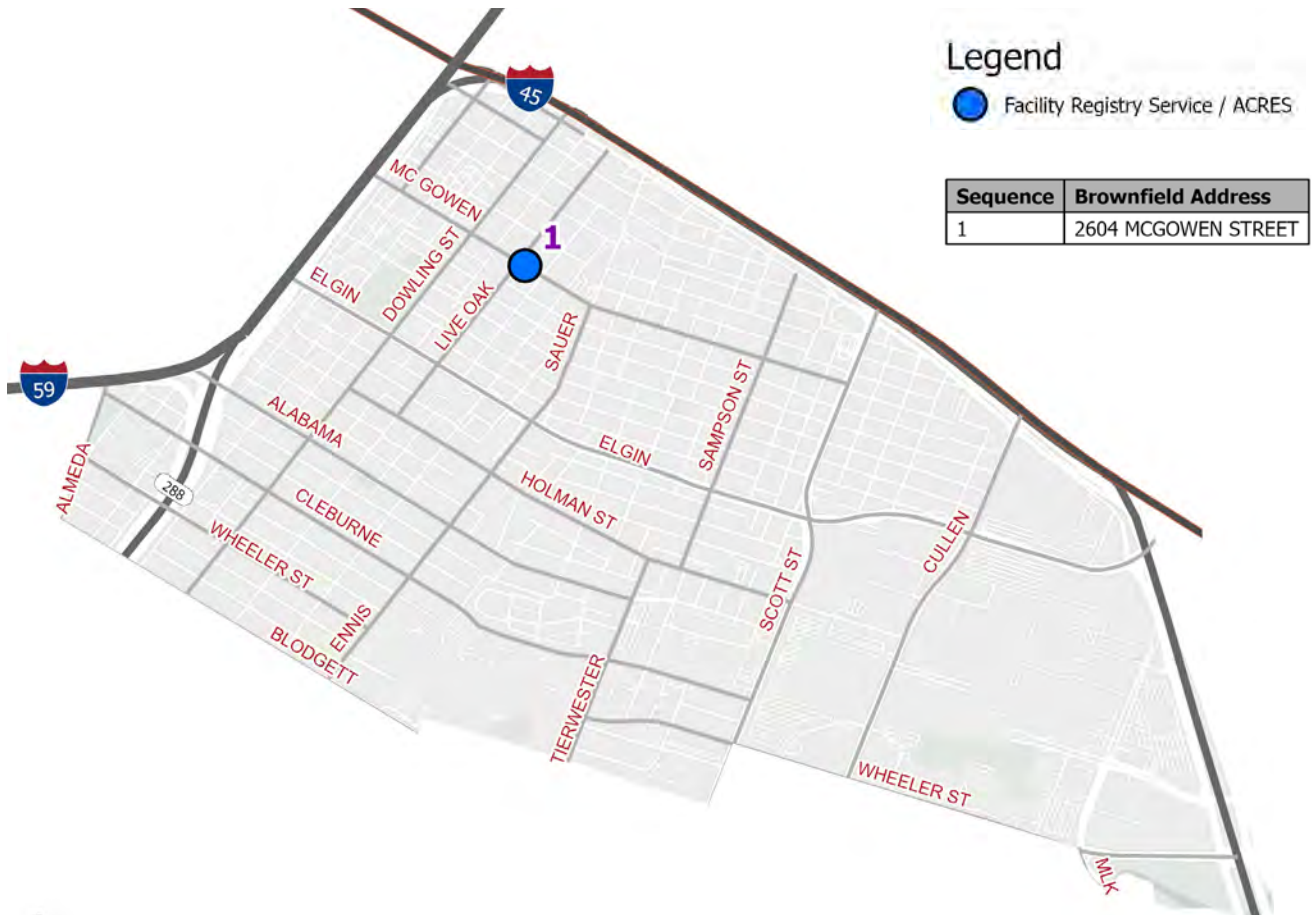


Figure 40: The Greater Third Ward Brownfield Site<sup>54</sup>

Floodplain coverage is not much of a constraint to development either, as shown on Figure 41.

<sup>54</sup> Sources: City of Houston (COH), Environmental Protection Agency (EPA), Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI)

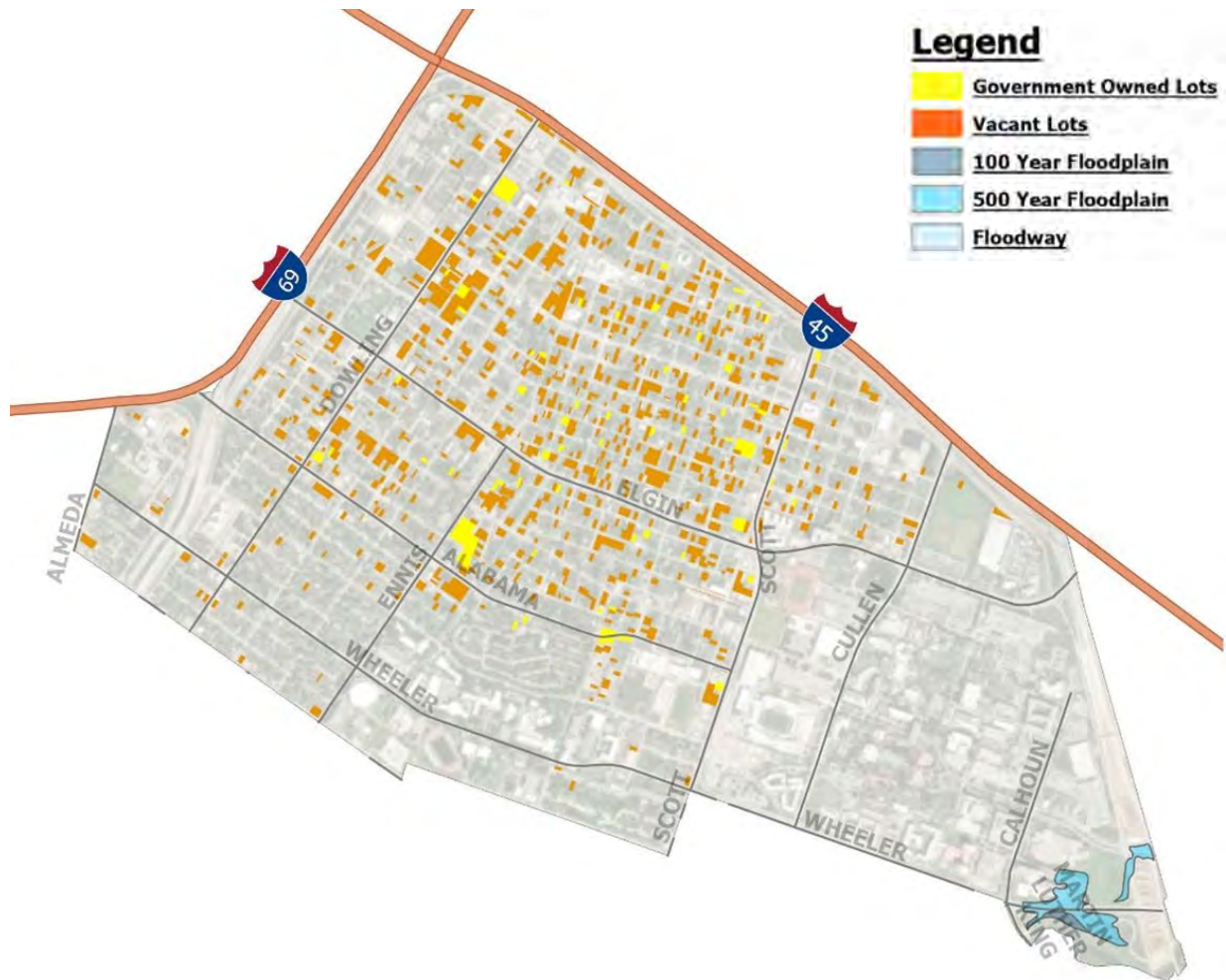


Figure 41: The Greater Third Ward Undeveloped Land<sup>55</sup>

## Population and Housing Characteristics

For most of its history, the Greater Third Ward has been predominantly Black/African American and is still the predominant race/ethnicity. According to the American Community Survey data displayed in Table 15, Black/African Americans represent 55.1% of the Greater Third Ward's population.

The majority (57.2%) of households are non-family. This number is comparable to the citywide figure of 42.4%.

<sup>55</sup> Sources: City of Houston (COH) Open-Source Data, Harris County Appraisal District (HCAD), Houston-Galveston Area Council (H-GAC), Federal Emergency Management Agency (FEMA), and Environmental Science Research Institution (ESRI)

## Housing Revitalization Plan: Greater Third Ward

The average household size is 2 persons. This compares to the citywide figure of 3.26. With respect to economic indicators, the median household income (\$78,186) is significantly higher than the citywide figure (\$64,813). The poverty rate is less than one-fourth (21.8%). The unemployment rate is 7.3%, compared with the citywide rate of 3.7%.

A little over 8 in 10 (83.9%) housing units are occupied. The citywide figure is 89.4%.

The housing vacancy rate is higher than the citywide figure: 16.1%. This compares to the citywide figure of 10.6%. Owner-occupancy is slightly lower than the rate in Houston. The rate in the Greater Third Ward is 29.6%, and the rate in Houston is 37.6%.

The value of owner-occupied homes exceeds the citywide figure. The Greater Third Ward figure is \$376,900, and the citywide figure is \$277,800.

Median gross rents are slightly lower than the figure reported by the United States Census Bureau for Houston. The Greater Third Ward figure is \$1,141, and the citywide figure is \$1,361.

Slightly more than four in ten households (44.8%) are cost-burdened. This refers to households with total housing expenses exceeding 30% of household income. Therefore, this percentage is concerning since these households are at risk of homelessness.

Roughly one-fourth (26.9%) of households do not own a vehicle. This is considerably higher than the citywide percentage of 10.1%.

The population with a disability is relatively high, 13.8%, which represents 2,545 individuals. The comparable citywide figure is 11.4%.

These figures are reported because they have implications for neighborhood stability, economic health, and housing needs. The data also has implications for housing affordability.

**Table 15: The Greater Third Ward Population, Housing, & Socio-Economic Characteristics<sup>56</sup>**

Category	Houston		The Greater Third Ward	
	#	%	#	%
Total population	2,328,253		18,455	0.8
<b>Household Types</b>				
Total households	930,404		5,678	0.6
Family households	536,353	57.6	2,428	42.8
Non-family households	394,051	42.4	3,250	57.2
Average household size	3.26		2	
<b>Race and Ethnicity</b>				
Hispanic/Latino	1,030,112	44.2	2,756	14.9
Asian	160,136	6.9	1,909	10.3
Black or African American	519,857	22.3	10,166	55.1
White	540,342	23.2	3,055	16.6
Other	77,806	3.3	570	3.1
<b>Economic Profile</b>				
Median household income	\$64,813		\$78,186	
Population in poverty	455,988	19.6	4,027	21.8
Unemployed population	85,882	3.7	1,339	7.3
<b>Other</b>				
Householders age 65 and above	184,707	7.9	1,444	7.8
Households without a vehicle	93,572	10.1	1,527	26.9
Population with disability	266,234	11.4	2,545	13.8

## Housing Revitalization Plan: Greater Third Ward

Category	Houston		The Greater Third Ward	
	#	%	#	%
Total population	2,328,253		18,455	0.8
Total households	930,404		5,678	0.6
<b>Other (contd.)</b>				
Total housing units	1,040,576		6,765	0.7
Median home value	\$277,800		\$376,900	
Median year house built	1982		1954	
Median monthly household housing costs	\$1,368		\$1,319	
Vacant housing units	110,172	10.6	1,087	16.1
Occupied housing units	930,404	89.4	5,678	83.9
Owner-occupied units	391,519	37.6	2,004	29.6
Renter-occupied units	538,885	51.8	3,673	54.3
Median gross rent	\$1,361		\$1,141	
Housed population	2,290,271	98.4	11,444	62.0
Cost-burdened households	371,180	39.9	2,544	44.8

<sup>56</sup> Source: U. S. Census Bureau 2021-2024 ACS

## Affordability Index

The median household income in the Greater Third Ward is \$78,186. The median value of owned housing is \$376,900. Generally, a ratio of 3.0 or lower is considered affordable.

To measure sales affordability, HUD’s Economic and Market Analysis Division uses the HUD Homebuyer Affordability Index, which is a ratio, or relative comparison, of the median income in an area to the income needed to afford the median-priced home, spending no more than 30% of income towards housing costs. An index higher than 1 indicates higher affordability in that an area’s median income is greater than the income needed to afford the median-priced home (or spend no more than 30% of income on monthly housing costs), whereas an index of less than one indicates the opposite (lower affordability).

