

2025

Empowering People, Transforming Communities

FORT WORTH HOUSING SOLUTIONS ANNUAL REPORT



Table of Contents

Introduction *page 4*
Letter from the President
Mission and Vision
About

Who We Served in 2025 *page 6*
Our Housing Programs
Voucher Programs
Who Qualifies for Our Programs
The Need

Strategic Plan Overview *page 8*

Family Self-Sufficiency & Homeownership *page 10*

Community Initiatives & Events *page 12*

Real Estate Portfolio *page 16*

Development *page 18*
Newly Completed
Under Construction
Other Accomplishments

Stop Six Choice Neighborhood *page 20*

Our Partners *page 28*

Financial Highlights *page 30*



A Letter from the President

In 2025, Fort Worth Housing Solutions saw firsthand how much can be accomplished when our community is committed to change. At the beginning of the year, we set our minds to Empowering People, Transforming Communities — a phrase that guided our decisions at every turn. Looking back, I can say with confidence that 2025 was transformational indeed.

As always, our voucher programs remained one of our largest tools for providing stability and affordability to our neighbors. Through these programs, we administered housing assistance to around 5,000 households every month.

We also saw success in our Family Self-Sufficiency program, which saw over 300 participants make measurable progress toward their financial goals. 34 graduates completed the program and cashed out an average of \$6,522 in escrow savings. Additionally, we supported 21 families in purchasing their first home through our Homeownership program. 2025 was also a big year of progress in our Stop Six Choice Neighborhoods Initiative. Hughes House welcomed its first residents, bringing 162 new units to the neighborhood. @theSix opened as a vibrant space for building community and connection for Fort Worth, and the CVS Workforce Innovation and Training

Center began connecting the community with job training and pathways to economic mobility.

Beyond Stop Six, we also had a strong year for development across portfolio. Through new construction and acquisition deals, we added 1,015 units to our portfolio across the city.

These stories and more are highlighted within these pages. As we look to the future, our vision remains the same — to build and sustain affordable housing communities where people find opportunity, dignity, and a place to thrive. Thank you to all of our partners who work alongside us to make that vision a reality.

Mary-Margaret Lemons
President, Fort Worth Housing Solutions



Mary-Margaret Lemons
President

OUR MISSION

To create affordable housing communities where people can thrive. 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.

OUR VISION

Fort Worth Housing Solutions envisions 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.

ABOUT

The agency was established by the City of Fort Worth in 1938 to provide quality housing for low- to moderate-income residents. In 2025, the FWHS portfolio included over 60 properties with 10,313 units, offering various levels of affordability for families and individuals in our growing city. The agency manages Housing Choice Vouchers and other rental assistance programs that help families and individuals cover housing costs. FWHS works closely with numerous partners to promote economic independence and positive change in the lives of more than 39,000 individuals every day.



Terri Attaway
Chairperson



Richard M. Stinson
Vice Chair



Brittany Hall
Resident Commissioner



Michael Ramirez
Commissioner



Dr. Carlos L. Walker
Commissioner

Who We Served in 2025

Behind every number is a person, family, or household seeking stability, and in 2025, our housing programs helped serve residents across the city.


HOUSING PROGRAMS



39,000+
People Housed

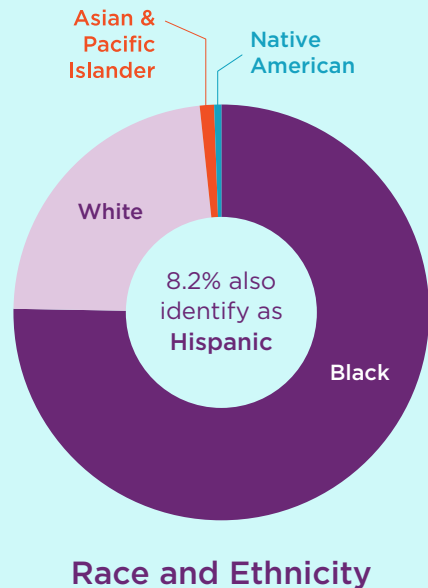


6,815
Allocated Rental Assistance Vouchers



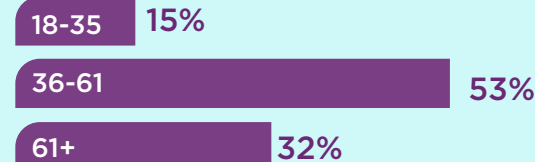
76%
of Vouchers Utilized Due to Inadequate Federal Funding

HOUSING CHOICE VOUCHER PROGRAM

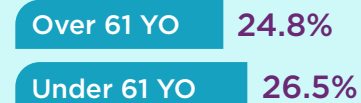


\$18,855 Average Income
Among HCV Participants

Age



Disability



WHO QUALIFIED FOR HOUSING ASSISTANCE IN 2025

Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
2	\$25,600	\$42,700	\$68,300
4	\$32,150	\$53,350	\$85,350

THE NEED

Data tabulated by National Low Income Housing Coalition from the American Community Survey (ACS) Comprehensive Housing Affordability Strategy (CHAS) 2018-2022.

