

# The Dallas Collaborative for Equitable Development, Year Two

## **Adapting to Old and New Challenges in Southern Dallas**

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White Paper No. 2  
January 2022

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DALLAS  
COLLABORATIVE  
FOR  
EQUITABLE DEVELOPMENT



The Dallas Collaborative for Equitable Development faced significant challenges but also made progress towards its goals during 2021.

- Key challenges include (1) pandemic disruptions; (2) DCED’s ambitious goals and complexity; (3) execution issues, and (4) the difficult circumstances of the three focus neighborhoods.
- DCED’s three focus neighborhoods face obstacles impeding access to educational and work opportunities even more severe than those facing most other Southern Dallas neighborhoods. These include education levels, digital access, transportation, and low levels of new housing development.
- DCED’s affordable housing projects are in advanced planning stages in all three neighborhoods, with visibility to roughly \$1.8 million in potential loans and about 50 units.
- Although all parts of the DCED project are behind plan, DCED aims to adapt its plans by widening its geographic scope, engaging a broader range of experienced partner institutions, and developing innovative approaches to promote non-displacing development and wealth building.

## **DCED’s first two years suggest clear takeaways:**

- Projects like DCED would benefit from detailed understanding of neighborhood realities, including readiness for the project, hurdles posed by education levels and work experience of residents and by digital and physical access, and variation across under-invested neighborhoods.
- Affordable housing initiatives should engage experienced developers alongside neighborhood organizations. Building both affordable and market-rate housing, supporting renovation work, and promoting homeownership all play vital roles in non-displacing development.
- Small business lending and capacity building programs benefit from established referral and recruitment networks, requiring engagement with broad-based expert partners. Capacity building programs need to consider resident readiness and meet people where they are.
- Frontline neighborhood organizations are key partners in projects like DCED, providing deep local knowledge and building resident trust. But such projects should not ask more of neighborhood organizations than they are designed to manage in the absence of additional resources. Place-focused strategies should not rely only on place-based players.
- The most important benefits of collaborative undertakings like DCED include encouraging partner organizations to broaden their thinking and forge new relationships.

**The DCED process has created momentum among partner organizations that will likely continue beyond DCED.**



The Dallas Collaborative for Equitable Development (“DCED” or “the Collaborative”) encountered significant challenges but also made notable progress towards its goals during 2021, the second year of DCED’s three-year life.

This report is the second of three white papers summarizing the work of the Collaborative and takeaways from DCED’s experience<sup>1</sup>.

- My first report, “[Equitable Development in Southern Dallas: A Summary and Analysis of the Dallas Collaborative for Equitable Development](#)” (Spring 2021), described the challenges facing under-invested Southern Dallas neighborhoods and DCED’s three focus neighborhoods; outlined the Collaborative’s mission, plans, and goals; and reported on progress as of December 2020.
- This report takes a deeper dive into the social and economic realities of the three focus neighborhoods, summarizes progress to date as of December 2021, suggests course corrections for the Collaborative’s final year, and offers preliminary takeaways from DCED’s experience.

As my first report describes, **DCED’s mission is to pursue a place-based strategy of capital and capacity building to revitalize three focus neighborhoods in Southern Dallas: West Dallas / Census Tract 205 (CT205), the Forest District, and The Bottom.** Each of these neighborhoods has suffered decades of under-investment. Each has very low income levels, low home values, and poor quality-of-life amenities. Two have relatively large Black population shares compared to Dallas as a whole, while one has a relatively high Hispanic population share. Each neighborhood is vulnerable to rapid change and displacement of current residents, in view of proximity to Downtown Dallas and to fast-growing affluent neighborhoods nearby.

At the same time, each of the neighborhoods has one or more respected neighborhood community organizations based within the neighborhood and engaged in place-based revitalization efforts.

## The Collaborative

The Collaborative, launched in March 2020 under J.P. Morgan Chase & Co.’s “Partnerships for Raising Opportunity in Neighborhoods” (“PRO Neighborhoods”) program, comprises three partner organizations:

- TREC Community Investors (TREC CI)
- Dallas College
- LiftFund

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<sup>1</sup> This report draws on data provided by the DCED partner organizations, interviews with 15 senior leaders and frontline staff from the three partner organizations and all five neighborhood community organizations engaged in DCED, and an extensive analysis of neighborhood data across Dallas County. The author thanks Dr. Lynne Stokes, Professor of Statistics at Southern Methodist University and Director of SMU’s Data Science Institute, as well as SMU doctoral students Duwani Katumullage (Department of Statistical Science) and William Cunningham (Department of Economics) for leading the Dallas County data analysis effort. The report’s conclusions as well as errors are the responsibility of the author alone.

DCED came into being as a result of a \$6 million grant from J.P. Morgan Chase and represents the largest of the Bank's 20 PRO Neighborhoods grants between the program's launch in 2016 and 2019.

The Collaborative's operating plan focuses on affordable housing, small business development, and organizational and job-skills capacity building. DCED's plan relies on close engagement with five frontline community organizations based in the three focus neighborhoods:

- Builders of Hope Community Development Corporation
- Cornerstone Community Development Corporation
- Forest Forward
- The Golden S.E.E.D.S. Foundation
- St. Philip's School and Community Center

Our first [report](#) provides further background on each organization engaged in the project.

DCED's theory of change, laid out in "[Community Driven Growth: A Roadmap for Dallas' Equitable Development](#)" before the Collaborative's launch, is that a three-year infusion of capital, technical assistance, and capacity building efforts can lead to lasting improvements in the economic and social trajectory of the three focus neighborhoods. (See the first [report](#) for more detail.)

The Collaborative has specified a set of [quantitative goals](#) with respect to housing, small business lending, and participation in skills programs offered by TREC CI, LiftFund, and Dallas College.

#### **DCED's operating plan includes:**

- Investing \$2.6 million through TREC CI in forgivable land acquisition loans and non-forgivable construction and renovation loans to improve the affordable housing stock and promote mixed-income housing in the focus neighborhoods; and creating one or more community land trusts (CLTs) to advance new development and foster wealth accumulation through homeownership;
- Investing \$1 million in a loan fund administered by LiftFund, supporting businesses led by entrepreneurs in the focus neighborhoods; and
- Investing approximately \$1.5 million in training and capacity building programs – the Small Business and Corporate Growth Lab and WorkReadyU (managed by Dallas College) and Real Estate 101 and Real Estate Bootcamp (managed by TREC CI) – with DCED funds going to facilities, program costs, and recruitment of interested adults from the three neighborhoods.

#### **Challenges and opportunities**

This white paper summarizes considerable challenges the Collaborative has encountered since launching these programs. These consist of (1) challenges posed by the COVID pandemic; (2) the ambitious goals and complexity of the DCED project; (3) execution issues that may call for course corrections; and (4) the exceptionally difficult circumstances of the three focus neighborhoods and their residents.

But the report also points to significant progress the Collaborative has made in advancing each of its goals.

**Moreover, it shows how the conversations and planning efforts surrounding the project have sparked new momentum among DCED's partner organizations, the five neighborhood community organizations, and the residents of the focus neighborhoods themselves – and how this energy will likely contribute to equitable development in Southern Dallas beyond the life of DCED.**

# A Deeper Dive Into Economic Conditions in DCED's Three Focus Neighborhoods



West Dallas CT205, the Forest District, and The Bottom face distinctive social and economic circumstances, adding complexity to the challenges of increasing affordable housing, small business activity, and job skills. The three neighborhoods also differ from each other in significant respects.

Southern Dallas is a vast, under-invested urban expanse that has experienced little economic progress in recent decades, as I describe in my first [report](#). The area south of Interstate 30 plus West Dallas between I-30 and the Trinity River is physically larger than the city of Atlanta and contains approximately 600,000 people, or about 45% of the city's population. But it represents less than 15% of the city's assessed property value. It has fewer housing units and jobs than it had at the start of the 21st century. Black and Hispanic people constitute just over 80% of Southern Dallas's population, compared with 62% for the city as a whole, based on the 2010 Census. The Black and Hispanic population of Southern Dallas exceeds the total populations of Washington, Boston, or Seattle.<sup>2</sup>

My first report as well as DCED's "[Community Driven Growth](#)" report documents extremely low median household income levels, home values, and homeownership rates in the three neighborhoods. It also analyzes the risk of high-displacing redevelopment in the neighborhoods, especially West Dallas CT205 and the Forest District.

For this report, a team of Southern Methodist University researchers including the author assembled a much more extensive dataset<sup>3</sup> on the three neighborhoods.

