Project Vida
Community Development Corporation
Equitable Neighborhood Development Action Plan
El Paso, TX
Mission

*To identify the comprehensive vision of the community for its future and to develop community-based structures and programs to implement that vision in light of the needs and direction of the wider society.*
# Project Vida Community Development Corporation

Equitable Neighborhood Development Action Plan

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Project Vida started in a small adobe home in the Chamizal neighborhood of south-central El Paso as conversations between community members in 1991. Since, Project Vida has grown into a trio of related 501(c)(3) organizations headquartered in El Paso, Texas that, together, work to improve the quality of life of very low-to-moderate income residents in the counties of Far West Texas. The Project Vida Community Development Corporation (PVCDC) was first recognized by the IRS as a 501(c)(3) non-profit organization in 1992 and reaffirmed as such in 1996. Organized exclusively for charitable purposes, its mission incorporates the development of housing for low-income families. PVCDC is governed by a six-member Board of Directors and at least one-third of the Board constituency is always made of those who either live in a designated low-income area or are qualified as a member of a low-income family. PVCDC is the primary developer and owner for Project Vida properties, including pediatric, dental and behavioral health clinics, affordable and supportive housing options, and administrative facilities to maintain them and many others.

Project Vida is a multi-purpose, community-based, non-profit whose mission is to “identify the community’s comprehensive vision for its future, and to develop community-based structures and programs to implement that vision in the light of the needs and direction of the
wider society.” Project Vida provides administrative support by providing staffing, payroll and legal and accounting services for PVCDC activities. Project Vida is a faith-based organization sponsored by the Presbyterian Church (USA) and the Cumberland Presbyterian Church, and provides social services ranging from early childhood development, education and care, to afterschool programming for school aged children, to homeless prevention and recovery services.

The third non-profit is Project Vida Health Center, a Federally Qualified Health Center (FQHC) that operates 11 clinics in El Paso and Hudspeth counties and provides primary health care, dental care, behavioral health services, wellness and health education, and outreach and navigation services. Very deliberately, PVCDC housing developments have been located in neighborhoods that are serviced by Project Vida social services, health care, or both, thereby providing a full continuum of care for low-income tenants.

Today, PVCDC is a Community Housing Development Organization (CHDO) certified by the City of El Paso on behalf of the US Department of Housing and Urban Development (HUD). A CHDO is a private nonprofit, community-based organization that has staff with the capacity to develop affordable housing for the community
it serves. In order to qualify for designation as a CHDO, the organization must meet certain requirements pertaining to legal status, organizational structure, and capacity and experience. The status as a CHDO allows access to funds set aside for specific development activities.

Since 1995, PVCDC has built over 226 units of new, affordable multi-family apartments with a mix of 1 to 3 bedrooms. These multi-family housing units have been developed with multiple types and combinations of funding from local and Federal funding sources.

- **Community Development Block Grants (CDBG)** — These grants develop viable urban communities by providing decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The CDBG Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities;

- **HOME Investment Partnerships Program (HOME)** — All housing developed with HOME funds must serve low- and very low-income families. Eligible uses of funds include tenant-based rental assistance; housing rehabilitation; assistance to homebuyers; and new construction of housing. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing. HOME funds are allocated using a formula designed to reflect relative housing need. Forty percent of the funds are allocated to states, and 60 percent is allocated to units of general local government. Local jurisdictions eligible for at least $500,000 under the formula ($335,000 in years when Congress appropriates less than $1.5 billion for HOME) also can receive an allocation;

- **HUD Section 811** — The Section 811 program allows persons with disabilities to live as independently as possible in the community by subsidizing rental housing opportunities which provide access to appropriate supportive services. Funds are designed to support and subsidize rental housing with supportive services for very low- and extremely low-income adults with disabilities;

- **Low-Income Housing Tax Credit (LIHTC)** — This program subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. The federal government issues tax credits to state and territorial governments. State housing agencies then award the credits to private developers of affordable rental housing projects through a competitive process. Developers generally sell the credits to private investors to obtain funding. Once the housing project is placed in service, investors can claim the LIHTC over a 10-year period.