\$110,080

AREA MEDIAN INCOME

For Fort Worth-Arlington Metro Area for family of four

\$26.37

HOURLY WAGE

Needed to afford fair market rent of **\$1,371** for efficiency apartment

\$54,840

ANNUAL INCOME

Needed for efficiency apartment

145

HOURS NEEDED

Needed to work at minimum wage to afford an efficiency apartment; min. wage of **\$7.25**

30,025

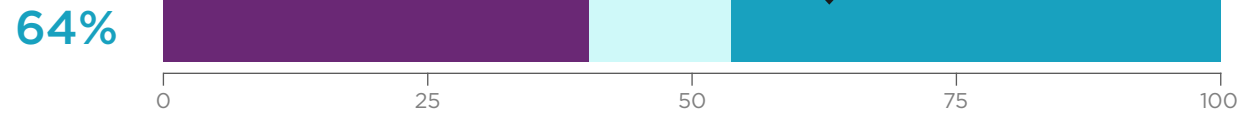
HOUSING GAP

For very low- and extremely low-income families (those who make 50% AMI or less) in the City of Fort Worth

Strategic Plan Overview

1. HOUSING

Work with public and private partners to preserve existing housing assets for long-term sustainability, and expand affordable housing opportunities by developing a total of 5,000 mixed-income units and preserving an additional 1,500 affordable housing units throughout the Fort Worth community.



2. CLIENTS

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



3. EFFICIENCY

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



4. WORKPLACE

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



KEY: ■ Lagging ■ Mostly On Track ■ On Track



Family Self-Sufficiency

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.



34
GRADUATES

\$247,759
PAID IN ESCROW

Homeownership

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



85 NEW PARTICIPANTS
Enrolled in 2025

\$288,000
Average sales price of the homes our homeownership graduates purchased in 2025

\$481,779 Received from city of Fort Worth closing cost/down payment assistance for HCV clients.

22 Closings In 2025

296 Families have used their voucher to purchase a home since 2004.

145 Credit Counseling Clients In 2025

Community Initiatives

Big Brothers Big Sisters Lonestar

GENERATIONS PROGRAM: SEDONA VILLAGE & SILVERSAGE POINT

The mission of Big Brothers Big Sisters is to ignite the power and promise of youth by providing mentoring to children. In 2025, FWHS piloted a program called Generations, where seniors living in Sedona Village get mentors for children living at Silversage Point. Not only do the children learn from the wisdom and experience of their mentors, but the seniors who dedicate their time gain connectedness to the community.

Health & Fitness Coaching @theSix

SUPPORT FOR HEALTHIER LIVING

Our partnership with Healthier Texas brought free health and fitness coaching directly to the Stop Six community, creating a welcoming space to learn, move, and build healthier routines together, at no cost to participants. Attendees also received free groceries to take home with them.



YMCA Safety Around Water & Dry Land

Offered at all FWHS properties, we partnered with the YMCA to provide important safety lessons at the beginning of the summer to teach adults and children how to stay safe around water. The YMCA also provided free vouchers for three-week swim lessons to 47 families.

Winter Coat Drive

PROVIDING WARMTH FOR CHILDREN

As cold weather moved into North Texas, we collected and distributed new coats to 700 children across 14 properties.



Boys & Girls Club of Greater Tarrant County

MOBILE CLUBHOUSE

The FWHS Community Initiatives team partnered with Boys & Girls Club of Greater Tarrant County's Mobile Clubhouse to deliver programming to our communities not located near a permanent Boys & Girls Club location. This programming focused on supporting academic success, character and leadership, healthy lifestyles and workforce readiness.

