



## Harris County, TX

# FAIR HOUSING ASSESSMENT

## *Executive Summary*

### BACKGROUND

Provisions to affirmatively further fair housing (AFFH) are basic, long-standing components of HUD's housing and community development programs. Local communities like Harris County, TX that receive grant funds from HUD satisfy this obligation by conducting a study of fair housing within their jurisdictions. In a fair housing study, grantees evaluate barriers to fair housing choice and develop strategies to overcome identified impediments based on resident histories, circumstances, and experiences.

HUD presumes that a grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address barriers to fair housing choice, including:

- analyzing and eliminating housing discrimination within the jurisdiction
- promoting fair housing choice for all persons
- providing opportunities for racially and ethnically inclusive patterns of housing occupancy
- promoting housing that is accessible to all persons, including those with disabilities
- fostering compliance with the nondiscrimination provisions of the Fair Housing Act

Mosaic Community Planning assisted the Harris County Housing and Community Development Department with the preparation of this Fair Housing Assessment.

# COMMUNITY INVOLVEMENT

An important component of the research process for this Fair Housing Assessment involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in Harris County, TX. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including open houses, pop ups, focus groups, interviews, and a community-wide survey.

## OPEN HOUSES

In March 2024, the County hosted a series of 4 open house sessions to understand local fair and affordable housing issues. All sessions were open to the public, with childcare services and interpretation services for Spanish speakers provided at each event. A total of 15 participants joined the open houses.

## POP UPS

In addition to open house events, pop ups were conducted in spaces of community gathering across Harris County by Satori Marketing to promote awareness of the Fair Housing Study, the survey, and any upcoming opportunities for engagement. A total of 12 pop ups were held from March 8th - April 14th within the county's 4 precincts. Combined, these pop ups engaged a total of 280 community members.

## STAKEHOLDER FOCUS GROUPS AND INTERVIEWS

The planning team also engaged with stakeholders representing a variety of perspectives through virtual focus groups and individual interviews. A total of 16 community stakeholders participated in a focus group or interview, representing a range of viewpoints, including affordable housing, fair housing, real estate, community development, education, health services, public services, homelessness, services for people with disabilities, special needs housing, and others.

## RESIDENT FOCUS GROUPS





In addition to virtual stakeholder focus groups, the team also held a series of in-person resident focus groups in partnership with local organizations. Discussion topics included barriers to fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of 36 residents participated in these focus groups.

## SURVEY

A final method for obtaining community input was a 40-question survey available to the public, including people living and/or working in Harris County and other stakeholders. The survey was available from February through April 2024 via an online link. Hard copies, brochures with a QR code leading to the survey, and tablet kiosks were also available at all in-person community engagement events. The survey was available in English, Spanish, and Vietnamese. A total of 324 survey responses were received.

### How You Can Help

Spend a few minutes taking the Harris County Fair Housing Survey, which assesses housing needs and challenges in your community. You can also attend one of our events to:

-  Participate in interactive exercises to help us determine needs in your area.
-  Speak with precinct officials.
-  Ask questions of the planning team.
-  Learn more about the survey.

**WHY YOU SHOULD HELP:** By taking the survey, you'll share vital input that will help us identify barriers to housing and shape actions Harris County will take to ensure equal housing opportunities for all.

# COMMUNITY FEEDBACK

Below is a summary of feedback received from residents and community members of Harris County through methods described on the previous page. Engagement efforts revealed the importance of the following factors in ensuring fair housing choice:

**Housing Needs:** residents and stakeholders emphasized a variety of housing needs in Harris County, including the need for safe affordable housing (for rental and purchase) for persons on fixed incomes and very low-income households in particular, eviction assistance, lowered insurance rates and property taxes, rehab and repair assistance, weatherization efforts to preserve the habitability of existing housing, and increased funding for subsidized housing assistance. The most common housing concerns among survey respondents included worries about home damage due to natural disasters, inability to afford property taxes, inability to afford increases in rent, and inability to afford the downpayment on home purchases.

**Segregation:** segregation by race/ethnicity, national origin, and language spoken were common patterns noted in discussions with community members and supported by Dissimilarity Index (DI) values. These were attributed to factors including a desire for households to congregate in culturally familiar neighborhoods, historic redlining practices, gentrification pressures, and community opposition to affordable housing. The county's existing low-/mod-income housing was frequently noted to be located in areas with close proximity to pollutants, industrial uses, and susceptible to environmental hazards.

