

# City of Dallas Rental Housing Needs Assessment

2025 Report | Published February 2026

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CHILD POVERTY  
ACTION LAB



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**For more information:** [www.cpal.org](http://www.cpal.org)

#### Acknowledgements

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# Introduction

Dear Reader,

We are excited to release the third annual Rental Housing Needs Assessment for the City of Dallas. Since its first publication in 2023, this assessment has helped establish a shared understanding of Dallas's rental housing landscape, inform solutions to improve affordability, and track progress over time. The report goes further by examining the demographic and economic forces shaping housing and placing Dallas in context with nearby and peer cities nationwide.

This year's report is anchored by four core insights:

1. **It's hard to be a renter in Dallas.** Of the 304K renter households in Dallas, 59% are low income ( $\leq 80\%$  Area Median Income) and 50% are cost burdened, meaning they spend more than 30% of their gross income on housing. The average renter household spends 39% of their income on housing, but extremely low-income households ( $\leq 30\%$  AMI) spend 78% of their income on housing.

2. **There is a shortage of affordable rental units for very low-income households.** For households that earn at or below 50% AMI (\$52K for a family of four), the City of Dallas is short 46K affordable rental units — for every 100 households  $\leq 50\%$  AMI, there are just 60 affordable rental units. Since our first report in 2023, the gap has increased by 12K units, and the deficit now stretches to higher income households. Low-rent units are shrinking fast: in two years, Dallas lost 51K (50%) rental units priced at less than \$1,000.

3. **Dallas is changing.** In the past 10 years, Dallas has realized significant growth in the population of seniors (+33%), one- and two-person households (+23% and +19%, respectively), and high-income households

earning more than \$150K annually (+130%). This rapid growth, however, is juxtaposed with a slight decline (-0.8%) in the population of children, a small increase in households with three or more people (+2%), and a significant decrease in households earning less than \$35K (-32%).

4. **There are signs of progress, but progress is uneven.** After record-high rent growth during the pandemic, renters have recently felt some relief: year-over-year rent growth was largely flat or down slightly in the City of Dallas in 2024 and 2025. An estimated 8,400 multifamily units were delivered in 2024 — 84% market-rate units and 16% income-restricted units. In the past 10 years, educational attainment and household income have both improved significantly, but long-standing inequities persist, and Dallas is the sixth most segregated large city in the U.S.

To achieve a stronger Dallas, housing must be a central issue. Whether your north star is growing the economy, improving the health and wellbeing of Dallas residents, or breaking the cycle of poverty, housing matters.

We hope you will use the data and place-based insights in this report to:

- Pinpoint what needs are most urgent, which residents are most affected, and where needs appear across the city
- Connect housing insights to outcomes you care most about
- Ground investment and policy decisions in a shared factbase

Let's work together to ensure all residents have access to housing that is healthy and safe, affordable, stable, and in a thriving community.

**Ashley Flores**

Chief of Housing, Child Poverty Action Lab

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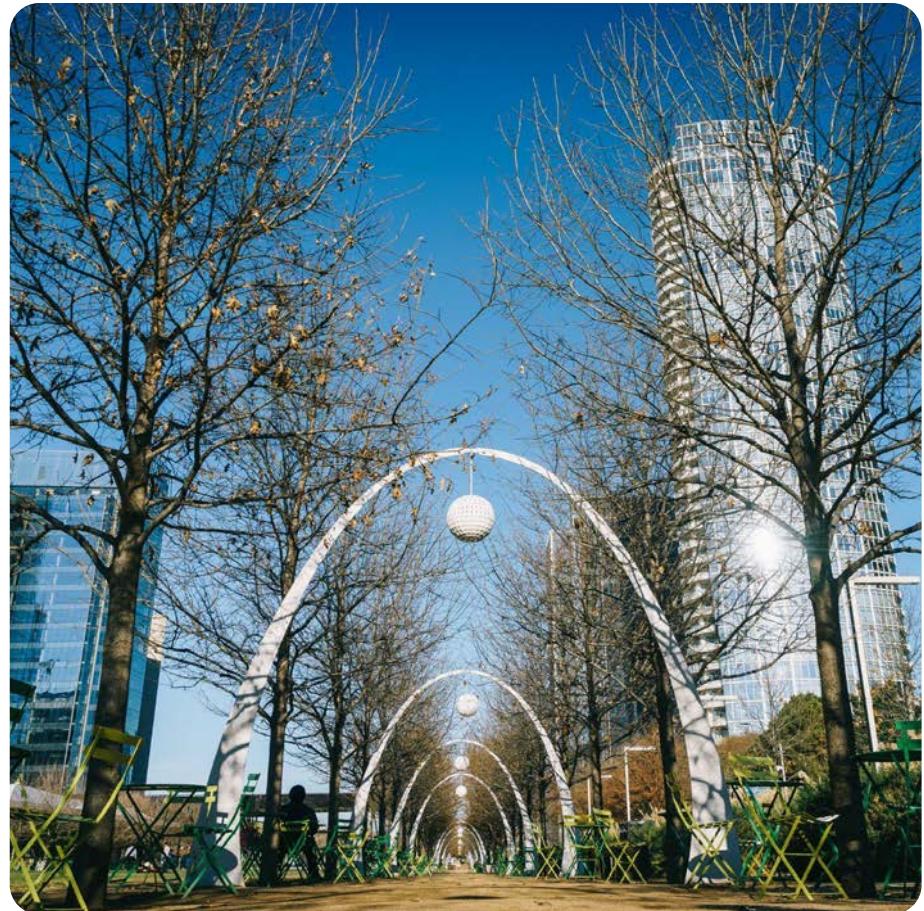
# Data Notes

The estimates in this presentation are approximations, not precise counts. Several factors contribute to this uncertainty: survey sampling (ACS PUMS captures roughly 1% of the population), the combination of multiple data sources that each carry their own margin of error, and differing collection periods/methodologies across sources. These estimates are appropriate for resource allocation, policy planning, and trend analysis.

Data using ACS PUMS reflect five-year averages, so 2023 estimates are an average of 2019 through 2023 survey data.

Throughout the report, "low income" refers to households at or below 80% Area Median Income (AMI), "very low income" refers to households at or below 50% AMI, and "extremely low income" refers to households at or below 30% AMI.

Data insights in this report reflect the City of Dallas, unless otherwise noted. The report references Dallas County and the Dallas-Fort Worth (DFW) Metro, as needed.





## Section 1

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# It's hard to be a renter in Dallas.

# It's hard to be a renter in Dallas.

## Section 1: Key Takeaways

- 1 **The majority of Dallas rents.** Fifty-eight percent of City of Dallas residents are renters.
- 2 **Among renter households, 59% (179K) are considered low income,** meaning they earn 80% or less of the Area Median Income.
- 3 **Renters earn far less than homeowners.** The median homeowner in Dallas earns ~\$39K more per year than the median renter.
- 4 **Renters are stretching their budgets to pay for housing.** One out of every two renters is housing cost burdened, meaning they pay more than 30% of their gross income on rent and utilities.
- 5 **The rate of housing cost burden is not evenly distributed.** Black or African American renters, Hispanic or Latino renters, senior renters, and renter parents are over-represented. Southern sector Council Districts 3, 4, 7, and 8 plus District 10 in northeast Dallas have higher rates of renter cost burden than Dallas overall.
- 6 **Even a college or graduate degree does not guarantee affordability** in the rental market. The median bachelor's degree holder in Dallas can't afford the mean rent of a two- or three-bedroom rental unit.

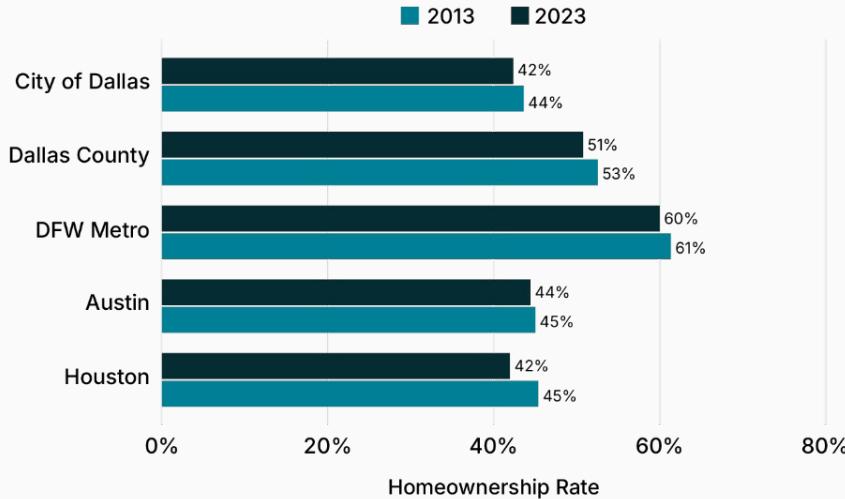
## In the City of Dallas, 58% of households are renters and 42% are homeowners.

The City of Dallas has a greater share of renters than Dallas County, the DFW Metro, and Austin. From 2013–2023, the number of renter households in Dallas grew more (+44K) than owner households (+22K). The decline in homeownership in Dallas and elsewhere in Texas reflects trends observed in other large cities around the country.

Table 1: City of Dallas Households by Tenure, 2013–2023

Tenure	2013	2023	Delta	% Change
Owner-occupied units	201,566	223,665	22,099	11%
Renter-occupied units	260,434	304,373	43,939	17%
Total housing units	<b>462,000</b>	<b>528,038</b>	<b>66,038</b>	<b>14%</b>

Figure 1: Comparative Homeownership Rate, 2013–2023



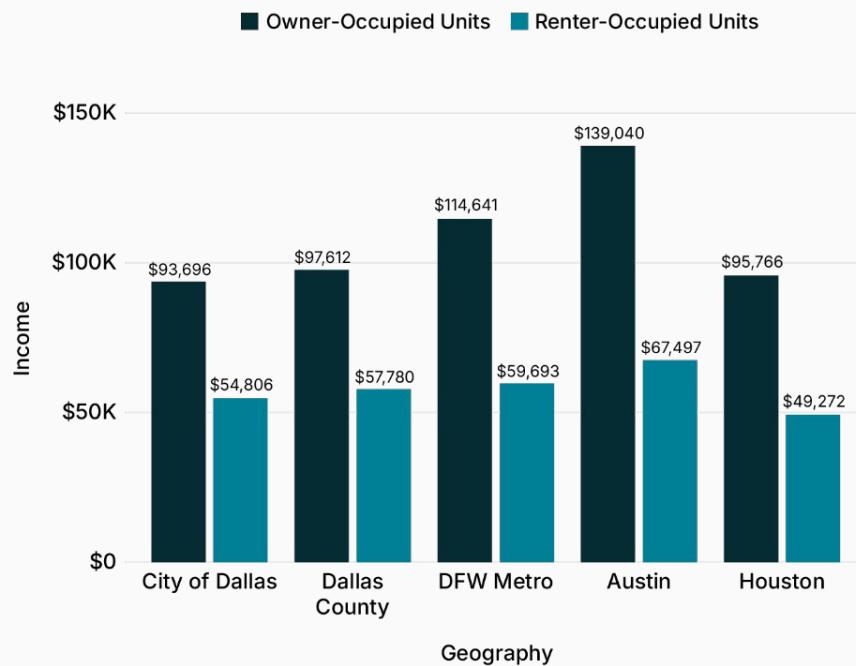
Source(s): ACS B25003: Tenure, 2023

# The median household income of renters in the City of Dallas is \$54,806 — 58% of the median household income of homeowners.

The income gap between renters and homeowners is wide: the median owner household in Dallas earns \$93,696, nearly \$39K more than the median renter household. Renters in the City of Dallas earn less than renters in Dallas County, the DFW Metro, and Austin.

Since CPAL first published the Rental Housing Needs Assessment in 2023 (based on 2021 ACS data), the income gap between renters and homeowners in the City of Dallas has grown from \$34,136 to 38,890, a 14% increase.

Figure 2: Comparative Median Household Income by Tenure, 2023

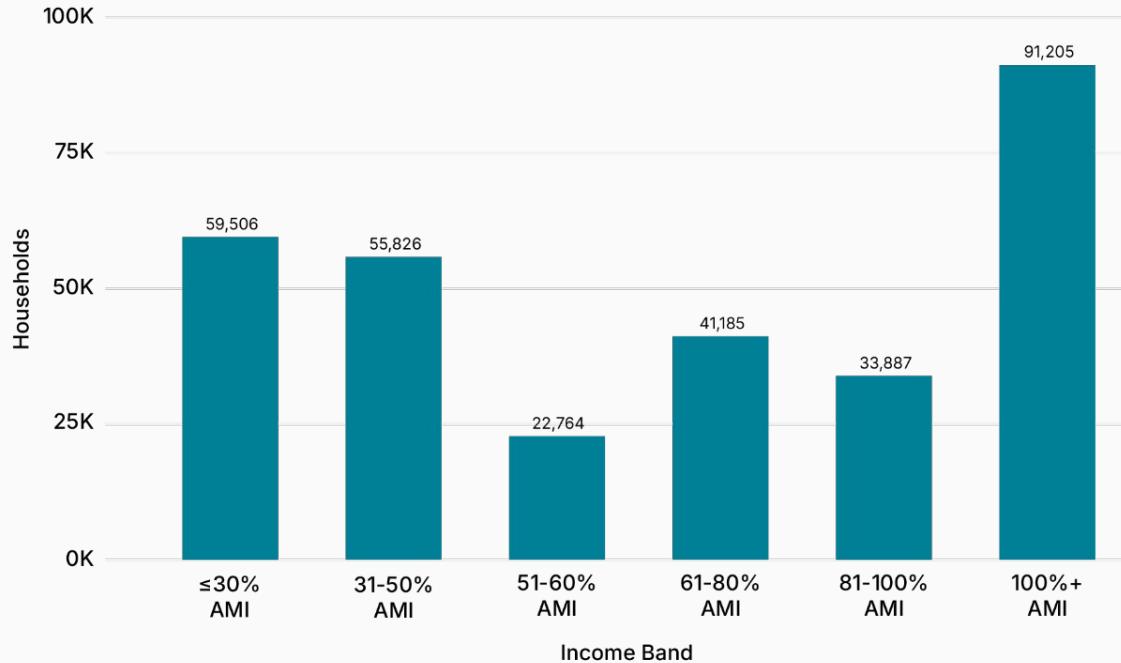


Source(s): ACS B25119 A-H: Income by Tenure, 2023

# 59% of renter households (179,281) in the City of Dallas earn at or below 80% Area Median Income (AMI).

In the City of Dallas, 38% of renter households (115,332) earn at or below 50% AMI, and 20% (59,506) earn at or below 30% AMI. Although 30% AMI for a household size of 4 is ~\$31K, **the median wage for the lowest income renters in Dallas is just \$13,910.**

Figure 3: City of Dallas Renter Households by AMI, 2023



Methodology: Wages reflect the median wages for renter households in the City of Dallas by AMI from the ACS PUMS data. The sample does not designate whether these households are working full or part time.