- The data I present here use slightly different definitions of the three neighborhoods than the Collaborative uses, because most data we rely on are available only for U.S. Census block groups, while DCED's definitions diverge from the Census for two of the three neighborhoods.<sup>4</sup>
- Our team also identified a set of other block groups that are more similar to the three focus neighborhoods than any other Dallas County neighborhoods as well as a set of block groups that are less similar to the focus neighborhoods than any other, based on a variety of social and economic attributes. Including these additional areas enables us to make relevant comparisons and identify more precisely the distinctive characteristics of the three focus neighborhoods. The "most similar" group will also make it possible to analyze the results of DCED's interventions in comparative context after the end of DCED's life in 2023.

**Figure 1** shows the three focus neighborhoods in green, the set of most similar neighborhoods in light blue, and the set of least similar neighborhoods in red. The most similar neighborhoods are almost all in Southern Dallas, while the least similar neighborhoods are in the wealthy cities of Highland Park and University Park or in affluent suburbs near the northern edge of Dallas County.

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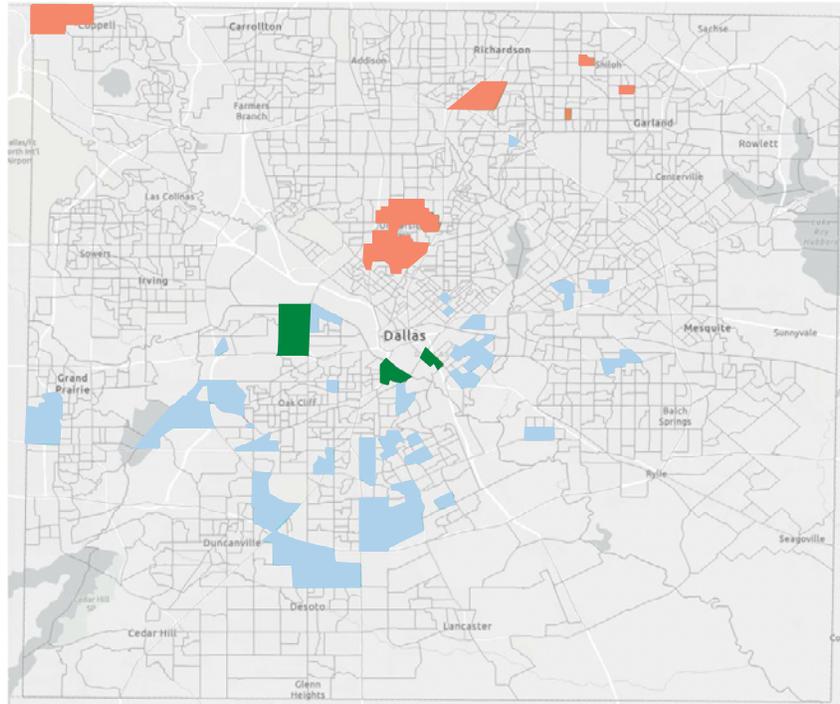
<sup>2</sup> This report uses a different definition of "Southern Dallas" than my first report, which defined the region as 9 of the city's 14 city council districts. The definition I use here is more conventional in Dallas.

<sup>3</sup> Demographic and economic data on households as well as housing quality data come from American Community Survey five-year data files for 2015-2019, U.S. Census. Data on housing permits comes from Regrid, drawing on Dallas County Appraisal District data, and is available only for the city of Dallas. Data on LiftFund loans, Small Business Administration loans, and Dallas College student participation figures comes from the three respective organizations. We calculate per resident variables by dividing raw figures by 2019 Block Group populations.

<sup>4</sup> We focus on U.S. Census block groups rather than larger "tracts" or smaller "blocks" because they provide the best balance of data availability, geographic granularity, and close mapping to the three DCED neighborhood definitions.

Figure 1

## Focus Neighborhoods plus Most and Least Similar Neighborhoods in Dallas County



For the Forest District, we show data for a single Census block group (Tract 34, Block Group 2) that covers the vast majority of the neighborhood as DCED defines it, while DCED's definition also includes portions of two other Census block groups (Tract 34, Block Group 1 and Tract 40, Block Group 1) comprising small proportions of the neighborhood as DCED defines it. For The Bottom, we show data for a single Census block group (Tract 41, Block Group 2) that contains all of the neighborhood as DCED defines it, plus a small additional area. Our data for West Dallas comprises two Census block groups (one Census tract) that match DCED's definition, since DCED defines the neighborhood using Census boundaries (Tract 205).

<sup>5</sup> We identify most and least similar Census block groups based on data for all block groups in Dallas County. We exclude block groups whose ratio of residential addresses to total addresses is below 0.1 based on Regrid data, to exclude areas dominated by non-residential land uses. We measure "distance" of each block group from each of the three focus neighborhoods as the Euclidean distance between each pair based on a broad set of relevant demographic and economic variables (racial composition [Black, non-Black Hispanic, Asian, and non-Hispanic White population shares]; foreign-born population shares; educational attainment [over-25 population shares with (1) no high school diploma or GED, (2) an associate degree, or (3) a bachelor's degree or higher]; commuting transportation modes [shares of working adults relying on (1) a private vehicle, or (2) public transportation]; share of households below federal poverty thresholds; household composition [household shares in which adults are (1) divorced, (2) a single female living with children under 18, or (3) a single male living with children under 18]; household shares with zero, one, or two-plus people working; homeownership rate; number of rooms in the home [one, two, or three-plus]; age of homes [share built (1) before 1949, (2) since 2000, (3) since 2010, or (4) since 2014]; housing quality [share of homes without (1) full kitchen facilities, (2) indoor plumbing, (3) a computer, or (4) an Internet connection]; unemployment rate; and median land price per square foot). We define the set of "most similar" block groups as the intersection of all block groups that are among the 2.5% of all Dallas County block groups "closest" to West Dallas, all that are among the 2.5% closest to the Forest District, and all that are among the 2.5% closest to The Bottom on our distance measure, and the set of "least similar" block groups as all that are among the 5.0% of all Dallas County block groups that are least close to all three of the three focus neighborhoods. We determine "closeness" by passing each block group's information through an unsupervised random forest where block groups are sorted through nodes of a decision tree. A ratio is then calculated by taking the number of times a block group ended up on the same branch as a block group of interest over the total number of trees the data was passed through. The larger the ratio, the closer the two block groups are.

## Demographics and Income

As Table 1 shows, the three focus neighborhoods collectively contain just under 7,000 people.

- Median household income averaged \$24,263 across the three neighborhoods in 2019, amounting to roughly one-third of the average level for all Dallas County block groups and just over one-tenth the average level of the least similar neighborhoods. Roughly 44% of households live below the poverty line based on federal income thresholds, compared with 14.7% for the county as a whole. Poverty rates in all three focus neighborhoods significantly exceed even those of the most similar neighborhoods in the county (33.3% on average).
- West Dallas CT205 and the Forest District have far higher Black population shares than the average Dallas County neighborhood, while The Bottom has a higher-than-average Hispanic population share. (The Black population share is considerably higher in the more narrowly restricted area that DCED defines as The Bottom.) The Bottom also has a much higher foreign-born population share than the average neighborhood, at 37.8%, while immigrant population shares are in line with the county average in West Dallas CT205 and well below average in the Forest District.

We show a variety of data for the focus neighborhoods and comparator neighborhoods in chart form in the Appendix to this report.

Table 1<sup>6</sup>

### Demographics and Income: A Diverse Set of Underinvested Neighborhoods

	Population	Med Hhold Income	% Poverty Rate	Racial composition				% Foreign-Born
				Black	Hispanic	Asian	White	
West Dallas (205)	5,531	\$20,425	43.0%	61.7%	29.3%	4.0%	4.7%	21.4%
Forest District	719	\$26,382	37.4%	55.8%	19.9%	1.1%	23.2%	5.8%
The Bottom	444	\$25,982	51.1%	19.6%	77.5%	0.0%	2.9%	37.8%
Avg of 3 Neighborhoods		\$24,263	43.8%	45.7%	42.2%	1.7%	10.3%	21.7%
Most Similar Neighborhoods: Avg		\$32,592	33.3%	55.6%	35.2%	0.5%	7.2%	15.8%
Least Similar Neighborhoods: Avg		\$206,635	3.2%	3.6%	5.3%	9.7%	77.7%	12.2%
Overall average		\$72,611	14.7%	19.4%	39.8%	5.3%	33.1%	23.0%
* All averages are population-weighted, using 2020 populations								

<sup>6</sup> We calculate average statistics for each set of neighborhoods as unweighted averages of the statistics for each included neighborhood in all tables and charts in this report. Other than in the focus neighborhoods, this means calculating the unweighted mean of the statistics for each included Census block group.

