

# Envision El Paso

## Housing Strategies

City Council Work Session

July 20, 2026

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# AGENDA

Summary of the analysis and recommendations for addressing housing affordability and needs.

1. Outreach and Engagement Summary
2. Housing Strategy
  - Drivers of Housing Needs
  - Defining Affordability
  - Housing Needs Estimate
  - Housing Strategies

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## DELIVERABLES

- Housing Needs Analysis
- Housing Strategy Report
- Housing Conditions and Targets Dashboard

# HOUSING STUDY TIMELINE

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| Major Milestones                                             | 2025 |     |     |     |     |     |     |     |     |     | 2026 |     |     |     |      |      |  |
|--------------------------------------------------------------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|------|------|--|
|                                                              | Apr  | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb  | Mar | Apr | May | June | July |  |
| <b>Housing and Inventory Gaps</b>                            |      |     |     |     |     |     |     |     |     |     |      |     |     |     |      |      |  |
| Working Group 1 - Kick-off                                   |      | ○   |     |     |     |     |     |     |     |     |      |     |     |     |      |      |  |
| Focus Group Meetings                                         |      |     | ○   |     |     |     |     |     |     |     |      |     |     |     |      |      |  |
| Working Group 2 - Initial Findings                           |      |     |     | ○   |     |     |     |     |     |     |      |     |     |     |      |      |  |
| Draft Housing Needs Analysis                                 |      |     |     |     | ●   |     |     |     |     |     |      |     |     |     |      |      |  |
| Working Group 3 - Housing Needs + Strategy Direction         |      |     |     |     | ○   |     |     |     |     |     |      |     |     |     |      |      |  |
| <b>Housing Policy and Tools</b>                              |      |     |     |     |     |     |     |     |     |     |      |     |     |     |      |      |  |
| Focus Group Meetings                                         |      |     |     |     | ○   |     |     |     |     |     |      |     |     |     |      |      |  |
| Working Group 4 - Revised Housing Needs + Initial Strategies |      |     |     |     |     | ○   |     |     |     |     |      |     |     |     |      |      |  |
| Final Housing Needs Analysis                                 |      |     |     |     |     |     |     | ☑   |     |     |      |     |     |     |      |      |  |
| Draft Housing Strategies                                     |      |     |     |     |     |     |     | ●   |     |     |      |     |     |     |      |      |  |
| City Council Update                                          |      |     |     |     |     |     |     |     |     |     |      |     |     |     |      |      |  |
| Working Group 5 - Strategies + Dashboard Direction           |      |     |     |     |     |     |     |     | ○   |     |      |     |     |     |      |      |  |
| Development Stakeholders - Housing Discussion                |      |     |     |     |     |     |     |     | ○   |     |      |     |     |     |      |      |  |
| Staff-led Stakeholder Engagement                             |      |     |     |     |     |     |     |     |     |     |      |     |     |     |      |      |  |
| Revised Draft Housing Strategies                             |      |     |     |     |     |     |     |     |     |     |      |     | ●   |     |      |      |  |
| Final Housing Strategies                                     |      |     |     |     |     |     |     |     |     |     |      |     |     | ☑   |      |      |  |
| Working Group 6 - Final Deliverables                         |      |     |     |     |     |     |     |     |     |     |      |     |     |     | ☑    |      |  |
| City Council Update                                          |      |     |     |     |     |     |     |     |     |     |      |     |     |     |      |      |  |

- ☑ Completed Task
- Project Check-in
- Draft Deliverable

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# Outreach and Engagement

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# OUTREACH OVERVIEW

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## Housing Working Group

- Consisted of neighborhood organizations
- Including housing advocates/ experts, and housing providers
- Periodic meetings at key milestones

## Community Organization

- Invited community organizations providing housing and related services
- Two focus group meetings – one at initial stages and one with initial findings

## Developers

- Prominent developers with experience in multiple product types
- Individual developer interviews
- Presentation to group of developers as part of FLUM efforts

## Design Professionals

- Working in the design of both new construction and reuse/restoration with experience with infill development
- Two focus group meetings – one at initial stages and one with initial findings

# WHAT WE HEARD

## Working Group

- Limitations of past studies, and importance of the current study to consider hyper-local conditions
- Prioritize understanding the needs of the most vulnerable communities

## Community Organization

- Consider the needs of aging residents, often with fixed incomes
- Homeownership challenges: property taxes, access to resources, awareness
- Gaps in programs: limited resources, costs of construction, awareness

## Developers

- Unincorp. County more attractive, due to fewer perceived restrictions/fees
- Barriers to denser development: Financing and proving market demand
- Infill challenges: demo and clean up costs, aging infrastructure, city review

## Design Professionals

- Long review and approval process; reducing code requirements can help
- Current incentive programs challenging and not very impactful
- Utility upgrade costs and connection fees challenging

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# Housing Needs and Strategies

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# Key Drivers of Housing Need

