



FORT WORTH  
HOUSING SOLUTIONS  
Housing with a Mission

# CELEBRATING **85 YEARS** OF IMPROVING LIVES



**2023** ANNUAL REPORT

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## OUR VISION

Fort Worth Housing Solutions envisions communities with quality, affordable housing that provides the foundation to improve lives.

## OUR MISSION

To develop housing solutions where people flourish. Fort Worth Housing Solutions is changing the face of affordable housing by providing mixed-income rental and home ownership opportunities that provide the foundation to improve lives.

## 2023 GOALS ACHIEVED

- Create a diverse, economically sustainable real estate portfolio
- Provide a foundation for improving lives
- Develop a continuously improving, efficient operation
- Develop a sustainable business model



**Mary-Margaret Lemons**  
*President*



**Terri Attaway**  
*Chairperson,  
Board of Commissioners*

### Board of Commissioners

- Brittany Hall
- Michael Ramirez
- Richard Stinson
- Dr. Carlos Walker



### 2023

### FROM OUR LEADERSHIP

In 2023, we celebrated the 85-year history of Fort Worth Housing Solutions as well as the ongoing work we do to change the face of affordable housing by developing mixed-income rental and home ownership opportunities providing the foundation to improve lives.

Our 85th year of service was celebrated throughout 2023 and with a special Anniversary Breakfast that raised more than \$100,000 for the Barbara Holston Education Fund. Named in honor of Barbara Holston, long-time senior executive of FWHS, BHEF works to eliminate financial barriers by awarding scholarships each year for academic, technical or vocational training to residents enrolled in FWHS programs.

Among the highlights of the last year were special events honoring Fort Worth legends and the development of new communities. The Opal, named for civil rights activist Opal Lee, broke ground in March in North Fort Worth in the thriving Alliance Corridor. Hughes House I, the first of three Stop Six Choice Neighborhood Initiative developments named for record-breaking Dunbar High basketball coach Robert Hughes, broke ground in June. Cowan Place, the first SSCNI development, welcomed our senior residents back to Stop Six in November.

Eleven developments in sought-after areas in our city were under construction in 2023 that together will add nearly 2,800 units to our portfolio. These new developments offer affordable housing in desirable locations that present numerous opportunities for our residents. We are excited to see these developments welcome families in the not-so-distant future.

We also worked internally and with an outside agency in our 85th year to create a new Strategic Plan for the next five years. Our Mission, which honors our past while looking towards the future, is “To create inclusive affordable housing communities where people can thrive.” Our Vision is: “A thriving community where all residents have a place they are proud to call home and pursue their dreams regardless of their income or address.” More information about the Strategic Plan is available in this report and on our website at FWHS.org.

The Family Self-Sufficiency and Homeownership programs continue to provide residents with the opportunity to continue their education, earn career certifications, improve their finance standing, find employment and purchase their first home. The FSS/Homeownership programs celebrated 29 graduates and paid out nearly \$150,000 in escrow funds in 2023.

None of this work would be possible without our treasured and trusted partnerships throughout our giving community. Our success is measured in the lives we touch throughout Fort Worth. The 100-plus employees that make up Fort Worth Housing Solutions are committed to this work. We’ve been doing it for 85 years and in many ways feel like we’re just getting started.

**Mary-Margaret Lemons**  
*President, Fort Worth Housing Solutions*

**Terri Attaway**  
*Chairperson, FWHS Board of Commissioners*

# WHO WE SERVED IN 2023

**34,000+**

people housed every day across programs [number of vouchers + FWHS rental units multiplied by an average of 2.5 residents per household]

**6,400+**

households provided rental assistance through the Housing Choice Voucher Program and other special programs funded by the U.S. Department of Housing and Urban Development

**10,015**

rental units in the FWHS portfolio, 85% offered at affordable rates to residents earning 80% or less of the Area Median Income (includes units in development)