## Barriers

**Table 2 points to a variety of barriers which impede access to education and work opportunities in the focus neighborhoods, to an even greater degree than in the county’s most similar neighborhoods.**

- **Educational attainment levels:** Just over 30% of residents of the focus neighborhoods aged 25 or higher lack a high school diploma or GED, on average across the three neighborhoods. Only 9.6% have a bachelor’s degree or higher, while 2.5% have an associate degree. The focus neighborhoods rank slightly below the most similar neighborhoods on each measure on average, and far below the average Dallas County neighborhood.
- **Transportation:** 21.7% of working people in the focus neighborhoods do not have access to a private vehicle – more than 6 percentage points higher than even the most similar neighborhoods, on average. 11% commute to work using public transit, which is very limited in Dallas County.
- **Technology access:** 34.1% of households in the focus neighborhoods have no computer in the home, while 40.3% lack Internet access, on average. In these respects as well, residents in the focus neighborhoods face greater barriers to opportunity even than the most similar neighborhoods, and far greater barriers than the average Dallas County neighborhood.
- **Child-care:** Anecdotal evidence indicates that child-care challenges also present substantial barriers to opportunity for residents of the three focus neighborhoods, although available data did not allow us to quantify this issue.

Table 2 also illustrates notable differences across the three focus neighborhoods. The Forest District has higher educational attainment levels than the other two neighborhoods but lower technology access. The Bottom has the lowest educational attainment levels and highest proportion of workers without a vehicle of the three neighborhoods, as well as the greatest physical distance from large job centers, but it has better technology access. West Dallas CT205 is in between the other two neighborhoods on these measures.

- In the least similar neighborhoods in Dallas County, 79% of residents aged 25 or older have a bachelor’s degree or higher, and less than 2% of households lack computers or Internet access.

Table 2

### Multiple Barriers to Education and Work Opportunities

	Educational Attainment			Workers / No Vehicle	Technology Access	
	No HS or GED	Associate	Bachelors+		No Computer	No Internet
West Dallas (205)	31.6%	3.3%	9.1%	18.4%	32.9%	40.3%
Forest District	15.7%	4.2%	14.6%	20.6%	48.7%	47.0%
The Bottom	44.2%	0.0%	5.0%	26.0%	20.5%	33.5%
Avg of 3 Neighborhoods	30.5%	2.5%	9.6%	21.7%	34.1%	40.3%
Most Similar Neighborhoods: Avg	29.4%	4.6%	9.9%	15.4%	30.0%	38.7%
Least Similar Neighborhoods: Avg	2.6%	3.4%	79.0%	15.8%	0.8%	1.8%
Overall average	22.0%	5.3%	30.6%	10.4%	10.7%	16.9%
* All averages are population-weighted, using 2020 populations						

## Housing, small business, and community college participation

Table 3 and the next three figures show baseline 2019 data for the three challenges DCED aims to impact directly: housing, small business, and community college participation.

**Housing: Table 3 shows that the three focus neighborhoods have unusually old housing stocks, low levels of recent new development, and low homeownership rates.**

- **Age:** 31.8% of housing units in the focus neighborhoods were built before 1949 on average, compared with 10.2% for the average Dallas County neighborhood.
- **New development:** Only 4.5% of housing units in the focus neighborhoods were built since 2010 on average, with just 0.9% of units since 2014. These ratios are modestly below those for the most similar neighborhoods and for the county as a whole. The three neighborhoods also saw fewer single-family residential building permits than the most similar neighborhoods or the average neighborhood in the city of Dallas between 2015 and 2019, measured on a per resident basis. There were no new permits for new multi-family residential development over the same period, also worse than the most similar neighborhoods.
- **Housing quality:** The focus neighborhoods have much higher proportions of sub-standard housing than the average Dallas County neighborhood and somewhat higher than the most similar neighborhoods, based on the share of housing units with one or two rooms, the share without fully equipped kitchens, and the share without functional indoor plumbing. 10.4% of housing units were vacant during 2015-2019 in the three focus neighborhoods, on average. The share of residents without functional kitchens or plumbing is probably below 5%, since there is likely overlap between the units lacking these features and those that are vacant, but we cannot confirm this prediction from the data.
- **Homeownership:** Only 26% of residents own their home in the three focus neighborhoods on average, compared with 32.2% in the most similar neighborhoods, 86.7% in the least similar neighborhoods, and 58.5% in Dallas County as a whole.

Table 3

### Housing Stock: Aging, Mostly Rental, and with Little Recent Development

	Housing Age				Permits per 1000 pop			Housing Quality				Land Val per Sq Ft	% Owner Occupied
	% Built	% Built Since ...			2015-19			1 or 2	No	No	Vacant		
	Pre-1949	2000	2010	2014	New SF	New MF	Demo	Rooms	Kitchen	Plumbing			
West Dallas (205)	3.8%	59.3%	12.1%	2.7%	0.0001	0.0000	0.0001	15.5%	1.2%	0.0%	5.0%	\$ 4.66	21.7%
Forest District	48.5%	5.8%	1.4%	0.0%	0.0006	0.0000	0.0017	41.9%	4.7%	1.9%	3.3%	\$ 4.79	12.3%
The Bottom	43.1%	23.4%	0.0%	0.0%	0.0041	0.0000	0.0090	0.0%	23.4%	17.2%	23.0%	\$ 5.10	44.1%
Avg of 3 Neighborhoods	31.8%	29.5%	4.5%	0.9%	0.0016	0.0000	0.0036	19.1%	9.8%	6.4%	10.4%	\$ 4.85	26.0%
Most Similar Neighborhoods: Avg	20.1%	18.8%	4.6%	1.3%	0.0025	0.0009	0.0017	6.3%	6.7%	4.9%	13.2%	\$ 3.73	32.2%
Least Similar Neighborhoods: Avg	30.4%	21.6%	8.2%	5.6%	0.0009	0.0000	0.0010	0.5%	0.8%	0.6%	7.0%	\$91.61	86.7%
Dallas County average	10.2%	14.2%	4.8%	2.5%	0.0021	0.0032	0.0019	5.6%	2.2%	1.3%	7.6%	\$ 9.35	58.5%
* All averages are population-weighted, using 2020 populations													

Table 3 also shows the wide variety across the three focus neighborhoods.

- The Forest District has seen little new development since 2000 and has an extremely low homeownership rate at 12.3%. Fully 48.5% of its housing stock was built before 1949 and 41.9% consists of homes with only one or two rooms, though the neighborhood has few homes that are vacant or lack functional kitchen and plumbing facilities.
- The Bottom saw no homes built from 2010 to 2019, though a for-profit developer has apparently built several single-family houses since the most recent data report available to us. The Bottom has a higher homeownership rate than the other two neighborhoods but also higher proportions of housing units and lots that are vacant or lack kitchen and plumbing facilities. Some good news: the City of Dallas recently completed major investments in infrastructure in The Bottom, including improved streets, sidewalks, street signs, and water utilities.
- West Dallas CT205 has a newer housing stock than the other two neighborhoods, since the area contained the city’s largest public-sector housing projects until they were razed in the late 20th century. West Dallas CT205 enjoyed a surge in single-family development between 2000 and 2012, primarily in the successful Greenleaf area built by developer KB Homes and nonprofit Habitat for Humanity. Housing quality is higher than in the other two neighborhoods, based on kitchens and plumbing. However, West Dallas CT205 has seen little new development over the last 10 years.

Figure 2  
**Housing Stock in the Three Focus Neighborhoods**



Although the “Community Driven Growth” report demonstrates considerable concern in all three neighborhoods over the potential for rapid change and displacement of existing residents, the focus neighborhoods have not yet experienced a large degree of high-displacing new development, based on their low levels of new construction and their still-low land values – roughly half the Dallas County average and only slightly higher than in the most similar neighborhoods.