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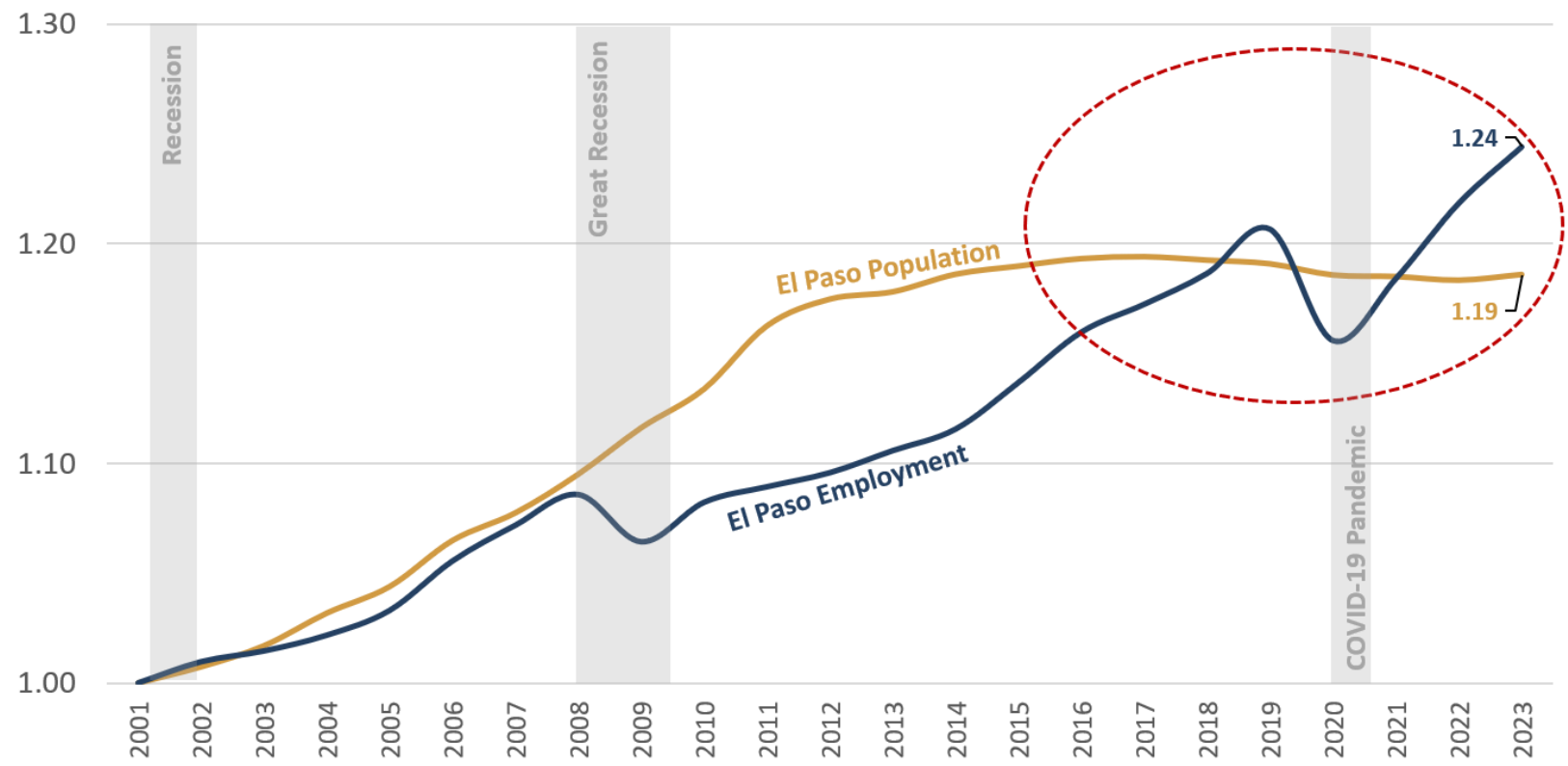
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## Key Drivers of Housing Need in El Paso

Shifting demographic and real estate trends in El Paso warrant the City taking a more strategy-based approach to addressing housing needs

# STAGNATING POPULATION, GROWING JOBS

Population and Jobs  
Indexed to 2001 Figures



Source: U.S. Census Population and Housing Unit Estimates, Jobs EQ; Economic & Planning Systems

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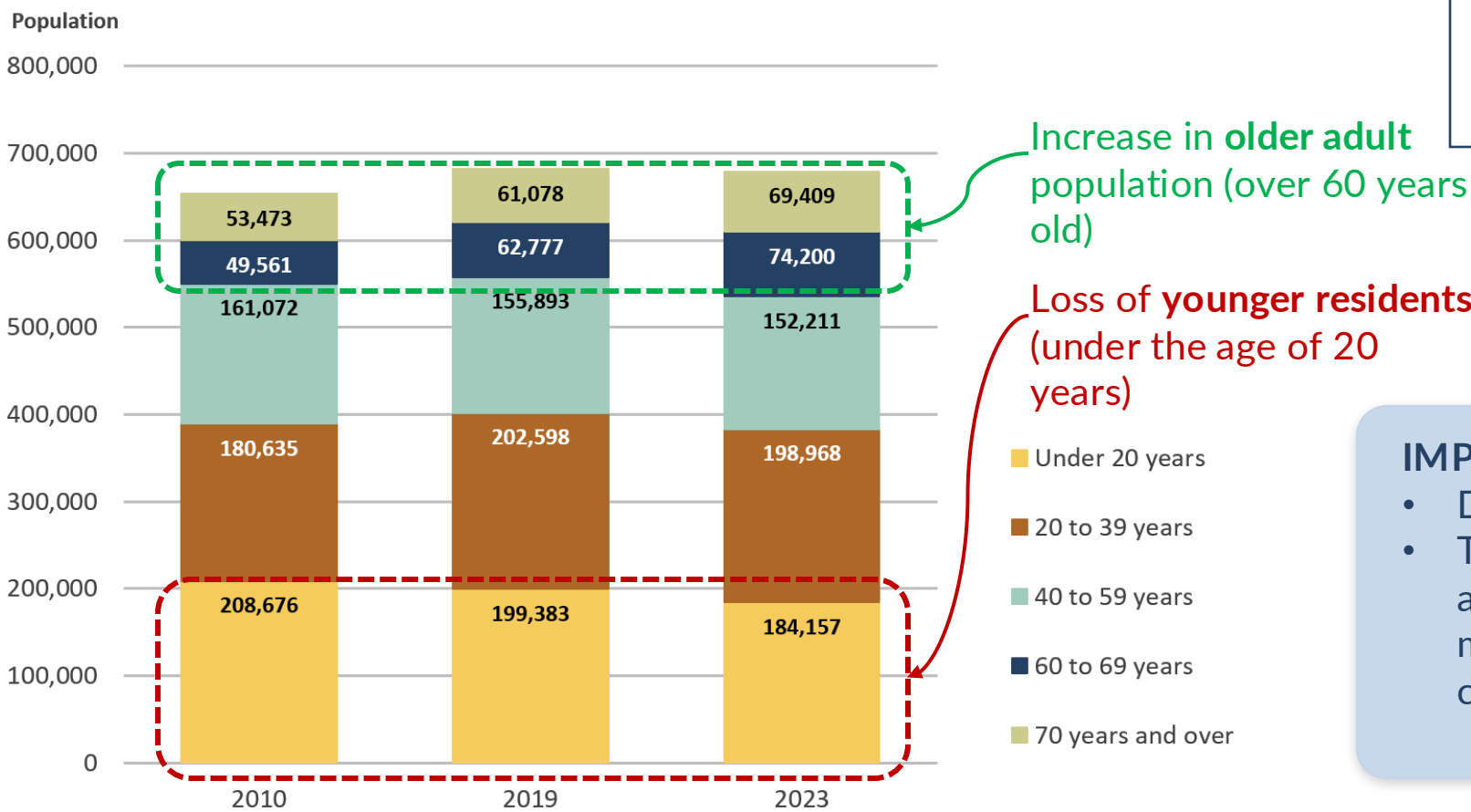
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## IMPACT