Source(s): ACS PUMS, 2023

Income Band	30% AMI or below	31-50% AMI	51-60% AMI	61-80% AMI	81-100% AMI	100%+ AMI
Median wage	\$13,910	\$33,710	\$46,773	\$56,073	\$70,852	\$124,550

**In the DFW Metro, among households at or below 50% AMI, the most common occupations are in food preparation/service and office/administration support.**

Figure 4: DFW Most Common Occupation and Wage by AMI Band, 2023

Occupation Area	Food Preparation and Serving Related Occupations	Office and Administrative Support Occupations	Educational Instruction and Library Occupations	Business and Financial Operations Occupations	Healthcare Practitioners and Technical Occupations	Management Occupations
AMI Band	Below 30% AMI	30-50% AMI	50-60% AMI	60-80% AMI	80-100% AMI	Above 100% AMI
Median Annual Wage	\$30,153	\$45,755	\$61,779	\$80,171	\$86,851	\$118,206
Target Housing Budget	\$754	\$1,144	\$1,544	\$2,004	\$2,171	\$2,955

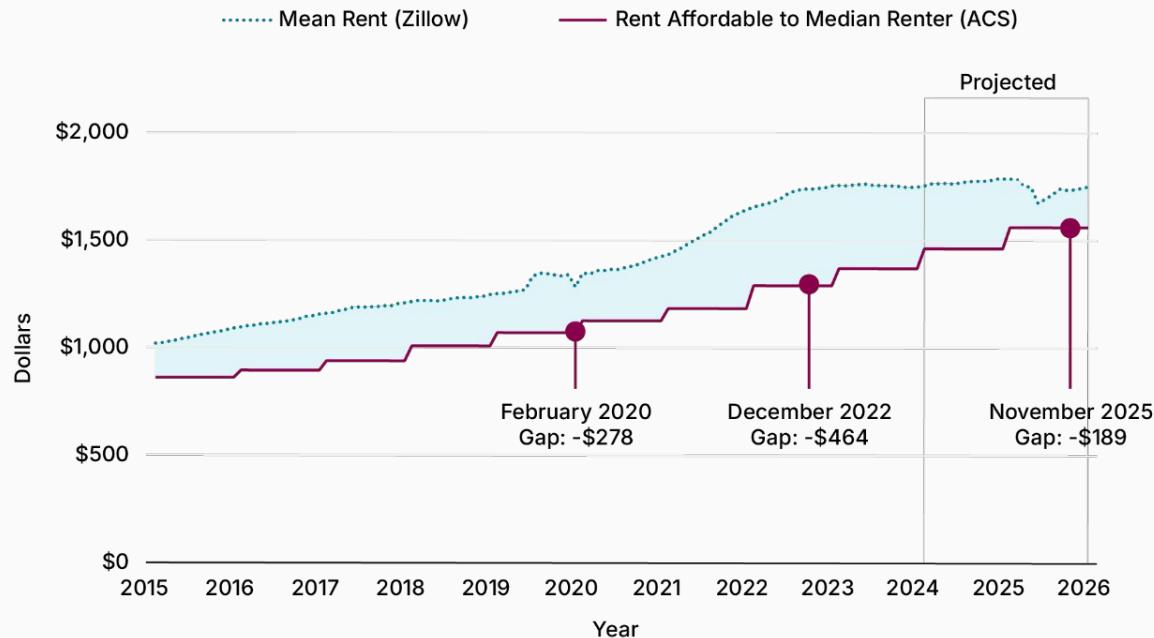
Source(s): Lightcast, 2023

# Mean rent in the City of Dallas began to stabilize in 2022, and the gap between mean rent and what a typical renter can afford narrowed considerably in 2025.

In the City of Dallas, the gap between mean rent and what the median renter can afford peaked in December 2022 at \$464 but has narrowed since: in November 2025, the gap was \$189.

**Methodology:** The mean rent is derived from Zillow's Observed Rent Index (ZORI). ZORI is a moving target (i.e., the data is updated every year, so 2022 data reported here is slightly different from last year's report). These estimates reflect asking rent only, as opposed to gross rent, which includes utilities. To calculate rent affordable to median renter, we take the upper limit — rent that is 30% of the median household income of renter-occupied households. The rent affordable to the median renter is projected for 2024 and 2025 using historic average growth in renter median income.

**Figure 5: City of Dallas Mean Rent and Rent Affordable to Median Renter, 2015–2025**  
Rent affordable to median renter is projected for 2024 and 2025

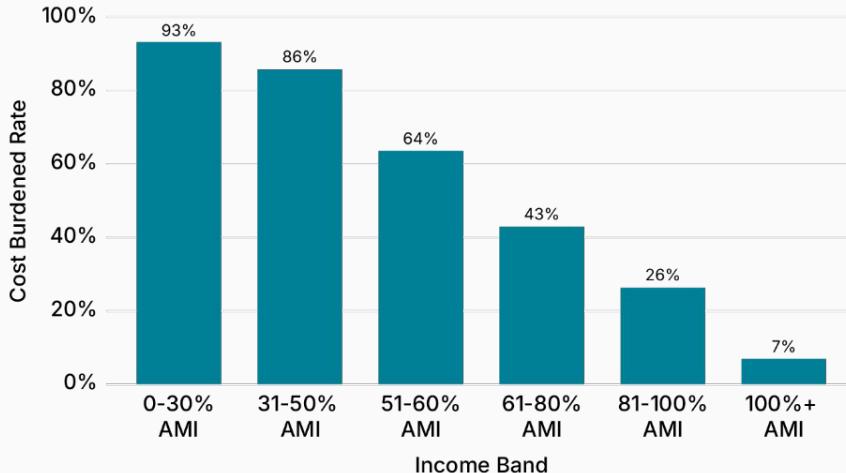


Source(s): ACS B25119: Median Household Income by Tenure, 2023; Zillow Observed Rent Index (ZORI)

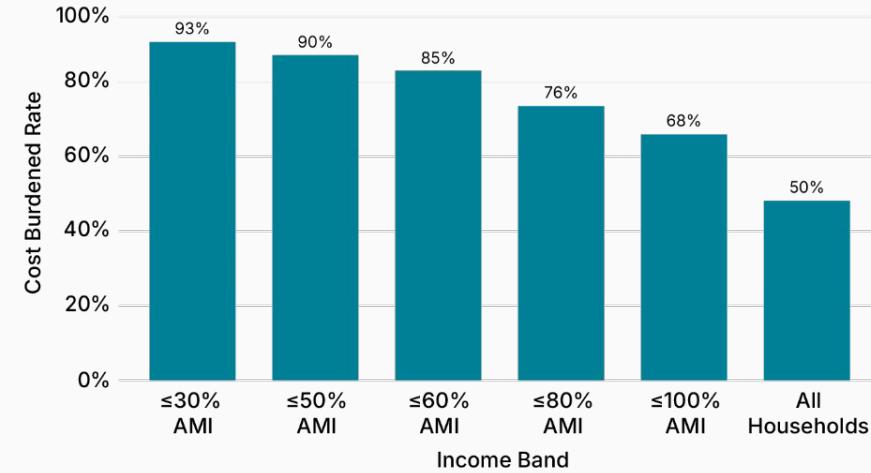
## Almost all (90%) of very low-income renters in the City of Dallas are housing cost burdened, spending more than 30% of their gross income on housing expenses.

When families are cost burdened, they make difficult trade-offs to stay housed. Cost-burdened households often forego preventative healthcare, medication, healthy food, and educational experiences for their children in order to pay the rent.

**Figure 6: City of Dallas Cost Burden Rate by AMI, 2023**



**Figure 7: City of Dallas Cumulative Cost Burden Rate by AMI, 2023**



Source(s): ACS PUMS, 2023

# In the City of Dallas, the rate of housing cost burden is not evenly distributed: renters with children, seniors, Black or African American renters, and Hispanic or Latino renters are disproportionately cost burdened.

One out of every two renters in the City of Dallas spends more than 30% of their gross income on housing costs, but some residents are more vulnerable. **For example, three out of four single parents with children are cost burdened**, perhaps because they need larger units than can be supported by a single income. Seniors are often on a fixed income, so rising rents demand a greater and greater share of their income. Since CPAL first published the Rental Housing Needs Assessment in 2023 (based on 2021 ACS data), **the share of cost-burdened seniors has grown from 55% to 65%**. Other notable increases in the housing cost burden rate include Black or African American renters (55% → 60%) and Hispanic or Latino renters (47% → 51%).

Methodology: Cost-burdened data here is derived from ACS PUMS 2023 and is defined as spending more than 30% of gross income on rent and utilities. Data here excludes households that earned \$0. Households were grouped by demographic and family characteristics, and results were weighted to reflect the regional population.

Table 2: City of Dallas Cost-Burdened Renters, 2023

Group	Percent
Single renters with children	75%
Seniors (65+)	65%
Black or African American renters	60%
Renters with children	59%
Hispanic or Latino renters	51%
<b>All renters</b>	<b>50%</b>
Renters age 35 and below	49%
Non-Hispanic White renters	42%

 60% or more    55-60%    50-55%    45-50%    Less than 45%

Source(s): ACS PUMS, 2023

**Rates of cost burden in the City of Dallas largely track with Dallas County and DFW, although a slightly higher share of Black or African American renters, renters younger than 35, and renters with children are housing cost burdened in the City of Dallas.**

**Table 3: City of Dallas, Dallas County, and DFW Metro Cost-Burdened Renters, 2023**

Group	City	County	Metro
Single renters with children	75%	74%	71%
Seniors	65%	66%	66%
Black or African American renters	60%	58%	58%
Renters with children	59%	56%	53%
Hispanic or Latino renters	51%	51%	51%
<b>All renters</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>
Renters below 35	49%	47%	47%
Non-Hispanic White renters	42%	42%	42%

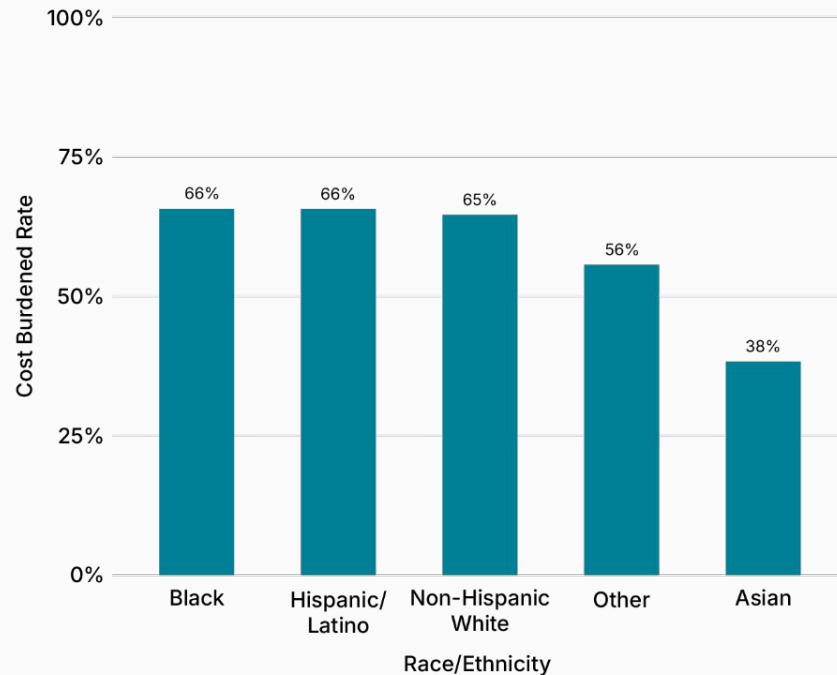
 60% or more  
  55-60%  
  50-55%  
  45-50%  
  Less than 45%

Source(s): ACS PUMS, 2023

**Sixty-five percent of all senior renters in Dallas are cost burdened, which is consistent across Black or African American, Hispanic or Latino, and Non-Hispanic White renters.**

Note: "Other" here includes American Indian alone, Alaska Native alone, American Indian and Alaska Native tribes specified; or American Indian or Alaska Native, not specified and no other races; Native Hawaiian and Other Pacific Islander alone; Some Other Race alone; Two or More Races.

**Figure 8: City of Dallas Cost-Burdened Senior Renters by Race/Ethnicity, 2023**



Source(s): ACS PUMS, HUD Income Limits, 2023

## In the City of Dallas, the rate of housing cost burden is not evenly distributed by geography either: Districts 3, 4, 7, and 8 in the southern sector and District 10 in northeast Dallas have higher rates of cost-burdened households than Dallas overall.

When a household spends more than 30% of gross income on housing costs, the household is considered to be cost burdened. When a household spends more than 50% of gross income on housing costs, the household is considered to be severely cost burdened. In Districts 3 and 8, 30%+ of renter households are severely cost burdened, almost double the rate of District 14, which has the lowest overall cost-burdened rate at 37% and the lowest severely cost-burdened rate at 16%.