PARTICIPATING PROPERTIES

- | | |
|----------------------|---------------------|
| Alton Park | Patriot Pointe |
| Avondale Apartments | Stallion Pointe |
| Campus Apartments | Stallion Ridge |
| Casa de los Suenos | Villas by the Park |
| Palladium Fort Worth | Woodmont Apartments |

BOYS & GIRLS CLUB SUMMER PROGRAM

During the summer of 2025, 50 children from Stallion Point and Stallion Ridge participated in the Boys & Girls Club Summer Camp at their Panther branch in Southeast Fort Worth. FWHS and LDG provided transportation to and from the camp location.



Summer Safety Event at Stallion Pointe & Ridge

COOK CHILDREN'S CENTER FOR COMMUNITY HEALTH

Residents from Stallion Pointe and Stallion Ridge were invited to enjoy free food, participate in activities and games, and access educational information around summertime safety.



Starting the School Year Strong

NEW SUPPLIES AND FRESH HAIR STYLES

Backpacks and essential school supplies were distributed at our Alton Park, Casa de los Sueños, and Wind River communities to support students as they headed back to class. At Casa de los Sueños, families also enjoyed a Back to School event with free hairstyles—making the day both practical and celebratory.

Housing X Education

In 2025, FWHS launched a pilot program to document the link between housing instability and truancy among elementary-aged students. This work was made possible by a two-year grant from the Morris Foundation.

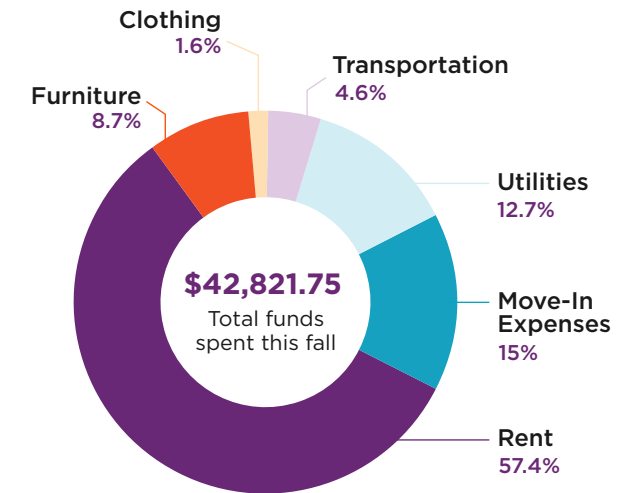
Fort Worth and Lake Worth ISD worked with FWHS to identify students with the highest absences. They were then divided into control and intervention groups. A dedicated case manager started working with each intervention family at the beginning of the Fall 2025 semester to address housing needs and attendance barriers through individualized financial and stabilization support. Early results show promise in the effectiveness of the program.

EARLY RESULTS FROM FWHS PILOT PROGRAM

ATTENDANCE

2x more students attended school regularly with support

	PARTICIPANTS <i>(received support)</i>	CONTROL GROUP <i>(NO support)</i>
Not Truant	73%	35%
Truant	27%	65%



GRADES

Students were nearly twice as likely to pass with support

PARTICIPATION GROUP

Fall 2025

87% of students passed all core classes **13%** of students failed one core class **0%** of students failed more than one core class

CONTROL GROUP

Fall 2025

47% of students passed all core classes **29%** of students failed one core class **24%** of students failed more than one core class