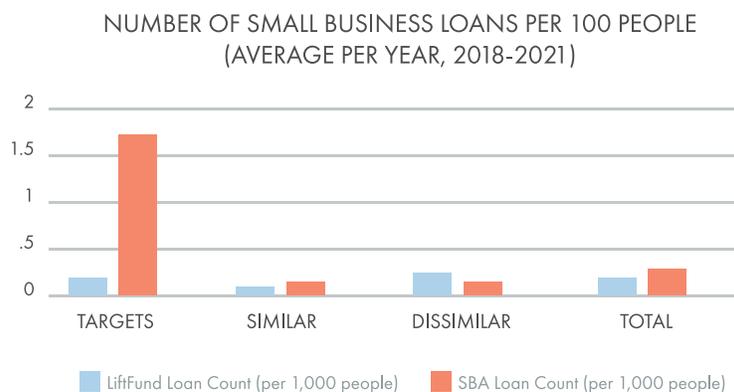
**However, TREC CI and the five frontline neighborhood organizations report speculative land purchases by investors and large increases in land values over the past two years, suggesting that high-displacing redevelopment could start to pick up in the three neighborhoods.**

- Permits for demolition activity issued between 2015 and 2019 were well above permits for new development over the same period. This could indicate that demolition activity driven by code enforcement by the City is causing long-term shrinkage of the housing stock. Or it may be that some of this demolition activity is a harbinger of new development in the planning process, some of which could raise displacement worries further. Available data do not allow clear conclusions about what is driving demolition activity in the focus neighborhoods.

**Small business lending:** Figure 3 shows small business lending in each set of neighborhoods from 2018 to 2021, based on the number of loans made by LiftFund (blue bars) and the Small Business Administration (SBA, red bars) per resident. LiftFund lending activity, while modest in absolute terms, has been higher in the focus neighborhoods than in the most similar neighborhoods and in line with Dallas County averages, though below its level in the least similar neighborhoods. SBA lending has actually been far higher in the focus neighborhoods than in the other three groups, on average.

- More detailed data (not shown) demonstrates that The Bottom and, to a lesser degree, West Dallas CT205 raise the average for both lenders, while the Forest District has experienced no loans from either lender over the period.
- Figure 3 does not show large geographic disparities in small business lending activity, other than the unusually high volume of SBA loans per capita in The Bottom. On the other hand, it may suggest that if LiftFund and the SBA are trying to target under-invested neighborhoods in Dallas County, they are not entirely succeeding. For both lenders, lending per capita is modestly higher in the affluent neighborhoods least similar to West Dallas, the Forest District, and the Bottom than in the under-invested neighborhoods that are most similar.

Figure 3  
**Small Business Loans in the Three Focus Neighborhoods**

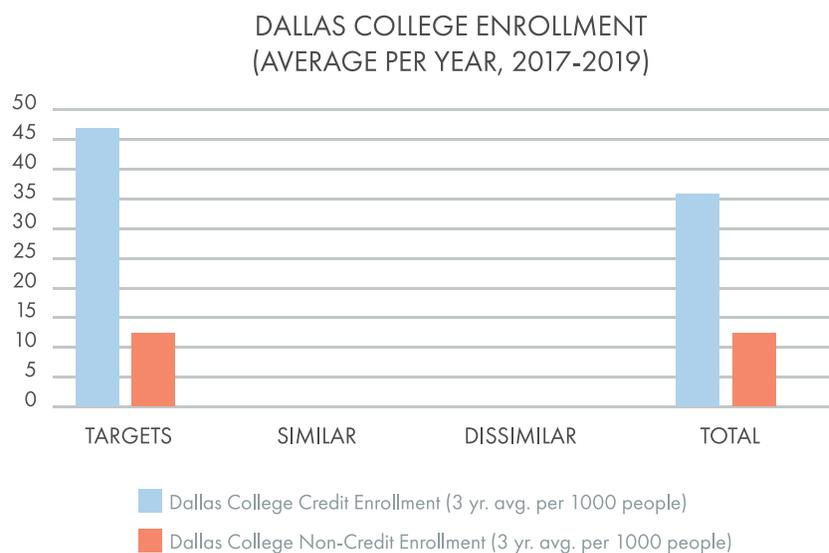


**Community college participation:** Figure 4 shows that per capita enrollment in credit courses at Dallas College (Dallas County’s community college system) was higher in the focus neighborhoods than in the county as a whole between 2017 and 2019. Non-credit enrollment was in line with the Dallas County average.<sup>7</sup> Our team does not have sufficient Dallas College data to calculate averages for the most or least similar neighborhoods.

- Data suggest that awareness of Dallas College opportunities is not lacking in these areas.
- However, the data also point to relatively low completion rates. Approximately 4.7% of people in the focus neighborhoods enrolled in a Dallas College credit course each year from 2017 to 2019 (Figure 4), but only 2.5% of residents over 24 years old have an associate degree (Table 2). By comparison, roughly 3.6% of people in the average Dallas County neighborhood enrolled in a Dallas College course each year, and 5.3% of all residents over 24 have an associate degree.

<sup>7</sup> Our figure for non-credit enrollment in the three focus neighborhoods is an upper bound, as the data available from Dallas College does not give exact numbers for each neighborhood.

Figure 4  
**Dallas College Enrollment Ahead of County Averages**





## Housing

DCED made further progress in planning efforts aimed at new mixed-income housing during 2021, but the Collaborative also faced significant execution challenges.

My first **report** noted that by December 2020, TREC CI had launched its Affordable Housing Loan Fund (AHLF), hired a part-time project manager to provide technical assistance to the five neighborhood community organizations, engaged more than 50 TREC volunteers, conducted numerous meetings with City staff, and initiated plans for several dozen new affordable housing units.

- It also cited several hurdles that had delayed progress towards loan closings and construction starts: the Covid-19 crisis, City of Dallas regulatory challenges, inadequate capital beyond TREC CI's \$2.6 million loan fund, and the inherent complexity of developing new affordable units.

As of December 2021, four of the five neighborhood community organizations are working on live projects with technical support from TREC CI. TREC CI has reasonable visibility to approximately \$1.8 million in potential loans, and potentially up to the full \$2.6 million in the loan fund. DCED's \$1.8 million in partially forgivable loans, paired with more than \$3 million from City government and additional financing from the private sector, has the potential to create approximately 50 new housing units.

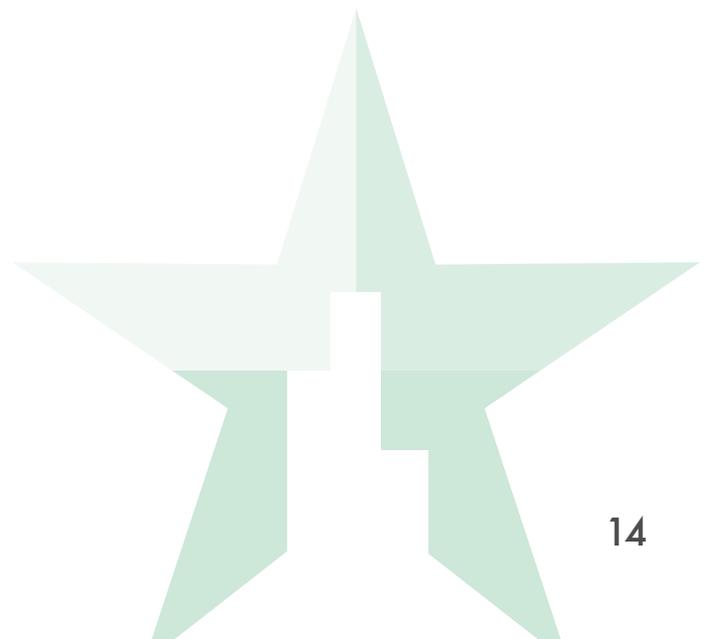
However, the AHLF has not yet closed its first loan. DCED has identified only limited non-government capital sources, though all DCED partners recognize the Collaborative must leverage the \$2.6 million AHLF with considerable outside capital to achieve its three-year goal of 200 new units and 75 renovated units in the focus neighborhoods.

- **West Dallas:** Builders of Hope Community Development Corporation is planning a 36-unit multifamily rental development, with all units intended for families below 100% of area median income. Builders of Hope estimates a project cost of \$7.5 million, to be funded with a \$500,000 partially forgivable loan from the AHLF, \$1.8 million in City of Dallas subsidies, and a \$5.2 million construction loan. Builders of Hope is also working with local partners to develop a longer-term anti-displacement strategy for West Dallas and at-risk neighborhoods throughout Dallas County.
- **The Forest District:**
  - St. Philip's School and Community Center controls land parcels that could allow for 15 single-family units and multifamily structures with up to 85 units, based on a master plan the organization has developed with technical assistance from TREC CI and other local partners. St. Philip's plans a first phase project to build seven for-sale single-family units together with for-profit developer Matthews Southwest, to be funded partly by a loan of \$700,000 to \$750,000 from the AHLF. Current hurdles include completing the necessary land assemblages, addressing environmental issues raised by defunct auto repair and dry-cleaning facilities on the site, closing a City of Dallas subsidy, and securing additional financing. In addition, St. Philip's is concerned that an active industrial facility nearby with a permit to emit air contaminants will prevent it from qualifying for certain government funding for their planned multi-family project. St. Philip's is working to build buy-in for its first phase of single-family development among current residents, some of whom have expressed concern about new affordable multifamily developments in the neighborhood.