The city is not meeting the housing demand created by its jobs, creating pressure on the housing market observed in rising housing costs

# SHIFTING AGE COHORTS

El Paso Population by Age Cohort, 2010-2023



Source: ACS 1-Year Estimates; Economic & Planning Systems

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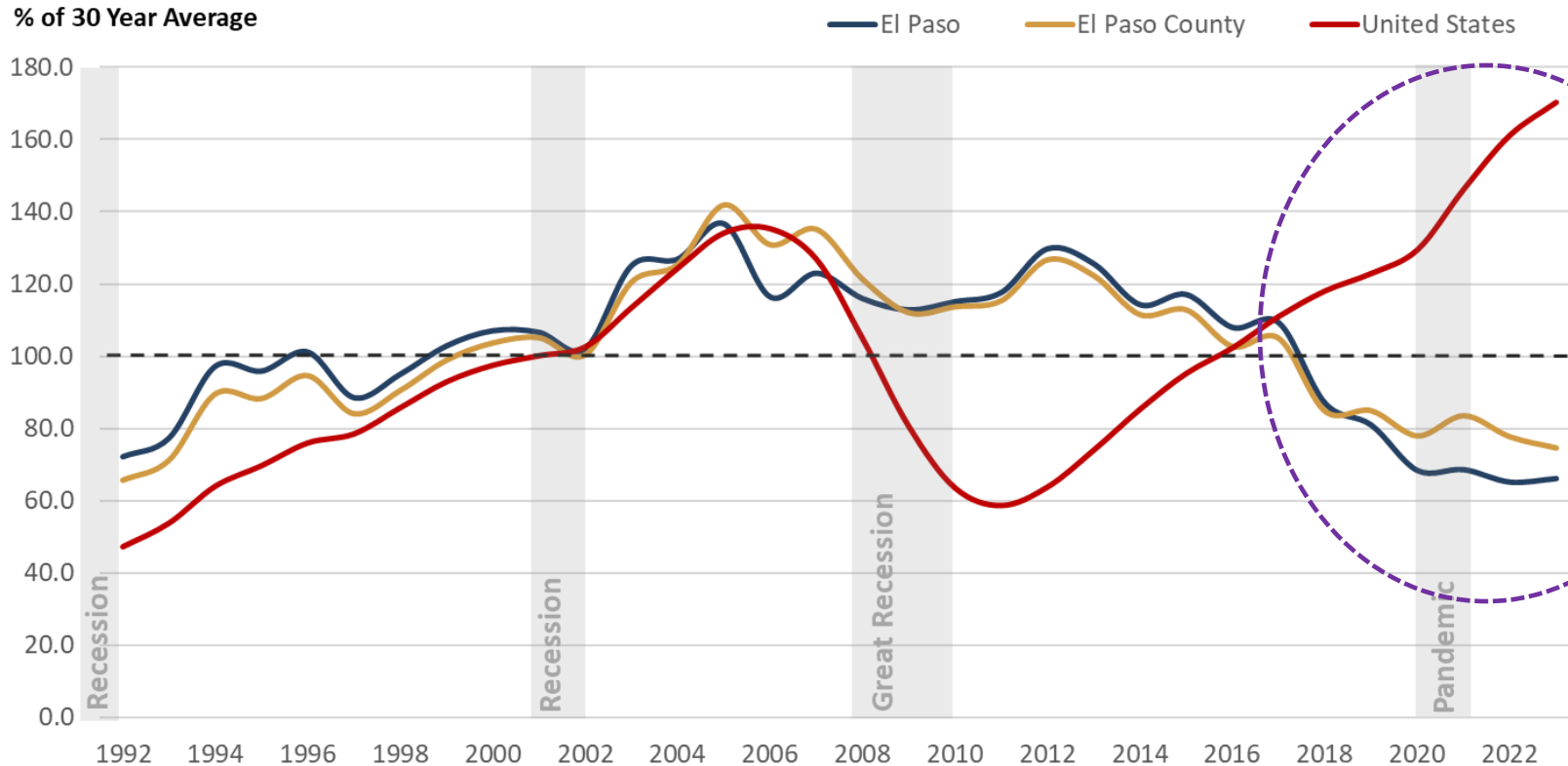
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## IMPACT