Real Estate Portfolio

50 PROPERTIES

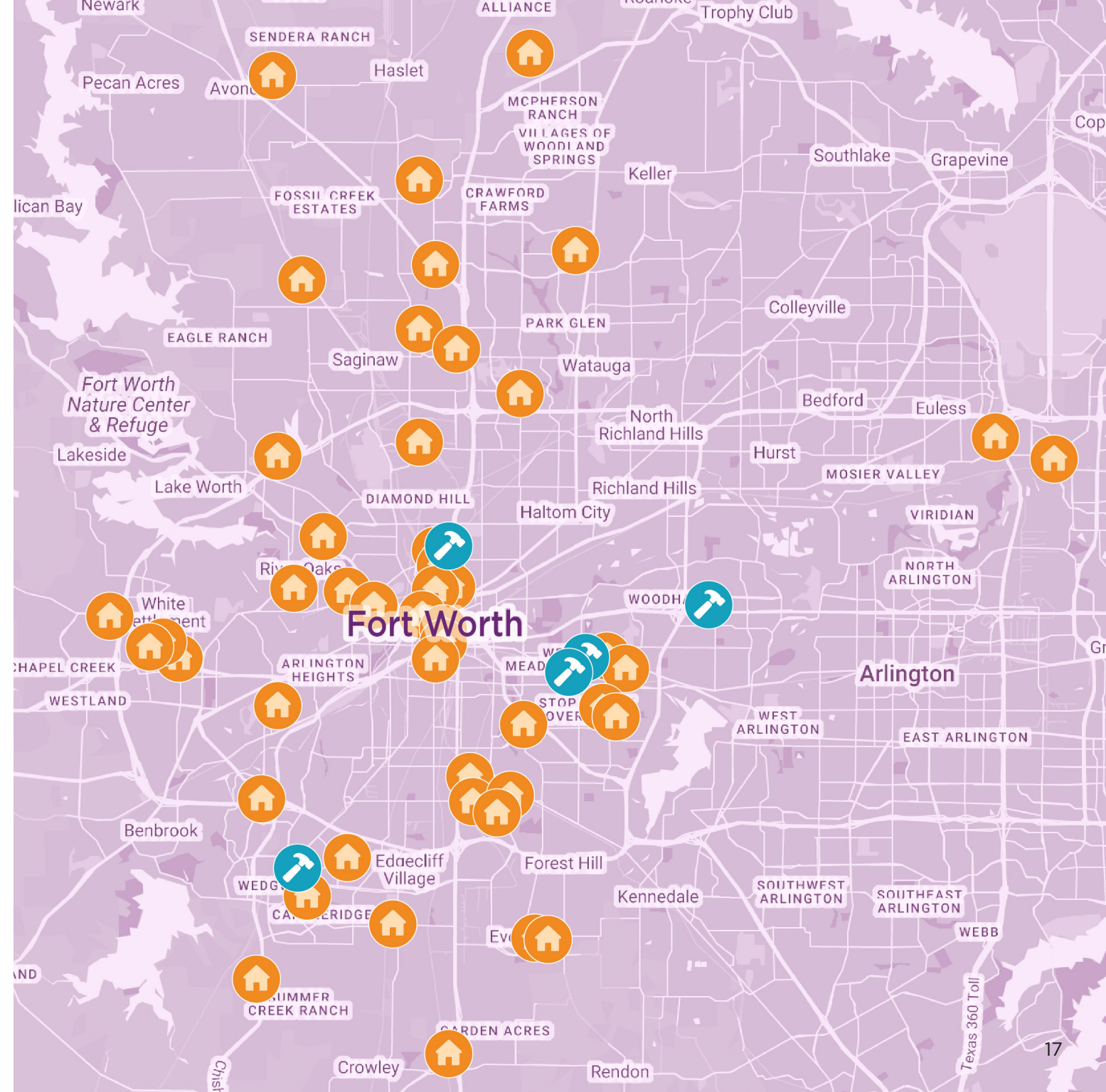
Alton Park
 Aventine Apartments
 Avondale Apartments
 Bottle House on Main
 Cambridge Court Apartments
 Campus Apartments
 Candletree Apartments
 Carlyle Crossing Apartments
 Casa de Esperanza
 Casa de los Sueños
 Chaparral Ranch
 Cowan Place
 Crestwood Place Apartments
 Fair Oaks Apartments
 Fair Park Apartments
 HomeTowne at Matador Ranch
 Hughes House I

Hunter Plaza
 Inspire Homes at Bonds Ranch
 Jennings Place
 Knights of Pythias Lofts
 Overton Park Townhomes
 Palladium Fort Worth
 Patriot Pointe
 Pavilion at Samuels Apartments
 Post Oak East Apartments
 Prince Hall Gardens
 Ramble and Rose
 Reserve at McAlister
 Sabine Place Apartments
 Sedona Village Senior Living
 Siddons Place
 Silversage Point at Western Center

Skyline Prairie Homes
 Stallion Pointe
 Stallion Ridge
 Standard at Boswell
 Standard River District
 The Crawford
 The Franklin at Samuels Ave
 The Henderson
 The Holston
 The Huntley
 The Opal
 The Springs
 Villas by the Park Apartments
 Villas of Eastwood Terrace
 Villas on the Hill Apartments
 Wind River Apartments
 Woodmont Apartments

5 PROPERTIES UNDER DEVELOPMENT

Babers Manor - 80 Units
 Jefferson Primrose - 404 Units
 Jefferson Eastchase - 398 Units
 The Dutton - 218 Units
 Hughes House III - 78 Units



Development

The FWHS portfolio continued to grow in 2025. We used all of the affordable housing tools available to expand the portfolio and provide more housing options across the city. In 2025, FWHS received a public S&P rating of A+ which allowed us to issue general revenue bonds and secure 100% ownership of three properties. Similar transactions are on the horizon in 2026 and beyond.