- Cornerstone Community Development Corporation is working on plans for multifamily structures with up to 65 transitional housing units on land it currently controls. Cornerstone’s thinking has evolved away from prior plans to build single-family houses and townhomes, partly because of fast-rising construction costs. Cornerstone has held discussions on partnering with a for-profit developer, but this conversation has stalled. Cornerstone will seek an AHLF forgivable loan for its planned project, if possible.
- Builders of Hope is working on plans for two single-family homes in the neighborhood.
- Forest Forward has backed away from plans to develop 100 or more multifamily units with AHLF funding during the 2020-2022 life of DCED, primarily because of organizational capacity issues in view of Forest Forward’s ambitious effort to renovate and reactivate the historic Forest Theater and the short timeline of DCED.
- **The Bottom:** The Golden S.E.E.D.S. Foundation is working on plans to build 22 single-family units on land it controls, advancing a neighborhood master plan endorsed by the Dallas City Council in 2015. Golden S.E.E.D.S. aims to start construction on seven units in partnership with Matthews Southwest and its affiliate Innovan as an initial phase. The Foundation had previously intended to build 11 in the first phase but discovered that four lots are in a flood plain and will require further work to secure City approval. Golden S.E.E.D.S. intends for the 22-unit project to include both for-sale and rental units and expects to fund the project with a \$1.4 million City of Dallas subsidy (already granted), a loan of \$500,000 to \$750,000 from the AHLF, and other sources. Current hurdles include securing financing and addressing City regulatory issues.

My first report also outlined plans by three neighborhood community organizations – St. Philip’s, Cornerstone, and Builders of Hope – to establish separate community land trusts (CLTs) within their respective neighborhoods, with technical assistance from TREC CI. The Dallas City Council approved an ordinance allowing for CLTs in late 2019 and published a request-for-proposals in mid-2020.

- None of the neighborhood community organizations (nor any other Dallas nonprofits) have submitted applications as of December 2021. One reason for the delay is that all DCED partner organizations came to understand the administrative complexity and costs associated with managing a CLT, and some have been rethinking their initial strategy of creating separately managed, neighborhood-specific land trusts. In addition, City staff have not favored moving forward until potential applicants clarify how they intend to manage land trusts they create and demonstrate that they have the resources and organizational capacity to do so.



### **The Collaborative is pursuing five initiatives to overcome these execution challenges:**

- The Collaborative applied to JP Morgan Chase in early 2022 to authorize expansion of DCED’s focus geographies to include other under-invested areas adjacent to the existing focus neighborhoods. Builders of Hope plans to build 20 affordable single-family units in a West Dallas area adjacent to Tract 205 and would seek an AHLF loan should DCED receive approval to expand its range.
- TREC is considering a change to its minor home repair program, to grants instead of loans.
- TREC CI plans to engage several experienced for-profit housing developers in early 2022, raising the possibility of making AHLF loans available to other borrowers beyond the five neighborhood community organizations.
- St. Philip’s and Builders of Hope, with help from TREC CI and local outside consultants, are studying a model in which a new nonprofit might act as a backbone organization providing management services to multiple neighborhood-specific CLTs. They cite one example of this structure: the Baltimore nonprofit GEDCO has established an affiliate “SHARE Baltimore,” with \$200,000 in funding from city government, to provide services to as many as six newly created CLTs. This model might reconcile the need for citywide economies of scale in CLT administration with the understandable reluctance of neighborhood organizations to turn over existing land assemblages and future affordable homes to a nonprofit governed from outside the neighborhood. TREC CI has applied for funding separate from DCED for the study.
- TREC CI has made changes to the land acquisition loan in response to feedback from the community organizations. These changes include removing the maximum loan amount (previously capped at \$25,000 per lot) and lowering the commitment fee from 1% to 0.5%. TREC CI has also changed the interest rate on construction loans to prime *fixed rate at closing* from prime +2% *fixed rate at closing*.

### **Small business**

DCED has also encountered substantial execution challenges in its small business lending strategy.

The Collaborative’s goal is to invest \$1 million in 26 loans to small or startup businesses based in the focus neighborhoods or whose founders live there, with average value of approximately \$40,000. By December 2020, LiftFund had launched a landing page and conducted significant outreach but had not closed its first loan. Hurdles included connecting with potential borrowers amidst the pandemic and scarcity of qualified firms. LiftFund considered widening eligibility, relative to its typical standards.

As of December 2021, LiftFund has closed three loans: a loan of \$51,000 to a minority woman-led business with seven employees at the time of closing; a loan of roughly \$4,000 to a self-employed minority woman; and a loan of \$30,631 to a minority women-owned restaurant business aiming to hire three additional employees in the near future. LiftFund has conducted extensive grassroots canvassing. As of December 31, 2021, LiftFund has held 2 financial capability training events with 32 unique attendees, 63 small business development training sessions with 35 unique attendees and 16 small businesses assisted, and 5 outreach events with 20 attendees.

LiftFund acknowledges that developing leads through DCED and closing loans has proved “extremely challenging” and that the Collaborative’s goal of \$1 million over three years was “overconfident.”

- **Lead generation:** LiftFund, a national nonprofit whose Dallas office has originated about \$1 million of loans annually across its North/Central Texas and Oklahoma territory in recent years, typically generates leads through intermediaries like banks and chambers of commerce – and has little experience of grassroots canvassing in a micro-targeted geographic area. The neighborhood community organizations have no experience developing leads positioned to borrow at LiftFund’s targeted scale. Cornerstone has provided microloans and referrals to small business coaching to local entrepreneurs for years, while St. Philip’s has provided referrals, but all resulting loans have been in amounts far smaller than \$40,000. Each has generated a handful of leads. The other neighborhood community organizations have no infrastructure for small business lending and have not meaningfully engaged in lead generation.
- **Borrower qualifications:** Most would-be borrowers in the focus neighborhoods lack the business planning skills, work history, and credit history that LiftFund requires, based on DCED’s experience – obstacles exacerbated by the rise of the gig economy and pandemic disruptions. Some have difficulty documenting asset holdings, perhaps because they are unbanked or because they fear losing access to means-tested government programs.
- **Borrower interest:** Small-scale entrepreneurs in Southern Dallas often distrust financial institutions and fear indebtedness.
- **Borrower access:** Some would-be entrepreneurs have lacked the transportation means to attend DCED information sessions.

#### **The Collaborative is pursuing four initiatives to address these challenges:**

- Widening the focus geography potentially means increasing LiftFund’s lead generation.
- LiftFund is engaging with banks and other intermediaries, including a Chase Bank branch on Southern Dallas’s Jefferson Boulevard and Dallas’s Black and Hispanic Chambers of Commerce.
- DCED proposed to JP Morgan Chase in early 2022 to authorize allocating part of DCED’s \$1.0 lending facility to a new zero-interest forgivable loan product. Loan terms would require borrowers to satisfy specific requirements to become eligible for loan forgiveness.<sup>8</sup>
- Separate from LiftFund’s activities, St. Philip’s and TREC CI are studying the idea of creating a community investment trust, which could own one or more real estate assets in the Forest District neighborhood and invite local residents to buy into the trust’s equity over time. TREC CI is financing an engagement with Mercy Corps, a Portland, Oregon nonprofit that has pioneered this novel mechanism for building wealth and ensuring local control of neighborhood land use in a low-income neighborhood in East Portland.

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<sup>8</sup> Requirements might include participating in consultation with a small business coach and completing a business assessment. LiftFund Dallas College would set specific requirements, develop loan terms allowing for varying degrees of loan forgiveness based on completion of requirements, and tracking the program with a shared Salesforce database.

## Capacity building

**Dallas College entrepreneurship and job training programs:** Dallas College has successfully adapted its programs to pandemic conditions but faces challenges in student recruitment and persistence.

In 2020, Dallas College hired an Assistant Director of Outreach, Marketing, and Special Programs and a Small Business Advisor for its Small Business and Corporate Growth Lab at the College's Bill J. Priest Center, as I described in my first report. It also hired a Community Outreach Manager to work with the neighborhood community organizations to raise awareness of Dallas College's workforce readiness programs. Dallas College conducted extensive outreach and one-on-one meetings in the focus neighborhoods, served 30 small businesses through DCED, recruited a handful of neighborhood residents to its WorkReadyU programs, and pivoted relevant programs to online formats.