**Access to Resources:** segregation patterns were closely tied to disparities in access to resources. Geographical differences in access to vehicles, public transportation, jobs, and educational attainment were reflected in visualizations of median household income, participation in the labor force, and unemployment rate. When asked about which parts of the county were generally seen as areas of opportunity, community members and stakeholders noted a growing trend of people moving towards suburban areas of the county due to geographic disparities in school performance, with schools to the north of the city of Houston ranking the lowest on HUD's School Proficiency Index, while schools in the northwest service area ranking the highest.

**Natural Disasters & Environmental Hazards:** concerns about natural disasters such as hurricanes, flooding, and heat waves were frequently mentioned during community engagement efforts as well as proximity to industrial uses and toxic sites. There are five Superfund sites that have been identified by the EPA for toxic cleanup in the service area, with most clustered in the eastern region. Additionally, disparities by race/ethnicity and income in disaster recovery efforts have exacerbated these existing issues.

**Fair Housing:** An analysis of housing discrimination lawsuits in the service area revealed three common fair housing issues: **1)** discrimination based on disability for failure to design and construct multifamily dwellings that are accessible and usable to persons with disabilities, **2)** lending discrimination by "redlining" predominantly Black and Hispanic neighborhoods, and **3)** race-based discrimination in negotiating for sale housing. Discussions with community members revealed that though fair housing services are provided in the area, they are often limited in capacity and resources, with much of the responsibility falling on residents.

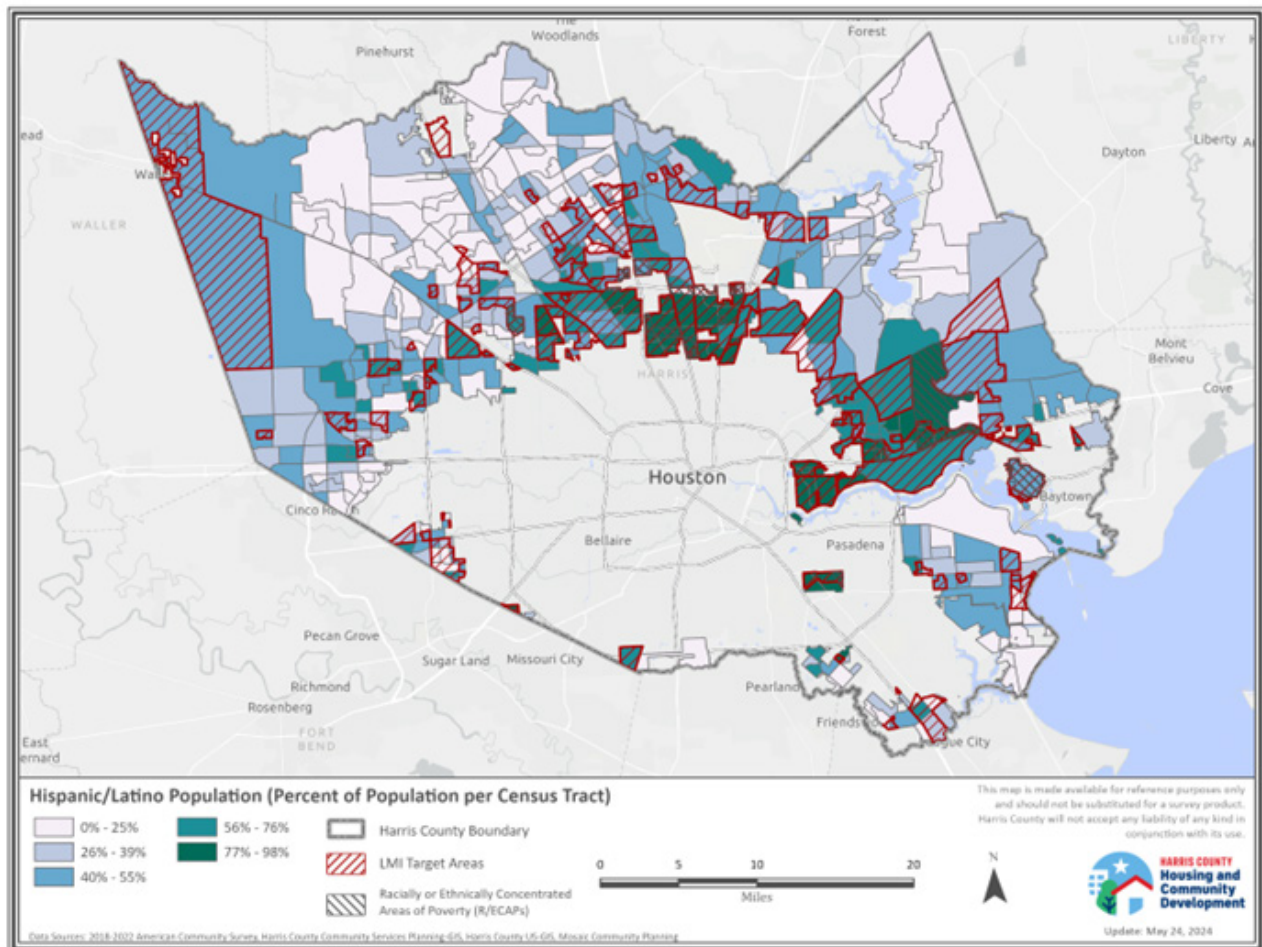
# WHO LIVES IN HARRIS COUNTY?