## THE NEED

**\$58,240**  
ANNUAL INCOME  
needed to afford fair market rent for a 2-bedroom unit

**\$1,456**  
FAIR MARKET RENT  
for a 2-bedroom unit

**\$28.00**  
HOURLY WAGE  
needed to afford fair market, 2-bedroom unit

**\$97,700**  
AREA MEDIAN INCOME  
for the Fort Worth-Arlington Metropolitan Area, 2023

## 50,110 HOUSING GAP

THE NUMBER OF AFFORDABLE, AVAILABLE RENTAL HOUSING UNITS NEEDED TO SERVE LOW- AND EXTREMELY-LOW INCOME FAMILIES IN TARRANT COUNTY

Source: 2023 Out of Reach report, National Low-Income Housing Coalition



# WHO QUALIFIED FOR HOUSING ASSISTANCE IN 2023?

| HOUSEHOLD SIZE | EXTREMELY LOW INCOME (30% AMI) | VERY LOW INCOME (50% AMI) | LOW INCOME (80% AMI) |
|----------------|--------------------------------|---------------------------|----------------------|
| 1              | 20,100                         | 33,500                    | 53,600               |
| 2              | 23,000                         | 38,300                    | 61,250               |
| 3              | 25,850                         | 43,100                    | 68,900               |
| 4              | 30,000                         | 47,850                    | 76,550               |

## HOUSING CHOICE VOUCHER PROGRAM

Program allows very low-income (30% AMI) families to lease or purchase safe, decent and affordable rental housing wherever a private landlord accepts a voucher

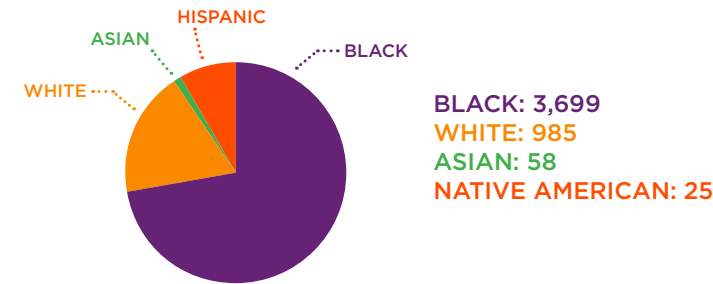
**6,420**

Housing Choice Vouchers to help very-low and low-income households cover rent  
Leased as of 12/31/23: 4,767

**\$17,467**  
average income among HCV participants

## HCV DEMOGRAPHICS

### RACE AND ETHNICITY



### DISABLED

**1,160 OVER AGE OF 61**  
**1,126 UNDER AGE OF 61**

### AGE

**2,547 OVER AGE OF 61**  
**1,234 18-35**  
**986 36-61**

Source: FWHS Assisted Housing Program Monthly Report, month ending Dec. 31, 2023

## 2023 RENTAL ASSISTANCE PROGRAMS HELP PEOPLE AFFORD HOMES, CURB HOMELESSNESS

- FWHS received additional vouchers to house elderly, disabled families
- FWHS received additional vouchers to house homeless veterans

# 2024-2028 STRATEGIC PLAN OVERVIEW

This concise overview outlines key objectives and initiatives, developed collaboratively with staff and stakeholders, to guide the growth of Fort Worth Housing Solutions as a leader in equitable, affordable housing over the next five years.

## MISSION

To create inclusive affordable housing communities where people can thrive.

## VISION

A thriving community where all residents have a place they are proud to call home and pursue their dreams regardless of their income or address.

## DIVERSITY, EQUITY AND INCLUSION STATEMENT

At FWHS, we prioritize Diversity, Equity, and Inclusion as fundamental principles. Our ongoing commitment is to foster an organization that not only values and embraces diversity but also actively works towards creating inclusive neighborhoods, policies, programs, and workplace. We firmly believe that everyone plays a vital role in building affordable housing communities where everyone can thrive.



## HOUSING

Work with public and private partners to preserve existing housing assets for long-term sustainability, and to expand affordable housing opportunities by 5,000 units throughout the Fort Worth community.



# 01

## CLIENTS

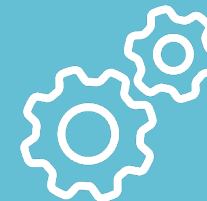
Optimize partnership and program opportunities to improve the client experience and enhance the impact for residents to improve their quality of life.