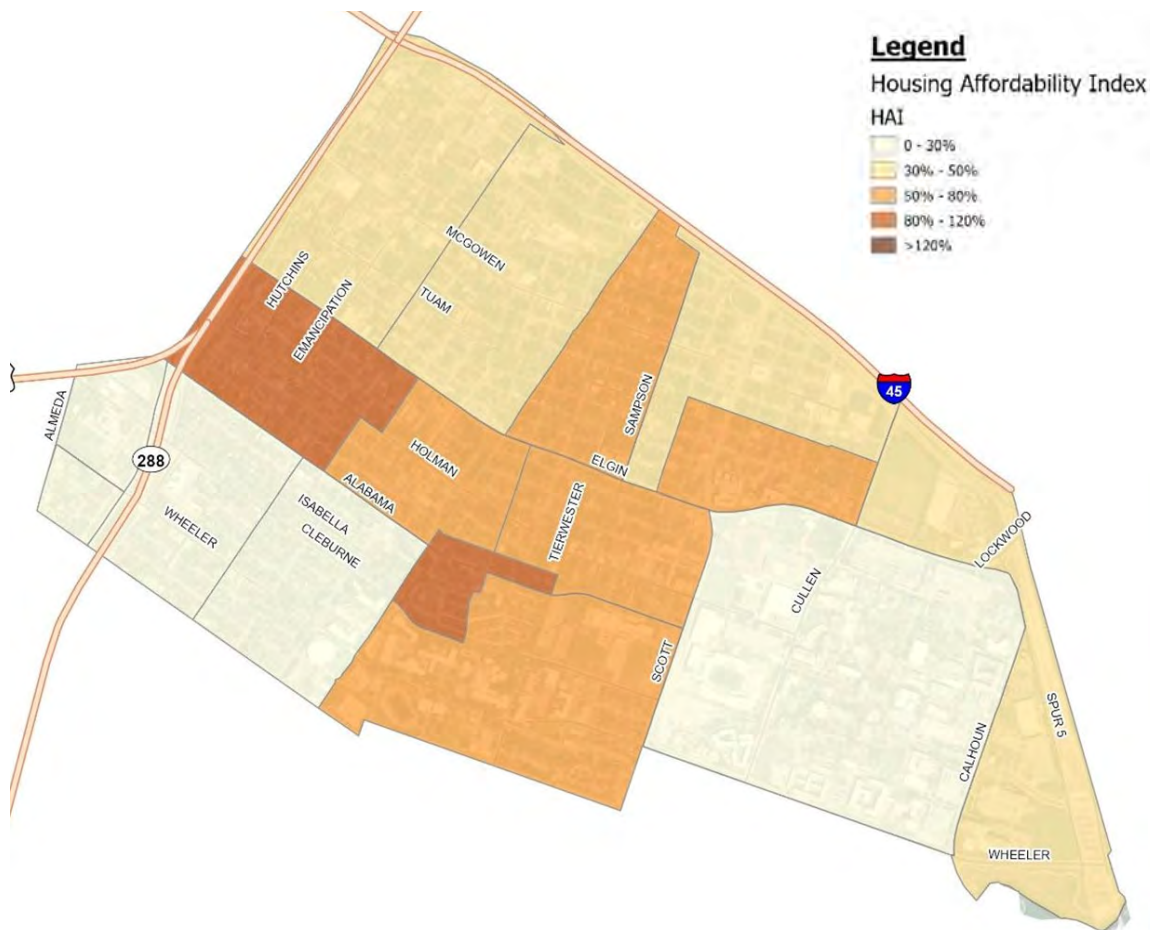


Figure 42: The Greater Third Ward Housing Affordability Index<sup>57</sup>

<sup>57</sup> Sources: City of Houston (COH) Open-Source Data, 2024 American Community Survey (ACS) 5-year Estimate, Housing and Urban Development (HUD), and Environmental Science Research Institution (ESRI)

## Market Conditions & Development Trends

Market conditions and development trends affecting the Greater Third Ward are discussed in this section.

### Market Conditions

Land costs in the Greater Third Ward are experiencing ever-increasing growth due to its appeal as a neighborhood close to Downtown Houston, local universities, and amenities. According to the Houston Area Realtors Association, the average price of land sold in the Greater Third Ward is \$21.45 per square foot. These escalating land costs have a negative impact on the goal of increasing the supply of affordable housing in the Greater Third Ward.

Table 16 below depicts the Greater Third Ward land that is undeveloped and potentially available for housing development. This inventory was conducted to determine the availability of undeveloped land for the Greater Third Ward Development Program that is presented at the end of this chapter.

**Table 16: The Greater Third Ward Undeveloped Land<sup>58</sup>**

Size of Land Tract	Amount
50' x 100'	152
100' x 100'	15
100' x 125'	60
100' x 150'	5
125' x 200'	0
150' x 150'	6
150' x 200'	0
150' x 300'	0
<b>TOTAL</b>	<b>238</b>

As shown in the table, most of the Greater Third Ward tracts of land that are undeveloped are 50' x 100' in size. This is the size of a piece of land on which a single-family detached home would typically be built. It is also the size of the land on which most new detached family homes are currently being constructed.

<sup>58</sup> Sources: Harris County Appraisal District, ArcGIS Parcel Fabric

Although some townhome developers have subdivided land tracts of this size and built more than one home on them, the City of Houston Planning and Development Department's Livable Places Initiative have demonstrated that higher-density development can be built on these tracts without sacrificing community character.

The Development Program for the Greater Third Ward embraces other aspects of the Livable Places Initiative, as well. This is because it includes excellent examples of how density can be achieved without having a negative impact on community character.

### Development Trends

There are a number of recent and upcoming developments that signal that the Greater Third Ward is a desirable location for development. In addition to recent and recurring townhome development, there has been a substantial number of new single-family detached housing development, mostly on land provided by the Midtown Redevelopment Authority. Change Happens Community Development Corporation, Boynton-Houston Community Development Corporation, and the Herbert Stroman Foundation are nonprofit affordable housing developers that are building single-family detached homes in the Greater Third Ward on land provided by the Midtown Redevelopment Authority.



Figure 43: The Greater Third Ward Catalyst Projects<sup>59</sup>

<sup>59</sup> Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

For-profit developers are also active in this program, which the Midtown Redevelopment Authority has branded the Southeast Houston Affordable Housing Initiative. Under this rubric, the Midtown Redevelopment Authority, also known as Tax Increment Reinvestment Zone Number Two, provides low-cost the Greater Third Ward land is to be given to for-profit affordable housing developers and to nonprofit affordable housing developers at no cost.

The bright-orange colored St. Charles Place, located at 3113 St. Charles Street sits on land owned by the Midtown Redevelopment Authority. This 20-unit apartment development is owned and managed by the Midtown Redevelopment Authority, and it leases to all age groups.

There are three new senior housing projects that reflect the Greater Third Ward's desirability as a location for new development. These are the Law Herrington development at 2222 Cleburne Street that is sponsored by the Montrose Center (112 units), New Hope Gray at 2604 Gray Street, sponsored by New Hope Housing (135 units), and The Citadel on Elgin Street at 3331 Elgin Street, sponsored by Change Happens Community Development Corporation (74 units). These units add up to 321 new units of senior housing in the Greater Third Ward<sup>[RB2.1]</sup> and all three developments have had a positive impact on their respective neighborhood sectors.

Trinity East United Methodist Church, in partnership with the City of Houston and the NHP Foundation, is planning a four-story, 80-unit senior rental at 2611 Saint Charles. Construction is scheduled to begin in April 2026. This highly anticipated development will feature amenities such as a fitness center, a library, and a coffee bar.

Family units are also planned as part of the Trinity East Village development.

According to official reports, Housing Alliance HTX is using a \$50 million HUD Choice Neighborhoods Implementation Grant to redevelop Cuney Homes. The redevelopment would replace 87-year-old Cuney Homes with a mix of affordable and market-rate apartments, parks, and commercial spaces, 883 affordable units and 232 at market rate, to create a mixed-income community.

Emancipation West on Emancipation Avenue is a project of Housing Alliance HTX and the APV Redevelopment Corporation. It is a component of the Cuney Homes Choice Neighborhoods program. It features 80 units, 39 of which are replacement housing units.

The Manson Place for Parent Scholars is a project of the Rice Real Estate Company and Brinshore Development. It is a 76-unit mixed income housing development near Scott Street.

The five-story One Emancipation Center is a recent office development, also located in the north end of the Greater Third Ward. Murals on the side of the building that were painted by local artists enliven this corner of Emancipation Avenue at Elgin Street. The building is across the street from Emancipation Park and catcorner the redeveloped Eldorado Ballroom, creating a lively and

# Housing Revitalization Plan: Greater Third Ward

attractive hub.

Wheeler Avenue Baptist Church, a the Greater Third Ward landmark has made a multimillion-dollar investment, located in the vicinity of Texas Southern University and the University of Houston. Choosing to remain in the Greater Third Ward, rather than move to the suburbs, represents a large investment in the community of its origins.

Both universities have invested in new campus buildings, including an impressive new library at Texas Southern University and a medical school at the University of Houston.

In addition, new housing for students has been constructed in the vicinity of the University of Houston. As shown in Figure 44, these developments are the Haven at Elgin, The Icon, and Global Houston.

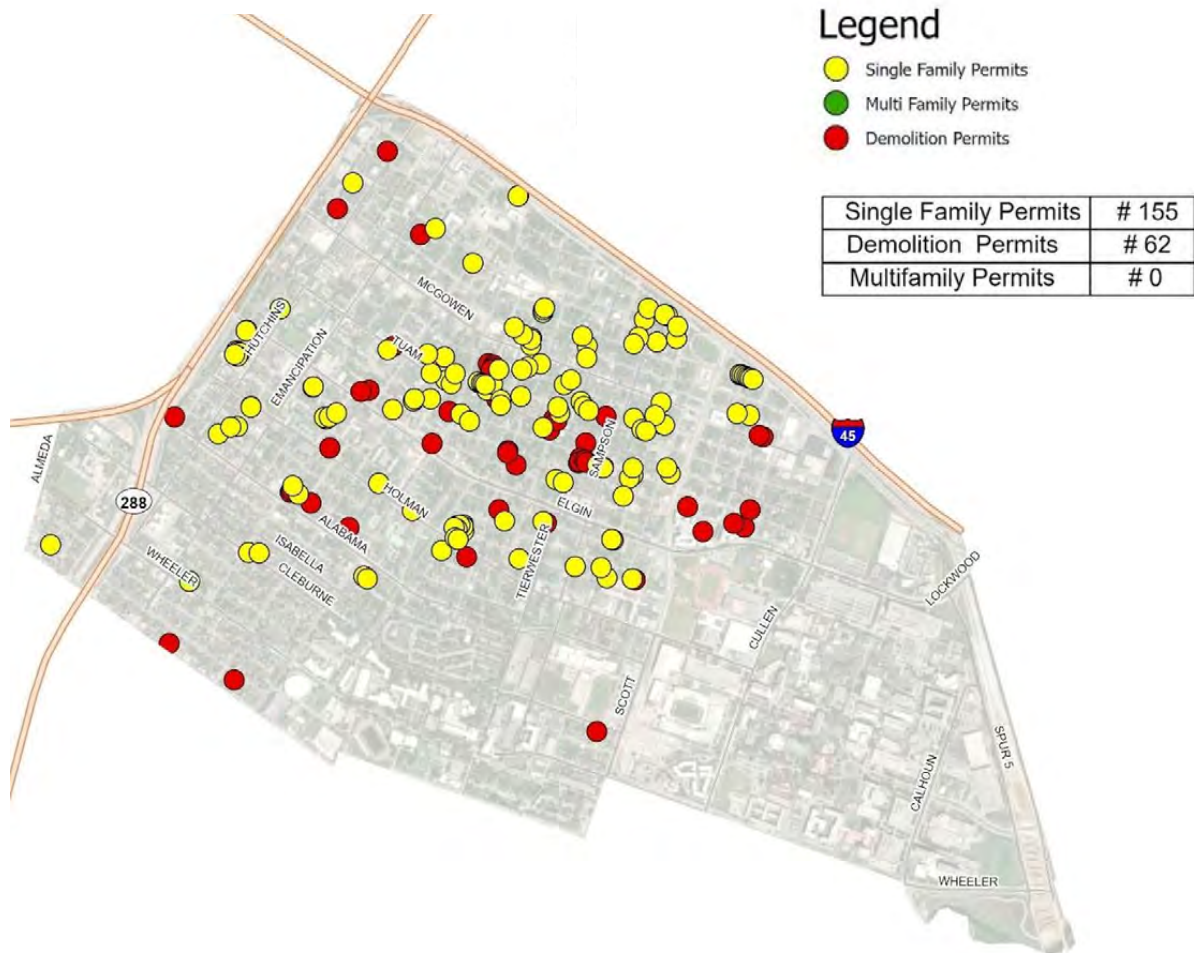


Figure 44: The Greater Third Ward 2025 Building & Demolition Permits<sup>60</sup>

<sup>60</sup> Sources: City of Houston (COH) Open-Source Data, Google Maps APIs, Houston-Galveston Area Council (H-GAC), Environmental Science Research Institution (ESRI)

Some of the development projects described herein are not reflected in Figure 44 because of the timing of the issuance of permits for those projects.

### Development Program

Two scenarios are presented herein for the Greater Third Ward Development Program. Of the total budget of \$28.5 million, \$3,990,000, or 14%, has been allocated to the Greater Third Ward by TxDOT.

### Methodology

The planning team developed the proposed Development Program for the Greater Third Ward Affected Neighborhood, which was carefully evaluated by considering several key factors. These included the needs identified through the public engagement process, the availability and size of undeveloped land parcels, and industry-standard construction costs per livable square foot.

Additional considerations include household income levels for a family of four and standard expectations for developer profit margins. Together, these factors have produced a balanced and financially feasible development strategy.

Using this methodology, these scenarios project what can be constructed with the allocated dollar amount. The Scenario 1 presumption is that no-cost developable land will be available from a governmental or quasi-governmental source. Scenario 2 projects the number of units that can be built if the cost of land is factored in.

As is true for all the Affected Neighborhood Development Programs, unless the construction of a single-family detached unit on a 50' x 100' tract of land is proposed, the viability of a project is determined in consultation with the User Guide for the Houston Planning and Development Livable Centers Initiative. Single-family detached units on 50' x 100' tracts of land are excepted because this is a conventional development type in the Affected Neighborhoods.

**Table 17: The Greater Third Ward Development Program<sup>61</sup>**

Housing Type	Unit Size (Sq. Ft.)	# of Bedrooms and Bathrooms	Scenario 1: Projected # of Units WITHOUT Land Costs	Scenario 1 Projected Development Cost	Scenario 2: Projected # of Units WITH Land Costs	Scenario 2 Projected Development Cost
Single-family detached on a 50' x 100' land tract	1,200	2-3 bedrooms 1-2 bath(s)	4	\$910,800	2	\$694,761
Single-family detached on a 50' x 100' land tract	950	1-2 bedrooms 1.5 baths	2	\$360,525	2	\$599,886
Duplex	1,100	2 bedrooms 2 baths per unit	3	\$1,539,563	2	\$1,265,736
Fourplex 2-story building	650	1 bedroom 1 bath per unit	2	\$1,104,250	2	\$1,346,236
<b>TOTAL</b>			<b>11</b>	<b>\$3,915,138</b>	<b>8</b>	<b>\$3,906,619</b>

\*These estimated values were formulated to reflect the nearest allocation for the Greater Third Ward

<sup>61</sup> Sources: AB Land Planning, Harris Central Appraisal District (HCAD), City of Houston (COH) Livable Places, US Housing and Urban Development Department (US HUD)

As shown in Table 17, it is projected that the budgeted allocation for the Greater Third Ward can potentially increase the supply of affordable housing by 11 units, if there are no land costs associated with development. If land must be purchased, based on the average cost of land, 8 units of affordable housing could potentially be added to the supply.