SPECIAL DEVELOPMENT PROJECT

@theSix, completed as a part of the revitalization of Stop Six neighborhood, opened in 2025.



Under Construction:

BABERS MANOR	80 Units
JEFFERSON PRIMROSE	404 Units
JEFFERSON EASTCHASE	398 Units
THE DUTTON	218 Units
HUGHES HOUSE III	78 Units

Newly Completed:

THE CRAWFORD	280 Units
INSPIRE AT BONDS RANCH	203 Units
SKYLINE PRAIRIE II	90 Units

Grand Openings:

THE OPAL	338 Units
HUGHES HOUSE	162 Units

15% INCREASE IN TOTAL UNIT COUNT
Since December 2024



STOP SIX

CHOICE NEIGHBORHOOD

FORT WORTH ♦ TEXAS

Over the course of the year, the Stop Six community and a roster of incredible partners joined together to provide meaningful and impactful programs, events and opportunities to the neighborhood's people, who are central to our goals:

- 1 Children, Youth, and Adults are Physically & Mentally Healthy
- 2 Households are Economically Stable and Self-Sufficient
- 3 Children Enter Kindergarten Ready to Learn
- 4 Children are proficient in core academic subjects (reading and math)
- 5 Youth graduate from high school college/career-ready



OneSight Clinic

In July 2025, FWHS partnered with Aetna, CVS and the EssilorLuxottica Foundation to create an eye clinic @theSix. Participants received eye exams, a prescription if needed, and glasses made on-site for FREE! No insurance or ID necessary.

527
Eye Exams

458
Glasses Made



Health & Wellness

GOAL: Children, Youth, and Adults are Physically & Mentally Healthy



We launched Meals on Wheels at Cowan Place, serving approximately **380 meals per month** to reduce food insecurity among residents.

We hosted **12 maternal health workshops** aimed at reducing infant mortality and increasing awareness of and access to prenatal and postnatal care.

Health outcomes in the Stop Six community continue to strengthen.

94% of adults are insured and connected to a primary care physician improving access to consistent care.

100% of children are insured and engaged in regular healthcare.

WHAT THIS MEANS:

Adults and children with chronic conditions are receiving sustained treatment, leading to fewer emergency room visits and lower health care costs.



Housing Stability & Economic Mobility

Goal: Households are Economically Stable and Self-Sufficient

In 2025, three former Cavile Place residents became homeowners, and another 21 residents are on the path to homeownership in the next two years through Fort Worth Housing Solutions' Family Self-Sufficiency Homeownership Program. One resident homeowner purchased a home directly in the Stop Six community.

51% of residents are employed, and 80% of those who work full-time have been on the job for two years or more. Earned wage income has increased by approximately 194%, rising from \$8,984 at the start of the grant to \$26,646 in 2025, demonstrating significant progress in economic mobility.

WHAT THIS MEANS:

Stop Six families are continuing to grow their income year over year. Through individual case management and personal commitment, our community is stronger and families are flourishing.

Education

GOAL: Children Enter Kindergarten Ready to Learn

We partnered with Fort Worth ISD to host Pre-K and Kindergarten enrollment events, ensuring early access to high-quality early learning opportunities.

EARLY LEARNING ENROLLMENT:

- Baseline Enrollment: 32%
- Enrollment as of December 2025: 56%

+75%

Growth in early learning enrollment



WHAT THIS MEANS:

More than half of eligible young children are now enrolled in early learning programs, which are critical for kindergarten readiness, social-emotional development, and long-term academic success. This represents a substantial shift from early access gaps toward early intervention and prevention.

GOAL: Children are proficient in core academic subjects (reading and math)

Learning happens everywhere, not just within school walls. In addition to the resident engagement events that featured academic support resources for parents, our partnership with the Grandparent Foster mentorship program, we hosted four multigenerational literacy programs at Cowan Place, designed to support academic achievement for youth living with grandparents and strengthening family engagement in learning.

YOUTH DEVELOPMENT & AFTER-SCHOOL PROGRAMMING

(School-Age Youth)

- Baseline Participation: 30%
- Current Participation (12/2025): 50%

+67% Increase in participation

WHAT THIS MEANS:

Half of school-age youth are now consistently engaged in structured after-school and youth development programming, supporting academic reinforcement, positive peer connections, safety during out-of-school hours, and social-emotional growth.