# 02

## EFFICIENCIES

Nurture an innovative workplace supported by efficiency, inclusion, and data-driven decision making.



# 03

## WORKPLACE PERSONALITY

Further efforts to recruit, develop and retain a talented workforce that values diversity, equity, inclusion, and belonging throughout the organization.



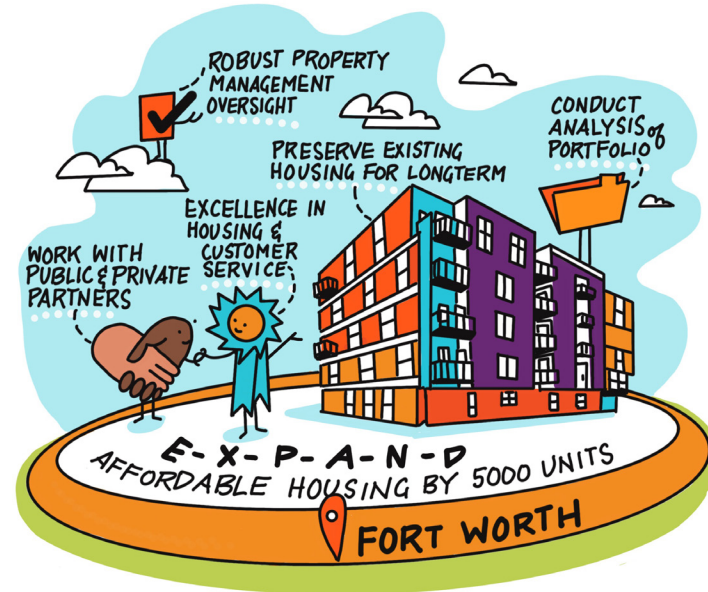
# 04

## HOUSING

FWHS will work with public and private partners to preserve existing housing assets for long-term sustainability, and to expand affordable housing opportunities by 5,000 units throughout the Fort Worth community.

## HOUSING STRATEGY

We will analyze the physical and financial conditions of existing housing assets to develop an asset repositioning and investment plan for all properties, to include priorities to guide future new development and acquisition decisions for growth.



## EFFICIENCIES

FWHS will nurture an innovative workplace supported by efficiency, inclusion, and data-driven decision making.

## EFFICIENCIES STRATEGY

We will identify, develop, and implement systems, policies, and procedures to streamline and standardize operations.

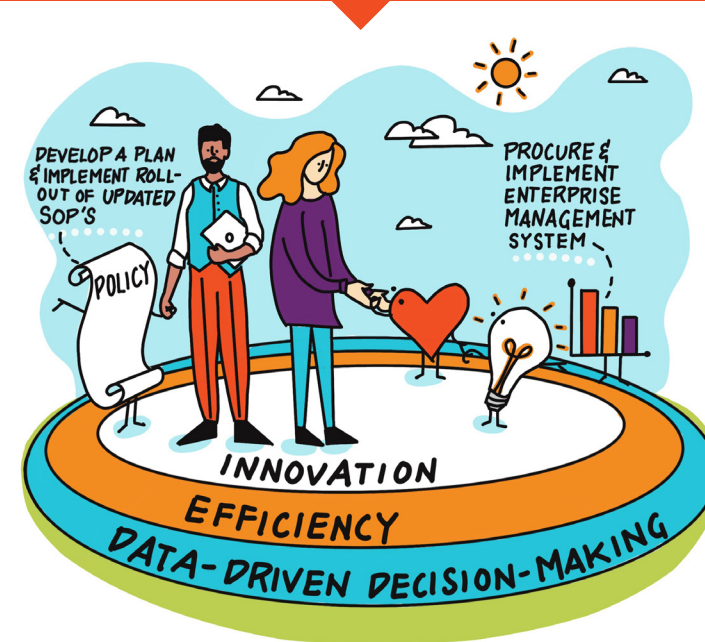


## CLIENTS

FWHS will optimize partnership and program opportunities to improve the client experience and enhance the impact for residents to improve their quality of life.