The Development Program has been modified from the [Draft Housing Revitalization Plan](#), based on public input and the planning team's technical expertise. The following changes have been made:

- In Scenario 1, two 1,200 sq. ft. single-family detached units have been added, for a total of four.
- In Scenario 1, two 950 sq. ft. single-family detached units have been added, for a total of two.
- In Scenario 1, the number of duplexes has been reduced from four to three.
- In Scenario 1 and 2, the number of fourplexes has been reduced from four to two.
- In Scenario 2, The number of duplexes has been reduced from four to two.
- The eightplex was removed due to a lack of support for this housing option.

Two “missing middle” housing developments are in the Development Program. These are the duplex and the two-story fourplex. The planning team recognized that there is an abundance of single-family detached dwellings but a lack of “missing middle” housing.

Also, the Development Program does not include senior housing due to funding constraints and due to the abundance of existing senior housing in the Greater Third Ward. Also, there was limited community support for senior housing.

The Development Program presented herein should be considered a set of prototype scenarios and preliminary estimates. These scenarios are not intended to limit development options. During the implementation phase, developers may propose alternative configurations, provided they remain within established budget constraints and reflect identified community needs. Developers are also encouraged to take advantage of opportunities to increase the total number of units delivered where feasible.

# PATHWAYS TO IMPLEMENTATION

This **Housing Revitalization Plan** aims to increase the supply of affordable housing in four Affected Neighborhoods. The plan addresses how best to increase the supply of affordable housing in the four Affected Neighborhoods. Its goal is to mitigate the impact of the NHHIP on affordable housing in those neighborhoods.

A Development Program at the end of each Affected Neighborhoods chapter describes the number and type of affordable housing units that can be built within the budget allocated to each Affected Neighborhood. The modest amounts of housing in each Development Program reflects the limitations of a \$28.5 million budget spread across four neighborhoods.

This final chapter contains strategies for the successful implementation of this **Housing Revitalization Plan**. To provide context, the following section outlines opportunities and challenges.

## Opportunities

Providing affordable housing is one of the most difficult undertakings. However, even in the most challenging situations, there are opportunities. Thus, this section discusses the opportunities for the successful implementation of this **Housing Revitalization Plan**.

### **Absence of exclusionary zoning**

- The absence of zoning is a unique feature of Houston, Texas. In zoned cities, exclusionary zoning often impedes the production of affordable housing.

### **Sizable pool of affordable housing developers with experience in mature neighborhoods**

- Although there is a scarcity of Community Housing Development Organizations that can qualify for HUD funding, there nevertheless exists a pool of builders with experience in developing housing in mature neighborhoods.

### **Strong community support for neighborhood revitalization and affordable housing development**

- All four neighborhoods exhibit high levels of pride and activism. This is critical for instances where neighborhood support for development is needed to tip the balance.

## City of Houston Planning and Development Department Livable Centers Initiative

- The City of Houston adopted this initiative as an amendment to the primary ordinance that regulates development. It is designed to encourage a mix of housing types and is supported by a User Guide that demonstrates how small-lot developments can increase density and affordability. The existence of this initiative is a boon for affordable housing development in Houston neighborhoods. It is relevant to this effort due to the preponderance of small lots in the Affected Neighborhoods.

## Availability of developable land

- With one exception, Affected Neighborhoods do not face any significant development constraints related to land that is potentially available for development being in a floodplain. This exception is Independence Heights.

## Transportation networks are highly developed.

- Transportation networks are highly developed and residents of two of the Affected Neighborhoods have access to both light rail transit and bus transit. These two neighborhoods are Near Northside and the Greater Third Ward.

## Challenges

Despite a substantial number of opportunities, there are challenges.

### High and ever-increasing land costs

- Because all four Affected Neighborhoods are close to Downtown Houston and subsequently are attractive locations for higher density residential development, typically townhomes, land costs are high and continually rising.

### High construction costs

- Based on the extensive local experience of the team, key triggers for high construction costs include the high cost of building materials, permit fees, site conditions that trigger necessary infrastructure improvements, including the absence of sanitary sewer, a mandate to replace sidewalks, and a mandate requirement to clear demolition lines imposed by local government.
- Addressing these issues exerts upward pressure on home sales prices and rents.

### **Median household incomes that do not support housing prices without some form of subsidy**

- In the Affected Neighborhoods, median household incomes are not high enough to support sales prices and rents in the absence of subsidy. In the case of for-sale homes, this would typically be down payment assistance, which is limited in availability. For rental units, this would typically be a form of rental assistance, such as a housing choice voucher.
- There is very limited support of the kind that is needed because governmental assistance is not keeping up with demand.

### **Limited funding available to support the development of affordable housing**

- Budget cuts for housing and community development efforts at the federal level have trickled down to the local level. This makes it less likely that federal funding can be used to leverage the limited TxDOT budget for affordable housing.

### **Presence of contaminated land**

- The Affected Neighborhoods face environmental challenges related to the existence of brownfields. Although brownfields pose challenges, resources and mitigation measures are available.

### **Interest rate fluctuations**

- Interest rate fluctuations significantly impact affordable housing by directly altering borrowing costs, purchasing power, and construction financing.

### **Absence of relief from property tax increases triggered by new development**

- There is currently no known mechanism for securing property tax relief when homeowners' property taxes escalate when new high-end development triggers property tax increases. This is not only a challenge for established homeowners; it is a challenge for purchasers of affordable housing as well.

## **Pathways to Success**

Even though the list of challenges exceeds the list of opportunities, there remain pathways to successfully implementing this [Housing Revitalization Plan](#). The following are recommendations to ensure successful implementation.

### **Use the respective Development Programs to Execute the NHHIP Affordable Housing Revitalization Program**

- As stated in the Introduction, Phase II of the North Houston Highway Improvement Program (NHHIP) is the implementation of the **Housing Revitalization Plan**. The respective Development Programs included in the plan have been carefully calibrated to ensure the efficacy of the affordable housing produced by their implementation. Thus, executing these programs is recommended.
- This is not to say, however, that mid-course corrections should be rejected out of hand. It is the experience of the planning team that program modifications are rarely unnecessary as implementation experience is gained.

### **Brand and aggressively market the initiative**

- Adopting a name and potentially a tagline for the initiative launched to implement the **Housing Revitalization Plan**, along with aggressive marketing, is essential for making citizens aware that TxDOT is honoring its commitment to mitigate housing impacts from the NHHIP.
- Furthermore, it has been shown that robust marketing is a proven pathway to the success of any initiative intended for a public audience.

### **Prepare program guidelines and meet with selected developers to familiarize them with the guidelines**

- This is not to say, however, that mid-course corrections should be rejected out of hand. It is the experience of the planning team that program modifications are rarely unnecessary as implementation experience is gained.

### **Identify affordable housing developers and prepare a master list to be used for procurement purposes**

- Developers, especially those that specialize in the production of affordable housing who typically tend to operate on a relatively small scale, tend to stake out geographical areas where they are willing to work. Locally, there are a number of developers who specialize in producing affordable housing.
- Therefore, compiling a list of these developers that will receive solicitations is another essential early activity.

### **Seek public sector and quasi-governmental support for the implementation of the respective Development Programs**

- The Houston Department of Housing and Community Development and the Harris County Housing and Community Development Department Services receive funding from the federal government and other sources to address community housing and supportive service needs. Thus, outreach to these departments can result in leveraging the financial resources available from TxDOT. This could take the form of down payment assistance for homeowners and infrastructure dollars for development.
- Resources from quasi-governmental redevelopment authorities should also be sought.

### **Seek Non-Governmental Support for Implementation of the Housing Revitalization Plan**

- Leveraging the dollars available from TxDOT is a way to reduce sales prices and rents, as well as a means of increasing the number of housing units that can be constructed. Approaching non-governmental entities, such as foundations, corporations, lenders, and nonprofit organizations, to identify resources they are willing to allocate to the implementation of the [Housing Revitalization Plan](#) is a viable strategy.

### **Utilize effective procurement processes for the selection of developers to implement the respective Development Programs. Issue procurement documents that address the following:**

- Evidence that any unexpired deed restrictions are not being violated
- Evidence that the project conforms to community character
- Evidence of ability to secure financing in a timely manner
- Construction timing
- Where the development of rental units is proposed, evidence of the ability to successfully manage rental properties
- Site layout, where multiple units are proposed
- Proposed income mix
- Proposed development type
- Commitment to adhere to City of Houston minimum construction standards
- Commitment to adhere to prescribed affordability period
- Evidence of access to public transportation
- Proof of floodplain avoidance or description of mitigation methods

- Evidence of access to senior services, where applicable

### **Commit to maintaining routine contact with developers of funded projects**

- As mentioned earlier, developing housing in older neighborhoods is not without its challenges. It is important to maintain an open-door policy so that selected developers can communicate any problems that emerge during the development process.

### **Require periodic developer reporting on forms provided by TSAHC or its selected implementation individual or team**

- It is important to keep track of progress made toward implementing the construction schedule. A “best practice” is to create and disseminate a form for this purpose.

### **Collaborate with organizations that have access to pools of potential homebuyers and renters**

- HUD-certified housing counseling agencies like the Fifth Ward Community Redevelopment Corporation, Avenue, and the Houston Area Urban League, as well as Covenant Community Capital sometimes have access to potential homebuyers.
- Neighborhood-based social service providers and religious organizations often are aware of individuals and families that are seeking rentals.
- Collaboration with these organizations could produce homebuyers and renters for units produced through implementation of Development Programs in this [Housing Revitalization Plan](#).

### **Coordinate with Housing Alliance HTX**

- Housing Alliance HTX (formerly the Houston Housing Authority) is implementing a Choice Neighborhoods Implementation Grant in the the Greater Third Ward Affected Neighborhood. Housing Alliance HTX may be open to collaborating on the implementation of this plan to increase the supply of housing for displaced residents of the Cuney Homes public housing. Such a collaboration could also lead to a reduction in rents for proposed rental units.

## **Conclusion**

Despite the identified challenges, there are multiple pathways to successfully mitigate the housing impacts of the NHHIP. Achieving this goal will require concerted and unwavering effort, but no doubt the active and committed community of stakeholders who have engaged with the planning process will ensure success.

# GLOSSARY OF TERMS

### **Affordable Housing**

Housing for which the total cost—including rent or mortgage payments, property taxes, insurance, and utilities—does not exceed 30% of a household's gross income.

### **Affordability Gap**

The difference between the cost of producing or purchasing housing and the amount that households can reasonably afford.

### **Area Median Income (AMI)**

The midpoint of the income distribution for a metropolitan region. AMI is used by federal, state, and local housing programs to determine affordability thresholds and program eligibility.

### **Brownfield**

A property where redevelopment may be complicated by the presence or potential presence of hazardous substances or environmental contamination.

### **Catalyst Project**

A development initiative expected to stimulate additional private or public investment in a neighborhood.

### **Community Amenities**

Facilities and services that support neighborhood livability, such as parks, schools, libraries, healthcare facilities, and community centers.

### **Community Engagement**

The process of involving residents, stakeholders, and community organizations in planning and decision-making.

### **Community Land Trust (CLT)**

A nonprofit organization that acquires and holds land for the long-term benefit of the community while ensuring that housing on the land remains affordable.

### **Community Revitalization**

Efforts to improve a neighborhood's physical, economic, and social conditions, often through investment in housing, infrastructure, and services.

**Cost-Burdened Household**

A household that spends more than 30% of gross income on housing costs.

**Developable Land**

Land that is suitable for development based on zoning regulations, environmental conditions, parcel size, and infrastructure availability.

**Development Program**

A planning framework identifying potential housing types, unit counts, and development scenarios based on site conditions and financial feasibility.

**Development Scenario**

An exercise that involves various units of measurement and price points to address the opportunities in housing development costs.

**Duplex**

A residential building containing two separate housing units within a single structure.

**Eight-plex**

A residential building containing eight separate housing units within a single structure.

**Equitable Development**

A development approach that promotes investment while ensuring that existing residents benefit from neighborhood improvements and are not displaced.

**Existing Condition Analysis**

An evaluation of current demographic, housing, economic, and physical characteristics within a study area.

**Floodplain**

Land that has a higher probability of flooding during severe weather events and may require mitigation measures prior to development.

**Fourplex**

A residential building containing four separate housing units within a single structure.

**Gap Financing**

Additional funding used to close the difference between total development costs and the amount of private financing available.

**Gentrification**

A process of neighborhood change characterized by rising property values, new development, and demographic shifts that may result in displacement of lower-income residents.

**Gross Household Income**

Total income earned by all members of a household before taxes or deductions.

**Housing Affordability Index**

A measure comparing median household income to the income required to afford the median-priced home.

**Housing Choice Voucher (HCV)**

A federal rental assistance program (also called Section 8) that allows low-income households to rent private-market housing.

**Housing Density**

The number of housing units per acre of land.

**Housing Needs Assessment**

A detailed analysis of housing supply, demand, affordability levels, and demographic trends used to inform housing policy.

**Housing Revitalization Plan**

A strategic planning document that evaluates housing conditions and identifies policies, development opportunities, and investment strategies to preserve and expand affordable housing.

**Housing Trust Fund**

A dedicated public funding source used to support affordable housing development, preservation, and rehabilitation.

**Implementation Strategy**

A set of recommended actions, funding mechanisms, partnerships, and policies designed to carry

out the recommendations of a housing plan.

### **Infill Development**

Construction on vacant or underutilized parcels located within already developed urban areas.

### **Land Banking**

The practice of acquiring and holding land for future development, often to support affordable housing or community revitalization.

### **Leverage**

The strategic use of public, private, and non-profit resources to increase the efficiency in affordable housing initiatives while reducing overall costs.

### **Livable Places Initiative**

A City of Houston planning initiative that promotes walkable neighborhoods, flexible development standards, and diverse housing types.

### **Low-Income Housing Tax Credit (LIHTC)**

A federal tax incentive program that provides tax credits to private investors who finance the development of affordable rental housing.

### **Low- to Moderate-Income Households**

Households earning 80% or less of Area Median Income.

