

# ENVISION EL PASO HOUSING NEEDS ASSESSMENT

## City Council Update

November 17, 2025



**Economic & Planning  
Systems, Inc.**  
The Economics of Land Use

DENVER  
LOS ANGELES  
OAKLAND  
SACRAMENTO

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# SCOPE OF WORK

Project objective is to develop strategies to increase production of both market rate and affordable housing in El Paso while addressing risk of displacement and housing insecurity.

## Today:

- Existing Housing Inventory and Gaps Analysis

## Future Discussions:

- Defining Housing Affordability
- Housing Policies and Tools

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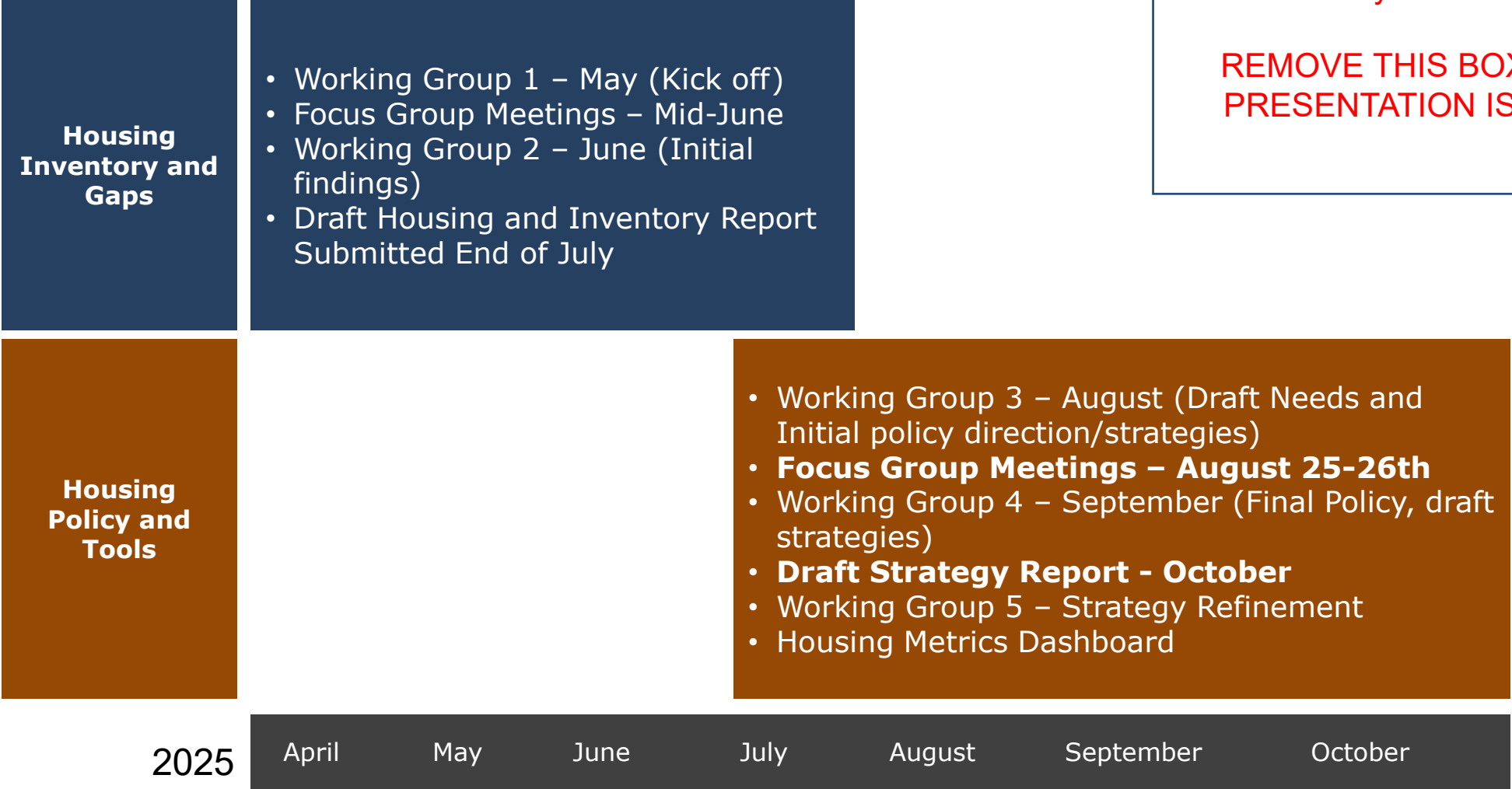
## Deliverables:

- Housing Inventory and Gaps Report
- Housing Strategy Report
- Housing Conditions and Targets

# SCHEDULE

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# OUTREACH AND ENGAGEMENT OVERVIEW

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## Working Group

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

## Community Organizations

- Invited community organizations providing housing and related services
- Two focus group meetings – one at initial stages (6/17) and one with initial findings (8/25)

## Developers

- Prominent housing developers with experience in multiple product types
- Individual developer interviews (6/17-7/10)
- Presentation to group of developers as part of FLUM efforts (8/25)

## Design Professionals

- Working in the design of both new construction and reuse/restoration, utilizing
- Two focus group meetings – one at initial stages (6/18) and one with initial findings (8/25)

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# DEMOGRAPHICS TRENDS

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# DEMOGRAPHIC TRENDS

**Stagnant population yet growing employment**

**Aging population and loss of children**

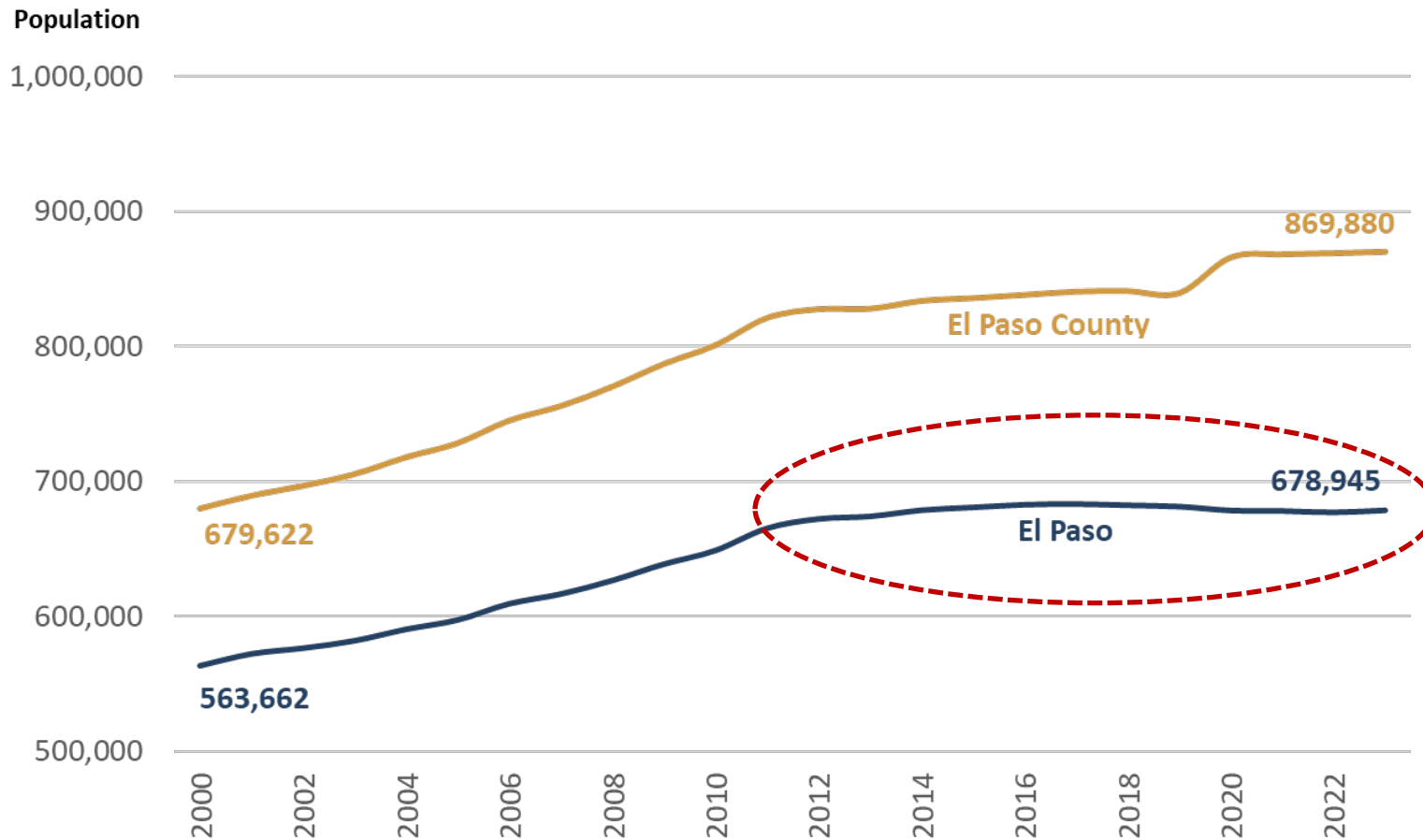
**Growing diversity of household types**