Since CPAL first published the Rental Housing Needs Assessment in 2023 (based on 2021 ACS data), 12 out of 14 districts increased in share of cost-burdened renters, one stayed flat (D8), and one decreased (D5).

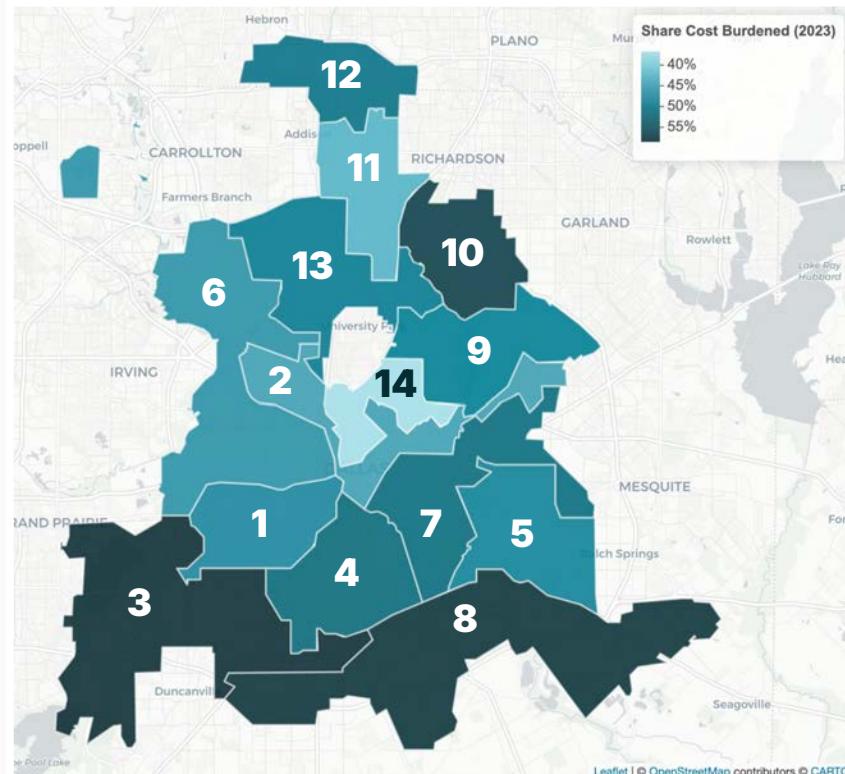
Note: Council District boundaries on the following page represent those that became effective in 2023. Figures representing change over time reflect change within current boundaries using historical data.

**Table 4: City of Dallas Cost-Burdened Renters by Council District, 2023**

Council District	30-50% Income on Housing	>50% Income on Housing	Overall % Cost Burdened
1	28%	19%	47%
2	25%	19%	45%
3	28%	30%	58%
4	25%	28%	52%
5	24%	24%	47%
6	28%	18%	46%
7	23%	29%	52%
8	27%	31%	58%
9	26%	22%	48%
10	27%	29%	57%
11	22%	20%	43%
12	27%	23%	50%
13	26%	23%	49%
14	20%	16%	37%

Note: Percentages here are rounded to the nearest whole number.

**Map 1: Share of Cost-Burdened Renters by Council District, 2023**



Source(s): ACS B25074: Household Income by Gross Rent as Percentage of Income, 2023

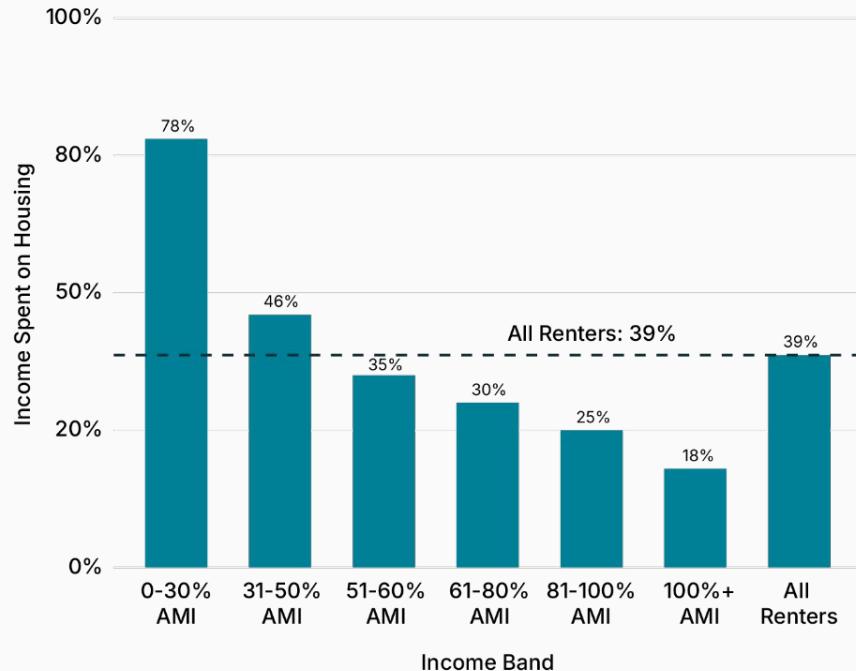
## On average, a renter household in Dallas spends 39% of income on housing. Extremely low-income renters, however, spend 78% of income on housing.

The percent of income a household spends on rent decreases at higher and higher income levels. An average household earning up to 30% AMI, for example, spends 78% of their income on housing. An average household between 30 and 50% AMI, however, spends 46% of their income on housing.

A City of Dallas household of four at 30% AMI earns ~\$31K annually in gross income. **If they spend 78% of their income on housing, that leaves them with just \$567 per month for all other expenses, including transportation, healthcare, and childcare.**

Methodology: Those who spent >100% of their income on housing according to the sample were treated as 100%. Those whose household income was "negative" (due to debts) were treated as earning \$0.

Figure 9: City of Dallas Renters' Share of Income Spent on Housing, 2023



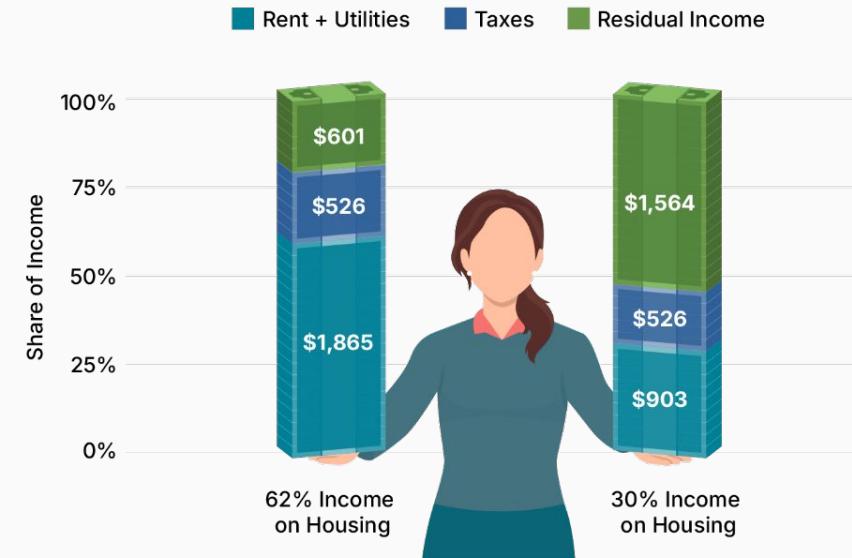
Source(s): ACS PUMS, HUD Income Limits, 2023

# When a low-income renter can access affordable housing, their residual income increases significantly, creating more space in a household budget for other necessities and savings.

These sample household budgets represent an annual income of a single renter, Olivia, living in the City of Dallas. Olivia works full-time in food service and earns \$36,100 annually, or \$3,008 monthly (before taxes). This income puts Olivia at 50% AMI. Olivia spends 62% of her gross income on rent and utilities. **After taxes, Olivia has just \$601 in residual income monthly for all other expenses** — groceries, gas and transportation, healthcare, toiletries and clothing, etc. If Olivia were in an affordable rental unit, she would spend no more than 30% of her income on housing (\$903), leaving \$1,564 in residual income after taxes.

Methodology: Tax estimates come from the MIT Living Wage Calculator and have been adjusted to 2023 dollars. 62% is the average amount of income a single renter household at 50% AMI spends on housing in the City of Dallas. Typical monthly expenses come from the MIT Living Wage Calculator released in February 2025. MIT pulled food costs from the USDA Food Plans: Cost of Food Reports (June 2024), transportation costs from the U.S. Bureau of Labor Statistics Consumer Expenditure Survey (2023), and medical costs from the U.S. Bureau of Labor Statistics Consumer Expenditure Survey and the Medical Expenditure Panel Survey (2023).

Figure 10: Sample Household Budget, Single Renter at 50% AMI in the City of Dallas, 2023



Typical monthly expenses for a single adult, no children:

Food: \$329

Transportation: \$785

Medical: \$257

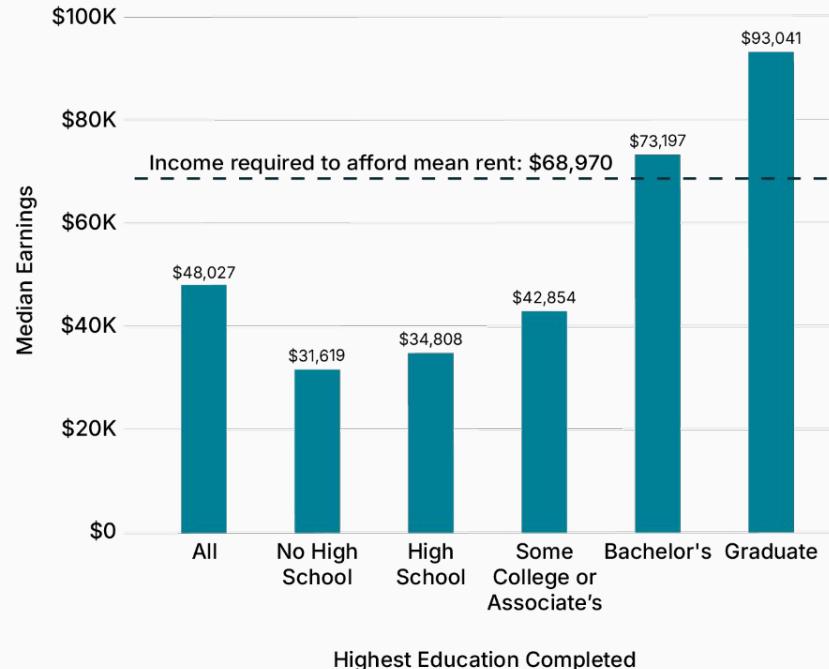
Source(s): HUD AMI bands, MIT Living Wage Calculator

## To afford the mean rent in Dallas without being cost burdened, a household needs to earn ~\$69K, far out of reach for residents without a college degree.

Dallas residents with bachelor's and graduate degrees can typically afford the mean rent. For residents with no high school diploma, just a high school diploma, or some college, however, their income typically falls short. Median earnings for a resident with a high school degree is \$34,808, which is \$34K shy of the income needed to afford the mean rent without being cost burdened.

Across the City of Dallas, 38% of renter households earn \$68,970 or more, the income required to afford the mean rent. **Sixty-two percent of renter households cannot afford the mean rent in the City of Dallas.**

Figure 11: City of Dallas Median Earnings by Educational Attainment and Income Required for Mean Rent, 2023



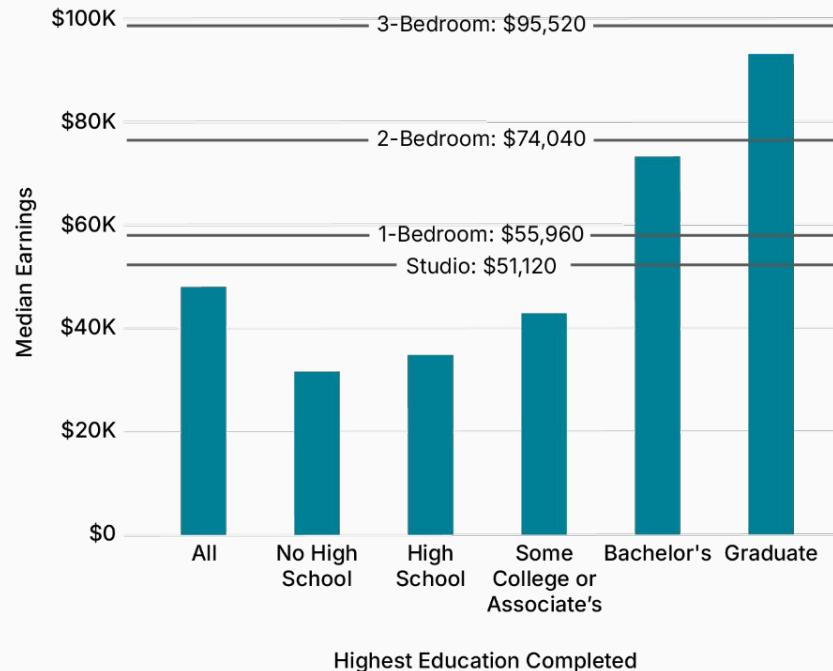
Source(s): ACS B20004: Median Earnings in the Past 12 Months; Zillow Observed Rent Index, 2023

## A college or graduate-level degree does not guarantee sufficient wages for larger rental units. A resident earning the median wage of a bachelor's degree holder, for example, cannot afford the mean rent of a two- or three-bedroom apartment.

For Dallas residents without a high school diploma, with a high school diploma, or with some college or an associate's degree, their median wage falls short of income needed to afford the mean rent of all unit sizes. For Dallas residents with a bachelor's degree, their median wage falls short of income needed to afford the mean rent of two-bedroom and three-bedroom units. For Dallas residents with a graduate degree, their median wage falls short of income needed to afford the mean rent of a three-bedroom unit.

Note: Apartments.com used here instead of ZORI because ZORI does not provide rent by unit size.