## CLIENT STRATEGY

We will determine opportunities to improve customer service and impacts and implement plans to maximize impacts of programs and services.



## WORKPLACE PERSONALITY

FWHS will further efforts to recruit, develop and retain a talented workforce that values diversity, equity, inclusion and belonging throughout the organization.

## WORKPLACE PERSONALITY STRATEGY

We will ensure the workplace environment is welcoming, collaborative, and inclusive and equips employees to grow.

# FAMILY SELF-SUFFICIENCY & HOMEOWNERSHIP

The Family Self-Sufficiency Program provides Fort Worth Housing Solutions residents a pathway toward full-time employment, higher incomes and less dependency on financial assistance. Participants set a five-year career and financial plan. Case managers support residents by connecting them with services and resources they need to succeed.



## FAMILY SELF-SUFFICIENCY

- **29**  
Graduates in 2023
- **\$148,534.41**  
paid in escrow
- **102**  
new participants enrolled in 2023
- **\$1,512,774.02**  
Amount in the past 10 years FSS has given out in earned escrow



The Homeownership Program allows individuals and families who have qualified for a Housing Choice Voucher to use rental assistance vouchers to buy a home and help cover monthly homeownership expenses.

The program is an important tool toward moving households toward financial self-sufficiency. One of the most common ways that people inherit and pass on generational wealth is through real estate. The purchase of a home is often the first opportunity people have to own real estate.



## HOMEOWNERSHIP

- **15**  
closings in 2023
- **130**  
clients received credit counseling in 2023
- **\$18,000**  
in closing costs this year using grant funds that FWHS assisted homebuyers with.
- **254**  
families have used their voucher to purchase a home since 2004





## COMMUNITY INITIATIVES & PARTNERSHIPS

### RAINWATER GRANT ACCOMPLISHMENTS

- 13 participants have gained employment
- 5 participants have started the process to obtain social security benefits
- 2 participants are enrolled in college courses
- 2 participants are enrolled in GED classes
- 1 adult child completed her first semester at UTA
- 71 of 75 families enrolled in case management services

### PARTNERSHIPS/COLLABORATIONS

- NAACP (ACTSO) – Applications distributed at properties for interest in program
- Boys & Girls Club Mobile Services
- Everman ISD Truancy Prevention
- Crowley ISD Truancy Prevention
- T3 partners – meetings to collaborate within:
  - Fort Worth ISD, Everman ISD, Crowley ISD
- Moncrief Cancer Institute Outreach Collaboration – Cancer screenings

### RENTAL ASSISTANCE DEMONSTRATION (RAD)

- RAD Resident meetings at each property (25 properties)
- Coordinating Resident Advisory Councils for each property (25 properties)
- Portfolio Management Services meetings
- Good Tenant Good Neighbor meetings
- Pancake/Talent Show breakfast
- Relocation of Casa de los Sueños



## HOUSING CHOICE VOUCHERS & SPECIAL PROGRAMS

### HOUSING CHOICE VOUCHER PROGRAM

- Annuals: 4,514
- New Admissions: 649
- Vouchers issued: 1,000
- Sent out over 1,000 letters to applicants for intake to receive vouchers
- High Performer SEMAP (Section Eight Management Assessment Program)
- No finding in our HCVP (Housing Choice Voucher Program) Audit
- Successfully brought online Quail Trail and Cowan PBV (Project-Based Vouchers)

### SPECIAL PROGRAMS

- Annuals: 512
- New Admissions: 208
- Vouchers issued: 250
- Client served: 575
- Successfully increased and maintained grant leasing by 10%

### INSPECTIONS

- Received and processed 3,090 rental increase request
- Received and processed 1,978 RFTA request
- Received and processed 1,503 Move-in Approvals
- Activated 1,494 contracts
- Conducted 6,405 inspections (CoC: 758, HCV: 5,647)
- Identified 2 properties that were substandard and successfully moved out all families from La Hacienda Apts and Xander Apartments
- Successfully worked with La Hacienda to address deficiencies and were able to restore them to a “good” standing and FWHS has resumed leasing activities. This was vital as this is one of the few all bills paid properties that lease to second chance applicants and our

