

# Building Homes, Building Futures: Affordable Housing Expansion Plan for Texas

Texas families deserve access to safe, affordable housing. Rising rents and home prices are squeezing working families, while supply shortages drive costs even higher. This plan expands housing supply, reduces barriers to construction, and ensures affordability without raising taxes.

---

## Legal Pathway in Texas

- **State legislation:** Streamline zoning and permitting to accelerate housing development.
  - **Local authority:** Empower cities and counties to adopt inclusionary zoning and density bonuses.
  - **Public-private partnerships:** Incentivize developers to build affordable units through tax credits and land grants.
- 

## Phased Implementation Options

Phase	Focus Area	Policy Tools	Timeline	Outcomes
Phase 1	Immediate supply boost	Fast-track permits, expand accessory dwelling units (ADUs), convert vacant properties	Year 1	Rapid increase in available units
Phase 2	Workforce & family housing	Inclusionary zoning, density bonuses, employer-assisted housing programs	Years 2–3	Affordable units near jobs and schools
Phase 3	Long-term affordability	State housing trust fund, land banking, mixed-income developments	Years 3–5	Sustainable affordability and community stability

---

## Funding and Economic Considerations

- **Already paid for:** Redirect existing housing and infrastructure funds; leverage federal HUD programs.
  - **Tax-neutral incentives:** Use density bonuses and land grants instead of new taxes.
  - **Employer role:** Encourage employer-assisted housing near job centers to reduce commuting costs.
  - **Economic ROI:** Affordable housing stabilizes communities, boosts workforce retention, and strengthens local economies.
- 

## Compliance and Accountability

- **Clear standards:** Require affordability covenants to prevent speculative resale.
  - **Transparency:** Annual reporting on unit creation, affordability levels, and geographic distribution.
  - **Community oversight:** Local housing boards to monitor compliance and ensure equitable access.
- 

## Messaging Pillars (Policy-Focused)

- **Homes for all:** Every Texan deserves a safe, affordable place to live.
  - **Smart growth:** Expand supply without raising taxes by using tools we already have.
  - **Economic fairness:** Affordable housing strengthens families, communities, and the workforce.
- 

## Immediate Steps

1. Draft enabling legislation to streamline zoning and permitting statewide.
2. Establish a Texas Housing Trust Fund using redirected revenues.

3. Launch pilot programs for ADUs and vacant property conversions in urban and rural counties.
4. Partner with employers and developers to expand workforce housing near job centers.

---

This blueprint provides a roadmap for expanding housing supply and affordability in Texas, ensuring families can thrive without the burden of rising costs