**Figure 12: City of Dallas Median Earnings by Educational Attainment and Income Required for Mean Rent, 2023**



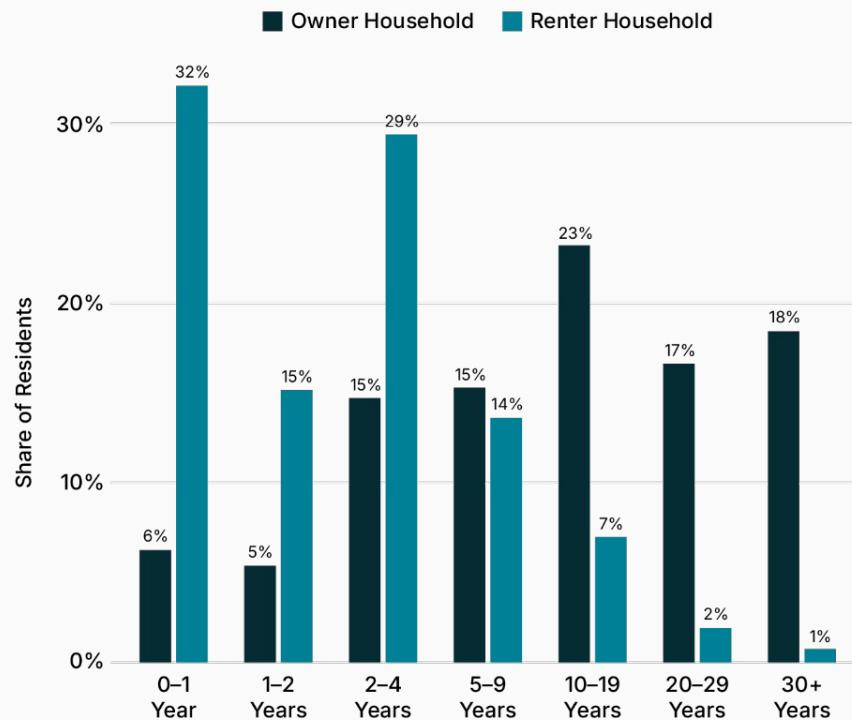
Source(s): ACS B20004: Median Earnings in the Past 12 Months, Apartments.com average rents, 2023

## City of Dallas renters move much more often than homeowners: about one-third of renters have been in their current unit for 12 months or less.

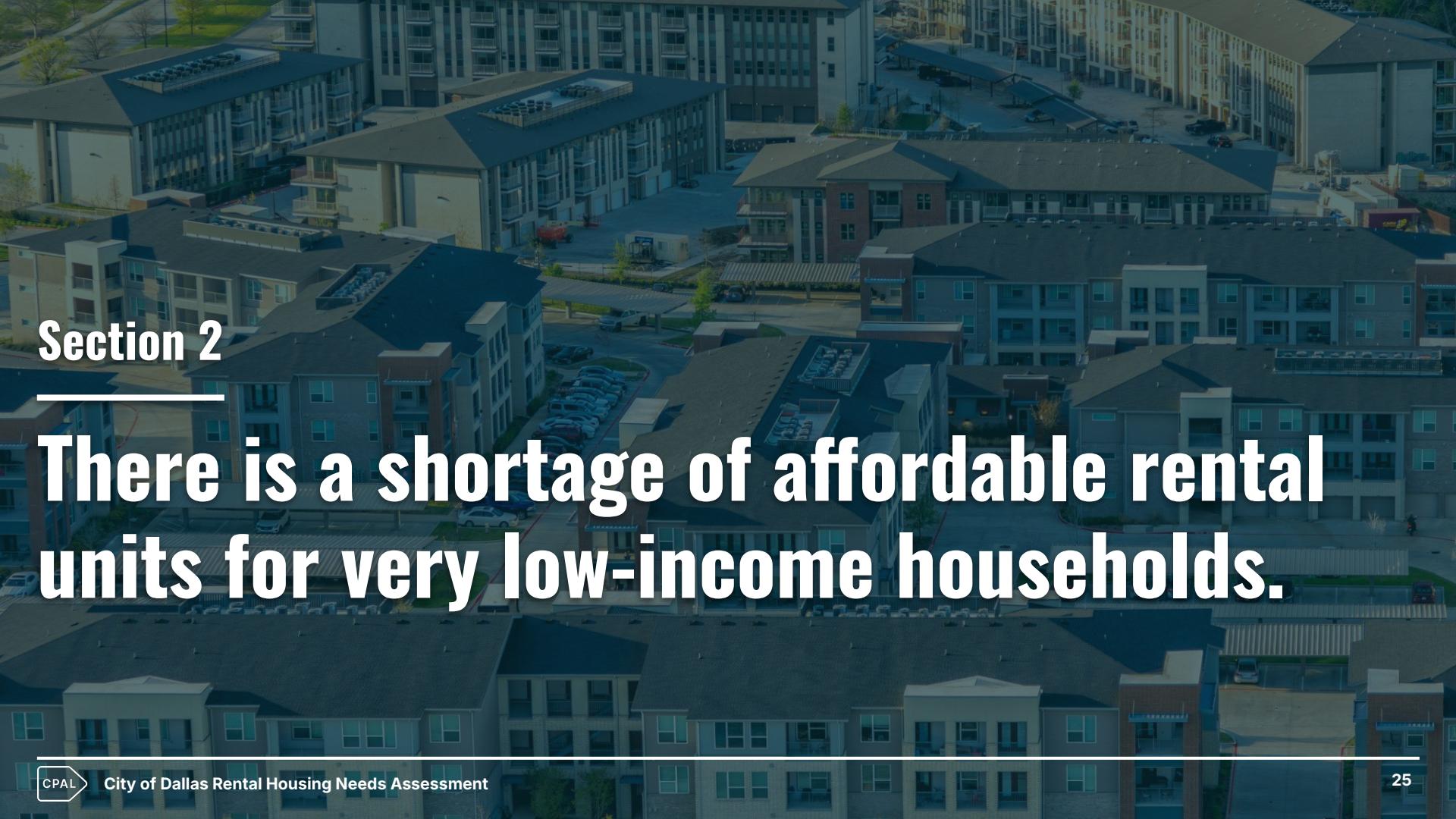
Fifty-eight percent of Dallas homeowners have been in their current home for 10 or more years, compared to just 10% of renters.

**Forty-seven percent of renters have moved at least once in the past two years.**

Figure 13: City of Dallas Residency Duration by Tenure, 2023



Source(s): ACS PUMS, HUD Income Limits, 2023

A high-angle, color photograph of a modern residential neighborhood. The scene is filled with various apartment complexes, some with multiple stories and balconies, others with single-story townhome-style units. There are several parking lots with cars, and a few small commercial buildings or convenience stores are visible. The area appears well-maintained with paved roads and some green landscaping. The overall atmosphere is that of a bustling, contemporary urban or suburban residential area.

## Section 2

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**There is a shortage of affordable rental units for very low-income households.**

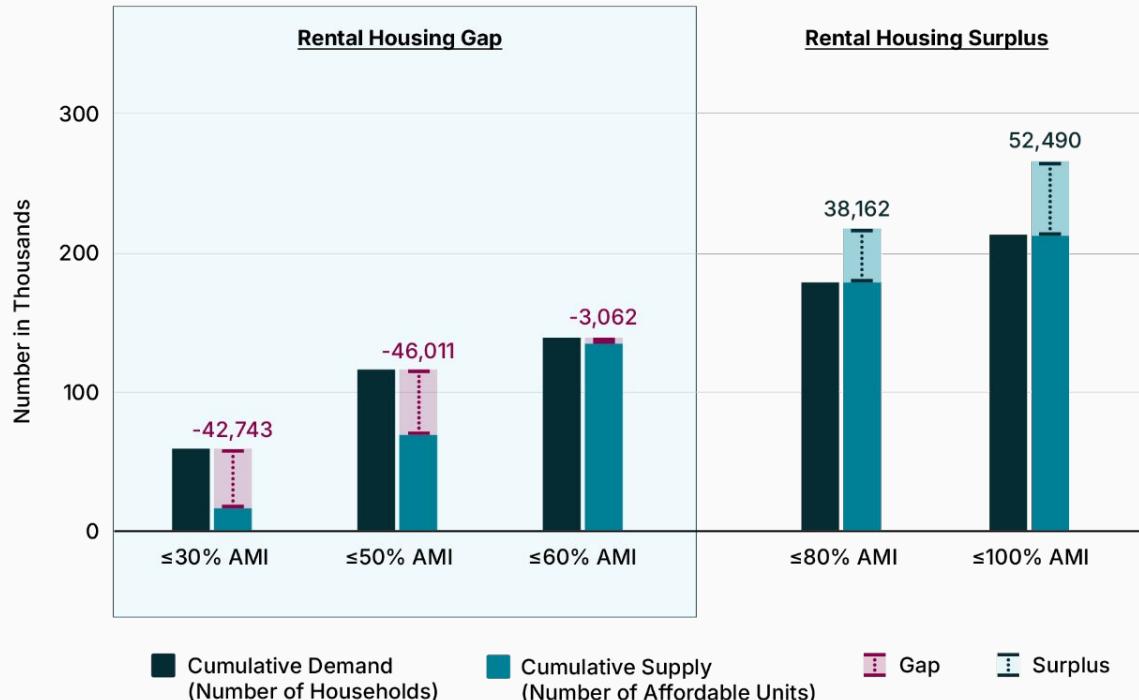
# There is a shortage of affordable rental units for very low-income households.

## Section 2: Key Takeaways

- 1 Rental supply does not match demand in the City of Dallas. There is a gap of 46K affordable units for renter households  $\leq 50\%$  AMI, which is \$52K for a family of four.
- 2 The gap between supply and demand for very low-income renters is widening. The gap has grown by 12K units in two years, and the gap is beginning to affect higher income households, up to 60% AMI.
- 3 The inventory of low-rent units ( $<\$1,000$  per month) is rapidly shrinking. The count of low-rent units in Dallas is 47K, down from 98K two years ago.
- 4 Among renter-occupied housing units, just 10% (30K) are deed-restricted (i.e., made affordable through a government program/subsidy).
- 5 Naturally Occurring Affordable Housing (NOAH) — unsubsidized rental housing affordable to low-income households — is a vital part of Dallas housing stock. For renters  $\leq 60\%$  AMI looking for an affordable unit, there are 6x as many NOAH units as deed-restricted units available.

**There are not enough affordable rental units to meet demand for City of Dallas renter households earning up to 60% AMI. The gap between supply and demand is most acute for very low-income renters: Dallas is short 46K units affordable to households  $\leq 50\%$  AMI.**

Figure 14: City of Dallas Rental Housing Supply Gap, 2023



Note: Rounding occurred after calculation to avoid round-off errors, so some rounded sums may look off by one.

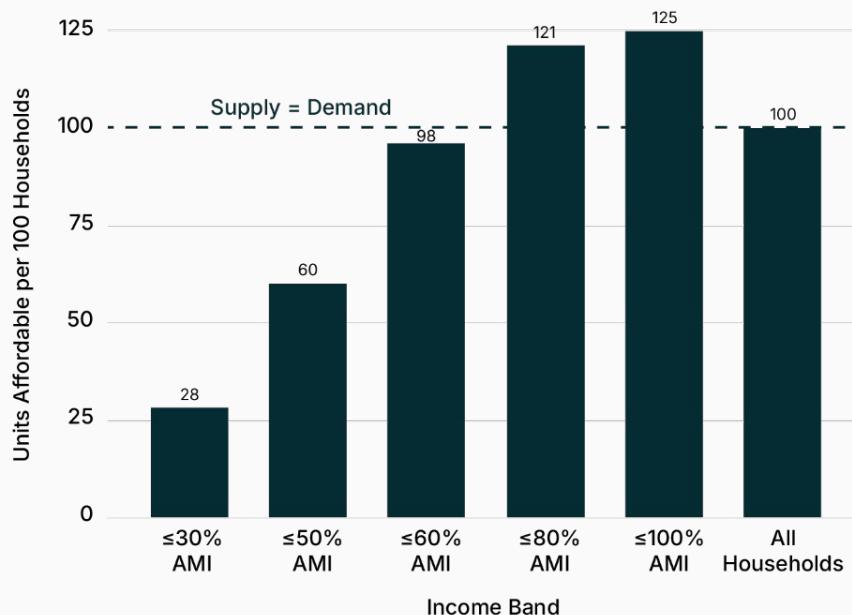
Source(s): ACS PUMS, 2023

**There are only 28 affordable rental units for every 100 households earning at or below 30% AMI and only 60 affordable units for every 100 households at or below 50% AMI.**

Since CPAL first published the Rental Housing Needs Assessment in 2023 (based on 2021 ACS data), **the gap of affordable rental units at or below 50% AMI has grown from 33,660 to 46,011** (i.e., Dallas now has a greater deficit of affordable rental housing).

In the 2023 assessment, CPAL reported 24 affordable units for every 100 households at or below 30% AMI and 70 affordable units for every 100 households at or below 50% AMI. In the 2023 and 2024 assessments, there was sufficient supply to meet demand at 60% AMI, but there is now a slight gap at this income level.