# REAL ESTATE PORTFOLIO

## EXISTING PROPERTIES

1. Alton Park
2. Aventine Apartments
3. Avondale Apartments
4. Bottle House on Main
5. Cambridge Court Apartments
6. Campus Apartments
7. Candletree Apartments
8. Carlyle Crossing Apartments
9. Casa de Esperanza
10. Cowan Place Senior Living
11. Crestwood Apartments
12. Fair Oaks Apartments
13. Fair Park Apartments
14. The Henderson
15. Jennings Place
16. The Holston
17. HomeTowne at Matador Ranch
18. Hunter Plaza Apartments
19. The Huntley
20. Knights of Pythias
21. Overton Park Townhomes
22. The Palladium
23. Patriot Pointe
24. Pavilion at Samuels Avenue
25. Post Oak East Apartments
26. Prince Hall Gardens
27. Reserve at McAlister
28. Sabine Place Apartments
29. Sedona Village Senior Living
30. Siddons Place
31. Silversage Point at Western Center
32. The Springs Apartments
33. Stallion Pointe
34. Stallion Ridge
35. Standard at Boswell
36. Standard River District
37. Villas by the Park Apartments
38. Villas of Eastwood Terrace
39. Villas on the Hill Apartments
40. Wind River Apartments
41. Woodmont Apartments

## IN DEVELOPMENT 2023

42. Chaparral Ranch Homes
43. Hughes House I
44. Hughes House II
45. Inspire at Bonds Ranch
46. The Opal
47. Skyline Prairie Homes
48. Skyline Prairie Homes II
49. Jefferson Eastchase
50. Jefferson Primrose
51. The Crawford
52. Babers Manor

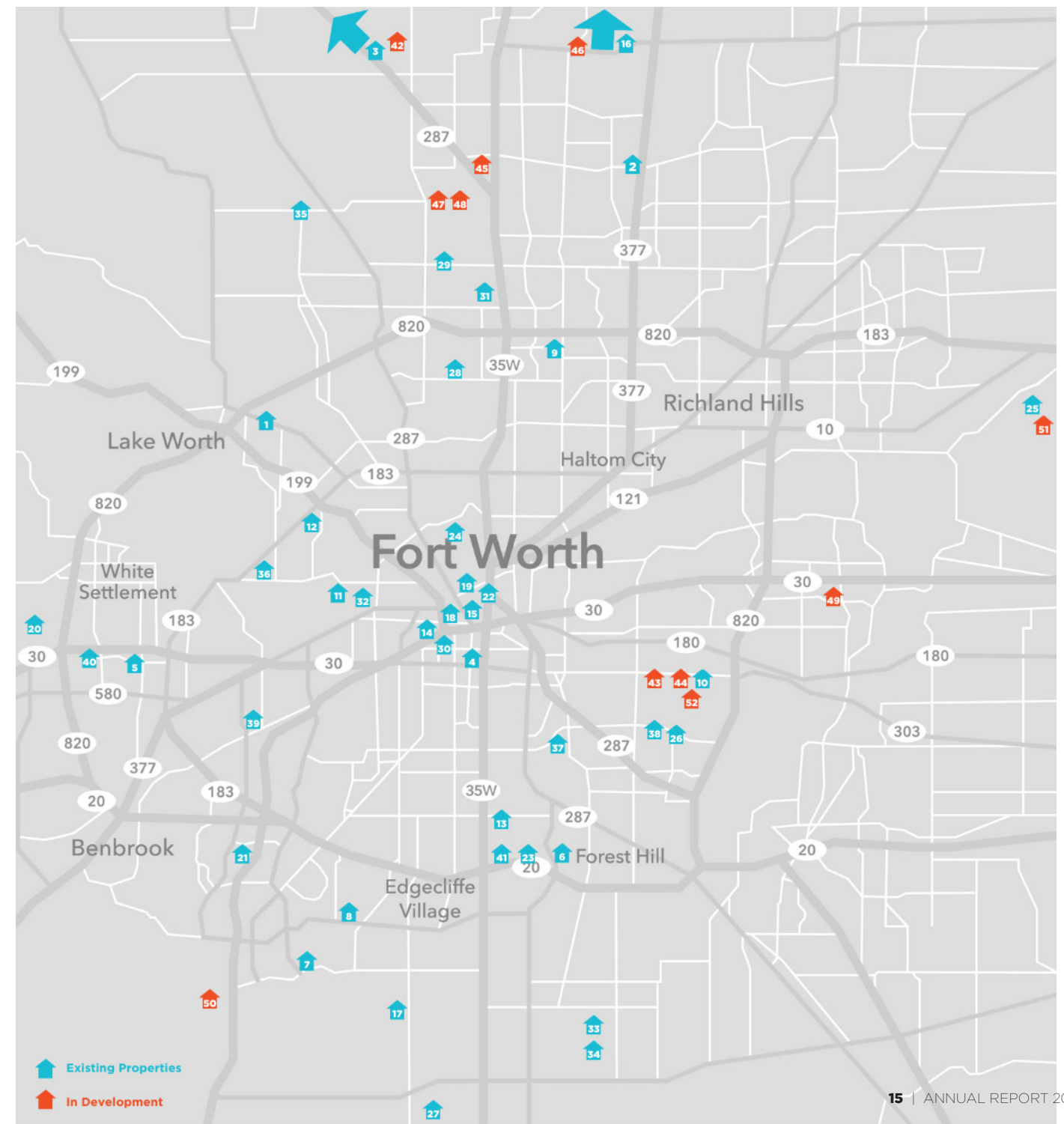
**52** mixed-income properties located in high opportunity areas across Fort Worth