GOAL: Children are proficient in core academic subjects (reading and math) *continued...*

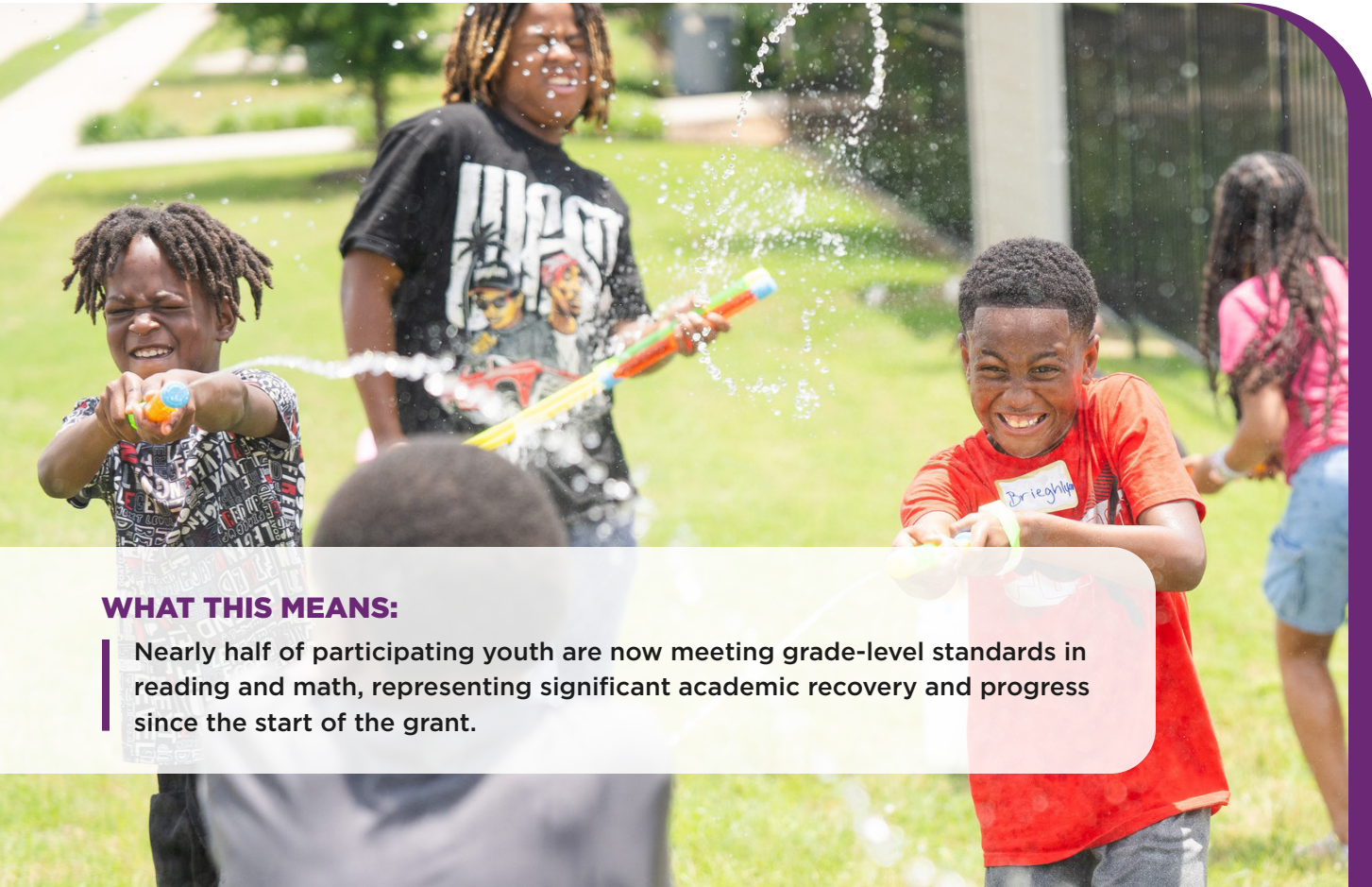
READING & MATH PROFICIENCY (YOUTH, GRADES 3-8)

(School-Age Youth)

- Baseline Participation: 30%
- Current Participation (12/2025): 50%

75%

Growth in early learning enrollment



WHAT THIS MEANS:

Nearly half of participating youth are now meeting grade-level standards in reading and math, representing significant academic recovery and progress since the start of the grant.



GOAL: Youth graduate from high school college/career-ready

Former Cavile Place youth are achieving strong gains. On-time graduation increased from 73 to 88 percent, with 14 seniors graduating in 2025, and 100% graduation rate in 2024.

We supported seven high school seniors in enrolling in four-year universities, with other graduates pursuing trade programs and workforce development pathways aligned with career readiness.