Historically, the approach pursued by PVCDC has been to identify suitable properties for housing development in neighborhoods that have experienced blight and decay or are demographically underserved and disenfranchised. These neighborhoods are often already served by Project Vida services or by PVHC clinics and are near public transportation, schools, employment, parks, and other living necessities and amenities. PVCDC has avoided pursuing the path taken by large scale housing developers which operate and exploit the perimeter margins of the city where land is cheaper, but are often underserved by neighborhood necessities. PVCDC has instead pursued infill development in established neighborhoods by converting dilapidated, decayed or abandoned properties into new, safe, secure, energy efficient and health-sustaining housing for the very populations that reside in those neighborhoods.
Our Vision and A New Strategy

Integral to the original meetings in the Chamizal neighborhood, Project Vida wanted to know what people in the neighborhood felt they needed to help them improve their lives, and Community Congresses were held to help determine those needs. A Community Congress is a citizen-driven event where participants determine what they need as a community and how they believe that can be achieved.

Since those early days, Project Vida has addressed all of these issues by building affordable low-income rental housing; building clinics and providing high quality, low cost healthcare; creating a homelessness prevention and recovery program; developing a best practice, curriculum-based early childhood education program; offering dynamic after-school enrichment; and providing microenterprise technical assistance and support, and other programs develop as needed.

Through this work, PVCDC’s vision is that more community-centered, neighborhood-scaled, and culturally sensitive affordable rental housing will be built in El Paso. The goal is to have a strategy that can respond effectively to available financing options offered by local, state and federal government and financial institutions.

A new strategy is necessary because the City wants to address a shortage of affordable housing in a shorter timeframe than has been done historically. HUD HOME funds have been made available to housing developers over the past two or more decades through the City’s Department of Community and Human Development (DCHD). DCHD has typically provided HOME financing for PVCDC’s new multifamily housing from 80 to 100% of the cost of development. With an annual offering of about $2.5 to 3.5 million, the city has produced an average of 30 to 40 units of multifamily rental housing per year.

In 2019, The El Paso Regional Housing Plan was developed to “provide a framework for the City, The Housing Authority of the City of El Paso, El Paso County and local governments throughout the region to collaborate and address their shared housing challenges.” This Plan describes El Paso’s shortage of 3,300 units of rental housing for households earning less than $30,000 annually and that this gap is anticipated to grow to 15,600 units by 2025. The Plan recommends that the City dedicate public resources, including the Housing Trust Fund and proceeds from Public Land Sales coupled with a redesign of the local Housing Programs — particularly Low-Income Housing Tax Credits (LIHTC) for financial support. The historical approach to using HOME funds alone is not sufficient to close that gap, and therefore, other policies and financing sources are recommended. Project Vida CDC believes this funding mechanism can be developed collaboratively.

This Plan describes El Paso’s shortage of 3,300 units of rental housing for households earning less than $30,000 annually and that this gap is anticipated to grow to 15,600 units by 2025.
With an estimated population of 682,669 and covering 256 square miles, The City of El Paso is the 6th largest city in Texas and the 22nd largest city in the United States. In conjunction with its sister city of Juarez, Chihuahua, Mexico and its neighbor, Las Cruces, New Mexico, the cities form the Paso Del Norte, with a combined population of over 2.7 million. The El Paso-Juarez region is the largest bilingual, bi-national work force in the Western Hemisphere.

Topographically, El Paso County has isolated mountain ranges separated by broad valleys and is characterized by its high desert climate. While the majority of the populace reside within the urban heart of the City of El Paso, there are several smaller outlying communities along the Rio Grande and U.S. Interstate 10 (such as Clint, Fabens, and Tornillo) and the colonias of Montana Vista, Sparks, Asención, and others in the high mesa desert areas of the county.