- Declining school enrollment
- Traditional development practices and housing products may not be meeting the needs of the community

# DECREASING RATE OF HOUSING PRODUCTION

Annual Housing Unit Permits as a % of 30-Year Average



Source: Building Permit Survey; Economic & Planning Systems

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## IMPACT

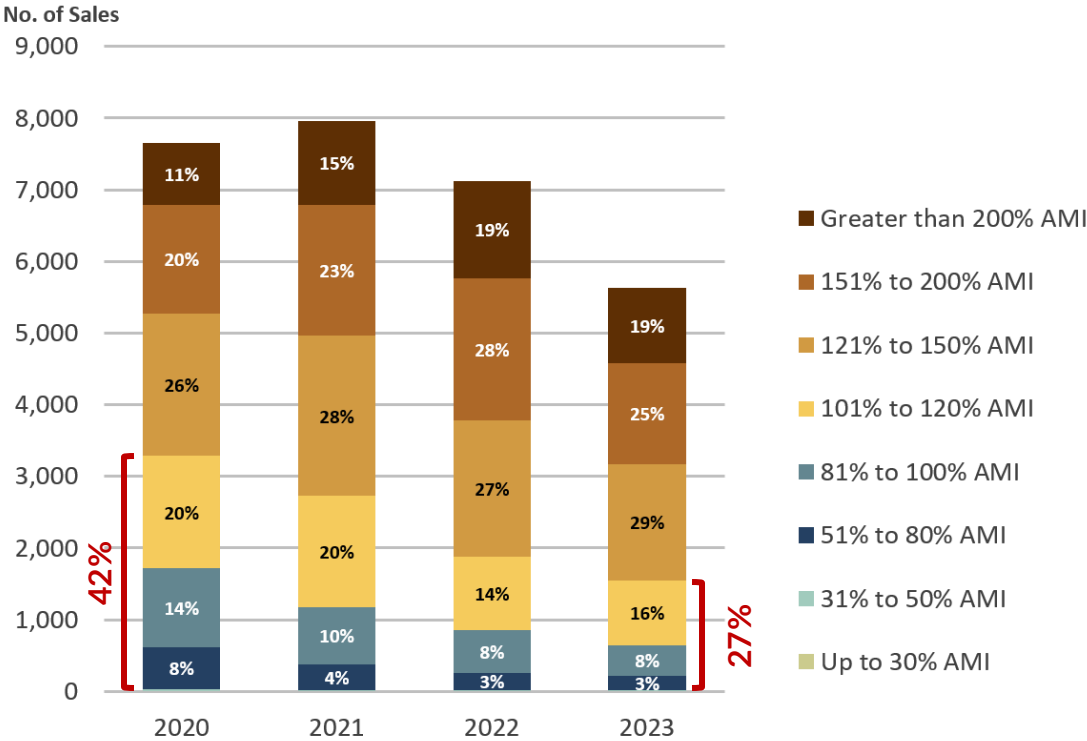
Less housing production is resulting in fewer options for residents, further impacting costs and limiting housing mobility

# FEWER HOMES AFFORDABLE AT LOWER INCOME LEVELS

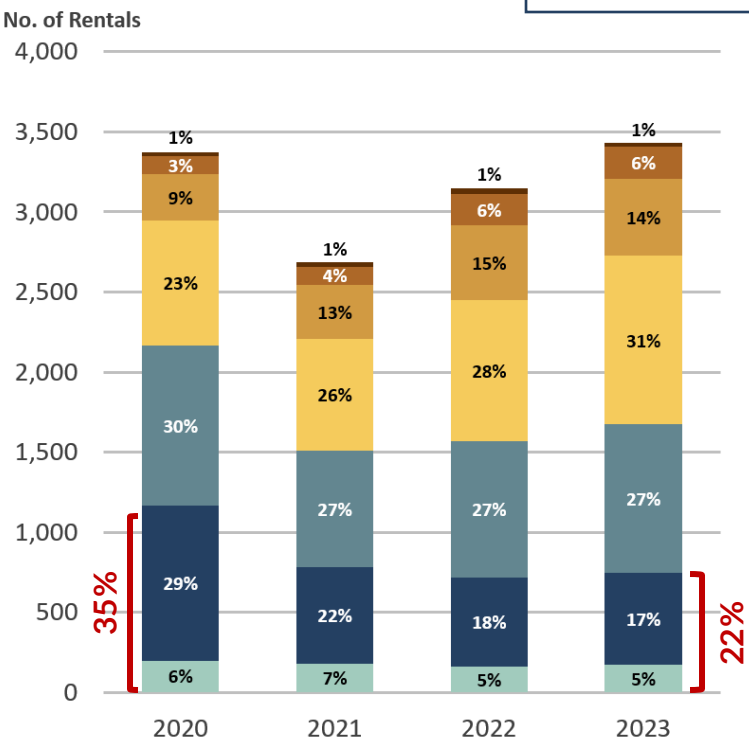
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Sales by AMI



Rentals by AMI



**IMPACT**  
Declining affordability can lead to housing issues like overcrowding, displacement, cost-burden, etc.

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# Defining Affordability

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## Defining Affordability in El Paso

A closer look at AMI definitions, its comparison to median household income, local occupation distribution and wages, and the housing market, suggests that El Paso should target Affordable Housing policy at 70% AMI and below.