In 2021, Dallas College continued to work hard on recruitment and retention, but with limited results due to what one Dallas College executive referred to as "hit after hit after hit" during the pandemic. The entrepreneurship program held 65 sessions with 244 unique attendees. Ten neighborhood residents participated in WorkReadyU programs during 2021, with one woman completing a catering certification and one man completing a construction certification.

- **Lead generation:** Dallas College has little experience with geographically micro-targeted one-on-one recruitment. The neighborhood community organizations have modest or no capacity to operate case management systems to support recruitment and persistence of students. St. Philip's and Cornerstone have each generated leads, but the other neighborhood organizations have been less engaged. Dallas College and the neighborhood organizations have not created effective feedback loops on individual participants, all DCED partners agree. The pandemic has further stressed the organizational capacity of each partner.
- **Mismatch between participant skills and programs:** Participants in Dallas College's entrepreneurship program have typically lacked the financial knowledge and business experience to thrive in the program as it is currently constituted.
- **Other priorities:** Small businesses have been in "survival mode" during the Covid-19 crisis. Many have been reluctant to commit time to the program or incur indebtedness.
- **Access challenges:** Some residents have been unable to participate in programs because of lack of Internet connections or technology savvy, or because they do not have a car.

**Dallas College has adapted to these challenges by expanding outreach to more referral sources, particularly organizations offering case management and wrap-around services. Dallas College is also pursuing broad workforce initiatives to build better pathways to living wage, upwardly mobile careers.**

**TREC CI real estate programs:** In Fall 2020, TREC CI ran its Real Estate 101 program with 26 participants, including four from the focus neighborhoods. TREC CI cancelled its planned in-person "Bootcamp" program in April 2020 because of inadequate time to transition to a virtual format.

During 2021, TREC CI ran its Real Estate 101 program in hybrid form with 26 participants and its Real Estate Bootcamp program in virtual form with 45 participants. Participants included employees of and referrals from St. Philip's, Cornerstone, and Builders of Hope.

# Conclusions & Takeaways from DCED's First Two Years



## Conclusions

This white paper points to several conclusions about the DCED project as of December 2021:

- The Collaborative made progress with each program during 2021 but faces considerable challenges, causing DCED to fall behind relative to its plans. These include (1) pandemic disruptions; (2) DCED's ambitious goals and complexity; (3) execution issues, and (4) the difficult circumstances of the three focus neighborhoods and their residents.
- The focus neighborhoods face distinctive obstacles impeding access to educational and work opportunities, even more severe than those faced by similar Southern Dallas neighborhoods. These include educational attainment levels, digital access, and transportation.
- The focus neighborhoods generally suffer from low-quality housing stock and low levels of new development, though specific housing challenges vary significantly across the three areas.
- TREC CI has not yet closed its first housing loan, but four of the five neighborhood community organizations are working on affordable housing projects with technical support from TREC CI. TREC CI has visibility to roughly \$1.8 million in potential loans, supporting the development of about 50 units, and potentially up to the full \$2.6 million in the loan fund.
- LiftFund, Dallas College, and TREC CI are behind plan in building engagement with their small business lending and capacity building programs, reflecting pandemic disruptions and other execution challenges.
- All DCED partners are adapting plans to address challenges emerging over the past two years. Key shifts include widening DCED's geographic focus to increase activity levels, adjusting TREC CI's minor home repair, land acquisition, and construction loan products, increasing engagement with experienced players like for-profit developers and financial institutions, studying innovative approaches to community land trusts and neighborhood wealth building, and proposing a new zero-interest forgivable loan product for small businesses.
- DCED has not set in motion clear plans to leverage its grant funding with additional capital from the public, private, and nonprofit sectors. Full realization of DCED's objectives will require substantial additional capital, particularly in mixed-income housing.

## Takeaways after year two

- **Understanding and adapting to neighborhood realities:** Projects like DCED would benefit from detailed understanding of neighborhood conditions, particularly those likely to impede project execution or create distinctive opportunities.
  - **Lessons from the pandemic:** The Covid-19 crisis has not only slowed execution of DCED programs but also illuminated complex realities that constrain opportunity and economic mobility in places like Southern Dallas. Based on DCED’s experience, these go beyond disparities in education, job market access, and healthcare, extending to distrust in public sector authorities, financial institutions, and higher education institutions. The DCED partners and community neighborhood organizations are working to earn trust among residents, but DCED’s experience to date shows this is work in progress.
  - **Neighborhood readiness for interventions:** DCED has encountered lower readiness for its programs than expected. In addition, past experience of for-profit developers suggests the possibility that DCED plans for new multi-family housing might raise concerns among some neighborhood residents. DCED partners conducted effective listening sessions before the project’s launch, but these appear to have been more successful in bringing residents’ concerns to light than in gauging their appetite for specific interventions.
  - **Hurdles posed by education and work experience:** The focus neighborhoods have high population percentages without a high school diploma or GED, even relative to close Dallas County peers. DCED’s experience suggests the Collaborative underestimated the hurdles to successful participation posed by relevant education levels, job training, and work experience in these historically under-resourced communities. Projects like DCED need to meet residents where they are and avoid “overwhelming” them, as one community leader put it.
  - **Hurdles posed by digital and physical access issues:** 34% of households in the focus neighborhoods lack computers while 40% lack Internet connections, on average. Digital connectivity gaps have impeded participation in DCED programs, just as they have widened learning disparities among children. Unavoidable shifts to virtual program formats have exacerbated these issues. Transportation barriers have also constrained participation – unsurprising in neighborhoods where more than 20% of working people lack a private vehicle. Projects like DCED must somehow manage around these barriers.
  - **Data-driven analysis of the problems that projects aim to address:** Participation by focus neighborhood residents in Dallas College courses is in line with county averages but persistence is probably well below average. Participation in LiftFund small business lending is also similar to county averages. This raises the possibility that recruitment of more residents to these programs may be less effective in driving skills development and small business growth than efforts targeting persistence and completion in community college programs and workforce and career readiness of residents.
  - **Variation across neighborhoods:** This report points to large differences across the focus neighborhoods, despite their commonalities. In the Forest District, it might make sense to focus on technology access, aging housing stock, low homeownership rates, and the absence of past LiftFund lending. In The Bottom, low levels of car ownership and educational attainment and high levels of substandard housing stand out. In West Dallas CT205, equitable development efforts might build on the neighborhood’s record of successful housing development before 2012 and its close access to large job centers, overcoming the neighborhood’s sense that it feels like an “island” surrounded by highways.

- **Affordable and mixed-income housing:**

- **Experience and know-how:** DCED’s record suggests that engaging experienced for-profit developers alongside neighborhood organizations is likely to produce better results than trying to build neighborhood nonprofits into large-scale real estate developers. Building affordable housing at scale is extremely difficult, particularly in centrally located urban areas. Perhaps unsurprisingly, the Collaborative’s affordable housing efforts have advanced furthest in West Dallas, since Builders of Hope is the only one of the five neighborhood community organizations with substantial experience in housing development. The other four have admirable track records in other areas but limited direct engagement in affordable housing development before DCED, although St. Philip’s and Cornerstone have made significant strides in building organizational capacity for their housing initiatives. St. Philip’s and Golden S.E.E.D.S. partnerships with Matthews Southwest and Innovan are steps in the right direction.
- **Mixed-income housing:** The Collaborative explicitly aims to create mixed-income housing in the focus neighborhoods but has not pursued strategies aimed at creating a faster pace of market-rate development. Doing so would require an even greater degree of resident buy-in, deeper engagement with for-profit developers, and multifamily projects aimed at affordable units alongside market-rate units and greater density (as the City’s “inclusionary zoning” ordinance allows). On the other hand, it’s possible that, as one of the neighborhood community organizations suggests, the best path to creating sustainable mixed-income communities in the three focus neighborhoods would be to emphasize development of substantial new affordable housing before encouraging development of new market-rate housing by for-profit developers.
- **Leveraging additional capital sources:** The Builders of Hope project will include significant bank financing, but DCED’s other housing initiatives appear to be dependent on scarce public sector funds – a factor constraining affordable housing development in all cities. The best way to leverage private-sector capital at scale alongside sources like DCED’s PRO Neighborhoods grant is to pursue true mixed-income development, since investors and lenders can achieve target returns in mixed-income projects if the mix of market-rate and affordable units is well calibrated. Projects like DCED might also benefit from engagement with local philanthropic and impact investment sources.
- **Home repair:** The Collaborative has made only limited progress towards its repair and renovation goals, partly because it aims to leverage DCED funds with a City of Dallas minor home repair program that imposes severe restrictions required by the U.S. Department of Housing and Urban Development. A renovation program could potentially stretch DCED’s funds to good effect in the Forest District and The Bottom, in view of their aging and substandard housing stock. In the Forest District, it would build on a successful effort by St. Philip’s to raise \$125,000 in private philanthropy for minor home repairs.
- **Homeownership:** More homeownership – particularly in the Forest District and West Dallas because of their exceptionally low ownership rates – would promote wealth building and diminish displacement risks. West Dallas’s Greenleaf area illustrates the potential for promoting sustainable homeownership through financial coaching and subsidized mortgages. Projects aimed at non-displacing economic development should focus on creating new homeowners as well as building new homes.
- **Community land trusts:** DCED’s neighborhood community organizations under-estimated the complexity and costs of managing a community land trust and have wisely shifted their thinking towards creation of a single nonprofit providing management services to support one or more CLTs in Dallas. The hub-and-spoke model of a backbone management organization and multiple neighborhood-specific trusts holds promise, but projects like DCED should carefully study its benefits and pitfalls in Baltimore and other cities trying it. A TREC CI planning document supposes that neighborhood-specific land trusts would retain numerous management functions, raising questions about how entities like the neighborhood community organizations would staff and budget for them.