Three residents were awarded the Barbara Holston Scholarship through Fort Worth Housing Solutions, to advance post-secondary education access.

The Power of Our Partnerships

The work we do is highly augmented by our incredible partners who serve alongside us in our communities.

AB Christian Learning Center
ACH Child and Family Services
AETNA
Alpha Kappa Alpha
Amerigroup
Amon G. Carter Foundation
Apartment Association of Tarrant County
Barbara Holston Education Fund
Bennett Partners
Big Brothers Big Sisters Lonestar
Blue Zones Project | Texas Health Resources
Boys & Girls Clubs of Greater Tarrant County
Brighter Outlook Inc.
Capital Good Fund
Campfire Partnership Home
CCMS Tarrant County
Center for Transforming Lives
Charles Schwab
Child Care Associates

City of Fort Worth
CLC, Inc
Coats Rose
Cook Children's Health Care System
CVS Health
Downtown Fort Worth Inc.
DRC Solutions
EnVision Center of Fort Worth
Everman Independent School District
EXP Realty
Fatherhood Coalition of Tarrant County
First Stop Re-Entry
First United Mortgage
Fort Worth Association of Realtors
Fort Worth Black Police Officer's Association
Fort Worth Independent School District
Fort Worth Police Department
Fort Worth Public Library
Frost Bank

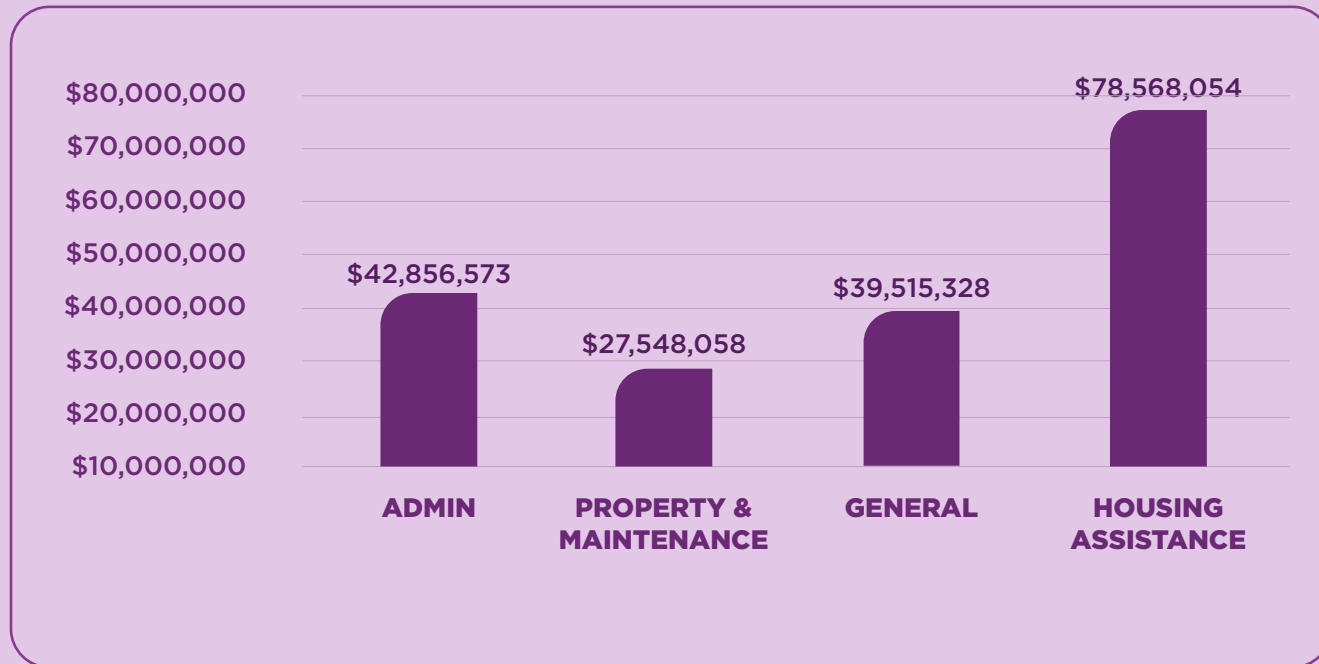
Goodwill Industries
Harris Finley Bogle
Healthier Texas
Helping Hands Community Support Services
Home Roots Wellness
Housing Channel
Housing Opportunities of Fort Worth
IDTC Training of Fort Worth
James L. West Center for Dementia,
Jone Lang Lasalle Americas, Inc
JPS Health Network
Lake Worth Independent School District
Lena Pope
LVTRise
Mason Joseph Company
McCormack Baron Salazar
Meals on Wheels of Tarrant County
Morris Foundation
Mubarak Mortgage
My Health My Resources (MHMR)
New Heights Adult Education
NPower Texas
Ojala Partners
Parent Shield of Fort Worth
Pathfinders
Presbyterian Night Shelter
Prosperity Mortgage
Ramel Company