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# POPULATION GROWTH SLOWS

- Population growth in City has stagnated since 2010



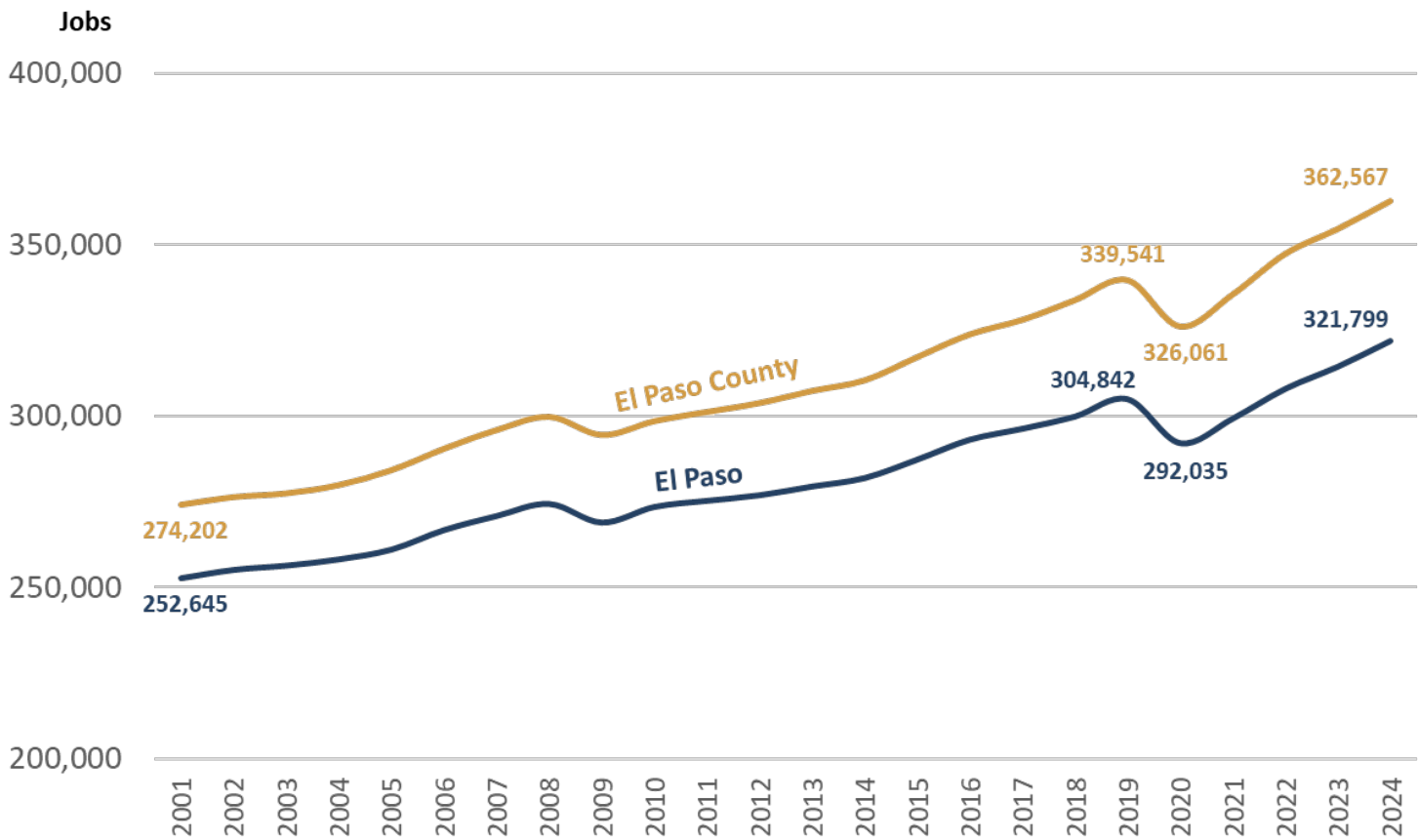
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Source: US Census Population and Housing Unit Estimates Tables; Economic & Planning Systems

# STRONG JOB GROWTH CONTINUES

El Paso has continued to add jobs and has surpassed pre-pandemic levels



Source: Jobs EQ; Economic & Planning Systems

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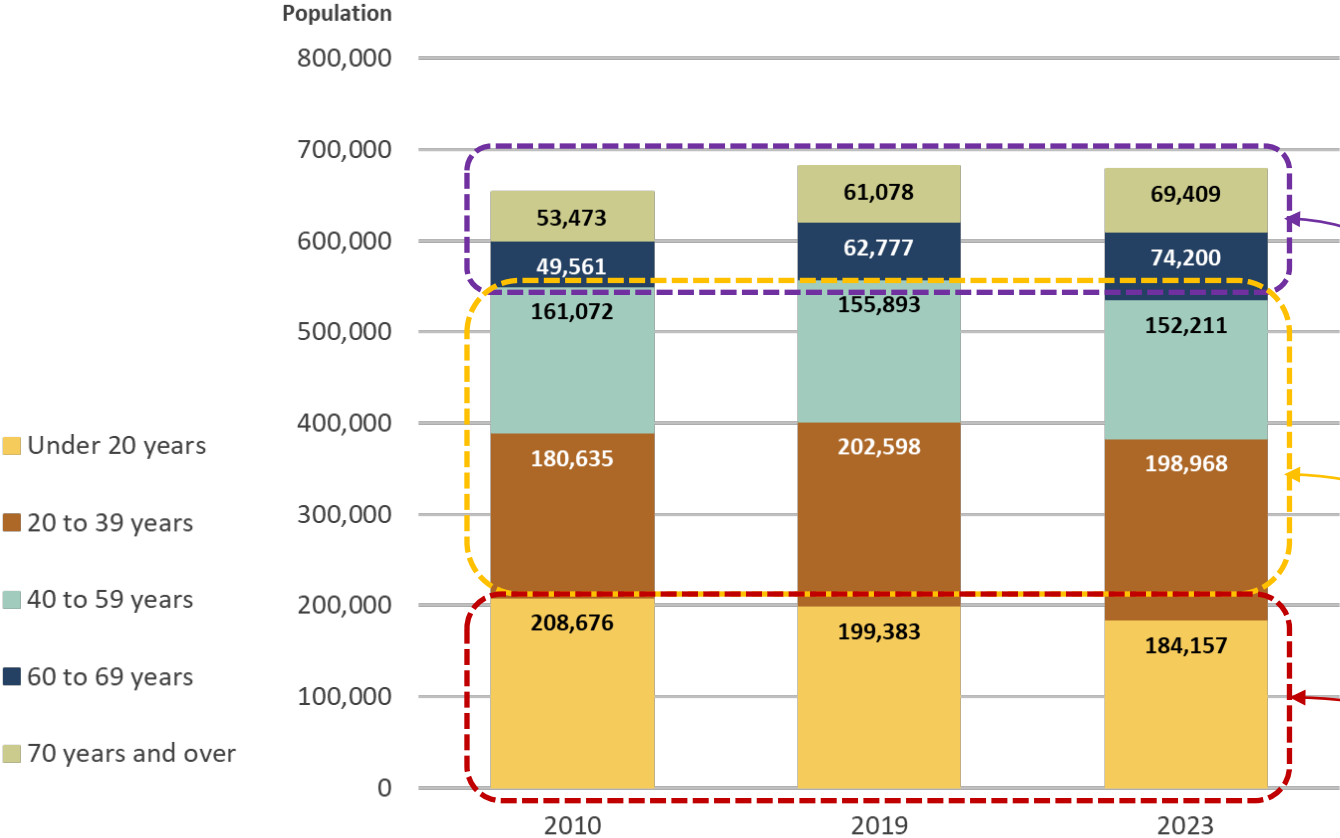


# SHIFTING DEMOGRAPHICS

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El Paso Population by Age Cohort, 2010-2023



Increase in older adult population (over 60 years old) ↑

Worker age population flat →

Loss of younger residents (under the age of 20 years) ↓

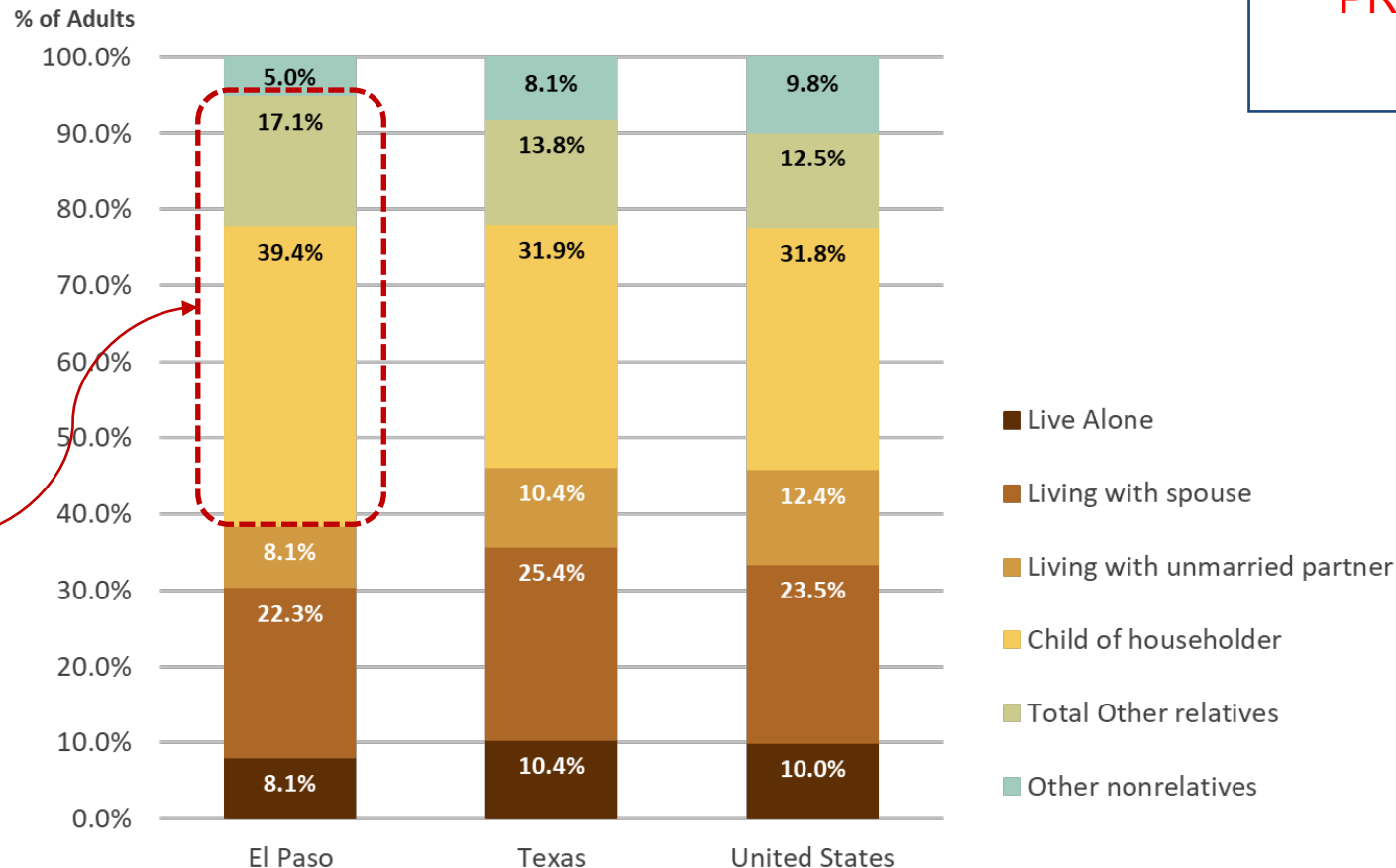
Source: ACS 1-Year Estimates; Economic & Planning Systems