### **Market Conditions**

Economic and real estate trends that influence housing supply, demand, pricing, and development feasibility.

### **Median Home Value**

The midpoint value of owner-occupied homes in a defined geographic area.

### **Median Household Income**

The midpoint income level at which half of households earn more and half earn less.

### **“Missing Middle” Housing**

A range of housing types—including duplexes, triplexes, fourplexes, and small apartment

buildings—that provide greater housing diversity within walkable neighborhoods.

### **Multifamily Housing**

Residential buildings containing multiple housing units within one structure or complex.

### **Owner-Occupied Housing**

Housing units occupied by the property owner rather than rented to tenants.

### **Public Engagement Process**

Structured activities used to gather feedback from residents and stakeholders during planning.

### **Public or Quasi-Public Land**

Land owned by government agencies, public institutions, or nonprofit organizations.

### **Rental Housing**

Housing units occupied by tenants under lease agreements.

### **Right-of-Way (ROW)**

Land set aside for transportation infrastructure such as highways, rail, or utilities; often the area impacted by expansion projects like NHHIP.

### **Senior Housing**

Housing designed specifically to meet the needs of older adults, often including accessibility features and supportive services.

### **Single-Family Detached Housing**

A residential building designed for one household and located on its own lot.

### **Soft Debt**

Subsidized loans with below-market interest rates or deferred repayment terms used to support affordable housing development.

### **Stakeholder**

An individual, organization, or institution with an interest in a planning or development outcome.

**Subsidy Layering**

The use of multiple public and private funding sources to finance an affordable housing project.

**Tax Increment Financing (TIF)**

A public financing mechanism that uses future increases in property tax revenues to fund infrastructure improvements or development projects.

**Transit-Oriented Development (TOD)**

Mixed-use or residential development located near public transit to improve accessibility and reduce dependence on automobiles.

**Triplex**

A residential building containing three separate housing units within a single structure.

**Undeveloped Land**

Vacant land that has not been built upon but may be suitable for development.

**Vacancy Rate**

The percentage of housing units that are unoccupied within a defined area.

**Windshield Survey**

A field observation method used by planners to assess neighborhood conditions by systematically observing buildings, land uses, and infrastructure during vehicular travel through an area.

# RESOURCE GUIDE

This Resource Guide is intended to aid consumers of this [Housing Revitalization Plan](#). In addition to affordable housing resources, it includes resources for unhoused, disabled, and elderly individuals. The latter fulfills a commitment to address high-priority needs identified during the public engagement process conducted for the [Housing Needs Assessment](#).

This guide is subject to revision after input received from individuals viewing this document online and from individuals who participate in the public meetings to present the [Draft Housing Revitalization Plan](#).

## Affordable Housing Services & Programs

### City of Houston - Department of Housing and Community Development

#### **Homebuyer Assistance**

Through Homebuyer Assistance Program 1.0 (HAP1.0), up to \$50,000 in down payment assistance can be provided, based on a household's financial need. First-time homebuyers with household income below 80% of Area Median Income (AMI) are eligible for this program. Properties must be located within the City of Houston's jurisdiction.

The Harvey Homebuyer Assistance Program, also known as HbAP 2.0, provides up to \$125,000 in down payment assistance for eligible households seeking to use the funds to support a home purchase. To be eligible for this program, a homebuyer must have lived in Houston on August 25, 2017, during Hurricane Harvey. Applicants may have household income up to 120% of Area Median Income (AMI).

#### **New Home Development Program (NHDP)**

In partnership with the Houston Land Bank, the City of Houston offers new single-family homes in three Affected Neighborhoods: the Greater Fifth Ward, the Greater Third Ward, and Independence Heights. The City provides up to \$50,000 in subsidy through this program, based on the applicant's financial need.

#### **Affordable Home Development Program**

This program provides both for-profit and nonprofit developers with the opportunity to secure funding from the City of Houston to make homes attainable for Houstonians earning up to 120% of the Area Median Income. The City of Houston enables developers to sell homes at affordable prices by financing eligible development projects.

### **Community Housing Development Organization**

This program, which is active in at least one Affected Neighborhood (the Greater Third Ward), provides homebuyer assistance through Community Housing Development Organizations (CHDOs) and extends homeownership opportunities to families earning less than 80% of the Area Median Income.

### **Harris County - Harris County Community Development**

#### **Down Payment Assistance**

The criteria applied to eligibility for down payment assistance are as follows:

- First-time homebuyer who has not owned a home for three years prior to applying for assistance.
- Income qualified with a credit score of at least 580.
- Buyer front-end ratio (debt) cannot exceed 39%, and the back-end ratio or Debt-to-Income ratio (DTI) cannot exceed 42%.
- Successful completion of a homeownership education course from a HUD-approved course provider.
- Minimum of \$1,000 towards the purchase of the home.
- No more than \$30,000 in liquid assets, such as stocks, cash, or bonds.
- U.S. Citizen or Permanent Resident Alien.

Homes must be in the unincorporated areas of Harris County, which includes service areas that can be viewed by accessing <https://hcd.harriscountytexas.gov/residents/homeownership-programs/down-payment-assistance>. The maximum purchase price for a pre-existing home is \$285,000; for a newly constructed the maximum purchase price is \$296,000. The home must be located in a qualified census tract with a population below 200% of the median income. These census tracts can be viewed by accessing the website noted above.

### **Housing Alliance HTX**

Housing Alliance HTX, formerly known as the Houston Housing Authority, is one of the premier providers of affordable housing in Houston. Below is a description of key programs that it administers.

#### **Public Housing**

This is HUD-subsidized rental housing for eligible low-income families, the elderly, veterans, and persons with disabilities. This housing is owned by Housing Alliance HTX and managed by

professional property management companies. Homes range from single-family houses to apartment communities, including high-rise buildings for seniors.

Public housing exists in the Near Northside, the Greater Fifth Ward, and the Greater Third Ward.

### **Housing Choice Voucher Program**

The Housing Choice Voucher Program helps eligible households afford housing in the private rental market. Participants choose their own rental homes, and Housing Alliance HTX pays a portion of the rent directly to participating property owners.

### **Project-Based Voucher Housing**

Project-Based Vouchers provide rental assistance tied to specific units within designated developments, ensuring long-term affordability.

### **Houston Land Bank**

The Houston Land Bank (HLB) partners with builders to create affordable homes for income-limited individuals and families. This organization partners with the Houston Community Land Trust to advance its mission and achieve its goals.

HLB is a local government corporation and a 501(c)(3) nonprofit. It transforms vacant, abandoned, and tax-delinquent properties into productive assets, including affordable housing, green spaces, and community hubs.

HLB properties are sold to builders and developers at a discount to encourage the construction of new affordable homes for qualified homebuyers. Qualified builders are identified annually. Assistance to purchase a home is also available through HLB. Applicants must meet income qualification guidelines and complete a HUD-certified homebuyer education course. Proof of both income eligibility and completion of a homebuyer education course is required during the application process.

HLB is also instituting a program that addresses heirs' property issues faced by property owners.

### **Houston Community Land Trust**

The Houston Community Land Trust (HCLT) is a non-profit organization that acquires land, sells homes to eligible buyers at reduced prices, and retains ownership of the land through 99-year, renewable ground leases, ensuring lasting affordability.

HCLT's focus is on households with incomes below 80% of the Median Income Area (AMI).

To qualify for a home through the HCLT, specific financial, residency, and homebuyer education requirements. In general, the program is designed for first-time homebuyers (those who haven't owned a home in the last three years). In addition, a homebuyer must be a U.S. citizen or a permanent resident.

### **Texas State Affordable Housing Corporation**

A nonprofit entity, the Texas State Affordable Housing Corporation (TSAHC), was created by the Texas Legislature to serve as a self-sustaining, statewide affordable housing provider. TSAHC facilitates affordable homeownership by providing mortgage loans with down payment assistance and mortgage credit certificates, and supports developers through specialized loans, tax-exempt bonds, and land banking for rental properties. For more information, visit [www.tsahc.org](http://www.tsahc.org).

TSAHC's focus is low-income and underserved Texas households. As an aspect of this focus on underserved households, many of which reside in mature neighborhoods where heirs' property exerts a blighting influence, TSAHC offers a free Heirs' Property and Estate Planning On-Demand Training that can be taken at any time. It includes modules from the Earl Carl Institute and Lone Star Legal Aid. Access to the modules is available [www.tsahc.org/nonprofits-local-governments/heirs-property-and-estate-planning-on-demand-training](http://www.tsahc.org/nonprofits-local-governments/heirs-property-and-estate-planning-on-demand-training).

### **Texas Department of Housing and Community Affairs**

The Texas Department of Housing and Community Affairs (TDHCA) administers the Low-Income Housing Tax Credit program, which is the leading federal incentive for creating affordable rental housing. Under this program, developers receive tax credits, which they sell to investors to raise equity. This process reduces the developers' debt and enables them to offer lower rents.

Properties supported by LIHTC must remain rent-restricted and affordable to low-income tenants for at least 30 years.

Projects in several Affected Neighborhoods have benefited from this program.

TDHCA also administers the Texas Housing Trust Fund, which provides loans and grants to finance, acquire, rehabilitate, and develop decent, safe, affordable housing. The Housing Trust Fund currently administers the Texas Bootstrap Loan Program and the Amy Young Barrier Removal Program. Single-family programs are described below.

The Texas Bootstrap Loan Program provides "sweat equity" homeownership opportunities for low-income Texans. It offers zero-interest, deferred-payment loans up to \$45,000 for purchasing or building homes, requiring borrowers to contribute at least 65% of the labor. Eligible households must earn 80% or less of the local median income and work with a state-certified nonprofit

owner-builder housing provider. Individuals seeking assistance should visit the TDHCA Help for Texans page, select “Help Me Buy a Home,” and enter their city or county to find a local Bootstrap provider.

The Amy Young Barrier Removal (AYBR) Program provides one-time grants of up to \$22,500 for qualified households with Persons with Disabilities who need modifications to increase accessibility and eliminate hazardous conditions in their home. TDHCA contracts with nonprofit organizations and local governments to administer the AYBR Program.

### **Avenue**

This organization, based in the Near Northside Affected Neighborhood, primarily focuses on providing affordable housing. Avenue also provides homebuyer education through a Homeownership Center.

### **Houston Area Urban League**

The Houston Area Urban League (HAUL) provides comprehensive housing assistance, including emergency shelter, transitional housing, and limited financial assistance for rent, mortgage, and utility payments to prevent homelessness. Their services cover foreclosure counseling, homebuyer education, and support for families or individuals experiencing housing crises.

Emergency assistance entails case management for those at risk of homelessness due to financial crises, covering rent, mortgage, and deposit assistance.

As a HUD-certified housing counseling agency, HAUL provides homebuyer education through counseling and workshops for first-time homebuyers, designed to guide them through the homebuying process.

Supportive services connect clients in need of this service to transitional housing and emergency shelter options for those in immediate need.

HAUL provides specialized support for veterans or their surviving spouses, including help with housing costs and mortgage payments.

Services are generally targeted toward low- to moderate-income individuals, families, and residents in the greater Houston area.

### **Community Development Finance Institutions**

Community Development Finance Institutions provide specialized financing, loans, and

investments for small businesses, affordable housing, and community development in underserved areas. Local Initiatives Support Corporation-Houston and Houston Business Development inc. are local CDFIs.

### **Houston Housing Collaborative**

This membership organization advocates for Houston area residents by promoting the development of an equitable housing plan.

### **Local Initiatives Support Corporation-Houston**

Local Initiatives Support Corporation-Houston (LISC-Houston) advocates for city-wide policies that support and encourage sustainable development. The organization also supports community-driven change at the neighborhood level and provides capacity-building training, resources, and access to capital for emerging developers.

### **Enterprise Community Partners**

Enterprise Community Partners issues debt for predevelopment, acquisition, and construction of affordable homes. It is one of the largest Community Development Financial Institutions, providing technical assistance, grants, and consulting to local nonprofits, housing authorities, and developers.

### **Harris County Housing Finance Corporation**

This organization issues multifamily revenue bonds to help finance the development of multifamily housing projects, offers lower-cost tax-exempt financing, and serves as general partner on developments to ensure long-term affordability. It funds its activities by charging fees to developers who apply for financing, as well as through closing fees and ongoing charges.

### **Tax Increment Financing District #2**

As a petition Tax Increment Reinvestment Zone (TIRZ), the Midtown Redevelopment Authority (MRA) is mandated to contribute 33% of the captured tax increment to affordable housing. MRA has entered into an MOU with the City of Houston HCD to address affordable housing.

### **Tax Increment Financing District #7**

TIRZ #7, aka the OST/Almeda Redevelopment Authority, provides a financing mechanism to encourage investment and stimulate commercial, industrial, and residential development in key corridors and adjacent neighborhoods.

### **Tax Increment Financing District #18**

Tax Increment Financing District #18, aka the Fifth Ward TIRZ, often partners with the Fifth Ward Community Redevelopment Corporation. It has a Community Benefits Agreement with East River Development. This TIRZ focuses on upgrading parks, improving public safety, and providing housing. Particularly through the East River Development

### **Economic Development**

#### **North Side Management District**

According to its website, this entity promotes economic development, improves the quality of life for commercial property owners and creates opportunities for new development. It also implements beneficial projects and programs for individual property owners.

#### **Emancipation Economic Development Corporation**

The Emancipation Economic Development Corporation (EEDC) works with its neighbors in key areas, connects entrepreneurs with real estate, and invests in commercial corridors.

#### **Fifth Ward Chamber of Commerce**

This organization, which serves the Greater Fifth Ward Affected Neighborhood, assists its members with community outreach and serves as a liaison for existing businesses and incoming enterprises.

#### **Independence Heights Redevelopment Council**

The Independence Heights Redevelopment Council serves as a catalyst for community development and works to protect and preserve the neighborhood's rich history. The organization sponsors the North Main Marketplace for vendors.

### **Services for Unhoused Families & Individuals**

#### **Coalition for the Homeless of Houston/Harris County**

According to information on its website, "the Coalition for the Homeless of Houston/Harris County (CFTH) acts as a catalyst, uniting partners and maximizing resources to move people experiencing homelessness into permanent housing with supportive services."