Historically, settlement in the El Paso region was part of the Spanish empire which extended northward to Santa Fe, New Mexico. Settlement in the area primarily occurred in El Paso del Norte (now known as Ciudad Juarez), on the south side of the Rio Grande. The Texas Revolution in 1836 had little impact in the region and the area was not considered part of Texas until 1848, when the Treaty of Guadalupe Hidalgo effectively made the settlements on the north bank of the river a formal American settlement. Growth in El Paso was slow until the arrival of the railroad in 1881, resulting in a rapid and expanding influx of settlers from other parts of Texas and the United States. Immigrants from China and Europe also arrived and established communities in the area. By 1890, the population had risen to 10,000, and would rapidly rise as international trade, mining and smelting, farming, and manufacturing all lured new waves of immigrants. By 1910, El Paso’s population had nearly quadrupled to 39,279, and by 1920, rose to 77,960. The 1930 US census found over 102,000 people living in El Paso.

A study of housing trends in El Paso between 1890 and 1923 found that the rapid influx of people into the area resulted in severe shortages in affordable housing, and
When first incorporated in 1873, El Paso consisted of only 2.2 square miles from the Rio Grande north to Downtown. A railroad from Albuquerque arrived soon after in 1881 on its way to San Antonio, followed by a railroad to Mexico City which opened in 1884. These railroads began their long contribution to the region’s prosperity.

El Paso expanded in small steps until the 1950s when 19 separate annexations added 90 square miles of developable land. El Paso’s northeast portion was added in 1953, the Westside was added in 1954, and much of the Westside was added in 1955. The 1970s saw another growth spurt when 24 more annexations added an additional 120 square miles. This expansion included most of the land between George Dieter Drive and today’s Loop 375, plus the Franklin Mountains and most other vacant land north to the New Mexico state line. The Castner Range, a former military training and weapons firing area on the Eastside of the mountain, is an exception to this expansion.

Annexations slowed beginning in the 1980s, however expansion filled out the current City boundaries east of Loop 375 with the exception of several skipped-over tracts. Land was also annexed in the Upper Valley north of Country Club Road.

This map shows land annexed into the City of El Paso by decade.

Growth in El Paso was slow until the arrival of the railroad in 1881, resulting in a rapid and expanding influx of settlers from other parts of Texas and the United States.
particular, in rental housing. Not surprisingly, housing availability and affordability were a problem then as they are now. Reporters, real estate agents, and others all predicted that no rental housing would be available. As a consequence, overcrowding in substandard housing in the Chihuahuita neighborhood between downtown El Paso and the border resulted in severe challenges to sanitation, health, water, and other infrastructure needs. The City’s Health Department surveyed the area and condemned over 1,500 structures. City police relocated thousands of inhabitants and the structures were demolished. This action only added to the crisis of available affordable housing.

In this community, stressors on affordable housing also include natural phenomena and international politics. The entire issue of the parcel of land in south El Paso/north Ciudad Juarez known as the Chamizal which, due to naturally occurring changes to the river bed of the Rio Grande over time, became an international border conflict between the US and Mexico as early as 1852 and was finally “resolved” in the Chamizal Treaty of 1964. The final solution established by the 1964 treaty ceded 366 acres of United States territory to Mexico and about 71 acres of Mexican territory to the United States. One consequence of that transaction was that 3,750 United States residents of the Chamizal neighborhood were displaced and relocated to other El Paso neighborhoods to the north of the border.

At least three small neighborhoods that occupied the portion of the Chamizal that was returned to Mexico had all residents evacuated, and homes, schools and businesses were boarded up and eventually demolished. This was an area of very low property value and extremely low rents, and the evacuated population, although receiving some form of compensation for the loss of property, nevertheless had to find new housing in higher income neighborhoods. Consequent cultural assimilation problems accompanied this displacement and increased the pressure to find additional affordable housing.

**El Paso Housing Today**

El Paso has been ranked as one of the top three safest large U.S. cities since 1997 and the safest for the last three years. The city is known for its strong military presence, including Biggs Army Airfield and Fort Bliss — one of the largest U.S. Army military complexes and the country’s Operations Group, the Joint Force North, and the El Paso Intelligence Center. According to the U.S. Census Bureau’s American Community Survey data, the median household income in El Paso is $45,656 with an overall poverty rate of 20%. The median age in El Paso is **32.9 years**.