# MULTIGENERATIONAL HOUSEHOLDS PERSIST

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Household Status Residents Age 18-34, 2023



57% of residents aged 18-34 live with their parents or relatives

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

# DEMOGRAPHIC TRENDS IMPACT

## Stagnant population yet growing employment

- More workers living outside the City but commuting in for work
- Neighboring cities maturing into stand-alone cities

## Aging population and loss of children

- Aging population needs a greater diversity of housing options
- Less young workers moving to El Paso and more families choosing to live outside of City
- School District is losing enrollment and closing schools making existing neighborhoods less attractive for families

## Growing diversity means need for more diverse housing

- Majority of housing stock oriented towards family households
- Lack of adequate housing options means either having to select substandard options or look for options outside the City

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# HOUSING PRODUCTION

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# HOUSING PRODUCT TRENDS

**More housing being built outside City**

**Less housing being built overall**

**Housing prices spiking**

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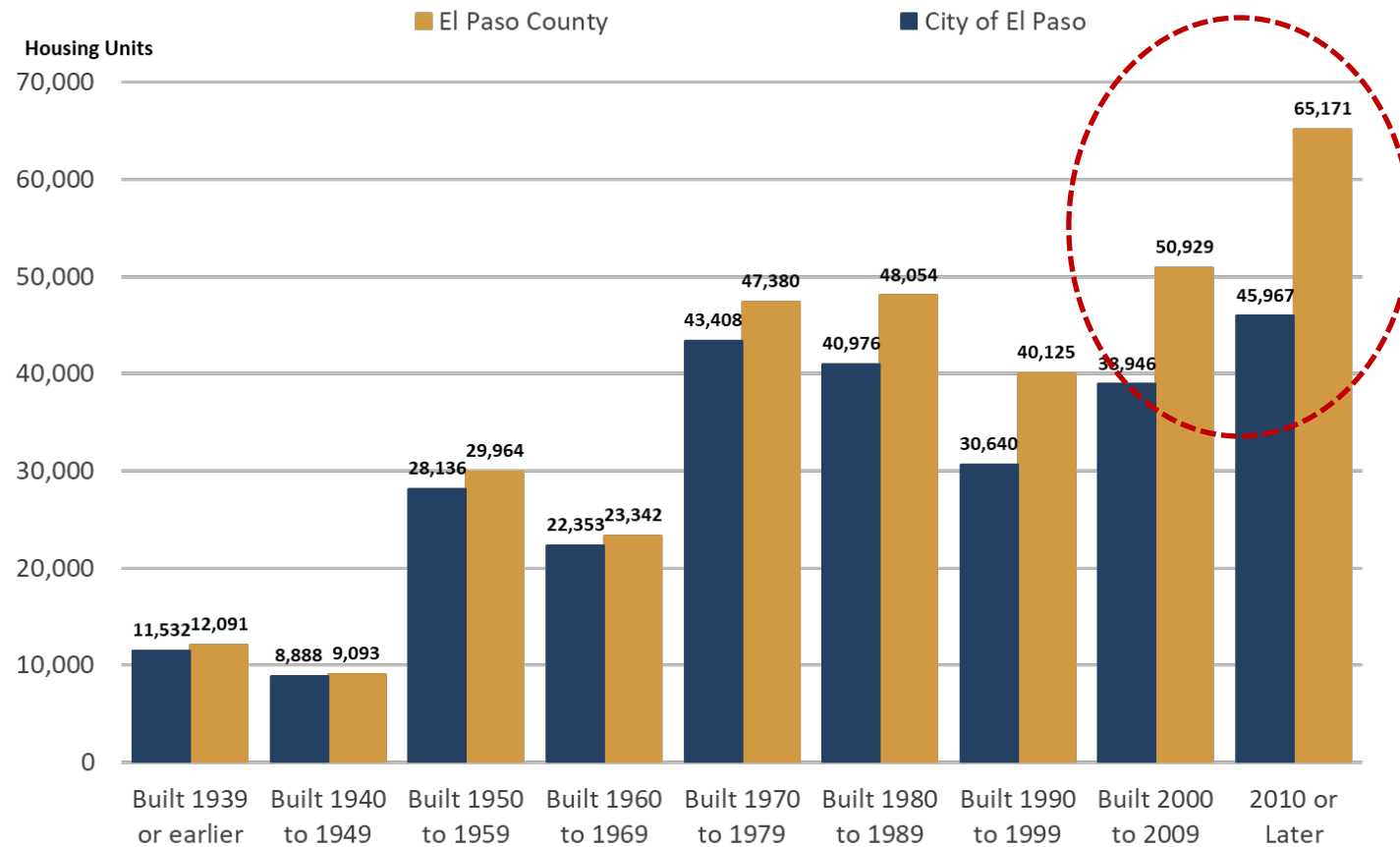
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# NEW HOUSING OCCURRING OUTSIDE CITY

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## Housing Units by Decade Built

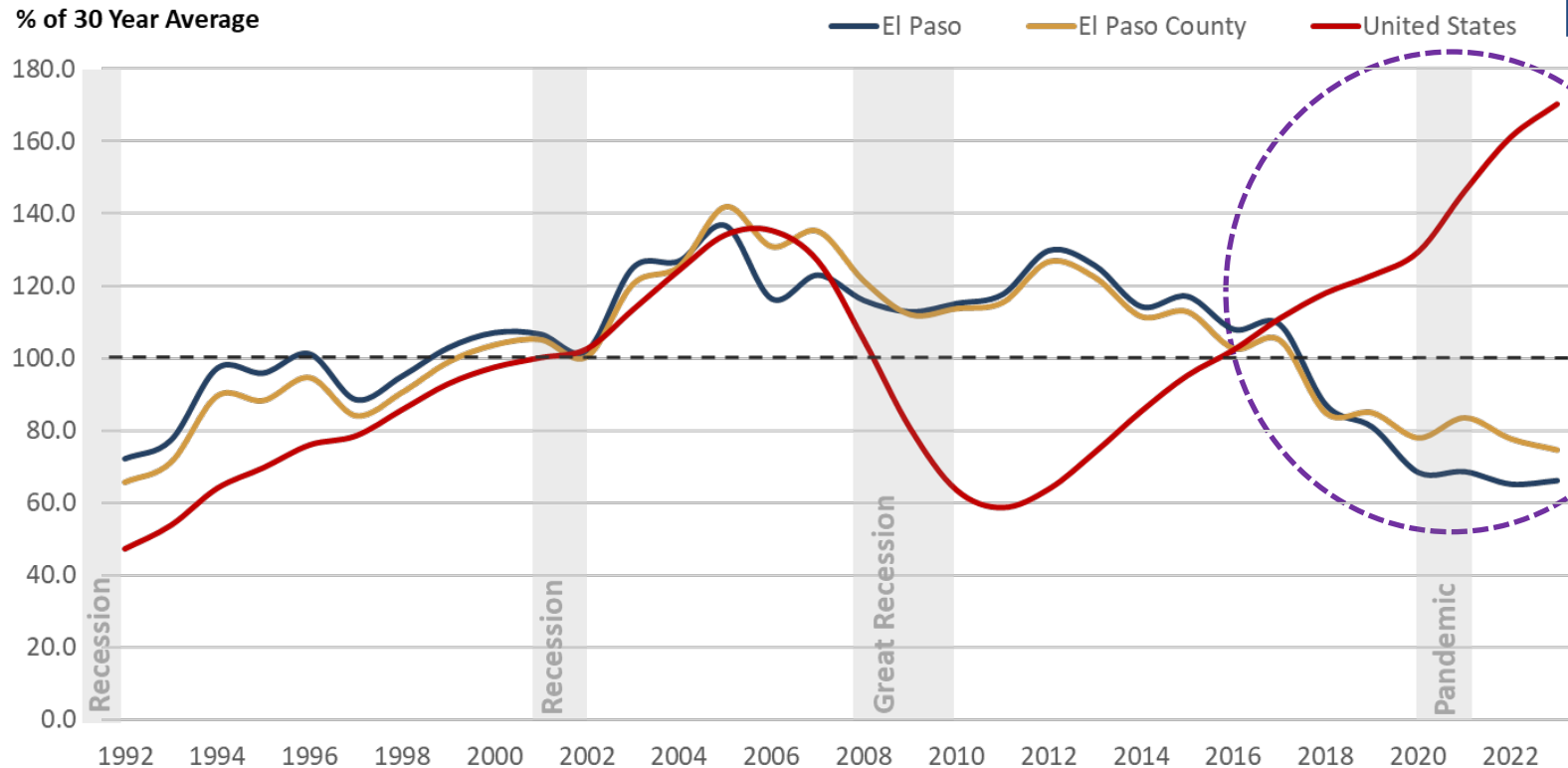


- Much greater share of housing is being built outside of the City
- 31,000 housing units built in the County outside of the City since 2000