**Figure 15: City of Dallas Units Affordable per 100 Renter Households by Income, 2023**



Source(s): ACS PUMS, 2023

**In the past two years in the City of Dallas, the deficit of affordable rental units has grown due to slightly increased demand and a significant loss of supply.**

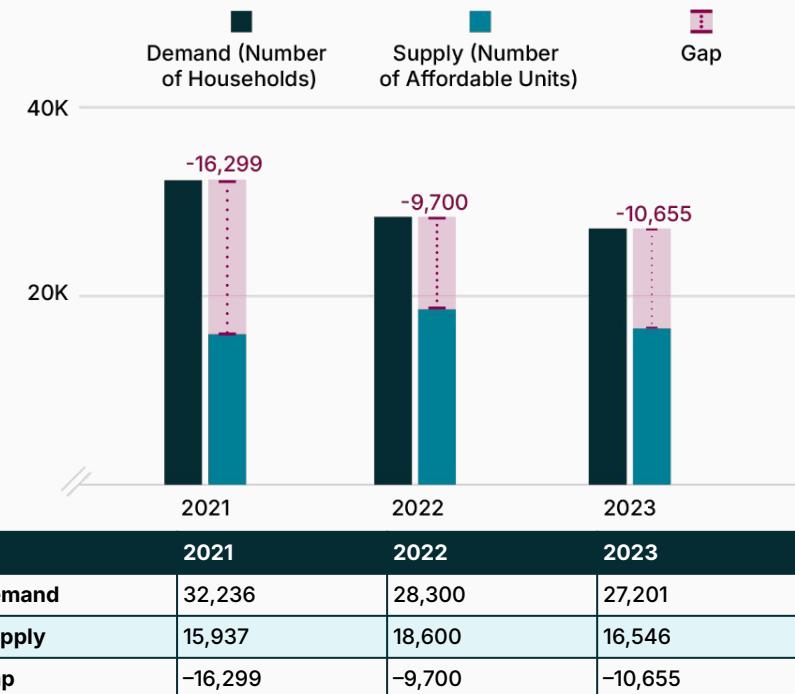
**Figure 16: City of Dallas Supply / Demand Gap for Renter Households  $\leq 50\%$  AMI, 2021–2023**



Source(s): ACS PUMS, 2021, 2022, 2023

**However, the gap between supply and demand for larger households  $\leq 50\%$  AMI has narrowed in the past two years due to a significant decrease in demand.**

**Figure 17: City of Dallas Supply / Demand Gap for Large Renter Households  $\leq 50\%$  AMI, 2021–2023 (4+ Person Households, 3+ Bedroom Units)**



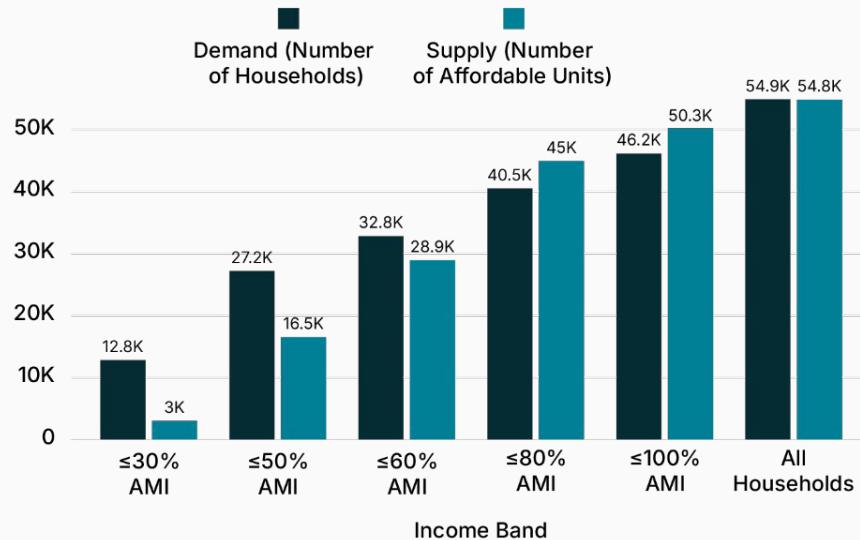
Source(s): ACS PUMS, 2021, 2022, 2023

## Even though the gap has narrowed between supply and demand for large households at 50% AMI, supply is still insufficient.

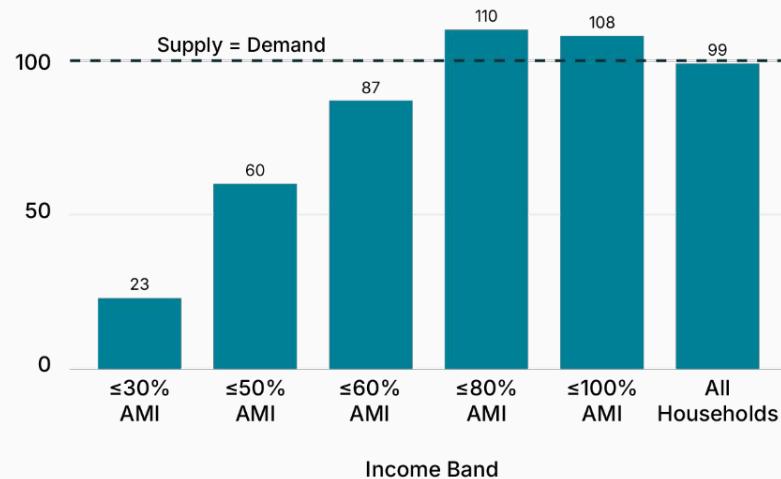
For extremely low-income ( $\leq 30\%$  AMI), large renter households in Dallas, there are just 23 affordable units for every 100 households.

For very low-income ( $\leq 50\%$  AMI), large renter households in Dallas, there are 60 affordable units for every 100 households.

**Figure 18: City of Dallas Supply / Demand for Large Renter Households, 2023 (4+ Person Households, 3+ Bedroom Units)**



**Figure 19: City of Dallas Units Affordable per 100 Large Renter Households, 2023 (4+ Person Households, 3+ Bedroom Units)**



Source(s): ACS PUMS 5-year, HUD Income Limits, 2023

## For three-person renter households looking for two-bedroom units, supply meets demand, except for extremely low-income renters ( $\leq 30\% \text{ AMI}$ ).

Figure 20: City of Dallas Supply / Demand for 3-Person Renter Households, 2023 (3+ Person Households, 2+ Bedroom Units)

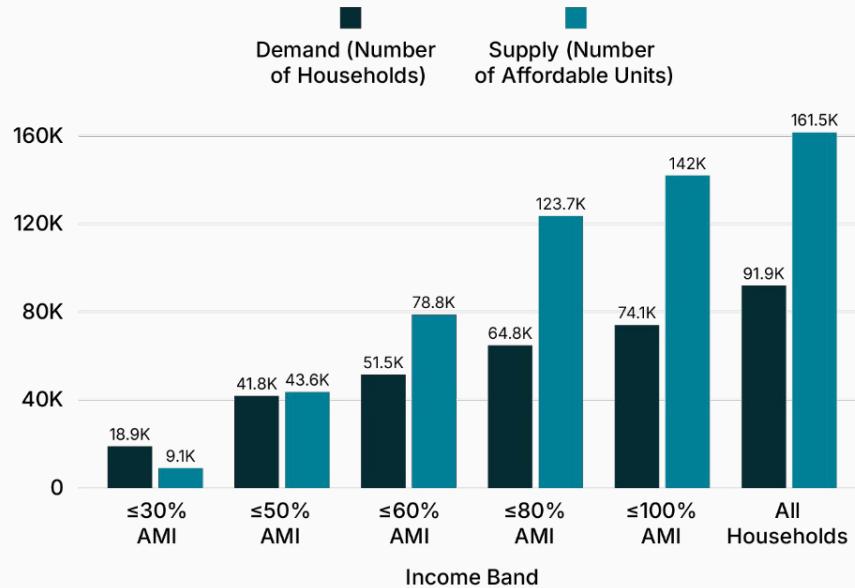
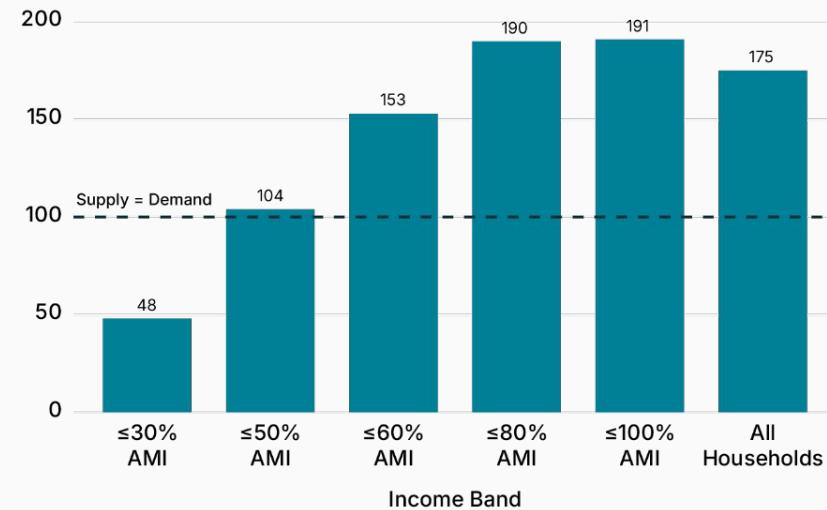


Figure 21: City of Dallas Units Affordable per 100 3-Person Renter Households, 2023 (3+ Person Households, 2+ Bedroom Units)



Source(s): ACS PUMS 5-year, HUD Income Limits, 2023

## Methodology notes

### Calculating the gap between supply and demand

To estimate demand, we use ACS PUMS data to calculate the percentage of renter households in each AMI band. We then apply these percentages to the total number of Dallas renters (from ACS summary tables) to estimate the number of renter households by AMI band.

To estimate supply, we use ACS PUMS data to identify which rental units are affordable to each AMI band (rent  $\leq 30\%$  of AMI threshold). We calculate the percentage of units affordable to each band and apply these percentages to the total rental housing stock to estimate the supply of affordable units by AMI band.

AMI bands are defined by the U.S. Department of Housing and Urban Development (HUD).



## Methodology notes

### Understanding cumulative supply and demand

- **Demand (count of households):** Each AMI band shows the number of households in that income range
- **Supply (count of units):** Each AMI band shows the number of affordable units in that income range; affordable defined as 30% of the AMI band
- **Cumulative demand:** Running total of households at or below each AMI band
  - **Example:** At 50% AMI, it's 59,506 households at  $\leq$ 30% AMI + 55,826 households at 31-50% AMI = 115,332 total households  $\leq$ 50% AMI
- **Cumulative supply:** Running total of units affordable at or below each AMI band
  - **Example:** At 50% AMI, it's 16,763 affordable units  $\leq$ 30% AMI + 52,558 affordable units at 31-50% AMI = 69,321 affordable units
- **Gap:** The difference between cumulative demand and cumulative supply
  - **Example:** Cumulative demand  $\leq$ 50% AMI of 115,332 households - cumulative supply of 69,321 affordable units = gap of 46,011 affordable units

## Methodology notes

### Applying HUD's defined bands for Area Median Income in Dallas

Table 5: City of Dallas AMI Bands by Household Size, 2023

Income Band	Household Size											
	1	2	3	4	5	6	7	8	9	10	11	12
30% AMI	\$21,660	\$24,750	\$27,840	\$30,930	\$33,420	\$35,880	\$38,370	\$40,830	\$43,290	\$45,777	\$48,264	\$50,699
50% AMI	\$36,100	\$41,250	\$46,400	\$51,550	\$55,700	\$59,800	\$63,950	\$68,050	\$72,185	\$76,313	\$80,388	\$84,516
60% AMI	\$43,320	\$49,500	\$55,680	\$61,860	\$66,840	\$71,760	\$76,740	\$81,660	\$86,580	\$91,554	\$96,476	\$101,451
80% AMI	\$57,760	\$66,000	\$74,240	\$82,480	\$89,120	\$95,680	\$102,320	\$108,880	\$115,475	\$122,037	\$128,652	\$135,268
100% AMI	\$72,200	\$82,500	\$92,800	\$103,100	\$111,400	\$119,600	\$127,900	\$136,100	\$144,317	\$152,573	\$160,829	\$169,084

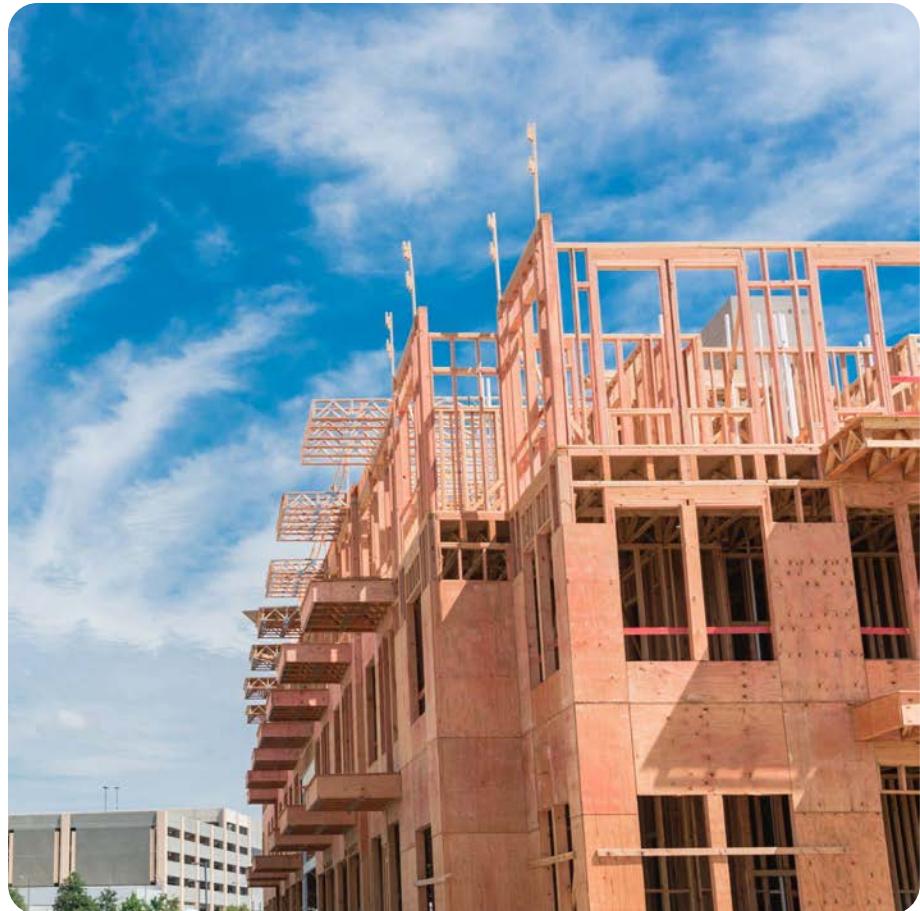
Source(s): HUD AMI Bands

Note: Annually, HUD calculates income limits to determine eligibility for various HUD programs. Income limits reported here reflect the Dallas, TX HUD Metro FMR Area, which includes Collin County, Dallas County, Denton County, Ellis County, Hunt County, Kaufman County, and Rockwall County.