Resources available through the Coalition for the Homeless Houston/Harris County include the Help Card, an online directory of services to support homeless or newly housed individuals, and

Street Guide, a printable, one-page resource for individuals in crisis, living on the streets or in shelters.

### **SEARCH Homeless Services**

SEARCH Homeless Services moves people from the streets into jobs and safe, stable housing so that they can break the cycle of poverty and homelessness.

A few blocks from the northern boundary of the Greater Third Ward, SEARCH operates the House of Tiny Treasures, an award-winning preschool that provides its adult clients with a safe, nurturing environment for their children while they seek employment or educational opportunities.

### **Temenos Community Development Corporation**

Temenos Community Development Corporation (Temenos CDC) provides permanent supportive housing solutions for individuals and families experiencing homelessness. Its supportive housing programs provide a stable environment, along with essential services such as case management, mental health support, and life skills training.

Temenos CDC collaborates with local organizations, businesses, and residents to create programs that promote education, employment opportunities, and community engagement.

There is a Temenos CDC Single Room Occupancy (SRO) property on the edge of the Greater Third Ward.

### **City of Houston Front Door Super Hub**

The upcoming Front Door Super Hub reflects a change in how the City of Houston's homeless response system is implemented. The Front Door Super Hub is a centralized, 24-hour, low-barrier facility designed to act as the primary triage and referral center for individuals experiencing homelessness.

Anticipated to open in June 2026, it will be equipped with up to 150-225 beds for unhoused people who are sleeping in public places. And services will include immediate triage, mental health services, and substance abuse support.

Collaborators in this effort include the City of Houston, the Coalition for the Homeless of Houston/Harris County, and Harris County.

### **The Beacon**

The Beacon provides unhoused people with hot meals, showers, and laundry facilities.

### **Covenant House Texas**

Covenant House Texas provides 24/7 care for unhoused young people.

### **Healthcare for the Homeless – Houston**

Healthcare for the Homeless – Houston provides medical care to those on the streets or in shelters.

### **Veteran Advocates Services and Training**

This organization provides mentoring, housing, re-entry, and job placement services for unhoused veterans.

## **Disability Services**

### **Office for People with Disabilities - City of Houston**

The Office for People with Disabilities is not a direct service provider; instead, it serves as the primary advocate for the rights and needs of residents with disabilities. The Office also serves as a liaison among the mayor, the Houston City Council, city departments, and other public and private entities on matters affecting people with disabilities in Houston.

### **The Harris Center for Mental Health and IDD**

This organization's client focus is on persons with intellectual and developmental disabilities. Among its services is a Behavioral Health Response Team (BHRT) that provides intensive Care Coordination services for individuals at risk of losing their housing due to a behavioral health need. The Coalition provides referrals for the Homeless and other housing partners.

The Harris Center for Mental Health and IDD also deploy a Homeless Outreach Team (HOT), which is a specialized team of Houston Police Officers and Mental Health Care Coordinators who engage in street outreach to the homeless community to provide outreach services and case management to individuals who are homeless and experiencing a serious behavioral illness. The goal of the team is to improve the quality of life for all Houstonians by combining police and community resources to reduce the number of people who are homeless and living on the streets.

The HOT Team collaborates with the Houston Police Department's Mental Health Division to serve individuals of all ages. Referrals may come from the client, family, friends, law enforcement, businesses, or agencies.

### **Easter Seals Greater Houston**

This nonprofit organization provides a variety of services needed by individuals of all ages with all types of disabilities and their families in the greater Houston area and surrounding counties. Easter Seals of Greater Houston provides comprehensive services to individuals with all types of disabilities and their families. Services include therapy, case management, and job training for all ages. Key resources focus on independent living, vocational training, and accessibility.

### **Down Syndrome Association of Houston (DASH)**

The Down Syndrome Association (DASH) offers personalized attention to families of individuals with Down Syndrome by scheduling a virtual or in-person meeting that provides support on any important topic. The goal is to help all family members, with an emphasis on individuals with Down Syndrome, so this program seeks to provide emotional support and behavioral and emotional self-regulation strategies.

DASH also offers workshops for parents, siblings, and primary caregivers on topics such as emotional intelligence, resilience, coping strategies, assertive communication, sensory alterations and strategies for better management, sexual education, and the importance of creating support groups. Content is regularly updated with topics that provide information tailored to families' needs and the current social and economic landscape.

Families of individuals with Down Syndrome can join a community group to access local support, resources, and events for individuals with Down Syndrome and their families.

DASH's congratulations program features a free gift bag for families welcoming a new member with Down Syndrome. Contacting hospital social workers and directly contacting DASH are ways to obtain a gift bag.

### **Services for Seniors**

Supplementing this section, a list of senior housing developments, which typically also provide services, appears in this document.

### **Harris County Area Agency on Aging**

The Harris County Area Agency on Aging (HCAAA) coordinates services for residents aged 60 and

over and their caregivers. HCAAA offers benefits counseling, caregiver support, home-delivered meals, and transportation. Ombudsman services for monitoring care facilities are available on the Houston Health Department website.

### **BakerRipley Senior Health and Wellness Centers**

BakerRipley is a major Houston-based non-profit. In addition to a comprehensive array of services, BakerRipley operates a network of Senior Health and Wellness Centers that offer fitness, meals, and social programs. Of the ten locations in Harris County, three are in the Greater Third Ward, Near Northside, and the Greater Fifth Ward Affected Neighborhoods.

The J.W. Peavy Center in the Greater Fifth Ward offers a noon-time meal, fitness classes, health education, arts and crafts, volunteer opportunities, and educational presentations.

In the Near Northside Affected Neighborhood, Wesley Community Center is a BakerRipley Senior Health and Wellness Center site. Health promotion and civic education are offered through this program.

Additional senior services provided at the Wesley Community Center are hot meals (breakfast and lunch), social events, art classes, physical fitness, case management, limited transportation services, special education/health seminars, a food bank, and opportunities for social interaction.

There are two Health and Wellness Centers in the Greater Third Ward. One is located in the mixed-use Law-Herrington development in the Greater Third Ward. There is also a geriatric care clinic at the development. A collaboration between the Montrose Center and BakerRipley, the Senior Health and Wellness Center offers nutritious congregate meals, physical activities, mental support, and opportunities for social interaction.

The other is located in the Third Ward Multi-Service Center. Senior health and wellness and health promotion are offered at this site.

## **Environmental**

### **United States Environmental Protection Agency**

The United States Environmental Protection Agency's Brownfields and Land Revitalization Program provides grants and technical assistance to communities, states, tribes, and others to assess, safely clean up, and sustainably reuse contaminated properties. Interested parties may subscribe to EPA's listserv to receive important brownfields and land revitalization updates.

## Other

### Third Ward Community Cloth Cooperative

An organization of organizations, the Third Ward Community Cloth Cooperative focuses on resources for children and families in the Greater Third Ward Affected Neighborhood. This entity addresses existing gaps, deficits, and emerging needs.

# APPENDIX A: METHODOLOGY FOR PARTIAL CENSUS TRACT DEMOGRAPHICS

## Methodology for Estimating Super Neighborhood Population Using ACS Census Tract Data

To estimate the total population for each Super Neighborhood, American Community Survey (ACS) population data are first joined to the corresponding TIGER/Line census tract shapefile using the tract GEOID as the common identifier. This creates a tract-level spatial dataset containing both geography and ACS population attributes.

Next, the census tract layer is clipped by the Super Neighborhood boundary layer so that each census tract is divided wherever it crosses a Super Neighborhood boundary. Because some census tracts are split among multiple Super Neighborhoods, a proportional allocation method is used to estimate the share of tract population within each clipped portion.

For each clipped tract segment, land area is calculated and compared to the total land area of the original census tract. The ratio of clipped land area to total tract land area is used as the allocation factor:

$$\text{Clipped Tract Land Area} / \text{Total Census Tract Land Area} = \text{Allocation Factor}$$

This percentage is then applied to the original ACS tract population to estimate the population contained within that portion of the tract:

$$\text{ACS Tract Population} \times \text{Allocation Factor} = \text{Estimated Clipped Population}$$

After population is proportionally allocated to all clipped tract segments, the estimated populations of all segments falling within the same Super Neighborhood are summed to produce the total estimated population for that Super Neighborhood.

This method assumes that population is uniformly distributed across the land area of each census tract. While this is a practical and commonly used approach for boundary interpolation, it may introduce some inaccuracy in areas where population is unevenly distributed within a tract, such as along industrial corridors, parks, or large undeveloped parcels.

# APPENDIX B: DRAFT PLAN MEETING COMMENTS

Disclaimer: Comments and responses included in this appendix were transcribed from participant comment forms and meeting notes. In some cases, handwritten comments were partially or fully illegible and could not be accurately transcribed. Every effort was made to interpret and record participant feedback as written; however, comments that could not be reasonably deciphered have been omitted from this summary.

## Draft Plan Meeting Comments for Independence Heights

Housing Type	Comments
Single-Family Detached (~950 SF, 1-2 bedrooms)	<ul style="list-style-type: none"> <li>• "1 bath"</li> <li>• "Too small"</li> <li>• "Cost, Size, Design, No Garages"</li> <li>• "Allow for widow &amp; smaller lot example"</li> <li>• "Can have 2 bed → 2 bath"</li> <li>• "3 bedrooms and 2 bathrooms"</li> </ul>
Single-Family Detached (~1,200 SF, 2-3 bedrooms)	<ul style="list-style-type: none"> <li>• "Area, smaller SF lot/sp lot 1500"</li> <li>• "Need garage"</li> <li>• "Need to be a 2½ bath home (1400 sqft)"</li> <li>• "Can have 2 bed + 2 bath"</li> <li>• "Yes"</li> </ul>
Single-Family Senior Cottage	<ul style="list-style-type: none"> <li>• "Subject to design compatibility to the surrounding"</li> <li>• "I think this is essential but can't allow small verticals"</li> <li>• "Can have 2 bed + 2 bath"</li> <li>• "Like the idea but not the design"</li> </ul>
Duplex (2 Units)	<ul style="list-style-type: none"> <li>• "No"</li> <li>• "Like attached"</li> <li>• "Need attached duplex"</li> <li>• "Fits character + diversity + affordable"</li> </ul>
Fourplex	<ul style="list-style-type: none"> <li>• "Too small"</li> <li>• "No"</li> <li>• "Would not fit"</li> <li>• "Not the design"</li> <li>• "Need attached fourplex"</li> </ul>

## Housing Revitalization Plan

Housing Type	Comments
Eightplex	<ul style="list-style-type: none"> <li>• “Too big”</li> <li>• “Too small”</li> <li>• “No”</li> <li>• “Least appropriate”</li> <li>• “Too congested!”</li> <li>• “Not fit character”</li> </ul>
<b>Other Preferences</b>	
<ul style="list-style-type: none"> <li>• “Next Gen Housing”</li> <li>• “Mixed use”</li> <li>• “Patio homes”</li> <li>• “Townhomes”</li> <li>• “Cottages”</li> <li>• “Bungalows”</li> </ul>	
<b>General/Neighborhood-Wide Concerns</b>	
<ul style="list-style-type: none"> <li>• “Community already compromised”</li> <li>• “Maintain and preserve neighborhood character”</li> <li>• “Preserve the character of the community”</li> <li>• “Need garage”</li> <li>• “No garages”</li> <li>• “Affordable homes”</li> <li>• “Need variety”</li> </ul>	
<b>Additional Comments</b>	
<ul style="list-style-type: none"> <li>• “Bang + wealth disparity in relationship to neighborhood”</li> <li>• “If you are being displaced you should have priority of choice to see new housing built especially when there is existing vacancy.”</li> <li>• “Community has expressed that these developments are not in line with resident priorities.”</li> <li>• “More emergency housing now particularly for homeless neighbors.”</li> <li>• “We don’t want affordable housing unless there are restrictions.”</li> <li>• “We need housing for the middle class.”</li> <li>• “Need quality homes.”</li> <li>• “Need a variety of housing.”</li> <li>• “Need to maintain neighborhood character.”</li> <li>• “Need owner occupied homes.”</li> <li>• “Need opportunities for families.”</li> <li>• “Need opportunities for seniors.”</li> </ul>	

### Additional Comments (contd.)

- “Need opportunities for disabled residents.”
- “Need affordable owner occupied property.”
- “Need housing that residents can actually purchase.”
- “The only other affordable homes permanently affordable ownership model home communities is a land trust and stay in maintenance benefits.”
- “The price to buy is lower and uses stipulations to keep it affordable.”
- “If community agrees owns the land, families own a control the homes.”
- “When they leave, if they sell it, they can only sell it to the land trust.”
  - “Homeowner can make decisions about additions, can rent out, can pass down to family.”
  - “Incorporate less unit structures into mixed variety for smaller neighborhood”

## Draft Plan Meeting Comments for Near Northside

Housing Type	Comments
Single-Family Detached (~950 SF, 1-2 bedrooms)	<ul style="list-style-type: none"> <li>• “Cost &amp; design.”</li> <li>• “Too small, hard to sell a home w/o a garage.”</li> <li>• “Expensive to build &amp; sell, hard to sell based on price needed to list.”</li> <li>• “Quality of home (materials, construction, etc.).”</li> <li>• “Is the home built to last generations?”</li> <li>• “Ideal starter-up family housing or single member housing.”</li> <li>• “There are reports that families are not deciding to increase and birth rate is down.”</li> </ul>
Single-Family Detached (~1,200 SF, 2-3 bedrooms)	<ul style="list-style-type: none"> <li>• “Cost &amp; design.”</li> <li>• “Good size for a large family, multi-generational.”</li> <li>• “On same size lot as above &amp; similar cost per SF, better chance to sell.”</li> <li>• “These homes could help support families who plan to reside in the community for many years.”</li> <li>• “Particularly growing families.”</li> </ul>
Three Single-Family Detached Units	<ul style="list-style-type: none"> <li>• “Concerns for excessive traffic both automobile and foot traffic.”</li> <li>• “Many of our neighbors low income/multigenerational households so rarely small; same concerns as #3.”</li> <li>• “As unsure how close the other unit will be to your current home.”</li> <li>• “Unable to access certain areas of your property without going to that.”</li> <li>• “Most avg homebuyer wants their own space.”</li> <li>• “These can feel communal.”</li> <li>• “1 bath for 2 bedroom not always sufficient for growing family.”</li> <li>• “Maintenance upkeep (while ideal, these types of homes suffer neglect).”</li> </ul>