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

# DECREASING RATE OF HOUSING PRODUCTION

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



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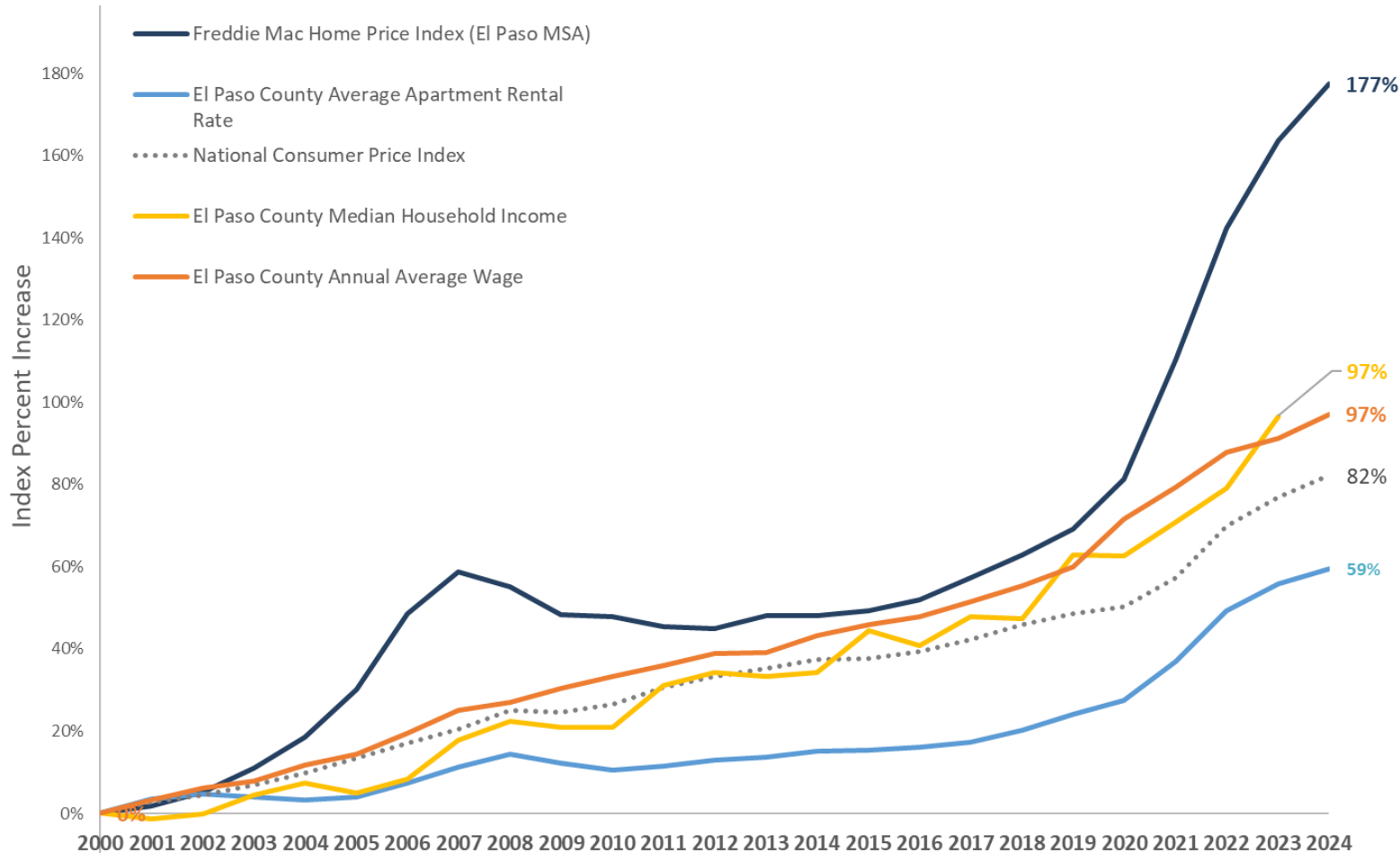
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- The rate of housing permitting in the City and County has been slowing steadily since 2012.
- Reduced housing development despite growing economy
- Out of line with US

Source: Building Permit Survey; Economic & Planning Systems

# HOUSING COSTS SPIKED SINCE 2020

## Home Price and Rental Rate Change Index, 2000 to 2024



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- Price of homes has spiked in region since 2020
- Price of homes has grown at significantly faster rate than wages, incomes, inflation



# PRODUCTION TRENDS IMPACT

## Housing built outside City

- Annexation law changes means City has to compete with ETJ and neighbors for housing production
- Developers finding it cheaper/easier to go outside City and buyers not finding value proposition for being in the City

## Slow housing production

- Decreasing production despite growing economy
- Buyers/renters competing for less housing options

## Housing Costs Spiked

- Increasing demand with decreasing supply means higher prices
- Rapid price increases most impactful on vulnerable populations

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# HOUSING GAPS

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# AREA MEDIAN INCOME DEFINITION

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- **Area Median Income** is defined by US Department of Housing and Urban Development (HUD) at the County/Metro Area geography to set qualifying income limits for Federal Housing and Social Support Programs
- AMI varies depending number persons in the households

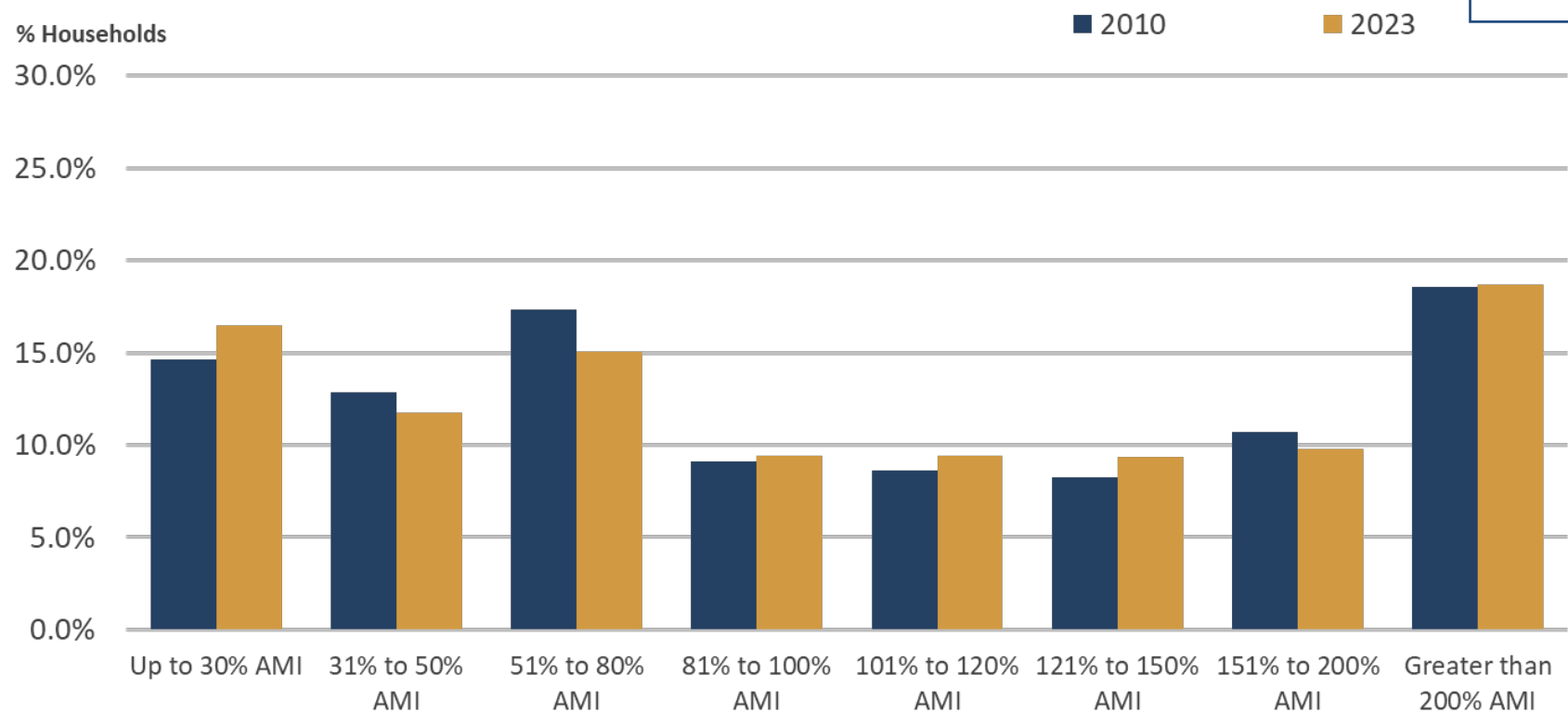
Area Median Income for region (i.e., 100% of AMI)

- **\$63,600** for a 2-person HH in 2025
- **\$71,500** for a 3-person HH in 2025