The Harris County entitlement jurisdiction is home to an estimated 1,631,047 residents. Harris County's population accounts for 27.2% of residents in the Houston-The Woodlands-Sugar Land Metropolitan Statistical Area (MSA), which includes Austin, Brazoria, Chambers, Fort Bend, Galveston, Liberty, Montgomery, Harris, and Waller County. The county's population grew significantly between 2000 and 2010 (46.3%), with recent estimates showing a slight population loss in recent years (a -1.3% decline between 2010 and current estimates).

## Race & Ethnicity

White, non-Hispanic residents comprise the largest racial or ethnic group in Harris County representing more than a third (39.3%) of the county's total population, followed by Hispanic or Latino residents who comprise 36.6% of the total population. Non-Hispanic Black residents, the third largest racial or ethnic group in Harris County, comprise 15.8% of all county residents. Asian or Pacific Islander residents have maintained a steady population share of around 6% to 7% over the years. The Native American population has held the lowest shares of the overall population in the past two decades. Since 2010, Black or African American, Asian or Pacific Islander, and Native American populations have all declined.

The map below shows how the service area's Hispanic/Latino population is geographically dispersed throughout the area. The census tracts with the highest concentration of Hispanic residents are located north and east of the city of Houston.



## National Origin

As of 2020, Harris County is home to 397,32 foreign-born residents. The foreign-born population has increased greatly since 2000, with the most substantial growth occurring between 2000 and 2010. The top five countries of origin of the foreign-born population in Harris County are: Mexico, El Salvador, Vietnam, Other Central America, and India. The population originating from Mexico is the largest group, comprising 10.5% of the total population.

## Limited English Proficiency (LEP)

Approximately 17.6% of the county's population has limited English proficiency. Similar to the growth in the share of foreign-born populations, LEP population shares have consistently increased since 2000. The most common LEP language in the county is Spanish, which accounts for 30.4% of the LEP population. Other common languages spoken by LEP populations in the county include Vietnamese, Other Indo-European Languages, and Other Asian and Pacific Languages.

## Disability

Residents with a disability comprise around 18.4% of the population in Harris County, with the most common disability type as difficulties with ambulatory movement, comprising 4.6% of the population in the county. Disabilities that typically require extensive assistance, such as difficulties with independent living or self-care, make up around 2-3% of the population in both the county and the MSA.

## Age & Sex

The age distribution in Harris County follows normal distribution patterns, with the majority of the population (93.2%) between the ages of 18 and 64. More than one-quarter (25%) of the county is under age 18. Population shares of male and female residents are virtually even, with female residents making up the slight majority of the population (50.7%).

## Family Type

Recent estimates indicate that approximately 54.6% of family households in Harris County have children. In the greater Houston-The Woodlands-Sugar Land MSA, the share of family households with children is slightly smaller at 51.2%.