## Housing Revitalization Plan

<p>Three Single-Family Detached Units (contd.)</p>	<ul style="list-style-type: none"> <li>• “Single family homes keep the character of the community.”</li> <li>• “Help new homeowners build nest egg and goal of ownership.”</li> <li>• “During the pandemic many residents suffered as they were being pushed out.”</li> </ul>
<p>Single-Family Senior Cottage</p>	<ul style="list-style-type: none"> <li>• “This would be great for elders if there is managed upkeep.”</li> <li>• “Main concern is density; no garages to store extra parking, lack of storage space, yard maintenance &amp; other stressors.”</li> <li>• “Many in our population in this area is aging &amp; do feel many would like to age in place &amp; have access to services &amp; care for themselves while still being able to be independent.”</li> <li>• “Managed properly.”</li> <li>• “Unsure due to how close these houses could be.”</li> <li>• “Location for storage &amp; parking can be concerning &amp; traffic can also develop.”</li> <li>• “Larger units and well suited for seniors.”</li> <li>• “Supports from neighbors (to be managed).”</li> <li>• “Affordability and can insurance help cover cost?”</li> <li>• “Are there any assisted payment programs through the city?”</li> <li>• “We have an aging community and small homes are comfortable for utility bills.”</li> <li>• “Would be ideal for children who grew up in the area to return to live the rest of their lives comfortably.”</li> <li>• “Seniors benefit from communal [spaces].”</li> <li>• “We need this.”</li> </ul>
<p>Duplex (2 Units)</p>	<ul style="list-style-type: none"> <li>• “Traffic concerns / overcrowding.”</li> <li>• “Neighborhood fit to existing dwellings.”</li> <li>• “Due that you have to share a wall with someone else.”</li> <li>• “If remodeling is needed unable to process what access to someone else’s space.”</li> <li>• “Small adjustments.”</li> <li>• “Not maximizing density or costs.”</li> <li>• “Hard to lease/manage &amp; maintain quality.”</li> <li>• “Shared wall.”</li> <li>• “I love this as a starter home for family who cannot afford but are wanting to buy a home.”</li> <li>• “Perfect for students who are attending school in the neighborhood area.”</li> <li>• “Property renters had issues w/ landlords.”</li> </ul>

### Other Preferences

- “Mixed Use”
  - “Could include grocery services, clinic, different types of restaurants/retail & community service space.”
- “Multifamily”
  - “Density, high-quality operator/builder.”
  - “More & more people can’t afford to buy (not Section 8).”
- “Apartments”
  - “Maybe if space is limited, brick rectangle buildings similar to NYC style.”
  - “Different than traditional Houston complexes.”

### General/Neighborhood-Wide Concerns

- “To provide more families to own their home and decrease the lengths from ownership.”
- “To build relationships and for children to have others to play with.”
- “Doesn’t fit in this neighborhood & needs.”
- “Can house more people, maximize living space on less than 1 acre lot.”
- “Can keep rents affordable thru subsidies.”
- “Many apartments and multiple homes on a single property have added much traffic congestion on our nearby roads and freeways — all hours of the day & night.”
- “Overcrowding.”
- “I do believe we need a mix of rental and home ownership.”
- “I feel like the whole streets are a draw for our area. Don’t want to see that being taken up with vehicles, RVs, boats, play equipment.”

### Additional Comments

- “Many apartments and multiple homes on a single property have added much traffic congestion on our nearby roads and freeways — all hours of the day & night.”
- “Overcrowding.”
- “I do believe we need a mix of rental and home ownership.”
- “I feel like the whole streets are a draw for our area. Don’t want to see that being taken up with vehicles, RVs, boats, play equipment.”
- “To provide more families to own their home and decrease the lengths from ownership.”
- “To build relationships and for children to have others to play with.”
- “Doesn’t fit in this neighborhood & needs.”
- “Can house more people, maximize living space on less than 1 acre lot.”
- “Can keep rents affordable thru subsidies.”
- “Affordability for blue collar, working class, families.”
- Design fits neighborhood aesthetic (many 1950’s style homes with brick is the character.”
- “Concern about I-45 expansion causing cuts to Northside.”

### Additional Comments (contd.)

- “I know high density dwellings are a better use of land, but I think apartments from the era of community & belonging.”
- “Northside needs grocery stores, ATM machines, mass transit is a plus in this neighborhood.”
- “Concerns about I-45 expansion causing cuts to Northside.”
- “Affordability for blue collar, working class families.”
- “Design fits neighborhood aesthetic.”
- “Many 1950s style homes with brick is the character.”
- “The only thing I don’t like about the new condos & duplexes are that you have no land at all.”
- “No space for proper parking or for building sheds for storage.”
- “If family visits you out of town unable to accommodate them due to limited lots.”
- “It’s more house than land.”

## Draft Plan Meeting Comments for Greater Fifth Ward

Housing Type	Comments
Single-Family Detached (~950 SF, 1-2 bedrooms)	<ul style="list-style-type: none"> <li>• “Too small.”</li> <li>• “Cost, size, design.”</li> <li>• “Need garage.”</li> <li>• “Could be smaller.”</li> <li>• “No concerns/additional topics.”</li> <li>• “Need 1 story.”</li> </ul>
Single-Family Detached (~1,200 SF, 2-3 bedrooms)	<ul style="list-style-type: none"> <li>• “No build to fit neighborhood aesthetic.”</li> <li>• “Need larger square footage.”</li> <li>• “Need garage, need to be a 2½ bath home (1,400 sqft).”</li> <li>• “Cost, size, design, neighborhood.”</li> <li>• “Need larger space for storage.”</li> <li>• “Need 1 story.”</li> </ul>
Three Single-Family Detached Units	<ul style="list-style-type: none"> <li>• “Maybe a little bigger.”</li> <li>• “Concerned about resale.”</li> <li>• “But combo w/ number 4.”</li> <li>• “1 BDRM, 20-30 units (12%).”</li> <li>• “Small house on 1 lot.”</li> <li>• “Too small.”</li> <li>• “Need more parking in area.”</li> </ul>
Single-Family Senior Cottage	<ul style="list-style-type: none"> <li>• “Units could be smaller.”</li> <li>• “Could be smaller.”</li> <li>• “Cottages could be even smaller.”</li> </ul>

## Housing Revitalization Plan

Single-Family Senior Cottage (contd.)	<ul style="list-style-type: none"> <li>• “1 bedroom minimum (700 SF).”</li> <li>• “Pleasant is for good look is important.”</li> <li>• “Need more parking in area.”</li> <li>• “Garages and higher density are desired for housing.”</li> <li>• “Senior cottages may lack privacy in regard to parking and fencing. Perhaps the design created so that each cottage has its designated parking and fencing.”</li> </ul>
Duplex (2 Units)	<ul style="list-style-type: none"> <li>• “Could work if consumer preferences is easy for buyers to manage.”</li> <li>• “Like concept but not.”</li> <li>• “Don’t like design.”</li> <li>• “Unattached.”</li> <li>• “Need garage.”</li> <li>• “Need larger unit size.”</li> <li>• “1 story.”</li> <li>• “Need 1 story.”</li> <li>• “Need more parking in area.”</li> </ul>

### Other Preferences

- “Container Homes”
  - “Container homes are an idea, around \$80,000.”

### General/Neighborhood-Wide Concerns

- “Trying to eliminate the problem of not having garages causes folks to store things outside, which appeals to crime like thievery.”
- “Garages and higher density are desired for housing.”
- “Parking is needed. Cover up ditches so that parking can be made.”
- “Need combo + suite.”

### Additional Comments

- “Streets need curb & gutter.”
- “Need more parking in area.”
- “Need 1 story.”
- “Looks are important.”
- “Garage is needed for parking and storage.”
- “Outside needs to be appealing.”
- “Houses need garages. At least 2 bathrooms.”
- “Single-family homes keep the character of the community.”
- “Really like the senior cottage.”
- “Quantity can go down as long as quality goes up.”

### Additional Comments (contd.)

- “Like the duplex idea but the design is not that great”
- “The only thing I don’t like about the new condos & duplexes are that you have no land at all.”
- “No space for proper parking or for building sheds for storage.”
- “If family visits you out of town unable to accommodate them due to limited lots.”
- “It’s more house than land.”

## Draft Plan Meeting Comments for Greater Third Ward

Housing Type	Comments
Single-Family Detached (~950 SF, 1-2 bedrooms)	<ul style="list-style-type: none"> <li>• “Too small”</li> <li>• “Size is too small”</li> <li>• “Too small, no resale value”</li> <li>• “Like, if”</li> <li>• “Cost per SQ FT”</li> <li>• “Property values and surrounding property values will decrease”</li> <li>• “Too small”</li> <li>• “I don’t think it is ideal for where the neighborhood is currently”</li> <li>• “Need at least 2 bathrooms”</li> <li>• “Make this number 1 minimum”</li> <li>• “Single parents are the highest number of clients seeking homeownership”</li> <li>• “This is good for a starter home but a better fit for a starter couple with no children yet”</li> <li>• “All starter homes are good”</li> </ul>
Single-Family Detached (~1,200 SF, 2-3 bedrooms)	<ul style="list-style-type: none"> <li>• “Small but flexible”</li> <li>• “Too small, no resale value”</li> <li>• “3 bedrooms”</li> <li>• “Cost per SQ FT, energy efficient”</li> <li>• “At minimum 3 bedrooms and 2 baths”</li> <li>• “Need at least 2 bathrooms”</li> <li>• “Mixed housing, land + owner status”</li> <li>• “I don’t think it is ideal for where the neighborhood is currently”</li> <li>• “This would need to align with Third Ward need for family experience”</li> </ul>
Single-Family Senior Cottage	<ul style="list-style-type: none"> <li>• “Must senior housing”</li> <li>• “Senior cottage 900 sqft”</li> <li>• “Need larger SF”</li> <li>• “Need more than 3 bedrooms / 2 bath”</li> </ul>

## Housing Revitalization Plan

Single-Family Senior Cottage (contd.)	<ul style="list-style-type: none"> <li>• “Too small”</li> <li>• “Elderly, disabled folks are less likely to get a house even if they can pay and/or have a voucher.”</li> </ul>
Duplex (2 Units)	<ul style="list-style-type: none"> <li>• “No multifamily”</li> <li>• “Too small for family of 3”</li> <li>• “Too limiting for families with 2+ children”</li> <li>• “3 bedrooms”</li> <li>• “Depends on which part and what is around it”</li> <li>• “Flood impact”</li> <li>• “Design will fit the neighborhood”</li> <li>• “Keeping character of neighborhood”</li> <li>• “Need owner occupied families per unit”</li> <li>• “Concern with long-term rentals”</li> </ul>
Fourplex	<ul style="list-style-type: none"> <li>• “Too small, even for one person”</li> <li>• “Too small, neighborhood fit”</li> <li>• “Too limiting to family occupancy”</li> <li>• “Too much crime”</li> <li>• “Not sufficient parking”</li> <li>• “I like 4 plex”</li> <li>• “Too small except for SRO or DSH”</li> <li>• “Flood impact”</li> <li>• “Would have to be built in a way that helps students and young professionals”</li> <li>• “One person family of 4 (same sex children)”</li> <li>• “Seems to develop more than displaced residents”</li> </ul>
Eightplex	<ul style="list-style-type: none"> <li>• “Too much crime”</li> <li>• “Property values and surrounding property values will decrease”</li> <li>• “Least appropriate”</li> <li>• “Neighborhood fit, cost”</li> <li>• “Not fit the character of the existing neighborhood”</li> <li>• “Too many people on one lot”</li> <li>• “Operate on the lot”</li> <li>• “Less in direct proximity to universities”</li> <li>• “Operate on one structure / lot”</li> </ul>
<b>Other Preferences</b>	
<ul style="list-style-type: none"> <li>• “Larger Space”             <ul style="list-style-type: none"> <li>- “Single Family 1700 sq ft”</li> <li>- “Single Family Detached 2000 SF + 2500 SF”</li> </ul> </li> </ul>	

## Other Preferences (contd.)

- "Larger space"
- "Need more than 3 bedrooms"
- "3 bed + 2 bath"
- "At minimum 3 bedrooms and 2 baths"
- "Need more than 3 bedrooms / 2 bath"
- "Larger SF"

## General/Neighborhood-Wide Concerns

- "Keeping character of neighborhood"
- "Maintain the integrity of the neighborhood"
- "Property values and surrounding property values will decrease"
- "Must maintain property values"
- "Too much crime"
- "Crime"
- "Operate on one structure / lot"
- "Not sufficient parking"
- "Flood impact"
- "Rental turnover"
- "No AirBnB/Rentals"
- "Long-term rentals"
- "Short-term rentals"

## Additional Comments

- "Keeping character of neighborhood"
- "Maintain the integrity of the neighborhood"
- "Property values and surrounding property values will decrease"
- "Must maintain property values"
- "Too much crime"
- "Crime"
- "Operate on one structure / lot"
- "Not sufficient parking"
- "Flood impact"
- "Rental turnover"
- "No AirBnB/Rentals"
- "Long-term rentals"
- "Short-term rentals"
- "People can't always afford single family so duplex can help."
- "More affordable / accessible for people to occupy long term."