## The inventory of low-rent units is rapidly shrinking in Dallas: from 2021 to 2023, the number of units renting for <\$1,000 has been cut in half.

Rental units priced at \$1,000 are affordable to households earning \$36,000 per year (the equivalent of a single person household at 50% AMI). Council districts located primarily in the southern half of the City of Dallas are home to a greater proportion of these affordable units. However, low-rent units are increasingly scarce. Since CPAL first published the Rental Housing Needs Assessment in 2023 (based on 2021 ACS data), Council Districts 1, 6, 9, 10, 11, and 12 have each lost 50% or more of their inventory of units renting for less than \$1,000. Council District 12 lost 70% from 2021 to 2023.

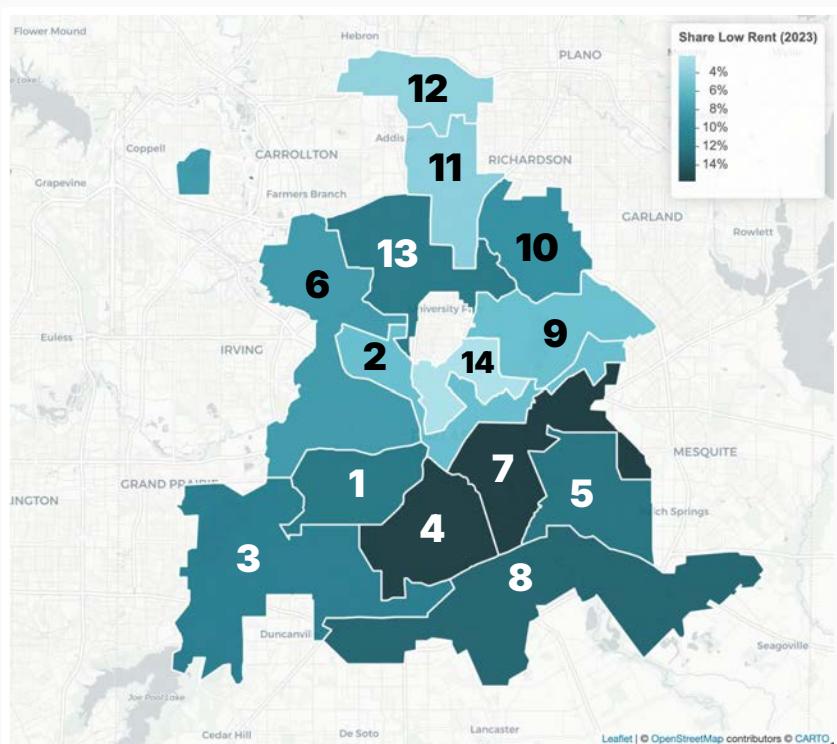
Note: Council District boundaries on the following page represent those that became effective in 2023. Figures representing change over time reflect change within current boundaries using historical data. Unit counts here include deed-restricted / subsidized units as well as affordable market-rate units. Map illustrates the share of low-rent units within the council district inventory of rental units.



**Table 5: City of Dallas Low-Rent Units by Council District, 2021–2023**

District	2023 Units with Rent Under \$1,000	2021 Units with Rent Under \$1,000	2-Year Unit Loss
1	2,845	5,709	-2,864
2	4,045	7,556	-3,511
3	3,882	7,384	-3,502
4	3,994	7,876	-3,882
5	1,611	2,721	-1,110
6	3,532	7,096	-3,564
7	6,122	11,096	-4,974
8	4,390	8,500	-4,110
9	2,230	5,261	-3,031
10	4,430	11,434	-7,004
11	2,448	5,947	-3,499
12	2,290	7,727	-5,437
13	3,737	6,166	-2,429
14	1,924	3,785	-1,861
<b>Total</b>	<b>47,480</b>	<b>98,258</b>	<b>-50,778</b>

**Map 2: Share of Units with Gross Rent<sup>1</sup> <\$1,000 by Council District, 2023**

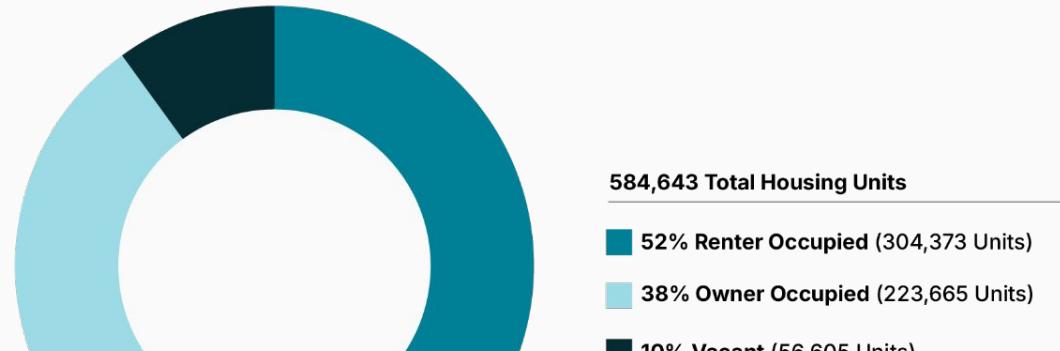


1 Gross rent = rent + utilities | Source(s): ACS B25068: Bedrooms by Gross Rent, 2023

## In the City of Dallas, a majority of units are occupied by renters.

There are a total of 584,643 housing units in the City of Dallas — up from 573,597 (+11,046 units) when CPAL first published the Rental Housing Needs Assessment in 2023 (based on 2021 ACS data). The share of Dallas housing stock by tenancy has remained stable over the last two years.

Figure 22: City of Dallas Housing Landscape Diagram, 2023



Note: Percentages here are rounded to the nearest whole number.

Source(s): ACS B25002: Occupancy Status, B25032: Tenure by Units in Structure, 2023

## About one-third of Dallas renters live in large (50+ unit) apartment buildings.

The Dallas rental market is diverse in terms of typology: 16% of rental units are single family homes; 23% of rental units are within 2-9 unit buildings, 29% are within 10-49 unit buildings, and 31% are in 50+ unit buildings. Since CPAL first published the Rental Housing Needs Assessment in 2023 (based on 2021 ACS data), the share of units in 50+ unit buildings has grown from 26% to 31%, likely reflecting the delivery of newly constructed, large apartment buildings.

Notes: Percentages here are rounded to the nearest whole number. The typologies don't sum exactly to the total count of renter-occupied units because a small share of renters live in other housing types (e.g., mobile homes).

Figure 23: City of Dallas Rental Housing Landscape Diagram, 2023



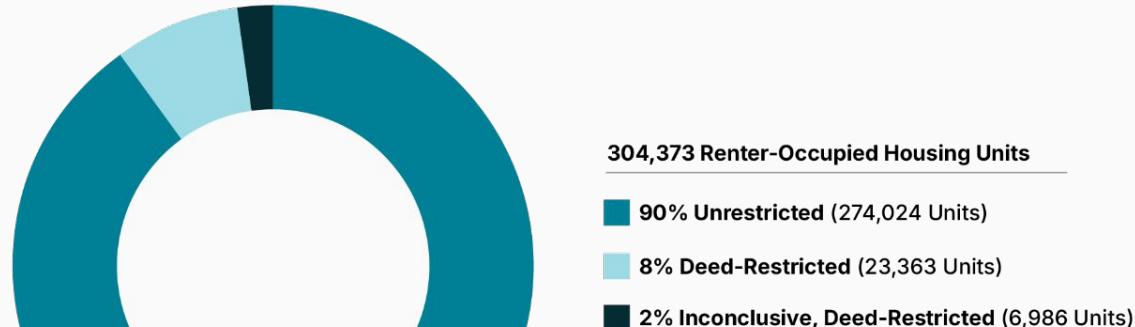
**52% of All Housing is Renter Occupied**

- 31% in 50+ Unit Buildings (93,326 Units)**
- 29% in 10-49 Unit Buildings (88,169 Units)**
- 23% in 2-9 Unit Buildings (70,214 Units)**
- 16% in Single Family (50,208 Units)**

Source(s): ACS B25032, Tenure by Units in Structure, 2023

**Of all renter-occupied housing units in Dallas, 90% are market-rate units and 10% are deed-restricted, made affordable through public subsidy.**

Figure 24: City of Dallas Renter-Occupied Units by Affordability, 2023



Note: Deed-restricted unit counts on this figure come from the National Housing Preservation Database (NHPD), which excludes locally subsidized units. Therefore, total counts are likely incomplete. Rental units that are categorized as deed-restricted but inconclusive are units with an unclear status according to NHPD (i.e., these units may still be subject to deed restrictions, or the restrictions may have expired). Also, percentages here are rounded to the nearest whole number.

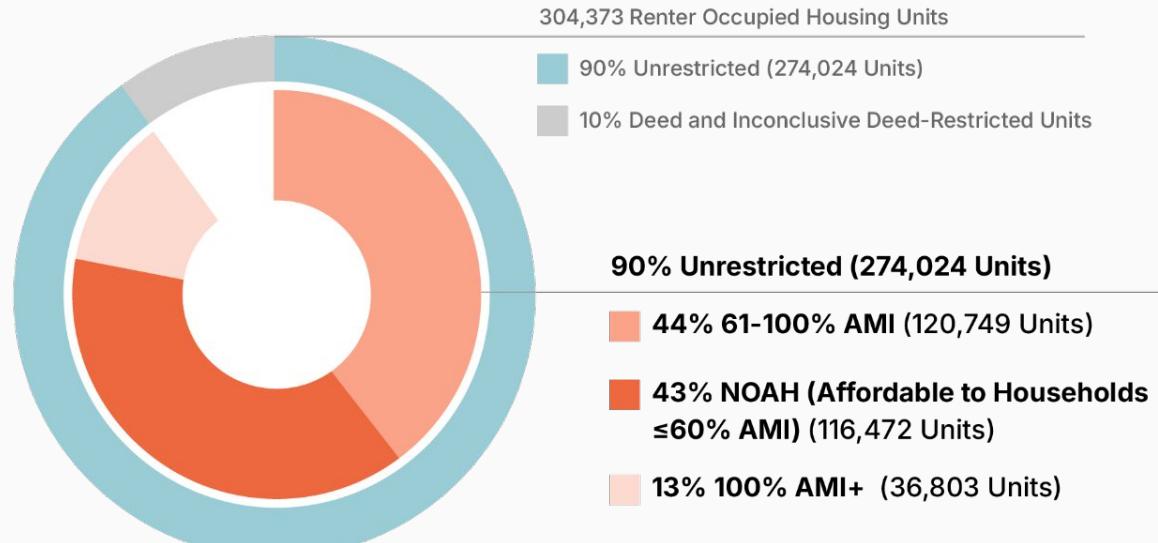
Source(s): ACS PUMS; NHPD 2023

# Of all unrestricted rental units in the City of Dallas, 43% (116K) are affordable to residents earning ≤60% AMI.

Rental housing that is affordable to lower income renters but without government subsidy is often called "Naturally Occurring Affordable Housing" (NOAH). Here, NOAH is defined as unsubsidized rental housing affordable to households earning  $\leq 60\%$  AMI. Because NOAH is not made affordable through a government program, it is vulnerable to market pressures, such as rising property values and rents.

Note: The methodology for determining the share of units that are unrestricted and naturally affordable by AMI band has been updated since last year to reflect the distribution of units by AMI from Yardi Matrix.

Figure 25: City of Dallas Unrestricted, Renter-Occupied Units by Affordability, 2023

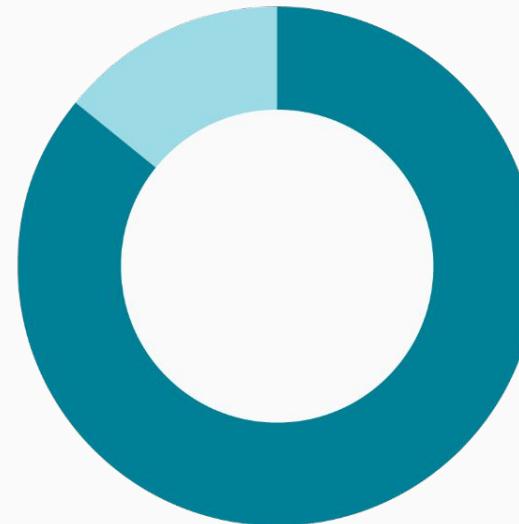


Source(s): ACS PUMS; NHPD; Yardi Matrix, 2023

**For households  $\leq 60\%$  AMI, just 14% of affordable units are deed-restricted — the rest are unsubsidized, market-rate housing (i.e., NOAH).**

The vast majority of low-income renters live in unrestricted (i.e., unsubsidized) rental housing, meaning housing that is not made affordable through a government program or subsidy. Among the inventory of affordable rental units  $\leq 60\%$  AMI, there are 6x as many NOAH units as deed-restricted units.

Figure 26: City of Dallas Rental Units  $\leq 60\%$  AMI by Affordability Type, 2023



135,398 Total Units Affordable  $\leq 60\%$  AMI

86% Unrestricted NOAH (116,472 Units)

14% Deed-Restricted (18,926 Units)

Note: The methodology for determining the share of units that are unrestricted and naturally affordable by AMI band has been updated since last year year to reflect the distribution of units by AMI from Yardi Matrix.