In relation to housing, Project Vida CDC feels the most significant obstacle in El Paso is the prevailing housing cost burden. The U. S. Department of Housing and Urban Development defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty in affording necessities such as food, clothing, transportation and medical care”. Those defined as severe rent burdened
pay more than 50% of their income on rent. El Paso has over 55,000 low- to moderate-income households paying more than 30% of their income for housing. Also, approximately 64% of these households are renters. Based on HUD data, about 7,750 of the total household stock are overcrowded with 1,240 El Paso families living in substandard conditions.

An analysis of the recent Census data shows that a total of 43.93% of all households in El Paso are low to moderate income (< 80% Area Median Family Income); 13.79% of all households have incomes between 0 and 30% of the HUD Area Median Family Income (HAMFI); 13.53% of all households have incomes between 30% and 50% HAMFI; and 16.60% of all households have incomes between 50% and 80% HAMFI. There are 40.59% of all households in the City of El Paso who spend more than 30% of their gross income on rent/mortgage and utilities, which is considered a cost burden. For the extremely low-income population (households earning between 0% and 30% HAMFI), the housing cost burden is particularly serious, as approximately 57% of these households spend more than 50% of their gross income on housing.

PVCDC Historical Development of Neighborhoods

PVCDC has focused its housing development efforts in communities that are also served by Project Vida and Project Vida Health Center. Project Vida has its main offices at the corner of Copia and Rivera Avenue in South-Central El Paso on the east boundary of the Chamizal neighborhood and has been in this location since 1988. In 1992, PVCDC was established to provide a vehicle for real estate development in support of Project Vida’s nascent affordable housing program. In 2003, Project Vida Health Center was formally established and a full-service primary care clinic was located on Pera Avenue next door to Project Vida’s main campus.

El Paso HUD Area Median Family Income (HAMFI)

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<tr>
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<th>0-30% HAMFI</th>
<th>&gt;30-50% HAMFI</th>
<th>&gt;50-80% HAMFI</th>
<th>&gt;80-100% HAMFI</th>
<th>&gt;100% HAMFI</th>
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<tr>
<td>Total Households*</td>
<td>29,020</td>
<td>28,455</td>
<td>34,924</td>
<td>19,970</td>
<td>97,985</td>
</tr>
<tr>
<td>Small Family Households*</td>
<td>11,250</td>
<td>11,615</td>
<td>16,109</td>
<td>9,875</td>
<td>53,975</td>
</tr>
<tr>
<td>Large Family Households*</td>
<td>3,570</td>
<td>4,210</td>
<td>6,125</td>
<td>3,365</td>
<td>13,610</td>
</tr>
<tr>
<td>Household contains at least one person 62-74 years of age</td>
<td>5,155</td>
<td>5,740</td>
<td>6,320</td>
<td>3,505</td>
<td>16,019</td>
</tr>
<tr>
<td>Household contains at least one person age 75 or older</td>
<td>4,470</td>
<td>4,560</td>
<td>4,230</td>
<td>2,170</td>
<td>8,460</td>
</tr>
<tr>
<td>Households with one or more children 6 years old or younger*</td>
<td>7,670</td>
<td>7,135</td>
<td>9,319</td>
<td>4,544</td>
<td>13,835</td>
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* the highest income category for these family types is >80% HAMFI
The first years of affordable housing development with city-provided HOME and CDBG financing took place immediately around the Project Vida campus on Rivera Avenue, Stevens Street, Alameda Avenue, and later, a few blocks further away on Frutas and Durazno avenues. Opportunities for additional housing development in the area closer to Ascarte Park further to the east along Alameda Avenue resulted in small-scale apartments on Valencia and Sambrano Streets. All these are located in the 79905-zip code area, and tenants have been in close proximity to the other health social services provided by Project Vida.