# PERCENT OF HOUSEHOLDS BY AMI

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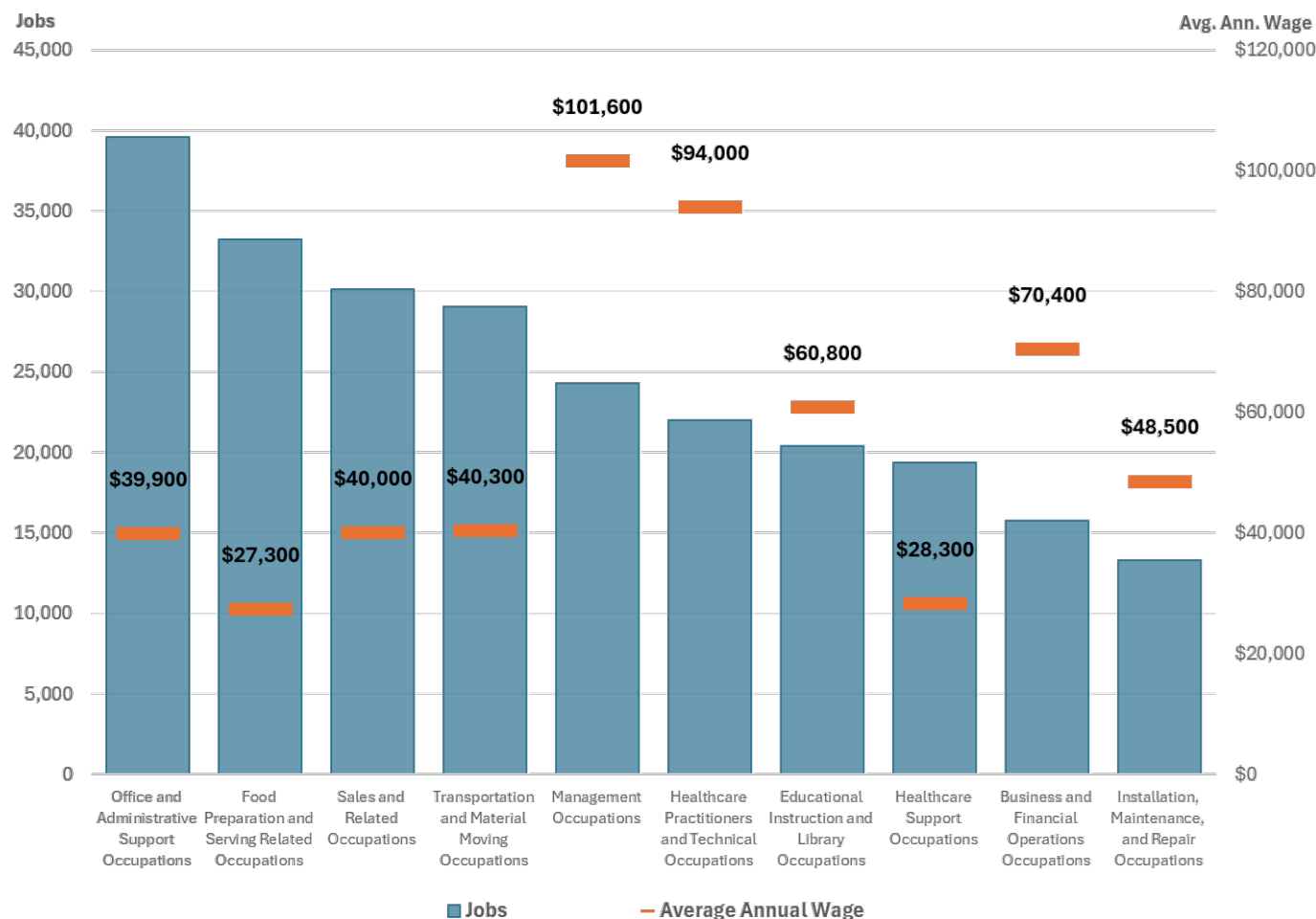
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Source: ACS 1-Year Estimates, HUD, Economic & Planning Systems

# HOUSEHOLD INCOMES TO WAGES/JOB

Total Jobs and Annual Average Wage by Top 10 Occupations



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- \$51,900 - Average Annual Wage for all occupations
- \$36,900 - Average Annual wage for four largest occupations
  - 41% of jobs in City
- Estimated HH Income
  - \$69,416 (all occupations)
    - 103% of AMI
  - \$49,320 (top 4 occupations)
    - 73% of AMI

# HOUSING COSTS TO HOUSEHOLD INCOME

## HOMEOWNERSHIP

Median Sale Price

**\$250,000**



Household Income Needed

**\$85,500**



Gap of \$21,900

Median Household Income

**\$63,600**

## RENTAL

Median Annual Rent

**\$19,200**  
(\$1,600/mo)



Household Income Needed

**\$64,000**



Gap of \$400

Median Household Income

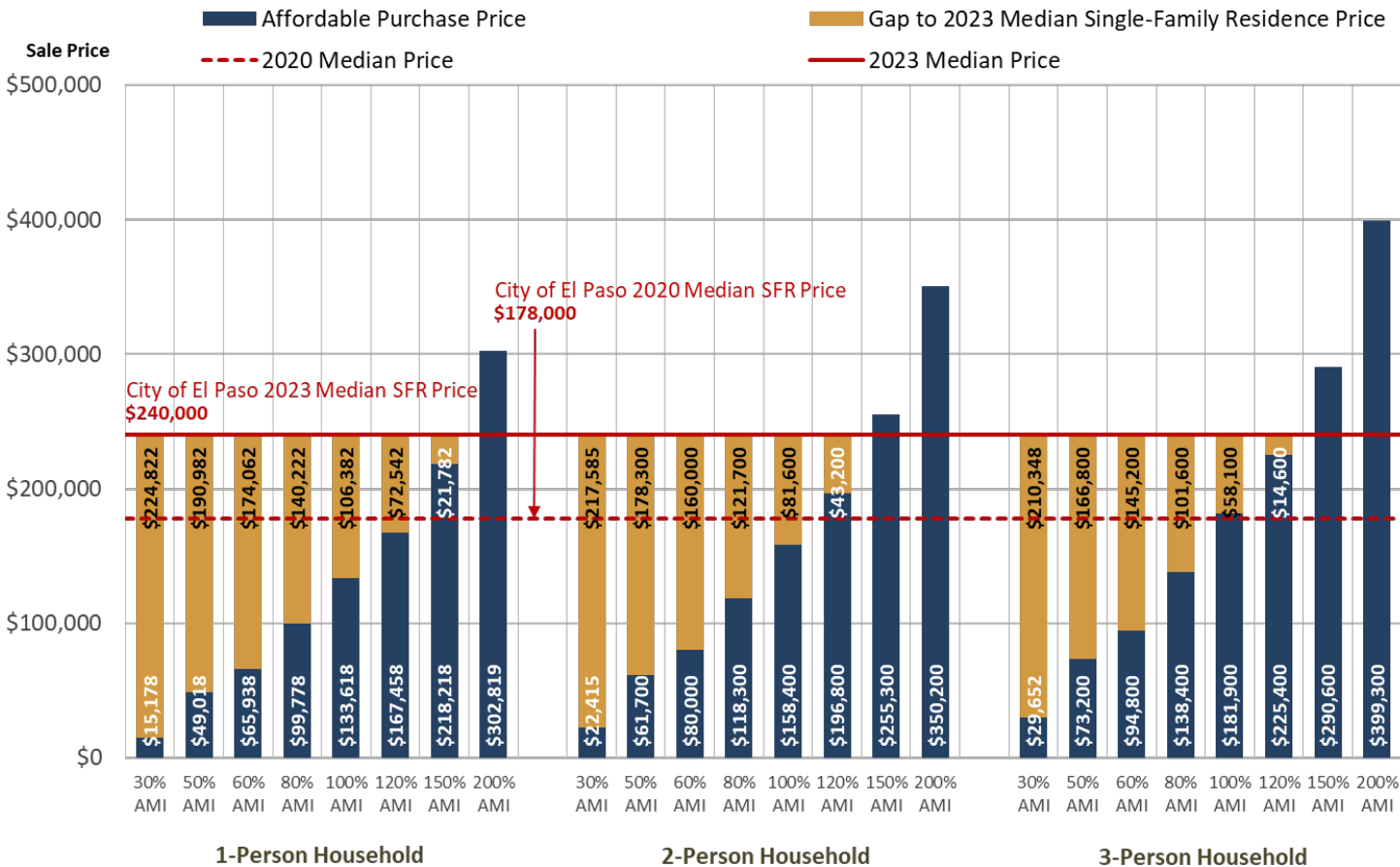
**\$63,600**

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# SINGLE-FAMILY HOMEOWNERSHIP BECOMING LESS AFFORDABLE

Single-Family Sale Price vs. AMI



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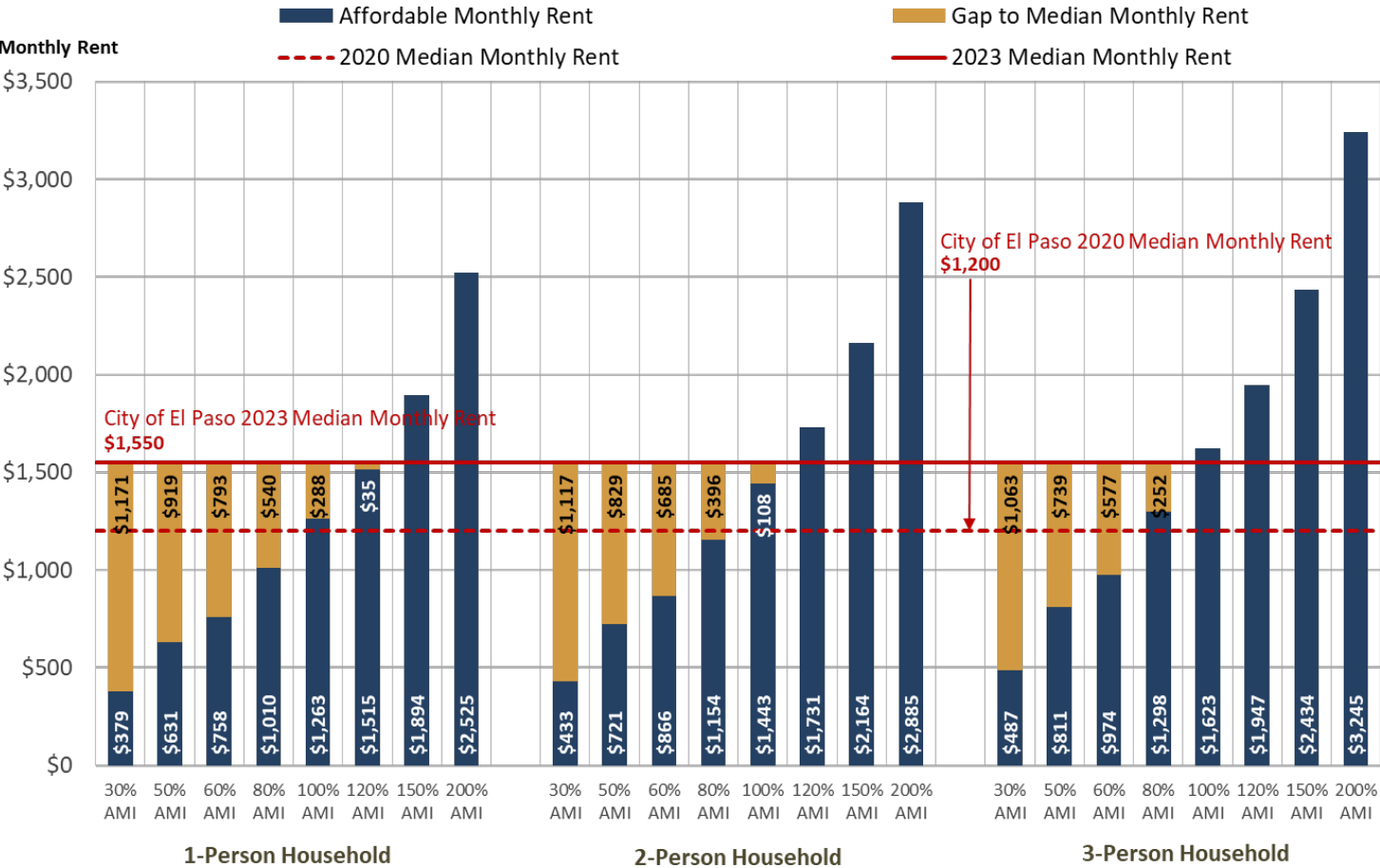
- Annual income needed to afford median single family home price increased from \$63,500 in 2020 to \$83,700 in 2023 (for 2-person HH)
- Need to earn 145% of AMI to afford median single-family home (2-person HH)