- **Small business lending and capacity building:**

- **Recruitment and referral sources:** DCED’s efforts to generate small business borrower leads have fallen behind plan partly because neither LiftFund nor the neighborhood community organizations have a track record of attracting potential borrowers at the scale DCED is targeting through grassroots canvassing. LiftFund’s proven model is to generate leads across broad geographic areas through intermediaries like banks and chambers of commerce. Likewise, the neighborhood organizations have little experience recruiting candidates for Dallas College entrepreneurship and job training programs. Projects like DCED should rely on geographically broad-based partners with substantial relevant experience in addition to neighborhood community organizations whose primary activities are in different domains.

- **Understanding and overcoming barriers to participation:** Most potential participants in DCED’s small business lending and training programs are not prepared to engage with DCED at the level the Collaborative was expecting, this experience has shown. Digital access and transportation challenges also pose serious barriers to participation. Projects like DCED need to address barriers head-on, perhaps by stepping up informal coaching, mentoring, and networking activities and de-emphasizing large loans and time-consuming programs like Dallas College’s Growth Lab for most entrepreneurs with whom it engages. Improving persistence and completion rates in Dallas College programs would also likely require sustained case management activities that the neighborhood organizations are not currently designed to provide. Dallas College should develop better case management capacity or partner with experienced organizations to provide it.

- **The role of neighborhood community organizations:** The five neighborhood organizations play vital roles as anchor institutions in their neighborhoods, but the DCED operating plan has asked them to do more than they are designed and equipped to do. Each organization is widely respected in the Dallas community. Each has robust connections to residents in its surrounding neighborhood and impressive networks of external relationships in the Dallas nonprofit, philanthropy, business, and public sectors. Organizations like these are well positioned to build trust in their neighborhoods and hold outside players accountable. However, the DCED experience suggests that development of affordable or mixed-income housing at scale has higher odds of success if experienced private-sector developers are more heavily engaged. One possible model is for neighborhood community organizations to partner with for-profit developers on a deal-by-deal basis. Another is to create community development corporations targeting specific neighborhoods but permanently affiliated with larger developers. As one neighborhood organization leader said, “We always say money is the issue – and then money comes along and it turns out it’s not the only issue.”

“We always say money is the issue – and then money comes along and it turns out it’s not the only issue.”

- **Limitations of micro-targeted place-based strategies:** The DCED experience illustrates a dilemma. On the one hand, successful non-displacing economic development in historically under-invested neighborhoods likely requires engagement from large, experienced institutions like banks, for-profit developers, and chambers of commerce – entities whose business demands broad geographic reach and does not tend to create deep knowledge of individual neighborhoods. On the other hand, only community organizations with deep roots in their neighborhood are likely to have a reliable feel for the neighborhood’s needs, ability to build trust among residents, and strong incentives to hold large outside players accountable. Relying entirely on one type of institution at the expense of what the other type brings to the table seems to be a sub-optimal strategy. Moreover, geographically micro-targeted recruitment for broad-based programs like LiftFund lending and Dallas College classes is probably an inefficient way of matching potential participants with good-fit opportunities in most cases. In a complex urban ecosystem, place-focused strategies should not be entirely place-based in their execution.
  - **Benefits of a challenging collaborative process:** Perhaps the most important accomplishment of the DCED project as of December 2021 is that it has encouraged all DCED partners and neighborhood community organizations to think more broadly, study challenges more closely, and forge new relationships. One neighborhood organization said the collaborative planning process has “brought key issues to light” and provided a significant “learning experience.” Another said it “opened [their] eyes” on the need to step up their emphasis on promoting homeownership. A third said the process has caused them to “dream bigger” about holistic strategies to increase economic vitality in their neighborhood. And a fourth said it has inspired his organization to study novel tools from other cities and spurred greater collaboration with other organizations nearby.
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The Collaborative has adapted to the numerous challenges it faces with course corrections that position DCED to advance its goals effectively in its third and final year.

# Acronyms

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- **AHLF** – Affordable Housing Loan Fund
- **CT205** – Census Tract 205
- **CLT** – Community Land Trust
- **DCED** – Dallas Collaborative for Equitable Development
- **PRO Neighborhoods** - Partnerships for Raising Opportunity in Neighborhoods
- **SBA** – Small Business Administration
- **TREC** – The Real Estate Council
- **TREC CI** – TREC Community Investors

# About the Author

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J.H. Cullum Clark serves as Director of the George W. Bush Institute-SMU Economic Growth Initiative and as an Adjunct Professor of Economics at Southern Methodist University. His research focuses on the challenge of expanding opportunity and economic mobility in America's cities, as well as on macroeconomic policy and economic history. He frequently advises Dallas public officials and civic organizations on economic development and housing policy, and also serves on the boards of Uplift Education, the Eugene McDermott Foundation, the SM Wright Foundation, and the Foundation for the Arts. He is co-author of a book, *The Texas Triangle: An Emerging Power in the Global Economy*, which Texas A&M Press published in May 2021. He lives with his wife Nita in Dallas.

# Acknowledgements

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The author thanks the Dallas Collaborative for Equitable Development (DCED) members, including staff from TREC Community Investors, Dallas College, and LiftFund for their help on this project.

The author would also like to thank the community organizations, Golden SEEDS Foundation, Forest Forward, Builders of Hope Community Development Corporation, St. Philip's School and Community Center, and Cornerstone Community Development Corporation for their work with DCED and long-standing commitment to the communities they serve.

The author is also grateful to JPMorgan Chase & Co., which provides funding to support DCED's evaluation efforts as well as DCED's economic development efforts in The Bottom, The Forest District Neighborhood, and West Dallas – CT 205.