**7,238** total rental units

**85%** offered at multiple levels of affordability

**2,777** units were in the development pipeline or under construction in 11 communities.

- Chaparral Ranch Homes
- Cowan Place
- The Huntley
- Skyline Prairie Homes
- Hughes House
- The Opal
- The Crawford
- Jefferson Primrose South
- Casa de los Sueños
- Inspire at Bonds Ranch
- Jefferson at Eastchase





# STOP SIX CHOICE NEIGHBORHOOD INITIATIVE

## PEOPLE

### Homeownership Milestones:

Two residents achieved the dream of home ownership, marking a significant personal achievement and contributing to community stability.

### Meta Grant for Youth STEM:

Received a \$40,000 grant from Meta, empowering the youth with STEM programming and opening doors to future opportunities in technology and engineering.

### United Way Safety Net Grant:

Garnered more than \$18,000 from United Way to tackle transportation and child-care barriers, enhancing access to employment and education for families.

### Renter's Advantage Program Impact:

Made more than 600 connections with families as 164 residents completed the Renter's Advantage Financial Literacy Program, significantly improving their financial stability with an average credit score increase of 60 points.

### Employment Stability:

Achieved remarkable employment stability, with 86% of employed residents maintaining their jobs for six months or more and 59% for more than a year.

### Supporting Former Cavile Residents:

Assisted 12 former Cavile residents in their return to the community, providing them with homes in Cowan Place Senior Living.

### Health Insurance and Care:

Maintained a 92% health insurance coverage rate for adults and ensured that the same percentage of residents are connected to a primary health physician, emphasizing the importance of healthcare accessibility. Ensured 100% of youth are covered by health insurance, securing their health and wellbeing.

### STEM Camps and Entrepreneurial Growth:

Launched summer STEM camps with a local black-owned engineering firm and supported eight residents in starting their businesses, ranging from mobile phlebotomy services to laundry services.



### Economic Advancements:

The hourly employment wage for residents increased by 8%, reflecting economic growth and improved living standards.

### Education Achievements:

Ten high school seniors graduated and advanced to post-secondary education, certification programs, or full-time employment, showcasing the success of educational support programs.

### Early Childhood Development:

Conducted developmental screenings for 90% of children aged 0-3 to identify and address any developmental delays before school, ensuring a better start in their educational journey.

## HOUSING

FWHS received a FY2023 Community Project Funding Economic Development Initiative Earmark award of \$4 million.

- Hughes House I construction closing **April 12** and a Notice to Proceed was issued to the General Contractor on **April**

■ All applications for Cavile Place disposition were approved in **May**.
- Hughes House groundbreaking ceremony on **June 15**.