# COMMON DEFINITIONS

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## Affordable Housing (Capital “A”)

Housing that is made affordable through subsidies. They are rent subsidized and income-restricted, reserving them for households earning a certain percentage of AMI, typically below 80% AMI.

## Attainable Housing

Market-rate or subsidized housing targeting middle-income earners, typically between 80-120% AMI, who cannot qualify for most income-restricted housing but may have challenges with finding and accessing market rate options, specifically for-sale housing.



# AREA MEDIAN INCOME

- Standardized metric
- Calculated annually by HUD for El Paso County
- Varies by household size
- Does not always reflect the actual median income of a community

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2025 HUD 100% AMI  
= \$63,600 for a 2-person Household

Estimated City Median  
= 90% AMI

| Description        | Affordable Housing |          |          | Attainable Housing |          |          |           |           |
|--------------------|--------------------|----------|----------|--------------------|----------|----------|-----------|-----------|
|                    | 30% AMI            | 60% AMI  | 70% AMI  | 80% AMI            | 100% AMI | 120% AMI | 150% AMI  | 200% AMI  |
| 2023               |                    |          |          |                    |          |          |           |           |
| 1-person Household | \$15,150           | \$30,300 | \$35,350 | \$40,400           | \$50,500 | \$60,600 | \$75,750  | \$101,000 |
| 2-person Household | \$17,310           | \$34,620 | \$40,390 | \$46,160           | \$57,700 | \$69,240 | \$86,550  | \$115,400 |
| 3-person Household | \$19,470           | \$38,940 | \$45,430 | \$51,920           | \$64,900 | \$77,880 | \$97,350  | \$129,800 |
| 4-person Household | \$21,630           | \$43,260 | \$50,470 | \$57,680           | \$72,100 | \$86,520 | \$108,150 | \$144,200 |
| 2025               |                    |          |          |                    |          |          |           |           |
| 1-person Household | \$16,680           | \$33,360 | \$38,920 | \$44,480           | \$55,600 | \$66,720 | \$83,400  | \$111,200 |
| 2-person Household | \$19,080           | \$38,160 | \$44,520 | \$50,880           | \$63,600 | \$76,320 | \$95,400  | \$127,200 |
| 3-person Household | \$21,450           | \$42,900 | \$50,050 | \$57,200           | \$71,500 | \$85,800 | \$107,250 | \$143,000 |
| 4-person Household | \$23,820           | \$47,640 | \$55,580 | \$63,520           | \$79,400 | \$95,280 | \$119,100 | \$158,800 |

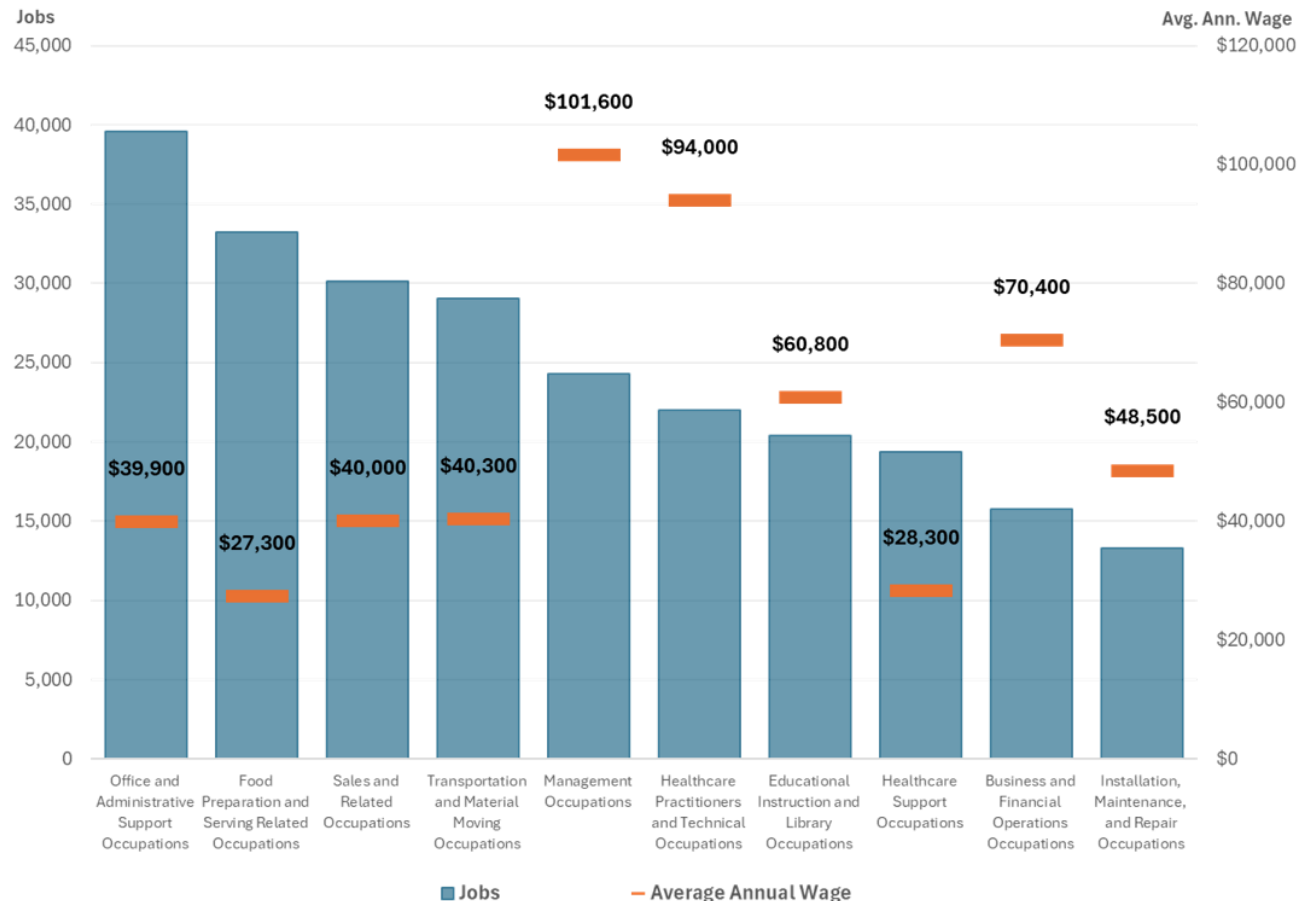
Source: HUD Income Limits, Economic & Planning Systems