# Appendix: Additional Charts on the Three Focus Neighborhoods



Figure A1  
**Household Poverty Rates**

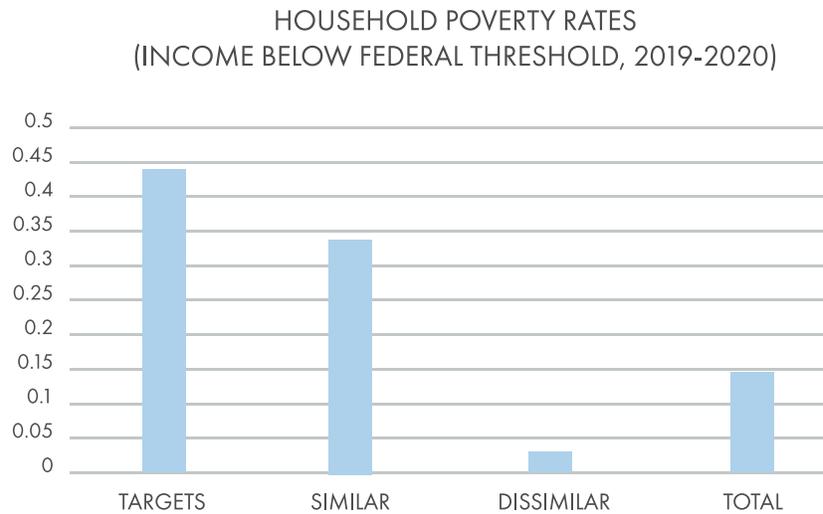


Figure A2  
**Racial Composition**

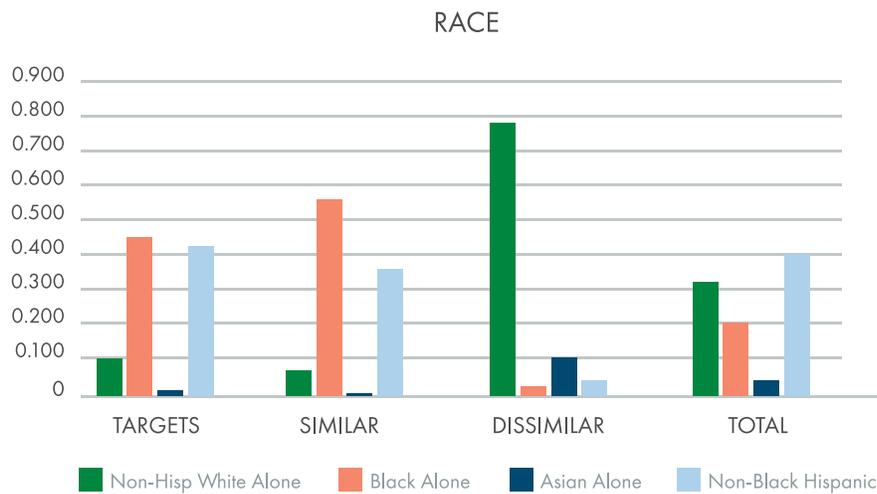


Figure A3  
**Foreign Born Population Shares**

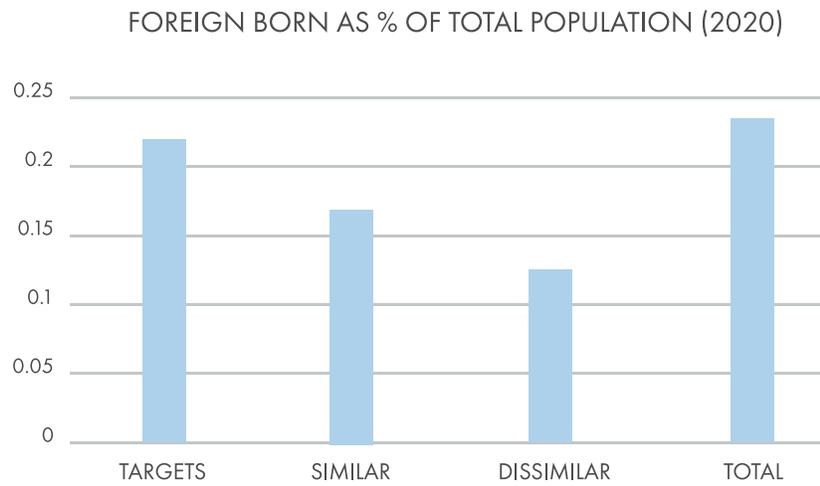


Figure A4  
**Educational Attainment Levels**

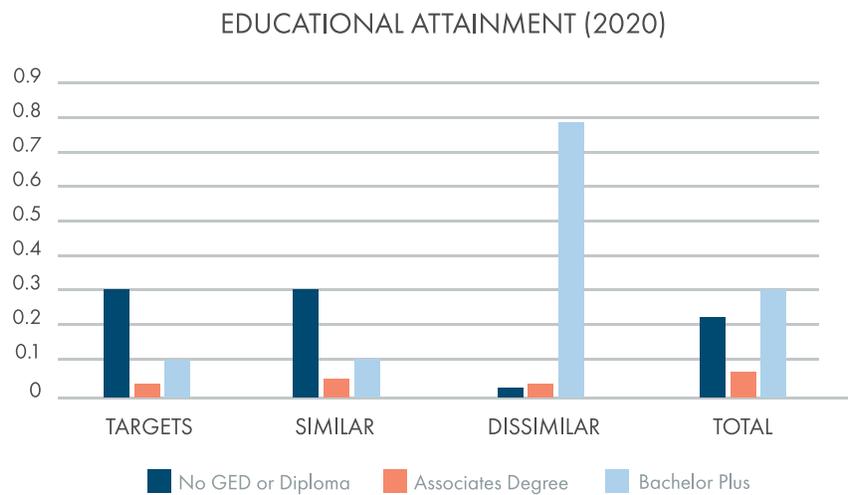


Figure A5  
**Vehicle Ownership and Modes of Transportation**

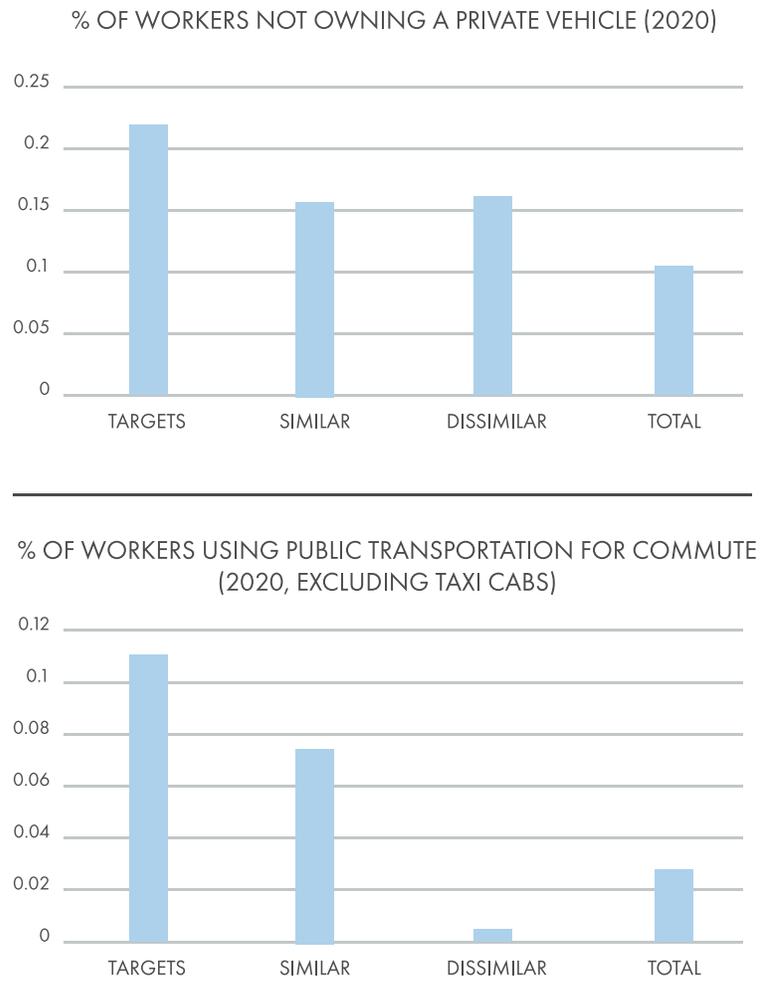
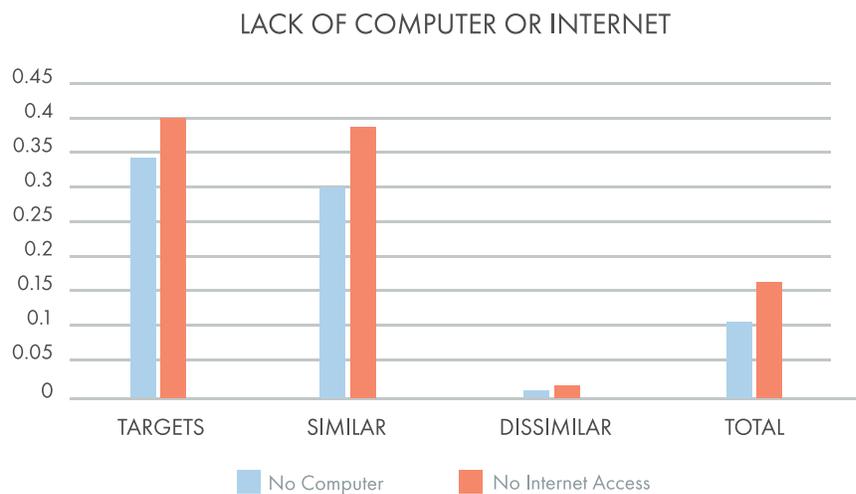


Figure A6  
**Share of Households without Computers or Internet Connections**





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