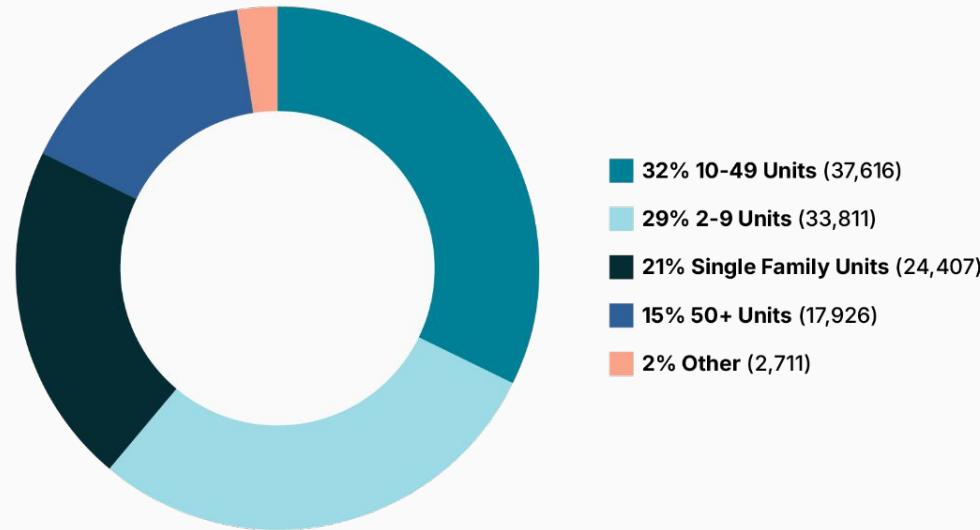
Source(s): ACS PUMS; NHPD; Yardi Matrix, 2023

**Half of NOAH units are single family homes or properties with 2-9 units. Just 15% of NOAH units exist in large apartment buildings (50+ units).**

Of the 116,472 NOAH units in the City of Dallas, 21% are single family homes, 29% are in buildings with 2-9 units, 32% are in buildings with 10-49 units, and 15% are in buildings with 50+ units. NOAH is often represented by "missing middle" housing such as light density housing developments (e.g., duplexes, fourplexes, cottage courts). This is in contrast to new developments today, which tend to be larger complexes.

Notes: The methodology for determining the share of units that are unrestricted and naturally affordable by AMI band has been updated since last year to reflect the distribution of units by AMI from Yardi Matrix. Units in the "other" category include structures like mobile homes and RVs. The count of NOAH units by building type are rounded.

Figure 27: City of Dallas NOAH Units ( $\leq 60\%$  AMI) by Building Type, 2023



Source(s): ACS PUMS; NHPD; Yardi Matrix, 2023

## Methodology notes

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### Calculating NOAH (unrestricted housing affordable to $\leq 60\%$ AMI)

We combined data from the National Housing Preservation Database (NHPD), ACS PUMS, and Yardi Matrix **to estimate how many affordable units in Dallas are deed-restricted versus unrestricted across income groups.**

NHPD shows how many units are deed-restricted, and ACS PUMS shows how many total units are affordable at different income levels. Because the affordability levels of deed-restricted units aren't specified in NHPD, we used Yardi Matrix data, which breaks down affordable properties by AMI, to estimate the share of deed-restricted units affordable to renters across income groups.

Applying these shares allowed us to separate total affordable units into deed-restricted and unrestricted categories by income band.

## Section 3

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# Dallas is changing.

# Dallas is changing.

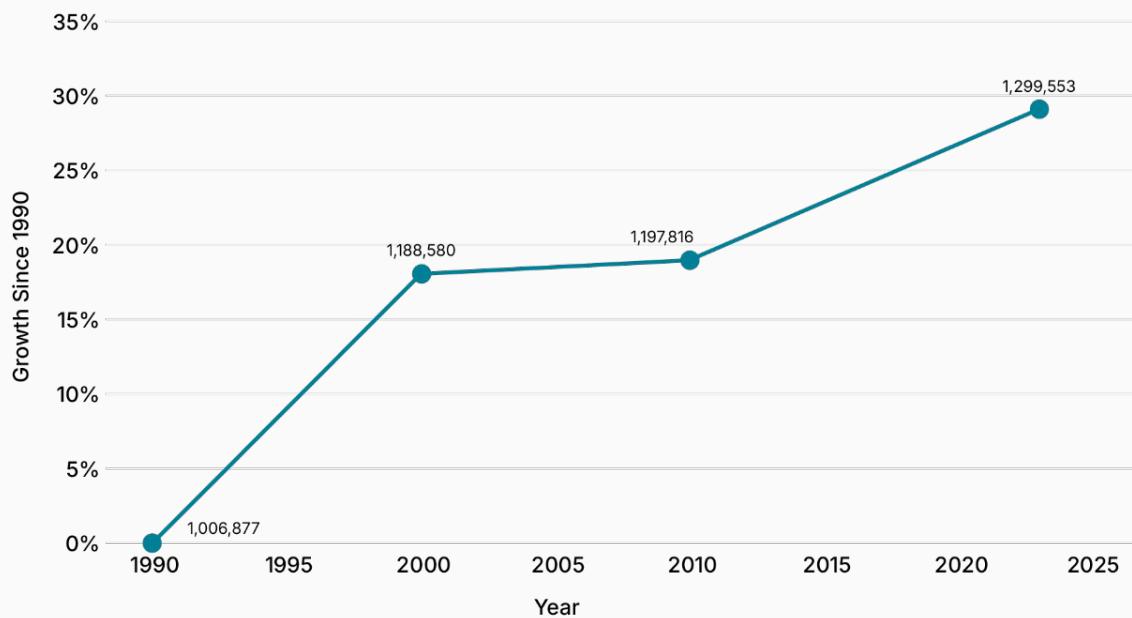
## Section 3: Key Takeaways

- 1 The City of Dallas is growing (+29% since 1990), but not as fast as Dallas County (+41%), the DFW Metro (+108%), or peer big cities nationwide.
- 2 City of Dallas residents are aging. From 2013 to 2023, the greatest gains in population came from the 65+ cohort (+33%) and the 35–64 year-old cohort (+7%). While the DFW Metro has seen growth in the under 18 population (+10%), Dallas has not (-0.8%).
- 3 Increases in one- and two-person households have driven the City of Dallas population growth.
- 4 The City of Dallas has seen a significant increase in households earning more than \$100K (+87K) and a significant decrease in households earning less than \$35K annually (-61K households) over the past decade.
- 5 Despite growth in wages, more higher income households are renting, either due to personal preference or because they are delaying a move to homeownership.

**The City of Dallas population has grown by almost 30% since 1990, adding 102K residents since 2010.**

The population of the City of Dallas grew quickly from 1990 to 2000, slowly from 2000 to 2010, and then accelerated from 2010 to 2023. By 2023, the City of Dallas population reached 1.3M, representing almost 30% growth since 1990.

**Figure 28: City of Dallas Population, 1990–2023**



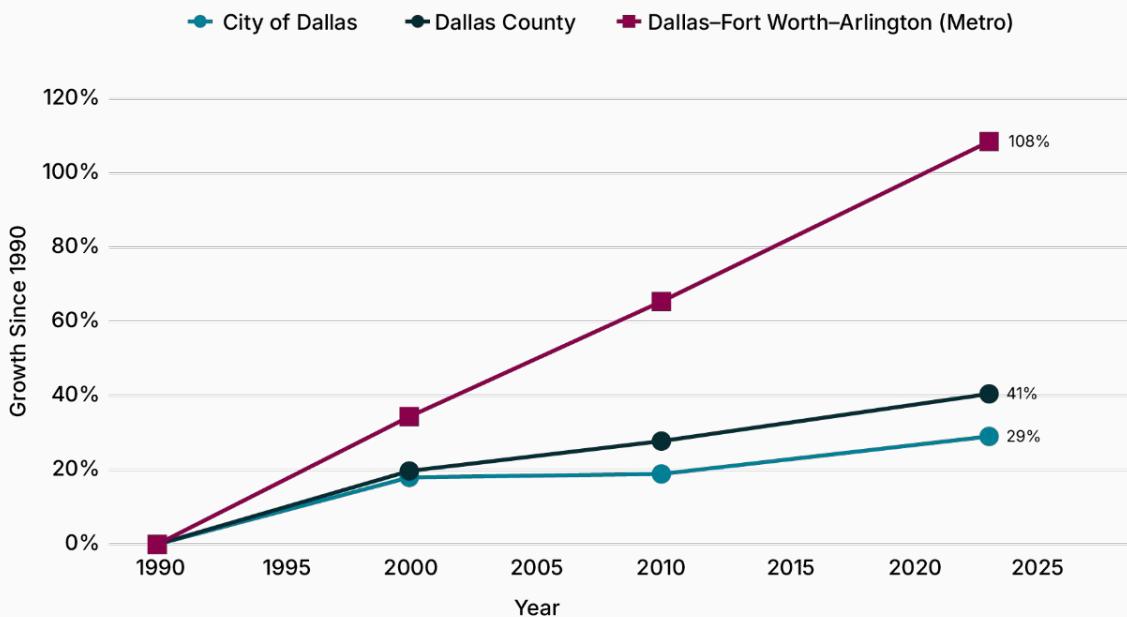
Source(s): ACS B01003: Total Population, Decennial Census, 2023

## However, the City of Dallas population growth has lagged Dallas County and the DFW Metro.

Despite growing by roughly 30% since 1990, population growth in the City of Dallas lags Dallas County (41%) and the fast-growing DFW Metro (108%).

County and metro growth outpace the city because most new housing, jobs, and in-migration have been captured by faster-building, lower-cost suburban areas.

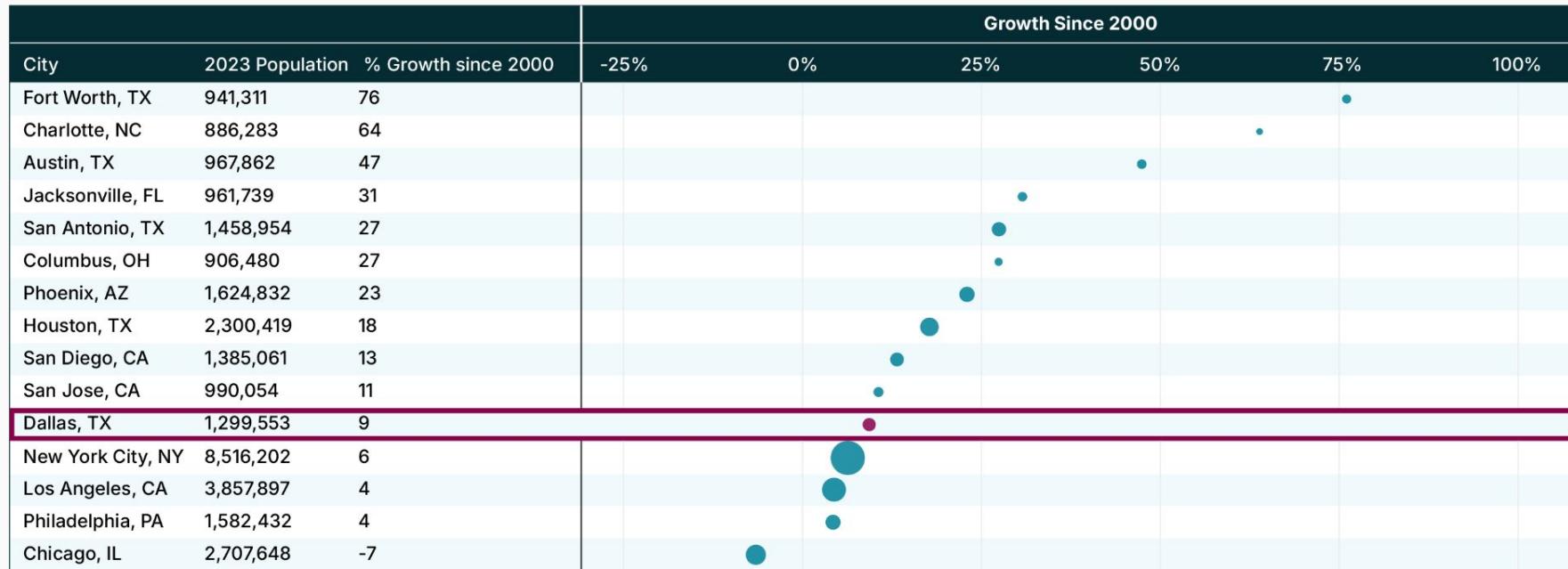
**Figure 29: Comparative Population Growth, 1990–2023**  
Indexed to 1990 (1990 = 0%)



Source(s): ACS B01003: Total Population, Decennial Census, 2023

**Relative to big city peers, Dallas has experienced slower population growth since 2000. Fort Worth, however, leads all large cities in population growth.**

**Figure 30: Comparative Population Growth, 2000–2023 (Among cities with population over 500K)**



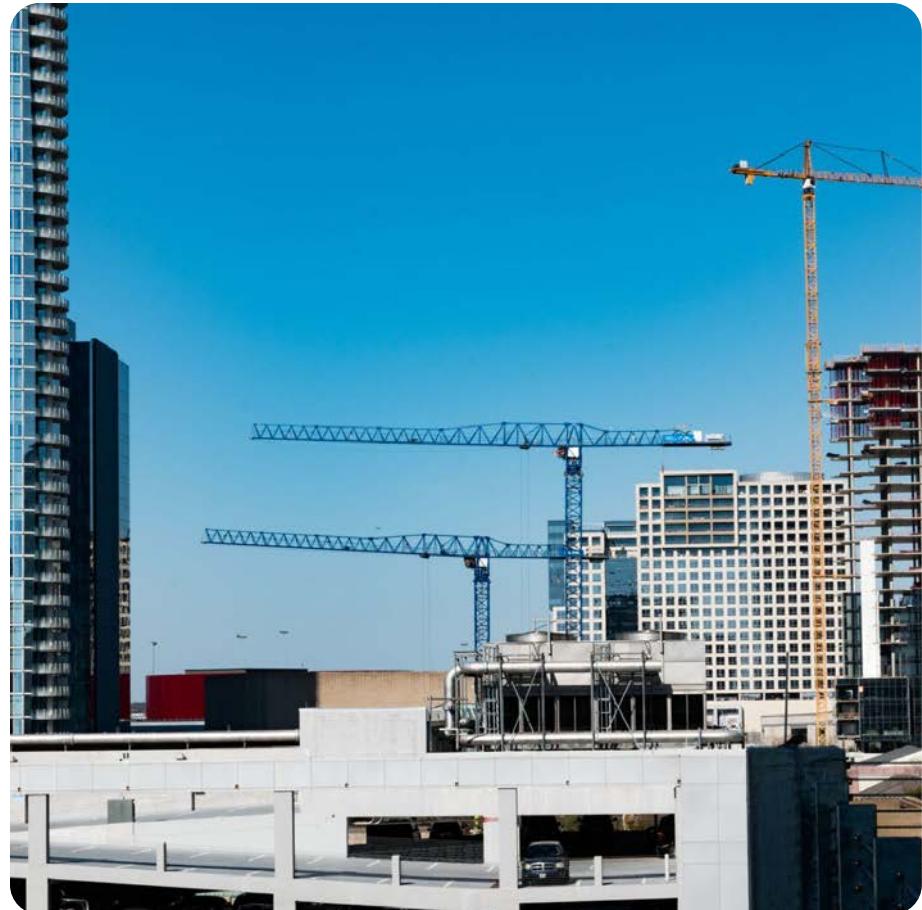
Source(s): ACS B01003: Total Population, Decennial Census, 2023