# RESIDENTIAL SEGREGATION

## Background

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation. Additionally, if an area has census tracts that have an individual poverty rate of 40% or more and a non-white population of 50% or more, these are considered **Racially or Ethnically Concentrated Areas of Poverty**, or **RECAPs**. Analysis of 2018-2022 5-Year American Community Survey data indicates that over 15 census tracts in Harris County meet HUD’s definition of a RECAP.

## Segregation Patterns

In addition to visualizing racial and ethnic compositions of the area with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) shows how much a minority group is segregated from a majority group living in the same area if the two groups are not evenly distributed geographically. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

The table below shares the dissimilarity indices for three pairings in Harris County. As of 2020 (current), the level of segregation between Black and White populations has been the highest in the past three decades and is just below the threshold for high segregation (54.4). Hispanic/White pairings show low segregation in 1990, but levels have steadily increased between 1990 and 2020 and are currently at their highest with a score of 49.1. DI values for Asian or Pacific Islander/White have remained in the low to moderate segregation range, but are currently also at their highest level in the past thirty years with a score of 44.9. While segregation is most prominent between Black and White populations, the level of segregation between White populations and all racial and ethnic groups has increased since 2010.

Racial/Ethnic Dissimilarity Index	(Harris County, TX CDBG) Jurisdiction				(Houston-The Woodlands-Sugar Land, TX) Region			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	37.95	43.90	44.59	46.79	49.40	52.20	50.07	52.72
Black/White	48.98	54.05	51.48	54.44	65.17	65.29	60.67	64.21
Hispanic/White	37.48	45.55	47.31	49.11	47.55	53.28	52.45	54.73
Asian or Pacific Islander/White	42.78	43.15	40.30	44.99	47.84	49.94	48.57	52.54

**Data Source:** HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0006, Released July 2020, <https://egis.hud.gov/affht/>

# ACCESS TO OPPORTUNITY

## Background

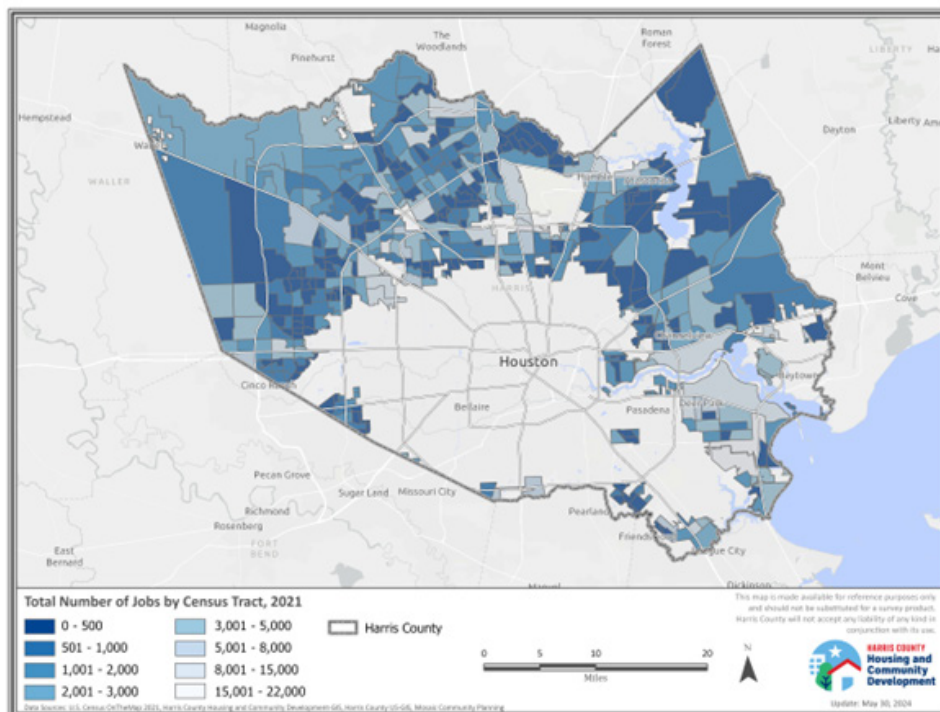
Where people live shapes prospects for economic mobility and access to resources and services such as high-quality education, affordable transportation, a healthy environment, affordable fresh food, and healthcare. However, housing choices are often limited by discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to high-performing schools and high-paying jobs. In addition to proximity, access to opportunity is also shaped by economic, social, and cultural factors. For example, residents may live in locations with high numbers of jobs but may be unable to obtain them due to gaps in education or skills, a lack of reliable transportation, or childcare needs. In this way, limited housing choices reduce access to opportunity for many protected classes.