Project Vida Health Center acquired a clinic facility in Northeast El Paso near the intersection of Maxwell Avenue and Dyer Street in the 79904-zip code area, and in 2006 PVCDC opened its first affordable multifamily housing 6-unit complex in the northeast on Maxwell Avenue. Subsequently, other northeast area apartments were developed. Using LIHTC financing, a 36-unit complex was developed on Hercules Avenue (the Linda Vista Apartments). Later in 2018, a 20-unit complex was developed on Sunrise Avenue, and a 10-unit complex on Leo Street was completed in 2019. All of these are in the 79904-zip code area and are served by Project Vida services in the northeast.

Project Vida sponsored the development of specialty housing using HUD Section 811 funds to provide affordable housing for persons with disabilities. This 18-unit complex is located in east El Paso on Wedgewood Drive, and was spun off as an independent, yet, affiliated 501c3 organization, PVCDC St. Andrews Apartments. Management of this facility is provided by an independent professional housing management agency that specializes in HUD 202, a program that helps expand the supply of affordable housing with supportive services for the elderly, and 811 projects.

Currently, PVCDC is in the final stages of development of a 30-unit multifamily affordable housing complex in northwest El Paso on Santiago Drive not far from the community of Canutillo. Although the first such development by PVCDC on the west side of El Paso, it, nevertheless, will be served by Project Vida through its clinic and wellness operations in the health facility located in the Canutillo Independent School District.

During the collapse of the sub-prime lending bubble, a federal package named the Neighborhood Stabilization Program was created to reduce neighborhood blight linked with vacant and foreclosed properties. It funded the purchase of foreclosed properties for either resale or rent to low- and moderate-income persons. Project Vida participated in the program and has become the managing affiliate of the El Paso Collaborative for Housing and Economic Development, a grantee of the program in El Paso. Both bodies retain several rental properties purchased during the program, primarily, in the Horizon City area. The properties, the income, as well as, the retained earnings are in the process of being released from restrictions.
City of El Paso
Preferred Neighborhoods for Development

The City has identified four “priority areas” for housing development in the Regional Housing Plan. These priority areas are labeled as Downtown, Uptown, South El Paso Community Corridor, and Medical Center of the Americas. All of these are contiguous and centered around the oldest areas of central El Paso.

Downtown is the traditional business center with banks, retail centers, office space, government offices, public facilities, rail yards, and other infrastructure. Space for new housing development is limited to adaptation and conversion of existing high-rise buildings, such as the “Blue Flame” building, the former El Paso Natural Gas headquarters which is being converted to affordable housing by the El Paso Housing Authority. As stated in the Regional Housing Plan: “Downtown is a priority area and already a focus for development, but plans are in place to guide this development, so specific recommendations for housing development in downtown are not included in the Housing Plan.”
**Uptown** is immediately adjacent to Downtown, on the north side of Interstate 10, and is bounded by the University of Texas at El Paso to the north, by I-10, the railroad and Rio Grande to the west, and other residential areas that hug the Franklin Mountains. This area is predominantly of residential stock, but also contains the El Paso Community College Rio Grande Campus. A historic residential neighborhood known as Sunset Heights overlooks the priority area on its western end. Montana Avenue, Rio Grande Avenue and Arizona Avenue run east-west in this area, and while many of the historic “grand” homes have been converted to professional offices, no significant land is available for larger-scale multi-family home development unless excess or unused church properties are converted to residential use. The oldest “medical center” area is in the northeastern corner of this segment and, while it still has some significant medical buildings, there are some available vacant lots remaining from individual physician offices having been razed (know colloquially as the former “Pill-Hill”).

**South El Paso Community Corridor** is also sometimes identified as “south-central” El Paso, but the Regional Housing Plan also includes the south El Paso districts of Chihuahita and Segundo Barrio (Second District) in this planning area. This area is highly mixed-use and they range from industrial, commercial, transportation and infrastructure, to single family and multifamily residential areas, schools, and service centers. A number of schools exist in this area, as well as the Chamizal National Memorial Park and the Paso Del Norte Port of Entry, one of the larger ports of entry into the United States from Mexico.