# LOCAL WORKFORCE AND WAGES

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Total Jobs and Annual Average Wage by Top 10 Occupations



- Top 4 occupations comprise 41.2% of the workforce
- Top 4 occupations earn between 50-70% AMI
- 60% of the total workforce earns below 80% AMI
- Overall median wage of \$40,000 equates to 74% AMI

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# Estimates of Housing Need

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## Estimating the Housing Need in El Paso

A total of 35,731 housing units are needed in El Paso by 2035 to meet the housing need. This need can be met by both the creation of new housing units and the preservation of housing units affordable at lower income levels.

# COMPONENTS OF HOUSING NEED

| Description                            | Total         | % Total       |
|----------------------------------------|---------------|---------------|
| <b>Existing Housing Shortage</b>       |               |               |
| Overcrowding                           | 10,576        | 29.6%         |
| Temporary Housing                      | 601           | 1.7%          |
| Homelessness                           | 638           | 1.8%          |
| Commuting                              | 6,557         | 18.4%         |
| <b>Total Existing Housing Shortage</b> | <b>18,372</b> | <b>51.4%</b>  |
| <b>Projected Housing Need</b>          |               |               |
| Employment Growth 2025-2035            | 17,360        | 48.6%         |
| <b>Total Projected Housing Need</b>    | <b>17,360</b> | <b>48.6%</b>  |
| <b>Total Units Needed through 2035</b> | <b>35,731</b> | <b>100.0%</b> |

Source: ACS 1-Year & 5-Year Estimates, HUD Point-In-Time Estimates, JobsEQ, LEHD, CTPP, Economic & Planning Systems

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- Estimated Catch Up Need is 18,300 units based on existing housing issues
  - Overcrowding
  - Temporary Housing
  - Unhoused Population
  - Long Commuting
- Estimated Keep Up Need is 17,360 units over the next 10 years to align with employment growth

# HOUSING NEEDS BY SUBAREA

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## West

5,536 Total Need  
3,320 Catch-Up + 2,215 Keep-Up

11.1% increase of housing units  
from 2023 ACS figures

## Central

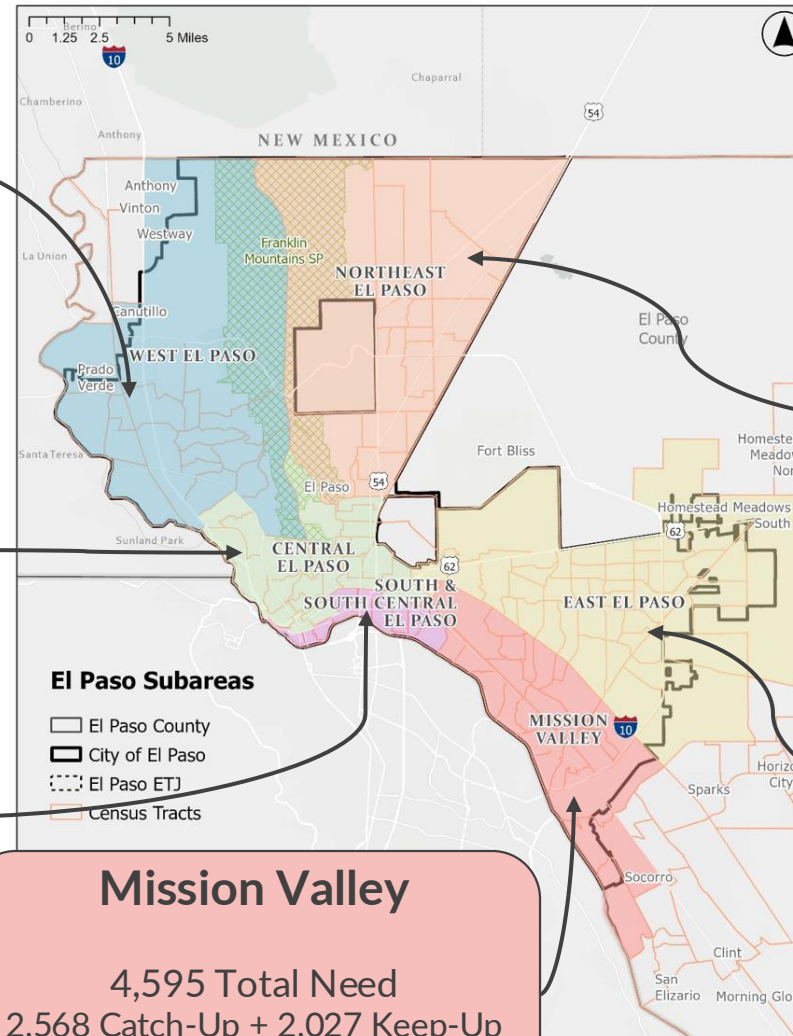
5,844 Total Need  
2,203 Catch-Up + 3,641 Keep-Up