## Labor Market Engagement

An estimated 68.3% of the population aged 16 and over in the service area participates in the labor force. Areas of low labor force participation are clustered just north of the city of Houston in census tracts with large Hispanic/Latino populations, while participation tends to be highest in inner-ring suburbs northwest of the city of Houston, areas in which Black residents are overrepresented. Labor force participation is highest among Black residents (72.8%) and lowest among Native American residents (62.8%).

## Jobs Proximity

Jobs in the service area are clustered north and east of the city of Houston (see map below). Census tracts with the fewest jobs are clustered north, northwest, and east of the city of Houston. Residents and stakeholders who participated in this planning process noted that limited public transportation and low frequency of service in the service area are often barriers to accessing employment for residents who do not have vehicles, particularly in areas that are not well-served by bus routes.



## Education

Twenty-five (25) school districts serve students living in Harris County. School proficiency levels and demographics vary across the districts. Shares of students who are economically disadvantaged vary widely, ranging from 31.5% in Tomball ISD to 91.6% in Aldine ISD. Schools with higher shares of Hispanic students have some of the highest percentages of economically disadvantaged students, indicating associations between race/ethnicity and income. Scores on HUD's School Proficiency Index, which runs from 0 to 100, range from as low as 0 to as high as 99 across the service area. Census tracts that rank lowest on the index are clustered north of the city of Houston, while those that rank highest on the index are clustered in the northwest portion of the service area.

## Transportation

The Harris County Community Service Department Office of Transit Services provides fixed route bus transit, park and ride, non-emergency medical transportation, shared ride and taxi services, and ADA paratransit. Fixed routes are offered in Baytown, La Porte, Highlands, Crosby, and east Harris County, where the County partners with Precincts 1, 2, and 3 and the Houston METRO to provide fixed route bus transit services in the Channelview, Cloverleaf and Sheldon (West) areas. The Office of Transit Services also offers a shuttle bus that connects with fixed route services in the Baytown area.

Residents and stakeholders who participated in this planning process noted a need for greater access to public transit in the county. Survey respondents noted a lack of transportation options as the second most popular factor that limits their housing choices, with 26.9% of respondents indicating that a 'lack of transportation options that easily get me to the places I need to go' limits their housing options in their neighborhood.

## Environmental Quality

Parks, trails, and greenspace are distributed across the service area, with areas of greatest accessibility clustered in the northeast and northwest portions of the service area. Areas with the greatest need for parks are clustered in the eastern portion of the service area and tend to be relatively densely populated areas with large Hispanic/Latino populations.

There are 5 Superfund sites in the service area. A Superfund site is any land in the U.S. that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment. These toxic sites are all clustered in the eastern portion of the service area, areas in which Hispanic and white residents make of the majority of the population. These sites create concerns related to groundwater quality, the quality of the water in the San Jacinto River, and contamination of fish and wildlife.