Project Vida is headquartered in this area, providing health clinics, multifamily affordable housing, permanent supportive housing for chronically homeless families, and a myriad of other health, wellness, and economic development services. New areas for housing development are typically limited to infill development, replacing old dilapidated housing or abandoned and condemned lots. The El Paso Regional Housing Plan admits that this area is limited to supporting homeownership opportunities for existing renters and investing in repairing legacy homes.

**Medical Center of the Americas (MCA)** is the area that is undergoing rapid change from its former characteristics to a new mixed-use area. Criss-crossed by major arterials such as Interstate 10 and US 54, Alameda and Paisano Avenues, the area has long been a mixed commercial and residential area served by the El Paso School District. The County regional hospital is also located in this zone. Formerly known as R.E. Thomason General Hospital, it is now the University Medical Center of El Paso or UMC. Texas Tech University has long had a medical residency program with the county
hospital, but has, in recent years, established a full medical school, the Paul Foster School of Medicine, which is still expanding in size. Other major users of this MCA area are large-scale El Paso Housing Authority multifamily projects, the Washington Park zone which includes the El Paso Zoo and a large multi-use city park, the El Paso County Coliseum, railroad lines and warehousing, and some commercial and shopping complexes.

North of I-10 is an area that is mostly single-family housing, but not exclusively so. The Montana Avenue commercial zone runs through here, and historic areas such as Loretto School, Radford School, and St Anthony’s Seminary are between the commercial area and Fort Bliss at the northern boundary. This area is significantly different from the area south of I-10, and for that reason was not considered part of the MCA district.

Other areas under consideration by the City of El Paso

In addition to the four priority areas discussed above, the City plan also recognizes that affordable housing should, as a second-tier priority, be developed along main transportation corridors. A map of these areas suggested by the City is at right.
As discussed above and as stated in the City’s Plan, the supply of affordable housing in the City of El Paso is critical. Rental need for low-income El Pasoans is greater than supply and the gap is likely to grow dramatically by 2025. El Paso has a housing gap of over 3,000 affordable units to households earning less than $30,000 a year. This gap is projected to increase to approximately 15,600 units by 2025. Consequently, those with the lowest incomes are most acutely affected by El Paso’s affordability challenges.

The most significant housing problem in El Paso is the housing cost burden, with 52,184 low- and moderate-income households paying more than 50% of their income for housing. Very low-income households (30%-50% AMI) and extremely low-income households (0%-30% AMI) experience a severe cost burden, as they represent 49.55% of the households whose housing cost is more than 50% of their income. In addition, approximately 63% of these households are renters.

As shared previously, PVCDC has not pursued the model of large-scale housing developers and development in the outskirts of town on cheaper land, but has instead pursued infill development in established neighborhoods that are often already served by Project Vida services or PVHC clinics. True to our mission, Project Vida is considering locations throughout the City of El Paso that is near to our existing services, are cost-effective to acquire and develop into communities, and to address the targeted needs of the at-risk population.

Ideally, future Project Vida sites can be targeted and identified that exist within the Priority Areas — Downtown, Uptown, MCA, Chamizal — defined in the Plan and are located proximate to existing Project Vida centers which provide high quality, low-cost healthcare for the region’s lower-income residents, educational options that include early childhood education programs, and after school solutions.
In contrast to the large urban metropolises of Texas like Dallas, Fort Worth, Houston, Austin, and San Antonio, El Paso is a city that has not been plagued by central business district gentrification and all that challenges those development trends carry. An exception to this general pattern is one recent conflict: in the process of creating a large-scale event center in the downtown area, the City has slated the area surrounding that site for redevelopment. This has resulted in a long on-going battle between the city government and large money interest on one hand, and historic preservation groups, cultural preservation advocates, and dispossessed “mom and pop” businesses on the other hand.