Rainwater Charitable Foundation
Resource Connection of Tarrant County
Sid W. Richardson Foundation
Simmons Bank
StoneHawk Capital
Tarrant County College District
Tarrant County Partnership Home
Tarrant County Public Health
Tarrant Area Food Bank
TCC Opportunity Center
Texas Capital Bank
Texas Health Resources
Texas Veterans Network
Texas Workforce Center
The Ladder at One Safe Place
The Parenting Center
The Salvation Army
The Women's Center
The YMCA of Metropolitan Fort Worth
Trinity Metro
U.S. Dept of Housing and Urban Development
Union Gospel Mission
United Way of Tarrant County
University of North Texas
Urban Strategies Inc. (USI)
Wells Fargo Housing Foundation
Workforce Solutions for Tarrant County
YouthBuild Fort Worth

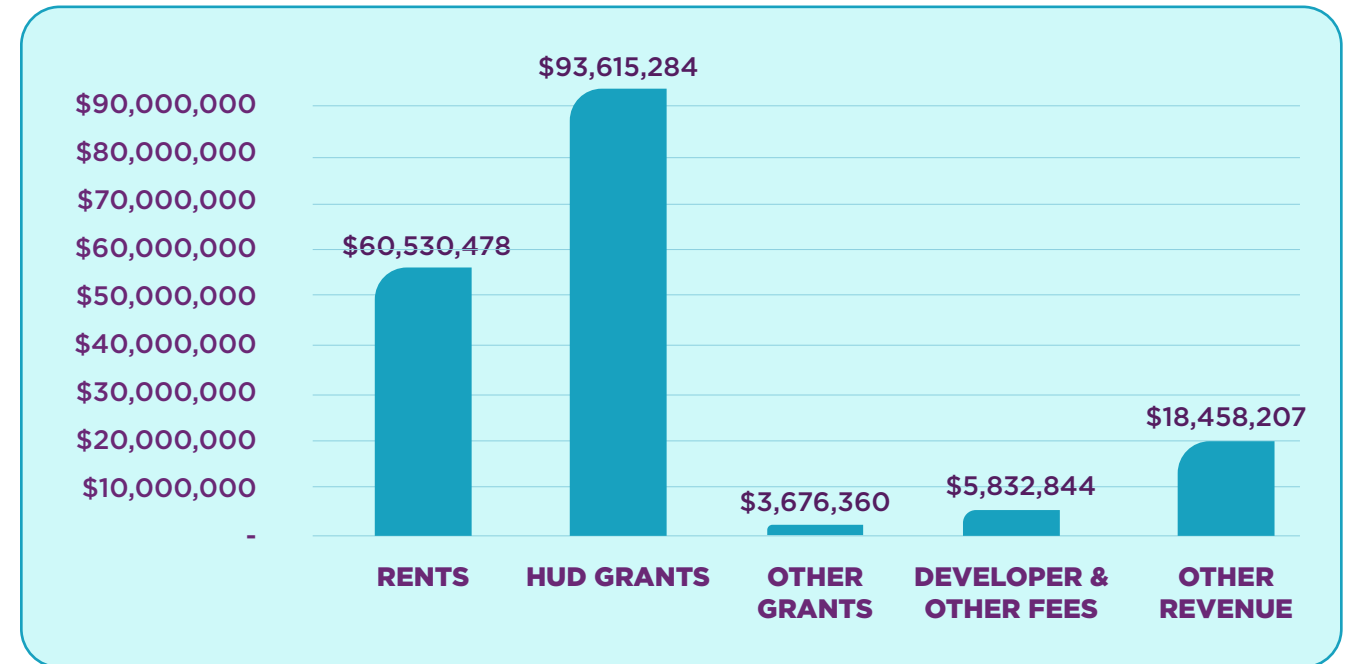


Financial Highlights

\$179.7M TOTAL EXPENSES



\$182.1M TOTAL REVENUE





**FORT WORTH
HOUSING SOLUTIONS**
Housing with a Mission

2025 **ANNUAL REPORT**

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