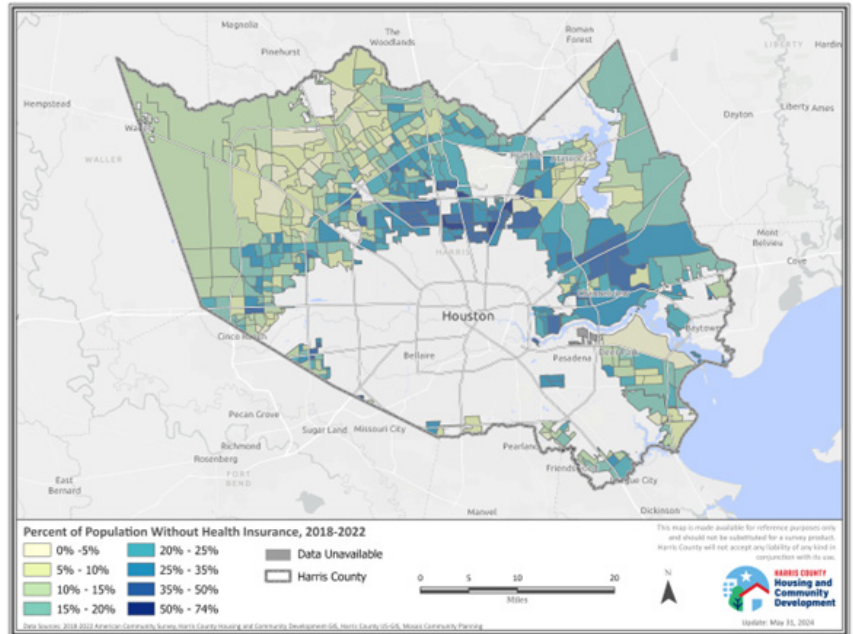


## Food Access

An estimated 13.8% of Harris County residents experience food insecurity, according to 2021 data from Feeding America. Among the county's food insecure population, an estimated 38% have incomes above the SNAP threshold of 165% of the federal poverty level. USDA Food Research Atlas data for Harris County indicates that census tracts with high shares of residents who have low incomes and live further than one-half mile from the nearest supermarket are clustered just north of the city of Houston and in east Harris County. Poverty and limited access to vehicles also contribute to issues of food access and insecurity in the county. An estimated 15.8% of Harris County residents were living below the federal poverty level as of 2018 to 2022 American Community Survey Five-Year estimates, and in many census tracts — particularly those north of Aldine and near the George Bush Intercontinental Airport — significant shares of households do not have a vehicle (25% - 45% of households).

## Healthcare

Access to high-quality, affordable physical and mental healthcare shapes community health outcomes, including both length of life and quality of life. Residents of Harris County have access to healthcare providers at a rate of one primary care physician per 1,700 residents, one dentist per 1,360 residents, and one mental health provider per 660 residents. These figures indicate lower availability of primary care physicians and greater availability of dentists in the county than in the state of Texas and United States overall. Lack of health insurance coverage is also a barrier to accessing needed



healthcare (including preventive care) and to maintaining financial security. While the overall share of residents with health insurance in the service area is at 81.8%, shares of uninsured residents vary by location. Residents of census tracts just north of the city of Houston, in which Hispanic and Black residents are overrepresented, tend to be uninsured at the highest rates (50% to 74% in seven census tracts, see map above).



# HOUSING PROBLEMS

## Background

To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is cost burdened if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. A household is overcrowded if there is more than 1.0 people per room, not including kitchen or bathrooms.
3. A housing unit lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

## Housing Problems in Harris County

According to Comprehensive Housing Affordability Strategy (CHAS) data, almost one-third (31.5%) of all households in the Service Area have at least one housing problem. Looking at needs by tenure, 23.2% of owners and 50.0% of renters have at least one housing problem. Cost burdens are the most common type of housing problem, with 19.7% of owner households and 41.2% of renter households experiencing cost burden or severe cost burden.

Black or African American, Native American, and Hispanic households have the highest rates of cost burdens of all racial and ethnic groups (see table below). White homeowners experience cost burdens at the lowest rates of all racial and ethnic groups (16.2%).

Race/Ethnicity	Housing Problem Status					
	Cost Burdened		Severely Cost Burdened		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Hispanic or Latino	70,870	32.2%	30,630	13.9%	220,425	100%
White	56,267	21.0%	24,110	9.0%	268,155	100%
Black or African American	45,161	37.7%	19,780	16.5%	119,876	100%
Asian or Pacific Islander	11,212	24.3%	5,509	12.0%	46,081	100%
Native American	451	35.2%	160	12.5%	1,283	100%

**Source:** 2016-2020 CHAS, Table 9.

**Note:** Numbers of cost burdened households include households with severe cost burden, and numbers of households with overcrowding include households with severe overcrowding.

# IDENTIFIED IMPEDIMENTS

This assessment identified a total of seven (7) impediments to fair housing choice, along with associated contributing factors that are likely to limit or deny fair housing choice or access to opportunity in Harris County.