Note: HUD 2023 Income Limits used to maintain consistency with the use of 2023 sale prices  
Source: HUD Income Limits, City of El Paso, Multiple Listing Service (MLS), Economic & Planning Systems  
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# RENTAL AFFORDABILITY BECOMING MORE CHALLENGING

## Rental Rates vs. AMI



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- Rental affordability gaps now exist for median income households
- Need to earn 105% of AMI to afford rental unit (2-person HH)

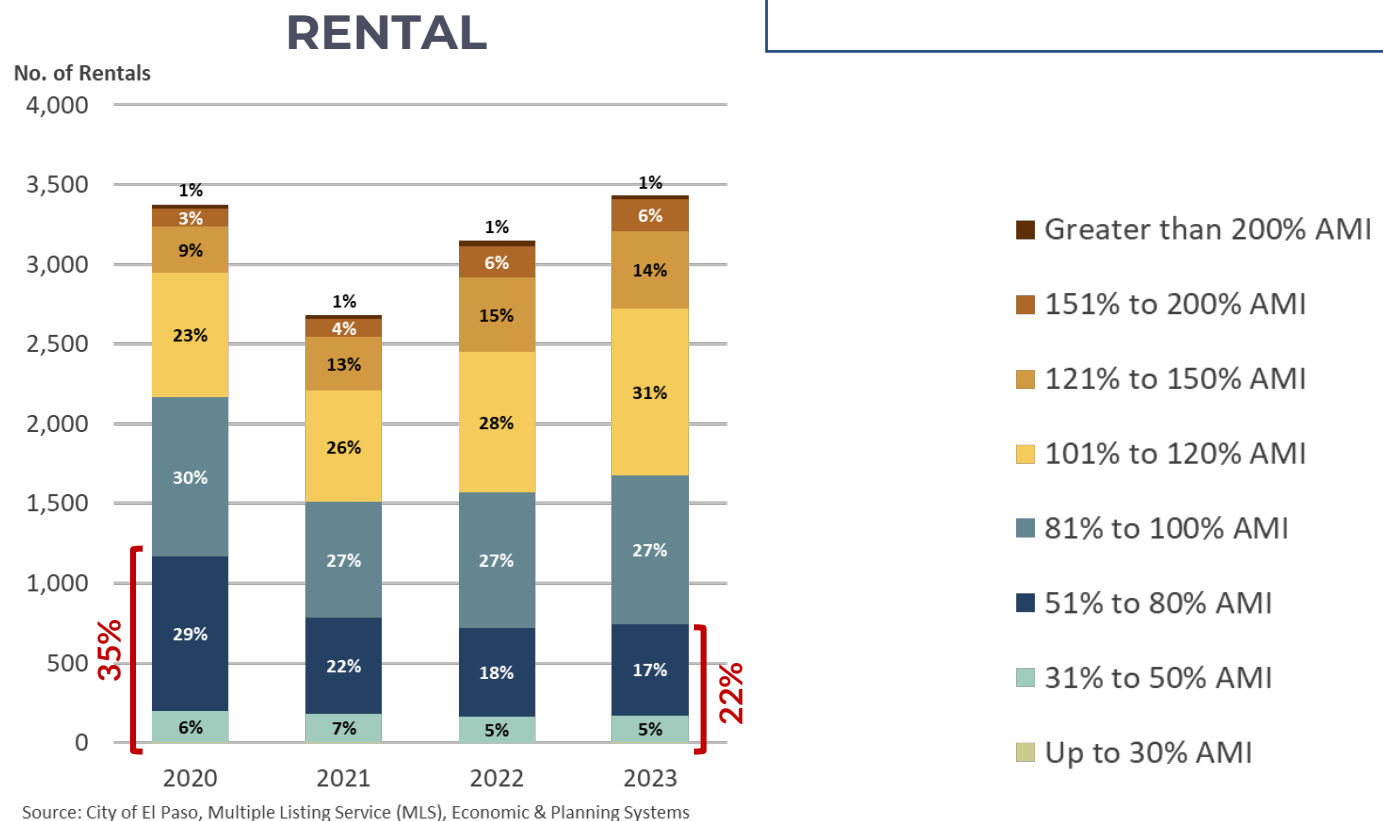
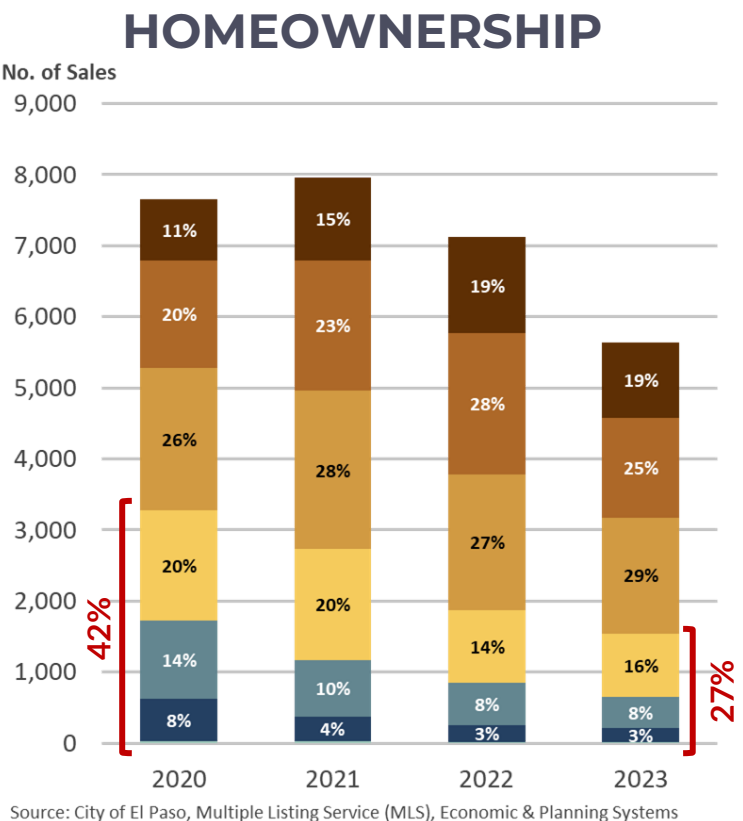
Note: HUD 2023 Income Limits used to maintain consistency with the use of 2023 rents  
Source: HUD Income Limits, City of El Paso, Multiple Listing Service (MLS), Economic & Planning Systems  
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# INCREASING PRICES/RENTS MEAN LESS UNITS AFFORDABLE FOR LOWER INCOME HOUSEHOLDS

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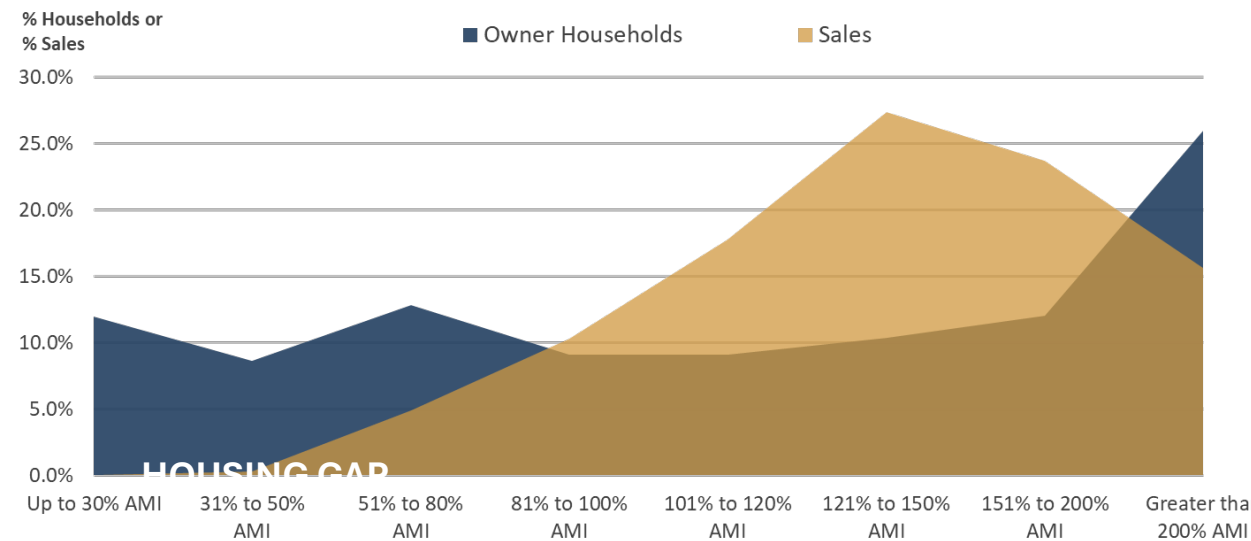
# HOUSING GAPS