■ A Young Architects Summer Camp **July 19-21**. The camp introduced local students between grades 6-12 to the discipline of architecture as a way of thinking, a tool for social change and advancement, while also teaching basic freehand skills.
- Babers Manor - General Contractor Request for Qualifications issued **August 4**.

■ Hughes House II received a bond allocation on **August 23**.

■ Babers Manor received a 9% low-income housing tax credit commitment from TDHCA on **August 28**.
- Cowan Place grand opening **November 13**.

■ Cowan Place began tenant move-ins **November 1**.

# NEIGHBORHOOD

## CHOICE NEIGHBORHOOD CRITICAL COMMUNITY

Improvements, particularly the “Canopy” project at the former Boys & Girls Club, was a focus in 2023. The consulting architect, Bennett Partners, finished concept drawings for the project and the plans were shared with key partners at the City of Fort Worth.

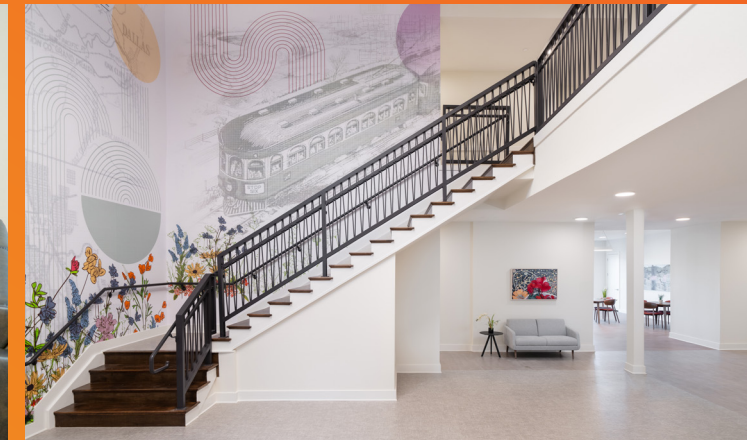
The project expanded to include a renovation of the former Boys & Girls Club into a Workforce Innovation Training Center with CVS Pharmacy. The plans for the building also include a staffed urban farm, and an outdoor space anchored with the canopy to feature elevated patios, roll-up door access to the building and play area for children. The project will be set up to support food trucks, mobile healthcare clinics, mobile dentists and much more.



## WORKFORCE DEVELOPMENT

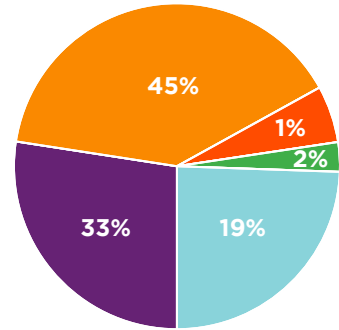
- 78 people attended FWHS resource fairs and hiring events.
- 56 people attended FWHS career development workshops.
- 25 residents received resume writing assistance.
- 27 residents received job search assistance.
- 6 former Cavile residents completed an intensive career development program facilitated by Urban Village Family Services, with two receiving immediate employment offers.
- 2 residents completed the Level Up Entrepreneurial Coaching Program.
- 2 residents are actively involved in the E-Squared program offered by Goodwill, which assists participants in getting their GED and finding sustainable employment.
- Former Cavile resident Taquila Woodson: valedictorian, CNA through Cityview Nursing & Rehab Center.

- Construction begin on Hughes House I, which includes the white box and gray box construction activities on the first floor, which will provide retail space to the neighborhood.
- Work continued on developing the architectural program for the Stop Six Hub. A community meeting was held on July 29 at Martin Luther King Community Center, to receive input on the plans. This project is still in programming phase.
- City of Fort Worth launched public Wi-Fi in Stop Six in 2023. The entire neighborhood is now covered with Wi-Fi that can be accessed for free.
- Plans for Babers Manor and Hughes House II and Hughes House III were reviewed by the City of Fort Worth. The City continues to participate in these development projects with funding.