### Additional Comments (contd.)

- “We wanted to reestablish affordability and availability of homes in the neighborhoods we are imminent domaining.”
- “Connect residents displaced by the I-45 project directly to unit list?”
- “The most affordable home is an existing home.”
- “Replacing homes.”
- “Folks want single family detached homes where families want to stay.”
- “We want people who already live here to be given homes equal to what was taken from them.”
- “We do not want a creation of lesser value that will only invite nonresidents to come into the community.”
- “This is the best way to improve the neighborhood. People that own property have a sense of pride.”
- “Turn these properties by outsiders to the neighborhood which in turn brings crime, drugs and blight.”
- “Younger voices need to be a part of what will happen.”
- “Single parents are the highest number of clients seeking homeownership.”
- “Elderly, disabled folks are less likely to get a house.”
- “All starter homes are good.”
- The scoring summary page also included these overarching comments:
- “Younger voices need to be a part of what will happen.”
- “Folks want single family detached homes where families want to stay.”
- “We want people who already live here to be given homes equal to what was taken from them.”
- “We do not want a creation of lesser value that will invite nonresidents.”
- “The most affordable home is an existing home.”
- “Replacing homes.”
- “We wanted to reestablish the affordability and availability of homes.”
- “Mixed housing / land + owner status”

# APPENDIX C: PUBLIC COMMENTS CORRESPONDENCE

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Chief Executive Officer

ERNEST W. BROWN, JR.  
Attorney at Law  
Deputy Director

SAPNA AIYER  
Directing Attorney

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April 30, 2026

VIA EMAIL [abhenson@ablp.us](mailto:abhenson@ablp.us)

Alfred B. Henson, PhD  
Principal Planner  
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VIA EMAIL [algenitad@aol.com](mailto:algenitad@aol.com)

Algenita Davis  
AB Land Planning, LLC  
2100 Travis, Ste 812  
Houston, Texas 77002

Re: Input on Housing Needs Assessment related to the North Houston Highway Improvement Project (NHHIP)

Dear Sirs:

On behalf of Independence Heights Redevelopment Council (IHRC), Lone Star Legal Aid (LSLA) offers these comments regarding the Housing Needs Assessment Report prepared by AB Land Planning, LLC (ABLP) for the Texas State Affordable Housing Corporation (TSAHC) related to the affordable housing dollars specifically allocated by the Texas Department of Transportation (TxDOT). IHRC's comments relate to the report's assessment of housing needs in the Independence Heights Neighborhood to address ongoing displacement in Independence Heights and displacement specific to the NHHIP.

## 1. Updates from IHRC

**Funding for Independence Heights.** In December 2025, IHRC provided ABLP a recap of the commitments TxDOT made related to affordable housing to the Independence Heights community—and specifically to IHRC—during the environmental review process for the NHHIP prior to December 2020. Based on IHRC's knowledge, TxDOT's commitments have not changed and are being implemented as feasible with TxDOT's projected timelines for Segments

1 and 2 of the NHHIP. In response, ABLP confirmed that approximately 37% of the TSAHC program's available grant funds for affordable housing received from TxDOT are designated for Independence Heights.

**Approval Committee.** Instead of participating on the development side of the potential projects in Independence Heights, IHRC prefers to serve and will accept a position on the approval committee to review applications related to the TxDOT housing funding to be allocated to the Independence Heights community through TSAHC. From the start of the NHHIP comment period, IHRC has assumed the role of ensuring that the history and culture unique to Independence Heights as the first incorporated African American town in the State of Texas is not forgotten. In this phase of the project, it is important for IHRC to remain in this role to ensure that any potential projects are fully evaluated with an eye toward preservation of the community's history and culture and maintaining the historic look and feel of the community. IHRC is best suited to protect the community through service on the approval committee.

IHRC further shares these comments with that upcoming process in mind to ensure community needs are met. The remainder of this letter provides specific comments on the Housing Needs Assessment report prepared by ABLP for TxDOT and TSAHC in April 2026.

## *2. Housing Needs in Independence Heights*

IHRC remains appreciative of the community engagement undertaken by ABLP to assess the adequacy of housing in Independence Heights and particularly challenges faced by the community with respect to affordable housing options. Displacement, due to the NHHIP and various other factors, remains a major risk to the Independence Heights community. Other threats to adequate housing include, but are not limited to, weatherization, flooding, and gentrification, and increasing property taxes.

The summary of ABLP's Housing Needs Assessment for Independence Heights identifies the most common needs for the Independence Heights community, including affordable housing, generally.<sup>1</sup> More specifically, the Housing Needs Assessment identifies certain types of housing, including senior housing and family housing as housing priorities for the area.<sup>2</sup> IHRC offers thoughts on these recommended priorities named in the Housing Needs Assessment with respect to the different types of housing discussed.

**Senior Housing Needs.** The Housing Needs Assessment does not truly distinguish between types of affordable housing – other than singling out the specific need for senior housing,<sup>3</sup> which IHRC supports as a priority for the area given the aging population of the community.<sup>4</sup> Almost 15% of the population is age 65 or older.<sup>5</sup> To meet this community need, Greater First Baptist Church is already developing senior living facility on property through its Community Development Corporation arm. This project was featured at the first meeting that

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<sup>1</sup> Housing Needs Assessment: Independence Heights at 28.

<sup>2</sup> Housing Needs Assessment: Independence Heights at 28.

<sup>3</sup> Housing Needs Assessment: Independence Heights at 23, 27.

<sup>4</sup> Housing Needs Assessment: Independence Heights at 16, 27.

<sup>5</sup> Housing Needs Assessment: Independence Heights at 16.

# Housing Revitalization Plan

ABLP hosted in Independence Heights on August 14, 2025. IHRC is supportive of this type of project to provide this much needed housing for seniors described in the Housing Needs Assessment.

**Single-Family Housing Needs.** IHRC reiterates that the largest need for affordable housing remains single-family housing, which was supported by the prioritization of “family housing” by the participants in the community needs survey.<sup>6</sup> It also tracks with 62% of current residents belonging to family households.<sup>7</sup> IHRC’s leadership has always envisioned taking advantage of the considerable number of vacant lots in the immediate area of Independence Heights (totaling over 1,800 parcels currently) to convert these vacant lots to opportunities for single-family housing. The data cited in the study estimates that vacant housing units account for 17% of the available housing stock.<sup>8</sup> It appears that a one-story house design is the most preferable option.<sup>9</sup> This affordable housing program could replace single family properties being lost through necessary land acquisitions along the highway for the NHHIP. Moreover, properties that have historically been lost due to flooding impacts in the area could be redeveloped or reclaimed from the floodplain with strategic development and construction, knowing that the planned highway improvements associated with the NHHIP will ultimately remove many of these previously impacted properties from the floodplain. Both community planning reports cited in the study conducted by Houston Area Galveston Council<sup>10</sup> and the City of Houston<sup>11</sup> strongly support redevelopment of this historic community.

**Multi-Family Housing Needs.** In addition to single-family housing, multi-family developments can also be important to ensure opportunities for smaller households given the average household size in Independence Heights is 3.<sup>12</sup> Non family households account for almost 40% of the current population.<sup>13</sup> Although not as favorably ranked as a preference,<sup>14</sup> it is important to ensure that there is a variety of housing available in the area to meet different needs of the community since many residents cannot always afford home ownership or would prefer lower-maintenance options or reduction of their direct costs associated with obtaining and maintaining housing. IHRC highlights that the Independence Heights Neighborhood Resilience Plan conducted by the City of Houston in May of 2023 already recognized that multi-family units were important for the area’s resilience, provided that the development conforms to the neighborhood’s cultural heritage.<sup>15</sup> IHRC agrees with this assessment. Given that the housing stock is older and in need of repairs, as noted in the Housing Needs Assessment,<sup>16</sup> apartment options remain important alternatives for those unable to meet the ongoing maintenance needs of a single-family property. The City’s Plan emphasized that up to 30% of a family’s income might

<sup>6</sup> Housing Needs Assessment: Independence Heights at 33.

<sup>7</sup> Housing Needs Assessment: Independence Heights at 17.

<sup>8</sup> Housing Needs Assessment: Independence Heights at 18.

<sup>9</sup> Housing Needs Assessment: Independence Heights at 25.

<sup>10</sup> Housing Needs Assessment: Independence Heights at 25.

<sup>11</sup> Housing Needs Assessment: Independence Heights at 26.

<sup>12</sup> Housing Needs Assessment: Independence Heights at 27.

<sup>13</sup> Housing Needs Assessment: Independence Heights at 17.

<sup>14</sup> Housing Needs Assessment: Independence Heights at 24, 25.

<sup>15</sup> Housing Needs Assessment: Independence Heights at 26.

<sup>16</sup> Housing Needs Assessment: Independence Heights at 18, 26, 27.

be spent on housing expenses,<sup>17</sup> and almost 18% of the population is at or below the poverty level.<sup>18</sup>

**Independence Heights is Housed.** Finally, ABLP's Housing Needs Assessment for Independence Heights fairly concludes that most of its population is housed,<sup>19</sup> citing 97% of the community as housed.<sup>20</sup> IHRC confirms this conclusion and does not support use of the TSAHC plan to shelter migrating homeless. The TxDOT funding should provide supplemental affordable housing options to Independence Heights residents. IHRC wants to ensure that these funds provided to TSAHC by TxDOT are applied as intended to provide affordable housing options for residents, not to provide housing for the currently unhoused or additional services for a migrating, unhoused population. That specific concern was not part of the FEIS discussion and building a homeless shelter will not address the systemic issues faced by Independence Heights residents identified during the NEPA process for the NHHIP. Although IHRC acknowledges that homelessness continues to be a challenge across the city and in Independence Heights, the TxDOT funds were not meant to address this concern.

### *3. Leveraging Possible Opportunities for Additional Investment and Partners*

Because the amount of funding that TxDOT allocated to Independence Heights Community as a result of the NHHIP is limited to 37% of the TSAHC program's available grant funds for affordable housing, there will be a need for any proposed project to leverage additional funding opportunities or engage partners to create more housing opportunities than could be built with just the TxDOT funding alone. By strategically using borrowed capital, winning proposals could control larger assets with less of a funding commitment, potentially amplifying returns which could be reinvested in more housing. Moreover, by acquiring vacant property in the neighborhood, these to-be-developed properties could be used as collateral for loans to lower interest or borrowing rates for current projects. The TxDOT monies could also be used strategically to plan for long-term investment in the community and then a series of subsequent development projects fueled by a partnerships either with the Houston Land Bank or a Community Land Trust. When evaluating potential proposals, IHRC would favor housing programs that plan to leverage the available TxDOT funding the most.

### *4. The Importance of Wrap-Around Services to Any Complete Housing Programs*

Coupled with affordable housing options in Independence Heights, as financed with the TxDOT money from the NHHIP, IHRC remains supportive of a plan that includes enhanced wrap-around services for new and existing residents, including housing repairs, housing counseling, and down payment assistance, which ABLP identified as priorities in the Housing Needs Assessment for Independence Heights.<sup>21</sup>

The type of single family housing program described above presents exciting opportunities for residents to remain in their neighborhood; however, to be successful, TSAHC

<sup>17</sup> Housing Needs Assessment: Independence Heights at 27.

<sup>18</sup> Housing Needs Assessment: Independence Heights at 17.

<sup>19</sup> Housing Needs Assessment: Independence Heights at 27.

<sup>20</sup> Housing Needs Assessment: Independence Heights at 16.

<sup>21</sup> Housing Needs Assessment: Independence Heights at 28.

should also allocate funds for home ownership education and financial literacy classes within this community. The residents need information on the opportunities to buy real estate and to learn about home ownership in order to be prepared for the associated financial responsibilities of owning a home. Providing additional funds for this type of education is important to make sure current Independence Heights residents are ready to participate in a housing program. Organizations like IHRC, churches, and community development corporations can be partners in hosting events and outreach to community members in Independence Heights to further the reach of these educational programs.

In addition, TXDOT needs to continue to support relocation services for current Independence Heights tenants who are likely to be displaced during the NHHIP. Questions remain about where families currently in rental housing in Independence Heights will go and the need for temporary relocation housing will continue throughout the NHHIP until the affordable housing mentioned above is constructed. Enhanced relocation during IHRC's discussions with TXDOT was defined to include:<sup>22</sup>

- a. Localized, community-based relocation services using a community-knowledgeable relocation counselor;
- b. First-priority to existing community members for new housing programs to prevent permanent displacement;
- c. Education on homeownership and property taxes;
- d. Covering title clearing expenses with a designated fund;
- e. Using comparable properties to improve market valuations;
- f. Payments to relocating tenants to offset expenses; and
- g. Providing advance acquisition options.

## 5. Conclusion

Thank you for providing the opportunity for further public input on the Housing Needs Assessment. As a member of the approval committee for Independence Heights, IHRC looks forward to working with ABLP, TSAHC, and TXDOT regarding the next phase of the funding program. In the interim, if you have any questions, please feel free to contact Rev. Mackey, as President of IHRC, or the undersigned counsel for IHRC. Again, IHRC thanks you for your dedicated work to engage the community and to produce this Housing Needs Assessment for Independence Heights and the other communities.

Sincerely,

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<sup>22</sup> Appendix A, Tables A-1, A-2, and A-3; "Minimizing Community Impacts" Fact Sheet; see Draft Community Benefits Agreement (2019) at 4-7 for details provided by LSLA & IHR on these services.



Amy Catherine Dinn

DRAFT



May 21, 2026

Texas State Affordable Housing Corporation

Attention: Michael Wilt

6701 Shirley Avenue

Austin, TX 78752

E-mail: [mwilt@tsahc.org](mailto:mwilt@tsahc.org)

**Re: Public Comment on Draft Housing Revitalization Plan for Communities Impacted by the North Houston Highway Improvement Project (NHHIP)**

Dear Mr. Wilt,

On behalf of Greater First Baptist Church in Independence Heights, we appreciate the opportunity to provide comments on the draft Housing Revitalization Plan developed to support affordable housing initiatives associated with the North Houston Highway Improvement Project (NHHIP). Greater First Baptist Church has long served the Independence Heights community through spiritual leadership, community outreach, education, and neighborhood support initiatives.

We strongly support the goals of the Housing Revitalization Plan and specifically appreciate the inclusion of strategies intended to increase affordable housing opportunities within Independence Heights. As one of Houston's oldest historically Black communities, Independence Heights has experienced decades of underinvestment while simultaneously facing growing development pressures and rising housing costs. The need for affordable, high-quality housing that allows existing residents and future generations to remain in the community is both urgent and necessary.

Greater First Baptist Church is actively exploring opportunities to pursue a housing development project that responds directly to the needs of the surrounding community. We believe faith-based institutions can play an important role in stabilizing neighborhoods, supporting families, and creating housing opportunities that preserve the cultural identity and long-term vitality of Independence Heights. The Housing Revitalization Plan represents an important step toward advancing those goals.

At the same time, we encourage Texas State Affordable Housing Corporation to strengthen the Plan's discussion regarding brownfields and environmental conditions that affect redevelopment

## Appendix C.2: Public Comments Correspondence Independence Heights

# Housing Revitalization Plan

feasibility within Independence Heights and the other impacted neighborhoods. Based on our experience in the community and the realities faced by urban infill developers, the environmental challenges associated with previously developed properties are more significant than currently reflected in the draft Plan.