16.3% relative increase

## South & S. Central

1,376 Total Need  
636 Catch-Up + 740 Keep-Up

13.5% relative increase



## Mission Valley

4,595 Total Need  
2,568 Catch-Up + 2,027 Keep-Up

12.0% relative increase

## Northeast

4,118 Total Need  
3,088 Catch-Up + 1,030 Keep-Up

8.9% relative increase

## East

14,263 Total Need  
6,557 Catch-Up + 7,706 Keep-Up

15.1% relative increase

# DIVERSITY OF HOUSING NEEDS

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| Description                     | City of El Paso    |               |               |               |
|---------------------------------|--------------------|---------------|---------------|---------------|
|                                 | Total Housing Need |               |               | % Total       |
|                                 | Owner              | Rental        | Total         |               |
| Extremely Low Income (<30% AMI) | 0                  | 3,018         | 3,018         | 8.4%          |
| Very Low Income (31 - 50% AMI)  | 0                  | 4,929         | 4,929         | 13.8%         |
| Low Income (51% - 80% AMI)      | 2,671              | 8,013         | 10,684        | 29.9%         |
| Moderate Income                 |                    |               |               |               |
| 81% - 100% AMI                  | 852                | 2,556         | 3,408         | 9.5%          |
| 101% - 120% AMI                 | 1,367              | 1,367         | 2,735         | 7.7%          |
| Middle Income                   |                    |               |               |               |
| 121% - 150% AMI                 | 2,034              | 2,034         | 4,069         | 11.4%         |
| Upper Income                    |                    |               |               |               |
| 151% - 200% AMI                 | 2,673              | 891           | 3,564         | 10.0%         |
| 201% - 250% AMI                 | 1,045              | 348           | 1,393         | 3.9%          |
| Greater than 250% AMI           | 1,448              | 483           | 1,931         | 5.4%          |
| <b>Total</b>                    | <b>12,091</b>      | <b>23,640</b> | <b>35,731</b> | <b>100.0%</b> |

Income/rent restricted rental housing  
~20% of total housing need

Mixed-Income rental and subsidized for-sale  
attached product  
~30% of total housing need

Market-rate rental and attached for-sale units  
~30% of total housing need

Luxury rental and single-family for-sale  
~20% of total housing need

Note: Figures may not sum due to rounding

Source: ACS 1-Year & 5-Year Estimates, HUD Point-In-Time Estimates, JobsEQ, LEHD, CTPP, Economic & Planning Systems

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# Strategies to Meet the Housing Need

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# REVISED KEY HOUSING CONCERNS

## ISSUE

Market pressures are putting vulnerable communities at risk of displacement

Housing stock in older neighborhoods is deteriorating

Slow rate/lack of housing development

Housing is unaffordable to many

Overcrowded housing conditions is the biggest driver of needs

Lack of housing type diversity

Homeownership is becoming unaffordable to those who could previously afford it

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## STRATEGY

Reinvest in and stabilize neighborhoods

Attract a **diversity of housing types:**

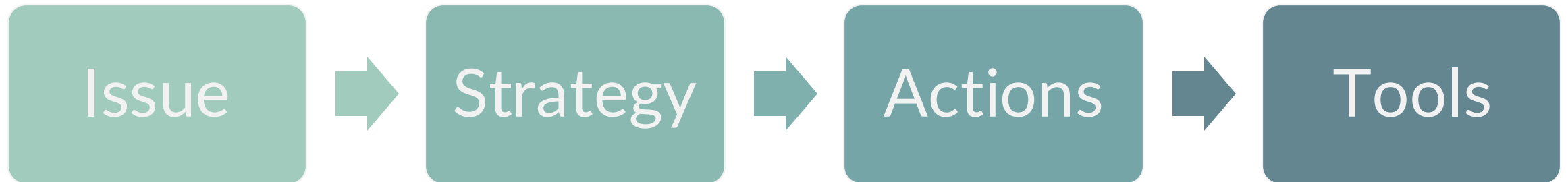
- Range of product types
- Various income levels
- Suitable for multigenerational families

Increase housing production

# STRUCTURE

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# STRATEGY MATRIX

PROCESS

PROGRAM

POLICY

Actions organized under process, program, and policy  
**AND** short (immediate), medium (1-2 years), long (3+ years)

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| Type                  | Item    | City Lead                                                                                                                                                                         | Resources                        | Target AMI                                              | Partners                                                |
|-----------------------|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------------------------------------|---------------------------------------------------------|
| Policy and Regulatory | Actions | Provide resources and support for development projects that preserve and increase the number of affordable housing units at the income levels of greatest need in the city.       | Urban Planning & Design Division | <div><div></div><div></div></div>                       |                                                         |
|                       |         | Continue to prioritize support for 9% Low Income Housing Tax Credit project applicants that align with the City's housing goals.                                                  | Community & Human Development    | <div><div></div><div></div></div>                       |                                                         |
|                       |         | Continue to seek zoning and development code reforms that reduce barriers to middle density housing and accessory dwelling units in the city through use of targeted pilot areas. | Urban Planning & Design Division | <div><div></div><div></div><div></div><div></div></div> |                                                         |
|                       | Tools   | Allow Greater Housing Density and Diversity in Zoning                                                                                                                             | Urban Planning & Design Division | \$                                                      | <div><div></div><div></div><div></div><div></div></div> |
|                       |         | Remove barriers to develop Middle-Density and/or Accessory Dwelling Units (ADUs)                                                                                                  | Urban Planning & Design Division | \$                                                      | <div><div></div><div></div><div></div><div></div></div> |
|                       |         | Special/Expedited Review Processes for Affordable Housing                                                                                                                         | Urban Planning & Design Division | \$                                                      | <div><div></div><div></div></div>                       |
|                       |         | Density or Regulatory Bonuses                                                                                                                                                     | Urban Planning & Design Division | \$                                                      | <div><div></div><div></div><div></div><div></div></div> |

■ <50% AMI ■ 51-80% AMI ■ 81-150% AMI ■ >150% AMI

Source: Economic & Planning Systems  
Economic & Planning Systems, Inc.