## **1. Limited Incomes and Lack of Access to Resources Restrict Housing Choice Among Protected Classes**

Disparities in labor market engagement exist by geography, race, and ethnicity in Harris County. Poverty rates are highest just north and northeast of the city of Houston, areas that include the service area's racially/ ethnically concentrated areas of poverty (RECAPs). Higher-poverty areas of the county also tend to be areas of lower labor market engagement, with lower levels of educational attainment, labor force participation rates, and median household incomes. Residents and stakeholders noted that in addition to labor market engagement and income, housing choices are shaped by a variety of factors, including access to quality schools, grocery stores, healthcare, public transportation, and availability of public infrastructure such as sidewalks. While access to jobs and affordable transportation is relatively high in the county's RECAPs and surrounding areas, these parts of the county tend to have reduced access to other resources and services, including proficient schools, grocery stores, and healthcare.

## **2. Limited Supply of Quality Affordable Housing for Low- and Moderate-Income Households**

A general lack of affordable housing options available to low- and moderate-income households was one of the most frequently cited issues identified in our conversations with Harris County community stakeholders. This shortage has become increasingly dire over the past few years as housing costs in the area have dramatically increased and wages have remained comparatively stagnant. Additionally, there is limited public housing assistance. Existing resources are often coupled with waitlist periods of 1 year or more, source of income discrimination by area landlords, and housing quality issues. Participants repeatedly described a housing market where units that are most affordable to low- and moderate-income households are also most likely to have serious issues related to housing quality, deferred maintenance, and code violations.

## **3. Limited Housing Opportunities and Barriers to Homeownership Predominantly Impacting Households of Color**

Homeownership is considered out of reach for many low to moderate income households, particularly impacting Black residents. Homeownership rates are lowest among Black households in the service area, county, and MSA. HMDA data findings indicate disparities in access to mortgage loans in the service area, particularly for Black and Native American applicants. Denials based on high debt-to-income ratio and poor credit history indicate that many applicants struggle with long-term financial instability, which creates additional barriers to accessing a mortgage.

- 4. Limited Accessible and Affordable Housing for People with Disabilities**

Stakeholders who participated in this planning process also noted a need to increase housing options for people with disabilities, emphasizing that housing with supportive services for people with intellectual and developmental disabilities and affordable housing near public transportation are top needs. In both the county and MSA, the share of residents with a disability living in Housing Choice Voucher units (29.1% and 25.9%, respectively) is much greater than the share of the population with a disability (9.1% in the county and 10.4% in the MSA). The lack of accessible units available in the private rental market and the high utilization of publicly supported programs for affordable and accessible units demonstrate that the need for accessible housing options in Harris County is not met by the current supply.
- 5. Environmental Justice Issues Disproportionately Impact Low-Income Communities and Protected Classes**

Toxic release inventory industrial sites and Superfund sites cluster in east and southeast Harris County, areas in which Hispanic and white residents make up the majority of the population. Many of these sites accumulated around Channelview, Deer Park, and LaPorte, highlighting the disparate access to a clean and healthy environment in these regions. Higher levels of air toxicity led to incremental lifetime cancer risk of up to 1 in 150 (68 times the EPA’s acceptable level of risk) for residents in the highest-risk areas in east Harris County. Flooding is another environmental justice issue that shapes fair access to housing. In addition to driving a high level of need for housing rehabilitation and weatherization in the county, flood events have tended to further exacerbate existing inequities, as discussed below.
- 6. Inequitable Disaster Mitigation and Recovery Efforts**

Due to a myriad of factors including its geographic location and existing infrastructure network, the Harris County area is uniquely susceptible to natural hazards, such as floods, hurricanes, and heatwaves. Low-income households of color in Harris County are disproportionately likely to be negatively impacted by these events in terms of both immediate impact and recovery response. After Hurricane Harvey made landfall in 2017, HUD found that Harris County’s and the City of Houston’s disaster recovery funds were distributed in a discriminatory matter that resulted in negative outcomes for minority residents, particularly among the Black population. Multiple community members and stakeholders mentioned these findings in our engagement activities, pointing out the symbiotic nature of the county’s disparities in exposure to environmental hazards and disparities in disaster recovery efforts by race, ethnicity, and income.
- 7. Need for Improved Coordination and Collaboration Between Institutions**

A common issue brought up in multiple discussions with stakeholders and residents was a lack of coordination and collaboration amongst Harris County departments, local jurisdictions within the county (including the City of Houston), community organizations, housing professionals, and other service providers within the area. There is a disjointed, piecemeal network of housing institutions working towards many of the same goals in the region without resource collaboration or information sharing. This has resulted in duplication of efforts, missed opportunities to maximize limited funds and other resources, and complexities in navigating affordable housing development and assistance programs.