Many sites throughout Independence Heights have historic industrial, commercial, transportation, or other prior land uses that may require environmental assessment, remediation, or additional due diligence before redevelopment can occur. These conditions often create substantial financial and logistical barriers for affordable housing projects, particularly for community-based organizations and mission-driven developers working within historically underserved neighborhoods.

We appreciate that the draft Plan recognizes environmental constraints; however, we believe the document should more accurately acknowledge the prevalence and impact of brownfields in Independence Heights. Doing so will better position community organizations, churches, affordable housing developers, and public agencies to proactively address environmental conditions and pursue available federal, state, and local brownfield redevelopment resources that can support safe and responsible housing development.

Recognizing these realities does not diminish the value of the Plan. Rather, it strengthens the Plan by ensuring that redevelopment strategies reflect on-the-ground conditions and provide practical pathways for successful implementation. Addressing environmental barriers early in the planning process will ultimately help accelerate equitable redevelopment and improve long-term outcomes for residents.

We appreciate the work that Texas State Affordable Housing Corporation and its partners have invested in this effort and encourage continued collaboration with community institutions, residents, and local stakeholders as implementation moves forward.

Respectfully submitted,

*Pastor Rory L. Thompson, Sr.*

Pastor Rory L. Thompson, Sr.  
Greater First Baptist Church  
4441 Haygood Street  
Houston, Texas 77022

## Appendix C.2.1: Public Comments Correspondence Independence Heights

# Housing Revitalization Plan

Hi everyone,

It was nice to see the community show up for the draft plan meeting in Third Ward. AB and Samantha have seen and heard our Rebuilding Together story recently. I wanted to share some of that same information with Michael and Algenita, so I'm sending our updated presentation.

You all know enough about housing to know that there are many nonprofit and for profit organizations that CAN perform repairs. I want to talk about RTH as the organization that CHOOSES to perform repairs every week of every year for 44 years, and why I think it matters as you all decide who might perform home repairs on the TxDot project.

Last Friday, we completed project #15086 with our great partner of 40+ years, [CenterPoint Energy](#). Check out their video posted on social media today. While many organizations can repair homes, we actually do it as our laser focused mission. I feel certain no one else has repaired over 15,000 homes in our community. Whether the homes have deferred maintenance or storm damage, we have seen it all and used Rebuilding Together's 25 Points of Health and Safety to assess homes and repair them in a fast, cost effective manner that honors the history and dignity of each family.

I want to share with you that we have worked in all four neighborhoods, and we have data on homeowners. We can tell you how many homes have received full home repair from us since 2012, which homes have received a smaller program like Extreme Heat or Accessibility Ramps, and how many requests for full home repair we have

turned away in the last three years. This enables us to activate, qualify homeowners, and get homes into construction far faster than other organizations.

I am sure you all want projects that proceed quickly and create good will in the community. In addition to the contractor work, we can bring volunteers from our partners to complete exterior repairs and engage local church, school or neighborhood teams as well. We have had over 300,000 volunteers, while other organizations don't understand the value of improving the appearance of the exterior.

RTH manages 16 small business contractor companies and can ramp up capacity quickly when needed.

Thanks for taking the time to read this. I sincerely hope we have the opportunity to work together.

**Christine Holland**

**CEO | Rebuilding Together Houston**

*Office: 104 N. Greenwood St. 100, 77011 | Mail: PO Box 15315, 77220*

*Main: 713-659-2511 | Direct: 713-228-2854 | Cell: 713-503-8505*

*Website: [rebuildingtogetherhouston.org](http://rebuildingtogetherhouston.org)*

*Fellow, American Leadership Forum, Class LV*

## Appendix C.3: Public Comments Correspondence Affected Neighborhoods



May 21, 2026

Texas State Affordable Housing Corporation  
Attention: Michael Wilt  
6701 Shirley Avenue  
Austin, TX 78752

E-mail: [mwilt@tsahc.org](mailto:mwilt@tsahc.org)

**Re: Comments on the draft NHHIP Housing Revitalization Plan related to Brownfields**

The Texas State Affordable Housing Corporation posted the draft Housing Revitalization Plan (the "Plan") on April 21, 2026, initiating the public comment period. The Plan was developed to support the administration of grant funding provided by the Texas Department of Transportation for affordable housing initiatives in communities impacted by the North Houston Highway Improvement Project (NHHIP).

As CEO of Adaapta, I have personally worked for over a decade of with public, nonprofit, and private entities in Independence Heights, Near Northside, Fifth Ward, and Third Ward to support revitalize projects, expand affordable housing, and navigate environmental challenges specific to these neighborhoods. Adaapta has become a trusted partner and go-to expert for brownfields redevelopment with the City of Houston, Houston Land Bank, Fifth Ward Community Redevelopment Corporation, Greater First Baptist Church, TIRZ-18, and many other stakeholders. We are also recognized experts for brownfields on a national scale, working directly as a contractor to the U.S. Environmental Protection Agency (EPA). We have secured over \$8 million in EPA grants for the City and Houston Land Bank, clearing environmental to create advance housing projects like the former Yellow Cab Taxi Headquarters in Near Northside, St. Elizabeth's Place in Fifth Ward, and cottage style artist housing in Fifth Ward, to name a few.

Please accept the following comments from Adaapta, a small business located at 3302 Canal Street.

Comment #1: Adaapta has conducted similar housing studies for these neighborhoods and agrees with the findings and conclusions of the housing analysis. Based on public feedback we received through our involvement with the Independent Heights Neighborhood Resilience Plan completed by the City of Houston in 2024, the community expressed the need for low-income senior housing, single-family or cottage style homes that preserve the



## Appendix C.4: Public Comments Correspondence Affected Neighborhoods



aesthetic of the community, and resilient construction, such as Fortified roofing, better stormwater management, and features to mitigate extreme heat.

Comment #2: Adaapta disagrees with the Plan's statements regarding "environmental constraints to affordable housing." Table 1 summarizes the number of brownfield sites identified by the Plan for each neighborhood.

Table 1: Number of identified brownfield sites in the Plan

Neighborhood	Plan Identified Brownfields
Independence Heights	1 Site
Near Northside	1 Site
Greater Fifth Ward	9 Sites
Greater Third Ward	1 Site

Based on our hands on experience with these communities and data available through the U.S. EPA, the number of brownfields is grossly underrepresented for each neighborhood. The U.S. EPA defines a brownfield as "real property where the expansion, redevelopment, or reuse may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant." Through our work with EPA, City of Houston, Houston Land Bank, and other local stakeholders, Adaapta has identified hundreds of brownfields based on community knowledge, state and federal environmental records, and independent property research. The presence or potential presence of hazardous substance, pollutants, and contaminants includes sources associated with urban infill soils, illegal dumping, leaking petroleum storage tanks, chemical storage permits, chemical manufacturing operations, scrap metal yards, and hazardous building materials used in pre-1980 construction. In Fifth Ward alone, Adaapta has identified over 350 brownfields, including 81 abandoned or vacant parcels, 133 historic dry cleaners, and 128 former auto service stations.

The plan states that "the existence of brownfields is a negligible constraint, if any, to affordable housing development." This statement is inaccurate and not aligned with the real-world challenges experienced by developers in these communities. We strongly encourage that the Plan be revised to accurately reflect the extent to which brownfields impact redevelopment efforts across all four neighborhoods. By acknowledging the presence or potential presence of brownfields in these four areas, communities and developers will be better prepared to 1) proactively and responsibly redevelop properties with proper awareness and evaluation of environmental risk and 2) leverage federal, state, and local incentive programs that support this development, such as the City of Houston's Brownfields \$1 million revolving loan fund, which offers low-interest cleanup loans and discounted loans to eligible developers to support projects like affordable housing development.



As long-time supporters of brownfields programs in the City of Houston, serving the four neighborhoods identified in the Plan, Adaapta offers our support and resources to aid in the understanding of brownfields challenges, as well as opportunities. We encourage the TSAHC to consider the use of our open-source environmental database ([Platform for Exploring Environmental Records](#)) which was created by Adaapta (formerly Community Lattice) in partnership with Kansas State University's Technical Assistance to Brownfields Program, U.S. EPA, and Data.org to help communities access and decipher environmental records.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Danielle Getsinger".

Danielle Getsinger, CEO  
Adaapta  
[danielle@adaapta.com](mailto:danielle@adaapta.com)

# Housing Revitalization Plan



May 21, 2026

Texas State Affordable Housing Corporation  
Attention: Michael Wilt  
6701 Shirley Avenue  
Austin, TX 78752

E-mail: [mwilt@tsahc.org](mailto:mwilt@tsahc.org)

Re: Public Comment on Draft Housing Revitalization Plan for Communities Impacted by the North Houston Highway Improvement Project (NHHIP)

Dear Mr. Wilt,

On behalf of the Houston Land Bank, we appreciate the opportunity to provide comments on the draft Housing Revitalization Plan prepared in support of affordable housing investments associated with the North Houston Highway Improvement Project (NHHIP).

The Houston Land Bank strongly supports the goals and overall direction of the Plan, particularly its focus on expanding affordable housing opportunities and addressing long-standing inequities affecting historically underserved Houston neighborhoods. Our organization has worked extensively to support equitable redevelopment and affordable housing production throughout Houston, including within the Independence Heights, Near Northside, Greater Fifth Ward, and Greater Third Ward communities identified in the Plan.

As a mission-driven organization focused on returning vacant, abandoned, and distressed properties to productive community use, the Houston Land Bank recognizes the critical need for coordinated investment strategies that preserve affordability while supporting neighborhood revitalization. We believe the Housing Revitalization Plan provides an important framework for advancing those objectives and encouraging additional housing development in communities impacted by the NHHIP.

At the same time, we encourage Texas State Affordable Housing Corporation to strengthen the Plan's discussion regarding brownfields and environmental conditions affecting redevelopment feasibility within these neighborhoods. Through our direct experience acquiring, evaluating, and redeveloping urban properties across Houston, environmental constraints associated with brownfields are frequently a significant consideration in affordable housing development.

The draft Plan currently understates the prevalence and practical impact of brownfield conditions in these communities. Many urban infill properties within the four neighborhoods contain historical land uses, undocumented fill materials, former industrial activities, petroleum-related operations, or other environmental conditions that may require additional due diligence, assessment, or remediation prior to redevelopment. These issues can substantially affect project timelines, financing, and overall feasibility for affordable housing developers.

The Houston Land Bank has been actively engaged in brownfield redevelopment initiatives and currently administers two EPA Brownfields grants supporting environmental assessment and cleanup activities in Houston. In 2024, the U.S. Environmental Protection Agency awarded the Houston Land Bank both a

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## Appendix C.5: Public Comments Correspondence Affected Neighborhoods

# Housing Revitalization Plan

\$500,000 Brownfields Assessment Grant and a \$5 million Brownfields Cleanup Grant to support redevelopment efforts and environmental revitalization in historically impacted communities.

Based on this experience, we believe it is important that the final Housing Revitalization Plan more accurately acknowledge the extent to which brownfields and environmental constraints affect redevelopment opportunities in the impacted neighborhoods. A more comprehensive discussion will help ensure that developers, community organizations, public agencies, and financing partners are better positioned to proactively address environmental conditions and leverage available federal, state, and local brownfield resources that can support safe, sustainable, and equitable redevelopment.

Recognizing environmental challenges within these neighborhoods should not be viewed as a barrier to investment. Rather, acknowledging these realities strengthens the implementation potential of the Plan by aligning redevelopment strategies with actual site conditions and providing clearer pathways for successful affordable housing production.

We appreciate the thoughtful work that has gone into preparation of the draft Plan and look forward to continued collaboration with Texas State Affordable Housing Corporation, community stakeholders, and public partners to advance affordable housing and revitalization efforts throughout Houston.

Respectfully submitted,



Christa Stoneham  
President & CEO  
Houston Land Bank

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## Appendix C.5.1: Public Comments Correspondence Affected Neighborhoods

# APPENDIX D: DRAFT PLAN MEETING NOTICE

## North Houston Highway Improvement Project (NHHIP) DRAFT HOUSING REVITALIZATION PLAN MEETING

### Please Give Us Your Feedback on the Draft Plan

The Texas Department of Transportation (TxDOT), the Texas State Affordable Housing Corporation (TSAHC), and the AB Land Planning (ABLP) team invite community members to a public meeting.

This is an invitation to a public meeting to review the Draft Housing Revitalization Plan for neighborhoods affected by the North Houston Highway Improvement Project (NHHIP). Those neighborhoods are Greater Third Ward, Near Northside, Greater Fifth Ward, and Independence Heights. During each meeting AB Land Planning will provide a brief presentation on the Draft Housing Revitalization Plan, which will be available for public comment at <https://www.tsahc.org/about/plans-reports> on April 21<sup>st</sup> and at the meetings.

Over the past few months, we gathered ideas, concerns, and priorities. Your voices helped shape the Draft Housing Revitalization Plan that focuses on expanding affordable housing opportunities in the Affected Neighborhoods. Now we need your feedback.

Date	Time	Location
<b>Wednesday, April 22<sup>nd</sup></b>	6 PM - 8 PM	<b>Greater Third Ward</b> Third Ward Multi-Service Center 3611 Ennis St, Houston, TX 77004
<b>Thursday, April 23<sup>rd</sup></b>	6 PM - 8 PM	<b>Near Northside</b> Lindale Park Community Center 218 Joyce St, Houston, TX 77009
<b>Wednesday, April 29<sup>th</sup></b>	6 PM - 8 PM	<b>Greater Fifth Ward</b> De Luxe Theater 3303 Lyons Ave, Houston, TX 77020
<b>Thursday, April 30<sup>th</sup></b>	6 PM - 8 PM	<b>Independence Heights</b> Greater First Baptist Community Center 4441 Haygood St, Houston, TX

We encourage residents, property owners, business owners, community-based organizations, affordable housing advocates, and anyone interested in providing feedback to attend.

**Your Voice Matters**  
We Look Forward to Seeing You There!

For more information about the NHHIP, please visit: <https://www.txdot.gov/nhhip>.