# FINANCIAL HIGHLIGHTS

## BUDGET BY FUNDING SOURCE



**HUD GRANTS**  
\$78,772,898

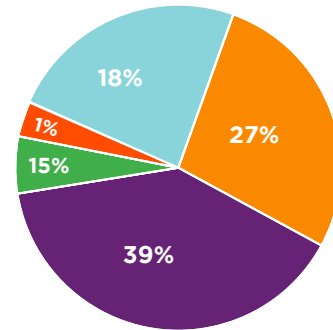
**OTHER GRANTS**  
\$1,882,122

**RENTS**  
\$56,348,111

**OTHER REVENUE**  
\$32,251,495

**DEVELOPER & OTHER FEES**  
\$4,101,606

## EXPENSES BY USE



**ADMINISTRATIVE**  
\$28,460,660

**GENERAL**  
\$43,115,446

**HOUSING ASSISTANCE**  
\$62,133,999

**EMERGENCY RENT ASSISTANCE**  
\$1,261,126

**PROPERTY & MAINTENANCE**  
\$23,776,233



## BY THE NUMBERS

**\$173.3M**  
TOTAL ANNUAL  
OPERATING BUDGET

**\$78.8M**  
FROM  
FEDERAL GRANTS

**\$56.3M**  
IN RENTAL  
REVENUE

**\$158.8M TOTAL EXPENSES**

**\$38.2M**  
FROM OTHER  
REVENUE SOURCES

**\$62.1M**  
BACK TO THE  
COMMUNITY VIA HAP  
PAYMENTS

**\$1.3M**  
IN EMERGENCY  
RENTAL ASSISTANCE  
PROVIDED





## HUMAN RESOURCES INITIATIVES

### HUMAN CAPITAL MANAGEMENT

Recruiting, performance management/employee goals, tracking applicants and new benefit portal.

### ADDING CAPACITY

FWHS has expanded roles because of growth, specifically in Development and Asset Management, and IT.

### TEAM BUILDING

Fort Worth Black Metropolitan Chamber Sneaker Ball, Cinco De Mayo food truck, mid-year meeting, staff retreat, Texas Rangers outing and volunteer opportunities.

### MENTAL & PHYSICAL HEALTH

Monthly tips to deal with issues such as Stress Awareness, Mental Health Month and Yoga classes.

### TRAINING

Leadership training for succession planning, meeting engineering, safety and CPR/First Aid certification.



## FORT WORTH HOUSING SOLUTIONS

1407 Texas Street  
Fort Worth, Texas 76102

[FWHS.ORG](http://FWHS.ORG)

# THE POWER OF OUR PARTNERSHIPS

AB Christian Learning Center  
Alpha Kappa Alpha  
Amerigroup  
Amon G. Carter Foundation  
Apartment Association of Tarrant County  
Barbara Holston Education Fund  
Blue Zones Project | Texas Health Resources  
Boys & Girls Clubs of Greater Tarrant County  
Brighter Outlook Inc.  
Center for Transforming Lives  
Charles Schwab  
City of Fort Worth  
Fort Worth Department of Diversity and Inclusion  
Fort Worth Public Library  
Fort Worth Independent School District  
Cook Children's Health Care System

Downtown Fort Worth Inc.  
DRC  
Goodwill Industries  
JPS Health Network  
The Ladder Alliance  
Meals on Wheels of Tarrant County  
McCormack Baron Salazar  
Morris Foundation  
Pathfinders  
The Parenting Center  
Presbyterian Night Shelter  
Rainwater Charitable Foundation  
Sid W. Richardson Foundation  
The Salvation Army  
Tarrant County College District  
Tarrant County Homeless Coalition  
Tarrant Food Bank

Texas Capital Bank  
Texas Dept. of Housing and Community Affairs  
Urban Strategies Inc. (USI)  
Union Gospel Mission  
United Way of Tarrant County  
University of North Texas  
U.S. Dept of Housing and Urban Development  
Volunteers of America  
Wells Fargo Housing Foundation  
The Women's Center  
Workforce Solutions for Tarrant County  
The YMCA of Metropolitan Fort Worth  
YouthBuild Fort Worth



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