- Greatest need for affordable housing options is for households **earning less than 80% of AMI**
  - Lack of rental options below 80% of AMI;
  - Lack of ownership options below 100% of AMI
- The majority of housing stock is rented or sold in same price ranges
- Gaps also exist at higher end of market (**i.e. lack of newly built market rate housing options**) which increases competition for medium and lower income households

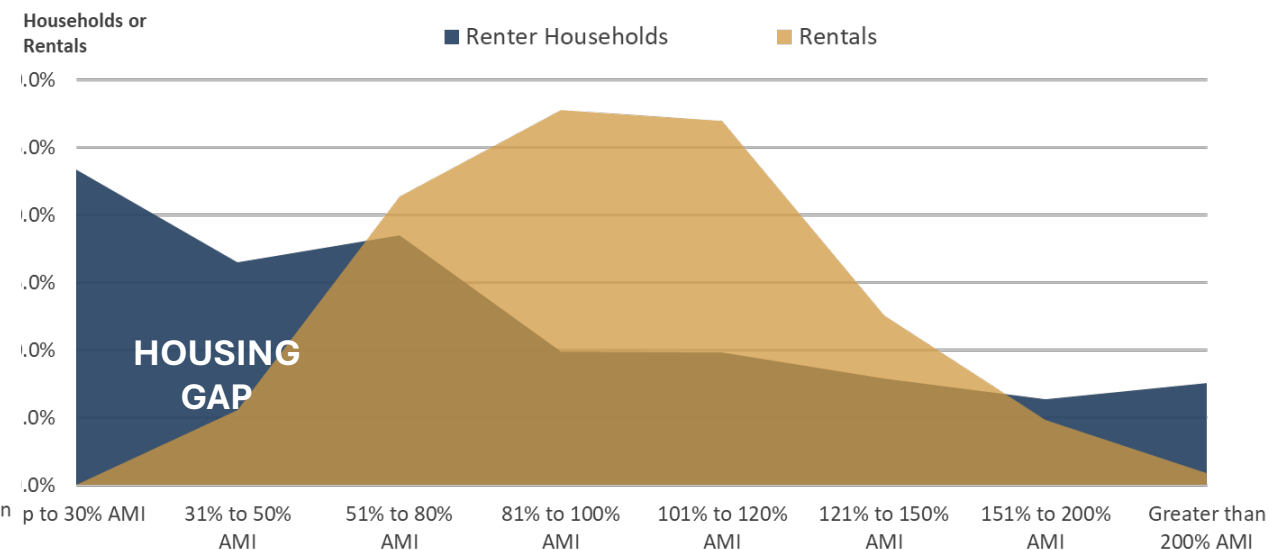
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## HOMEOWNERSHIP



## RENTAL



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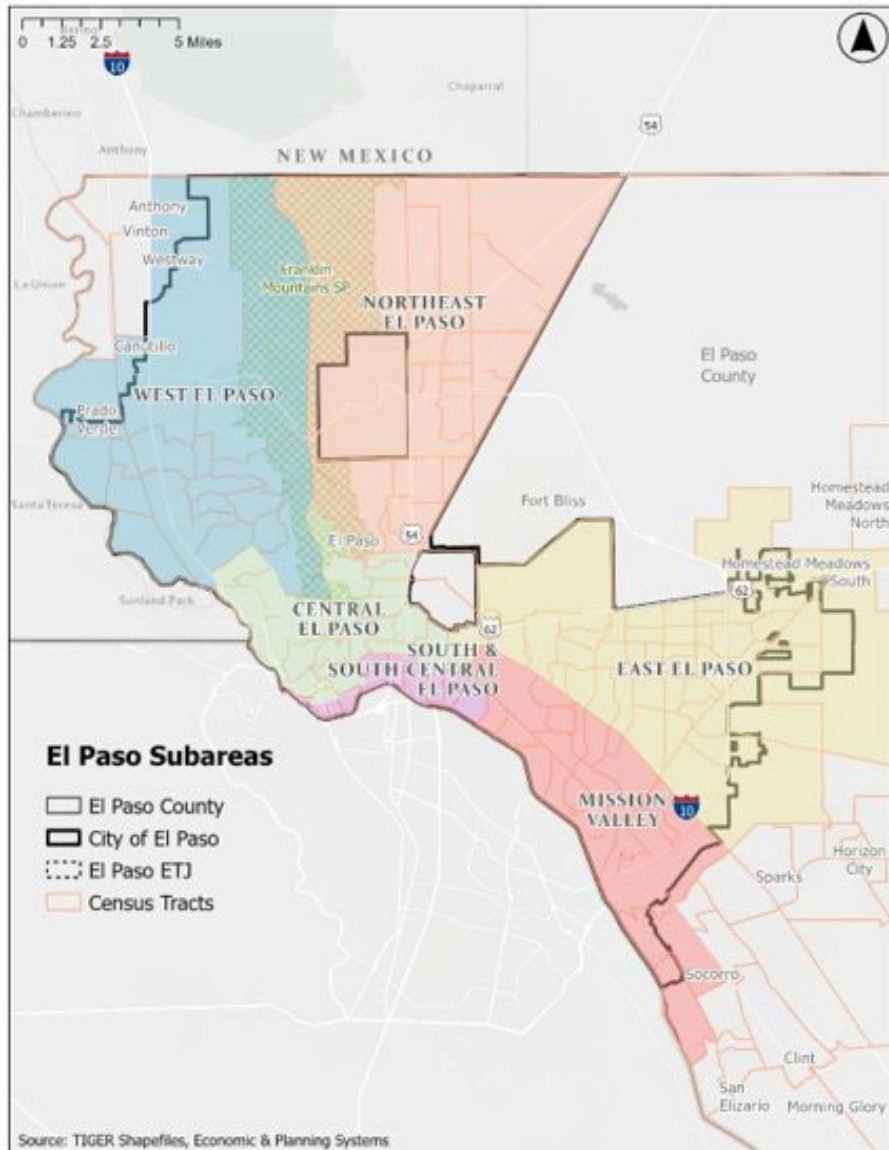
# HOUSING NEEDS

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# HOUSING NEEDS ASSESSMENT

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A lack of housing options for all types of residents results in housing issues for the most vulnerable residents which produces housing needs

- “Catch Up” Needs
  - Current gaps in housing based on the presence of housing issues
- “Keep Up” Needs
  - Projected housing needs based on forecast employment growth to prevent housing issues
- Housing needs were estimated for City and six subareas

# CATCH UP HOUSING NEEDS

## *Catch Up Housing Needs by Type*

| Description                       | Total         | % of Total    |
|-----------------------------------|---------------|---------------|
| <b>Overcrowding</b>               |               |               |
| Number of overcrowded units       | 10,576        |               |
| Adjustment Factor                 | <u>100%</u>   |               |
| <b>Units needed</b>               | <b>10,576</b> | <b>57.6%</b>  |
| <b>Temporary Housing</b>          |               |               |
| HH in temporary housing           | 601           |               |
| Adjustment Factor                 | <u>100%</u>   |               |
| <b>Units needed</b>               | <b>601</b>    | <b>3.3%</b>   |
| <b>Unhoused Populations</b>       |               |               |
| Unhoused Individuals and Families | 638           |               |
| Adjustment Factor                 | <u>100%</u>   |               |
| <b>Units needed</b>               | <b>638</b>    | <b>3.5%</b>   |
| <b>Commuting</b>                  |               |               |
| Number of in-commuters            | 10,580        |               |
| Target relocation %               | <u>73.8%</u>  |               |
| <b>Units needed</b>               | <b>6,557</b>  | <b>35.7%</b>  |
| <b>Total Units Needed</b>         | <b>18,372</b> | <b>100.0%</b> |

Source: ACS 1-Year Estimates, HUD Point-In-Time Estimates, El Paso Coalition for the Homeless, JobsEQ, LEHD, U.S. Census Transportation Planning Products (CTPP), Economic & Planning Systems

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- Estimated Catch Up Need is **18,300 units** based on existing housing issues

## Housing Issues

- Overcrowding
- Temporary Housing
- Unhoused Population
- Long Commuting

# COMPONENTS OF CATCH UP NEEDS

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## HOUSING ISSUES PRODUCE NEEDS

- Low housing production and lack of available units at affordable prices leads to more adults living with their parents/relatives, other families, roommates → this can lead to **overcrowding**
- It can also lead to residents moving outside the City, far from their work location, for housing resulting in long **commute** distances
- It can also lead to residents forced into **temporary housing conditions**, like living in their vehicle or “couch-surfing”
- Unstable and temporary housing conditions can lead to residents becoming **unhoused**

## STRATEGIES TO ADDRESS CURRENT NEEDS

- Preservation of existing housing options
  - Example Programs: Emergency repair assistance or rental assistance, tenant protections, supportive housing programs, tax exemptions
- Improvement to underutilized housing and building stock
  - Example Programs: Support for adaptive reuse, accessory dwelling units, home repair/rehab grants, vacant building programs
- New housing options production
  - Example Programs: Affordable housing financial support, housing or land trusts, infill incentives, removal of regulatory barriers

# KEEP UP HOUSING NEEDS

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## Keep Up Needs by Subarea

| Description           | Employment <sup>1</sup> |               | Projected Housing Need (2025-2035) |               |
|-----------------------|-------------------------|---------------|------------------------------------|---------------|
|                       | Count                   | Share         | Count                              | Share         |
| South Central El Paso | 13,002                  | 4.3%          | 740                                | 4.3%          |
| Central El Paso       | 63,961                  | 21.0%         | 3,641                              | 21.0%         |
| North El Paso         | 18,096                  | 5.9%          | 1,030                              | 5.9%          |
| East El Paso          | 135,368                 | 44.4%         | 7,706                              | 44.4%         |
| South El Paso         | 35,608                  | 11.7%         | 2,027                              | 11.7%         |
| West El Paso          | 38,915                  | 12.8%         | 2,215                              | 12.8%         |
| <b>Total</b>          | <b>304,950</b>          | <b>100.0%</b> | <b>17,360</b>                      | <b>100.0%</b> |

<sup>1</sup> Job counts may differ from city totals due to data source and year

Source: Longitudinal Employer-Household Dynamics (LEHD) Economic & Planning Systems