# STRATEGY 1: REINVEST IN AND STABILIZE NEIGHBORHOODS

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## GOAL

Work toward **stabilizing neighborhoods** through reinvestment to limit gentrification and prevent the displacement of vulnerable populations.

### A. Neighborhood Stabilization

Mitigate the impacts of disinvestment, market shifts, and absentee ownership to maintain stable housing conditions for residents.

### B. Anti-Displacement

Limit the involuntary displacement of existing residents due to impacts of increasing market pressures, new development activity, and shifting demographic conditions

# STRATEGY 1A: NEIGHBORHOOD STABILIZATION

## ACTIONS:

- Increase resources to support programs (medium-term)
  - To be used to support home repair and reinvestment
  - TIRZ, funds from a housing trust fund, or neighborhood reinvestment bond program
- Create partnerships with local lenders and community development organizations (long-term)
  - To increase the availability of capital for homeowners

PROGRAM

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## TOOLS

- Home Repair Loans and Grants
- Home Renovation/Deed Restriction Program
- Vacant Building/Lots Program
- Land Title Remediation and Assistance
- Tax Exemption Program

# STRATEGY 1B: ANTI-DISPLACEMENT

## ACTIONS:

POLICY

- Develop a comprehensive anti-displacement strategy (short-term)

PROCESS

- Develop and institute a displacement risk tracking tool (long-term)

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## TOOLS

- Community Land Trusts (CLT)
- Tax Exemption Program
- Emergency Rental Assistance
- Emergency Repair Assistance
- Supportive Housing Programs
- Tenant Rights Protections
- Rental Unit Registration Program



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# ANTI-DISPLACEMENT STRATEGY

Starting the development of a strategy to identify city policies and programs that can address issues including how to fund programs.

## Scope of Work:

- Documenting Displacement Issues/Risks and Priority Areas
- Best Practice Research
- Stakeholder Engagement
- Policy and Strategy Opportunities
- Recommendations
- Displacement Risk Tracking Tool

## STRATEGY 2: ATTRACT A DIVERSITY OF HOUSING TYPES

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### GOAL

Attract the development of a diverse housing stock to provide mobility for residents and options for a range of household types and sizes.

#### A. Policy & Regulatory

Additions and amendments made to policies and regulations that can promote the development of a diverse housing stock

#### B. Programs

Targeted programs that the city can support or implement to improve mobility for residents and make a range of housing types accessible to the community



# STRATEGY 2A: POLICY AND REGULATORY

## ACTIONS:

- Provide resources and support to increase the number of affordable housing units (long-term)
- Continue to prioritize support for 9% LIHTC project applicants that align with the City's housing goals (short-term)
- Continue to seek zoning and development code reforms that reduce barriers to housing diversity through use of **targeted pilot areas**. (short-term)

POLICY

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## TOOLS

- Greater Housing Density and Diversity in Zoning
- Remove barriers to develop Middle-Density and/or Accessory Dwelling Units (ADUs)
- Special/Expedited Review for Affordable Housing
- Density or Regulatory Bonuses



# STRATEGY 2B: PROGRAMS

## ACTIONS:

POLICY

- Create a formal policy and program for use of excess **City-owned land** for housing, including affordable housing. (medium-term)

PROGRAM

- **Partner with School Districts** to create a strategy for reuse of closed public school sites and lands for community amenities and housing. (long-term)
- Create and seed a **housing trust fund** to support the development of affordable housing. (short-term)

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## TOOLS

- Public Lands for Housing
- Housing Trust Fund (HTF)



## STRATEGY 3: INCREASE HOUSING PRODUCTION

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### GOAL

Implement tools and actions to increase housing production to maintain a strong capture of regional housing growth and address identified housing needs.

# STRATEGY 3: POLICY AND PROGRAMS

POLICY

- Broaden the range of housing types allowed in **Future Land Use Designations** and implement through zoning/code changes. (short-term)
- Identify opportunities to reduce barriers to housing development and expand allowed housing types through addressing recent **State Housing Legislation**. (short-term)
- Utilize Participation in the **National Housing Supply Accelerator Program** to implement strategies to increase housing production. (short-term)

PROGRAM

- Implement a new **infill housing development incentive program**. (short-term)
- **Support the use of public financing tools** to facilitate development of larger, master planned communities in the city to reduce the financial impact on taxpayers. (Medium-term)
- Assume the role of facilitator of initiatives that build the capacity of the development community in El Paso. (Medium-term)
- Help organize and grow the community development organization network in El Paso focused on housing. (Medium-term)

PROCESS

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## TOOLS

- Special Districts
- Tax Increment Reinvestment Zones (TIRZ)
- Leverage the Housing Finance Corporation
- Small Scale Developer Support Program

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# NEXT STEPS FOR HOUSING STRATEGY

August – September 2026

- Community Open Houses
- Council Adoption

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# Questions?

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