# STRATEGIES TO ADDRESS IMPEDIMENTS

Each impediment identified in the previous section is associated with a set of potential strategies and partners to address the contributing factors that limit fair housing choice in Harris County. These strategies are proposed actions that the Harris County Housing & Community Development Department may consider for the 2024-2028 program years and are not committed actions. A brief overview of some of the strategies included in the Fair Housing Assessment is presented below.

Impediment	Proposed Strategies
<p><i>#1: Limited Incomes and Lack of Access to Resources Restrict Housing Choice Among Protected Classes</i></p>	<ul style="list-style-type: none"> <li>Partner with the Harris County Community Land Trust to support neighborhood retail and services along with the development of permanently affordable housing to limit gentrification impacts.</li> <li>Expand community engagement efforts focused on community needs and priorities in low- and moderate-income census tracts, including working with residents and community groups to shape the County’s approach to community engagement. Implement targeted outreach to engage with residents to identify areas for investment.</li> </ul>
<p><i>#2: Limited Supply of Quality Affordable Housing for Low- and Moderate-Income Households</i></p>	<ul style="list-style-type: none"> <li>In routine monitoring of subrecipient organizations and CHDOs, ensure that affirmative marketing plans are in place, are adhered to, and are effective in promoting affordable housing opportunities to diverse groups of residents, including people of color. Target all cultures and languages and ensure they are well informed and have access to resources.</li> <li>Emphasizing the intersection between homelessness, housing, and the health-related impacts caused through housing insecurity, partner with healthcare institutions for increased investment in housing.</li> </ul>
<p><i>#3: Limited Housing Opportunities and Barriers to Homeownership Predominantly Impacting Households of Color</i></p>	<ul style="list-style-type: none"> <li>Promote programs that provide financial empowerment skills and pathways to homeownership to young students and their families. Partner with existing organizations working with schools in targeted low-income areas such as East Harris County Empowerment Council.</li> <li>Fund agencies that provide homeownership education and financial counseling for moderate-income and first-time homebuyers. Work with local organizations to market these services to communities of color.</li> </ul>

Impediment	Proposed Strategies
<p><i>#4: Limited Accessible and Affordable Housing for People with Disabilities</i></p>	<ul style="list-style-type: none"> <li>Partner with the Harris County Housing Authority to explore potential funding opportunities for affordable, accessible housing that meets the needs of persons with disabilities, such as the Section 811 program.</li> <li>Partner with existing organizations involved in disability advocacy work such as Disability Rights Texas. Local law school programs may also provide pro-bono services or educational resources on rights and enforcement.</li> </ul>
<p><i>#5: Environmental Justice Issues Disproportionately Impact Low-Income Communities and Protected Classes</i></p>	<ul style="list-style-type: none"> <li>Follow recommendations to advance environmental justice and improve air quality adapted from those detailed by Air Alliance Houston, including but not limited to the development of a program to address illegal dumping, or fund organizations working to address the issue. Develop a public dashboard that allows residents to report illegal dumping and keep track of clean-up efforts.</li> <li>Invest in green infrastructure, including improving the canopy and stormwater management, in low- and moderate-income communities and neighborhoods that experience the greatest impacts from flooding and extreme heat events.</li> </ul>
<p><i>#6: Inequitable Disaster Mitigation and Recovery Efforts</i></p>	<ul style="list-style-type: none"> <li>Establish a disaster recovery task force comprised of the county, residents, and other regional recovery organizations to increase coordination in recovery response.</li> <li>Allow opportunities for residents to assist fellow community members in completing funding applications, creating employment opportunities and utilizing local knowledge.</li> </ul>
<p><i>#7: Need for Improved Coordination and Collaboration Between Institutions</i></p>	<ul style="list-style-type: none"> <li>Collaborate with the City of Houston, other local jurisdictions, and community organizations to produce a comprehensive housing plan that identifies regional housing needs and maps out the funds, resources, responsible parties, and actions needed to address these housing needs (e.g. the Houston Housing Collaborative’s Comprehensive Housing Plan Framework)</li> <li>Develop networks of knowledge sharing, organizational learning, and trust through meaningful institutional partnerships that convene on a regular basis to discuss regional housing issues</li> </ul>