- Need of **17,360 new units** over next 10 years to keep up with forecast employment growth
- Needs spread over diversity of household incomes based on estimated wages of new jobs
- Need is distributed to subareas based on existing employment concentration in each subarea

# COMPONENTS OF KEEP UP NEEDS

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## EMPLOYMENT GROWTH RESULTS IN KEEP UP NEEDS

- As the economy continues to grow and add jobs in the future, this will add **demand** to an already constrained housing market
- Housing is needed at a variety of price points to address **housing needs** for workers earning different wages
- Housing is needed in a variety of locations near jobs centers

## STRATEGIES TO ADDRESS KEEP UP NEEDS

- Allowing housing in more areas with more flexibility for housing product types and densities
- Reduction of regulatory requirements
- Improvements to development approval process
- More tools to address upfront costs of development for developers and home builders and the City



# 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 deeply 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

# ADDRESSING HOUSING OPTION NEEDS

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## Affordable Housing 20%

- Income Range:**
- Below 50% of AMI
- Housing Products:**
- Public housing
  - housing vouchers
  - Low-income housing tax credit projects
  - Other income restricted rental housing projects
- Locations:**
- All subareas

## Mixed-income rental and Affordable for-sale - 30%

- Income Range:**
- 50% to 80% of AMI
- Housing Products:**
- Mixed Market Rate/Affordable Rental
  - Affordable/Income restricted for-sale condos/townhomes
  - Small rental units/ADUs
- Locations:**
- Across all subareas

## Middle Market/First Time Buyers – 30%

- Income Range:**
- 80% to 150% of AMI
- Housing Products:**
- Market rate apartments
  - For-sale compact single family, duplexes, townhomes and condominiums
- Locations:**
- Near job centers
  - Most need in East El Paso

## Luxury/Move Up Buyers 20%

- Income Range:**
- Above 150% of AMI
- Housing Products:**
- Luxury apartments
  - Larger lot or large single-family homes
  - Higher-end for-sale townhomes and condos
- Locations:**
- Supportive market in Central, Northeast, and West El Paso

# NEEDS BY AREA

## West

Catch Up: 3,320  
Keep Up: 2,215

## Central

Catch Up: 2,203  
Keep Up: 3,641

## South/S. Central

Catch Up: 636  
Keep Up: 740

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## Northeast

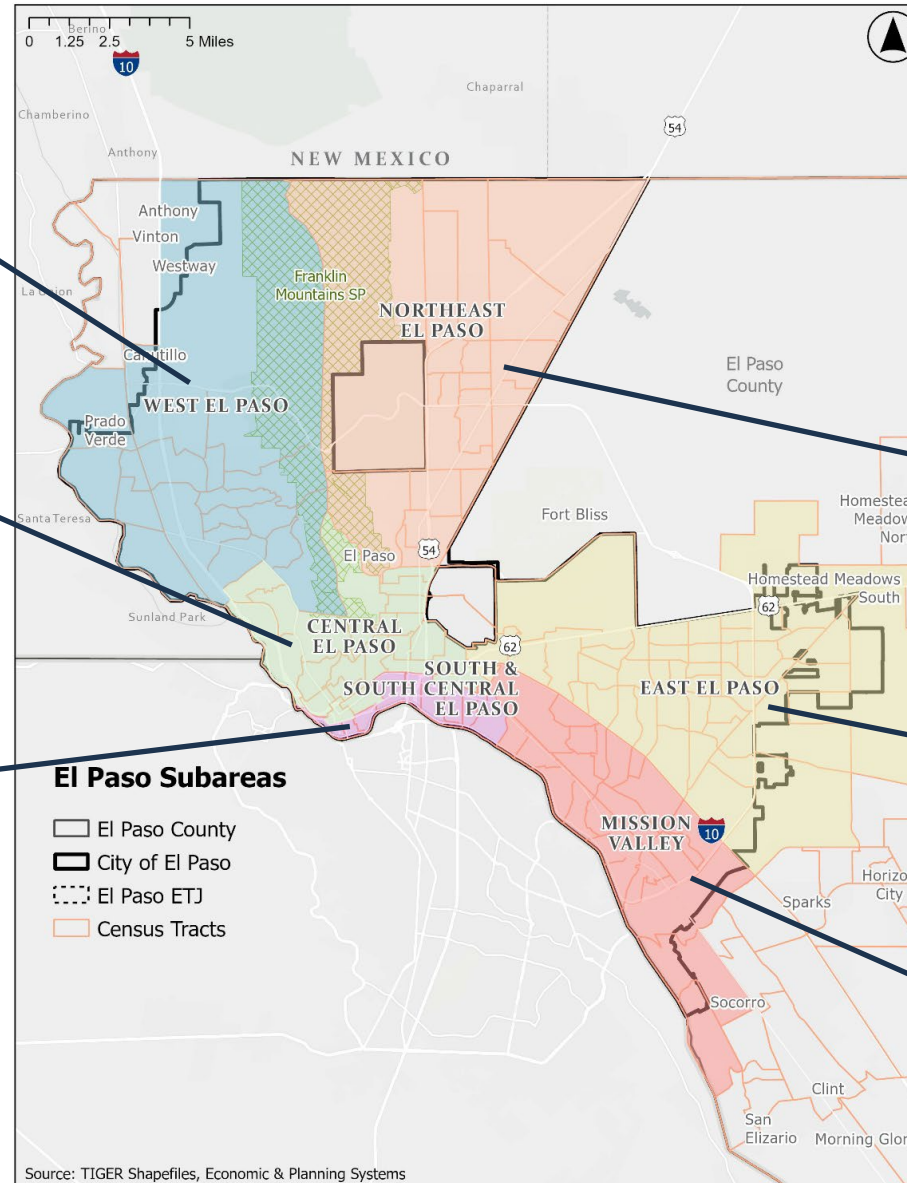
Catch Up: 3,088  
Keep Up: 1,030

## East

Catch Up: 6,557  
Keep Up: 7,706

## Mission Valley

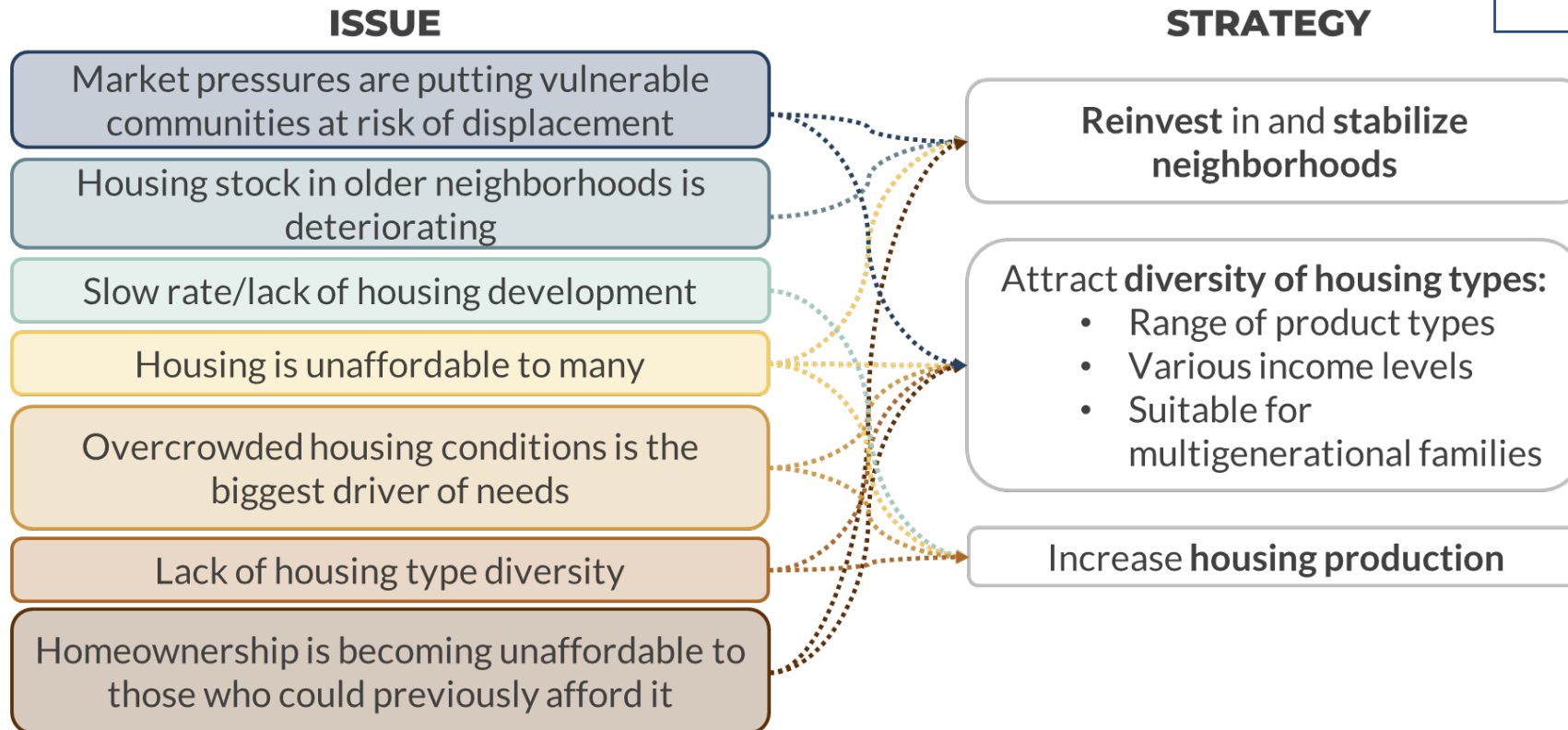
Catch Up: 2,568  
Keep Up: 2,215



# HOUSING ISSUES AND STRATEGIES

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# NEXT STEPS

- Develop recommendations for strategies to address issues
- Vet/refine strategies with staff and working group
- Develop Housing Strategy Report
  - El Paso definition of affordability
  - Policies, actions, and tools
- Housing Dashboard
  - Real-time dashboard tracking housing conditions and progress to goals

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