As discussed above, El Paso is predominantly poor/low-to-moderate income, with some sprinkling of small suburban neighborhoods occupied by El Paso’s few wealthy residents. The City of El Paso is struggling with developing good employment prospects to the city as a whole, and with providing economic opportunities in all commercial and mixed neighborhoods. Since the post-1960’s Urban Renewal, older neighborhoods that have experienced “revitalization” have done so with mixed incomes and backgrounds. El Paso has seen new housing growth created on its periphery, primarily along the City’s eastern boundary. While almost 50% of the City’s owner-occupied housing stock and 54% of the rental housing units were built before 1980, the current housing investment dollar is focused on new construction on the City’s borders, not on infill and gentrification efforts in the city core. That is dramatically different from other major Texas cities. Vast areas of the inner core of El Paso have slowly decayed into areas marked by high levels of poverty and housing scarcity. Because of this pattern, PVCDC’s target is not restricted to one particular neighborhood or zip code in danger of gentrification, since that threat largely doesn’t exist. This provides opportunities to maximize our three-prong service model that provides housing, medical, and social services and marrying it the programs and goals of the City of El Paso and its formulating Regional Housing Plan.
Because PVCDC is responding to housing concerns in a collaborative manner with the City of El Paso and the plans it is developing, our goals, strategies, and actions of this Action Plan must also be malleable and able to fit within the constructs of any finalized City housing and development plans.

**Goals are multiple:**

1. Develop and nurture a relationship with the City of El Paso and its development departments to produce opportunities to scale a flow of affordable housing options in neighborhoods of need.

2. Continue to produce safe and affordable housing for LMI families within the public transportation network of the City of El Paso and within walking distance of food, health care, and other basic community services.

3. Create a sustainable financing model for multi-family housing development.

4. PVCDC’s approach to infill development, small-scale neighborhood integrative development and neighborhood support will be strengthened and made more effective and intentional.

Assets and resources available to reach the goals include those within PVCDC and those in the wider community.

**PVCDC assets and resources:**

- PVCDC has 25 years of successful experience in small-scale neighborhood affordable multi-family development;
- PVCDC has staff with 25 years of experience in housing;
- PVCDC has a large bank of good will with the City of El Paso;
- PVCDC has developed good relationships with area financial institutions;
- PVCDC has a sister agency under the Project Vida “umbrella” that is a CDFI;
- PVCDC has a good relationship with other developers in the area;
- PVCDC has some experience with bond financing.
Community assets and resources include:

- City of El Paso has a recently updated comprehensive Housing Plan;
- The City of El Paso has agreed to accumulate annual HOME funds appropriations to create a sizable fund to leverage and contribute to a mixed finance plan with bond/tax credit finances.

Strategies identified as potentially useful include doing or pursuing the following:

- To create a development scale large enough for bond/tax credit to be affordable, the plan will need to focus on multi-site development. It is believed that within the City’s Housing Plan priority housing areas there are no properties large enough to accommodate a new development of 100+ units on the single site.
- In order to afford the cost of acquisition of multiple sites (which 4% LIHTC financing will not include), PVCDC will pursue the purchase of city or other publicly-owned land at below-market rates.

Actions to achieve the strategies include:

- Participation in the City’s new Joint Housing Task Force;
- Development of skills and data capacities for PVCDC development planning;
- Create an inventory of all publicly-owned vacant and underutilized land within neighborhoods and produce an assessment of current market rents;
- Produce an assessment of currently owned city buildings that can be refurbished; and
- Rapidly respond to housing development opportunities when presented.
As this phase of achieving the goal of more affordable multifamily housing is devoted to planning and arriving at a financing mechanism, the metric of success is limited to a one year timeframe:

**Within the next 12 months**, the City will support PVCDC’s funding mechanism and its desire to produce a singularly funded, multisite affordable housing project. If this is successful and PVCDC is able to move forward into implementation mode, the general short term goal is that PVCDC will develop approximately 100 units in the round of funding’s development, which could take place over a one to two year period.

**Medium term**, PVCDC would be able to respond to future invitations to develop using the funding mechanism, and produce housing in similar quantities in the 3 to 5-year timeframe to help the City meet the projected growing gap in housing.
Communities, like people, are living organisms. Children and adults, businesses and schools, churches, and public systems interact to form an identity and a lifestyle. Project Vida takes seriously the life of the community and the individual as a whole.
This Equitable Neighborhood Action Plan is supported by:

JP Morgan Chase
Prudential