## **Population growth has varied widely within the city: from 2013 to 2023, Council District 9 realized the most growth, while Council Districts 1, 2, and 5 experienced population decline.**

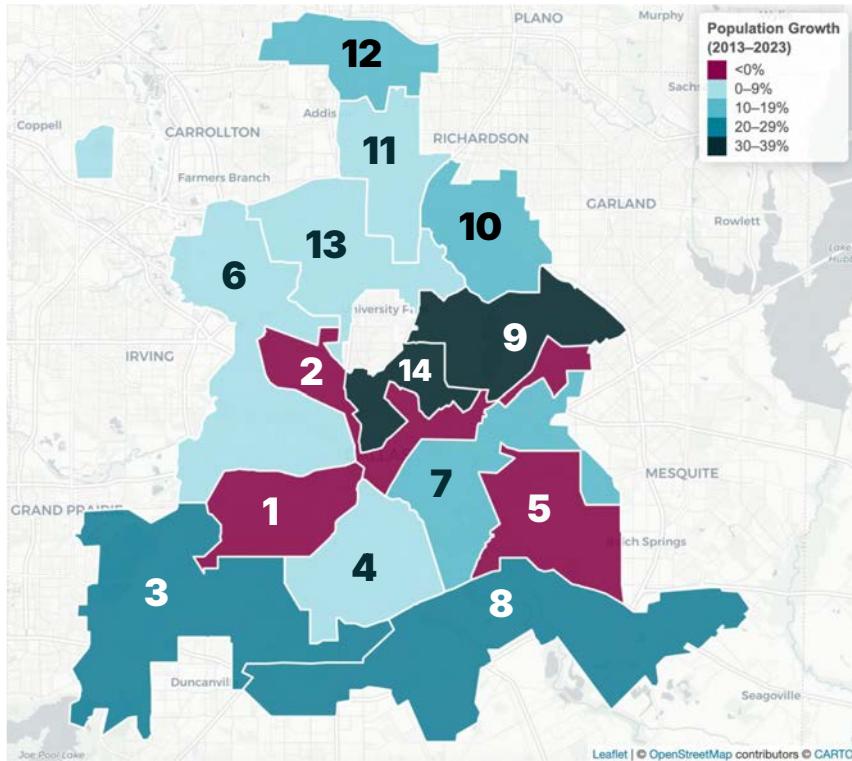
Council Districts 3, 8, 9 and 14 accounted for a combined population increase of 114K residents.

Council Districts 1, 2, and 5 experienced a combined population decrease of 15K residents.

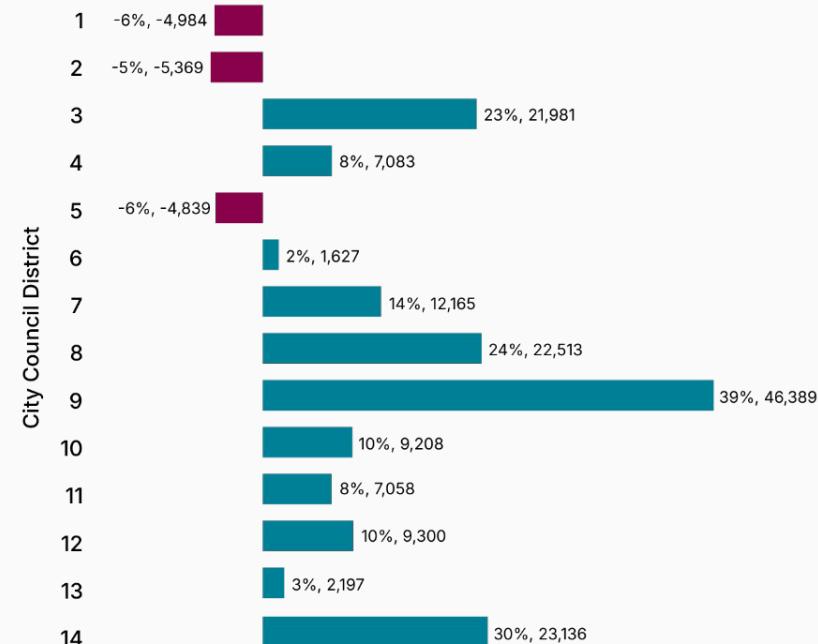
Note: Council District boundaries on the following page represent those that became effective in 2023. Figures representing change over time reflect change within current boundaries using historical data.



**Map 3: City of Dallas Population Growth by Council District, 2013–2023**



**Figure 31: Change in Population by Council District, 2013–2023**



Source(s): ACS B01003: Total Population, 2023

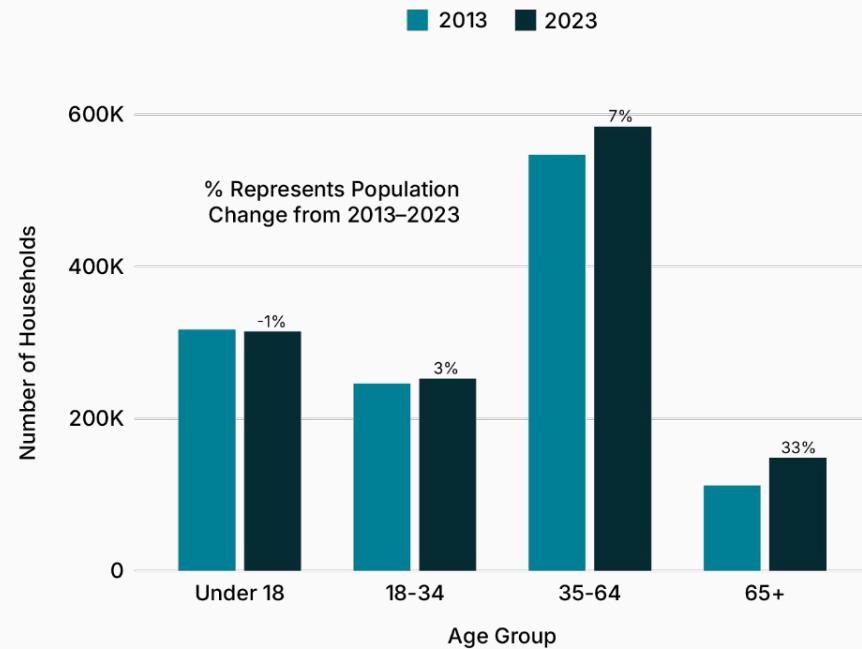
## Since 2013, the 65+ population has grown far more quickly (+33%) than other age cohorts.

The count of residents under age 18 and ages 18 to 34 has remained relatively stable since 2013.

The population of residents ages 35 to 64 has increased (+7%).

The rapid growth in the number of residents age 65+ highlights the ongoing need for affordable senior housing.

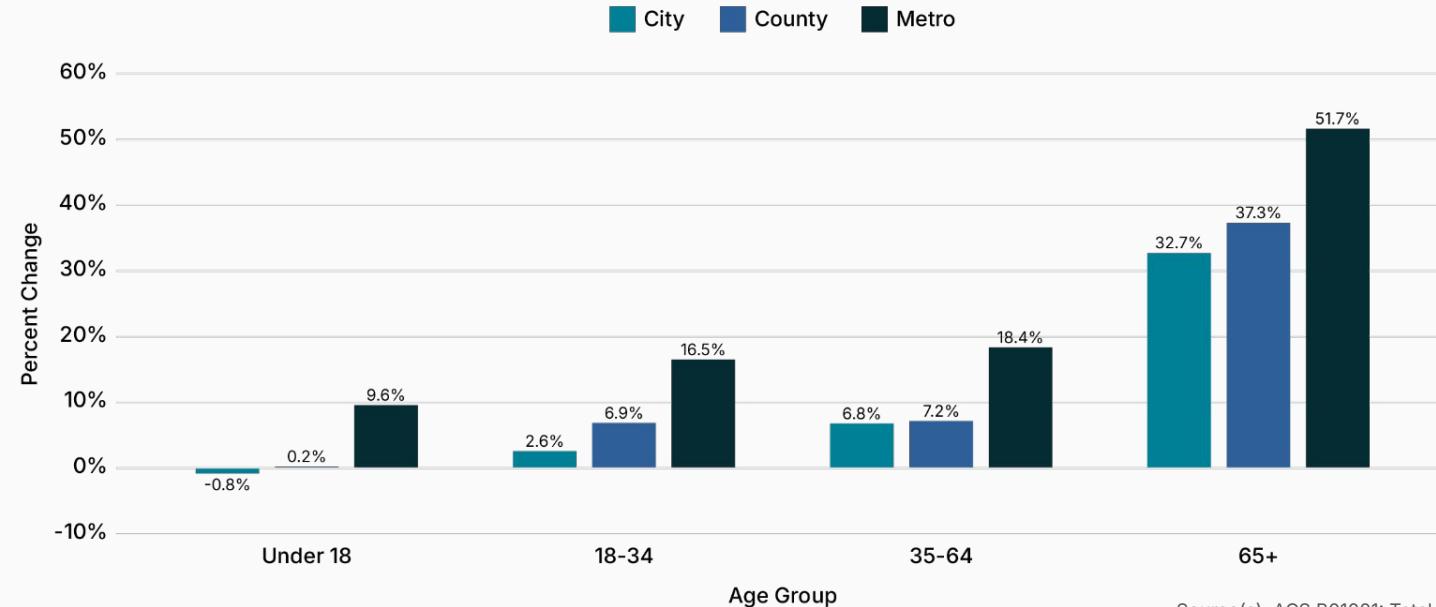
Figure 32: City of Dallas Population Growth by Age Group, 2013–2023



Source(s): ACS B01001: Total Population, 2023

**The DFW Metro has outpaced the City of Dallas and Dallas County in population growth across all age cohorts. Notably, the Metro has seen growth (+10%) in children under age 18, while the City of Dallas and Dallas County have not.**

Figure 33: Comparative Population Growth by Age Group, 2013–2023

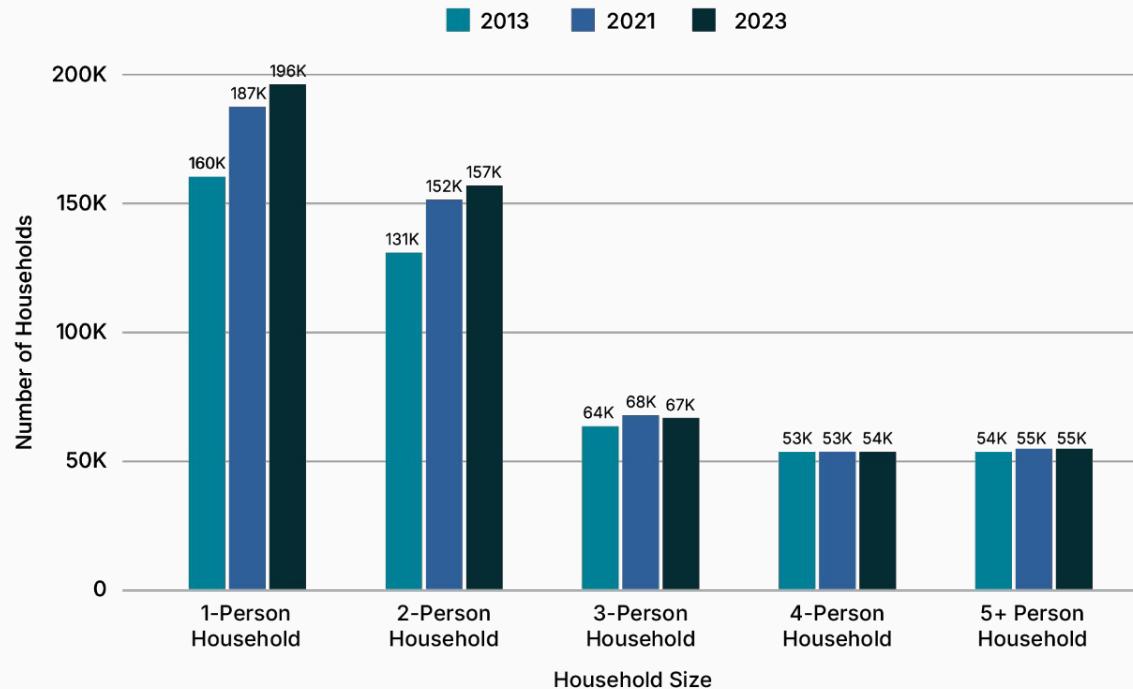


Source(s): ACS B01001: Total Population, 2023

## Household growth in the City of Dallas has been driven by growth in one- and two-person households.

The average household size in the City of Dallas is 2.43. Since 2021, almost all household growth in Dallas has come from an increase in one- and two-person households. From 2021 to 2023, the City of Dallas added 13K one- or two-person households but lost a combined 400 households of three people or more.

Figure 34: City of Dallas Household Count by Household Size, 2013, 2021, 2023



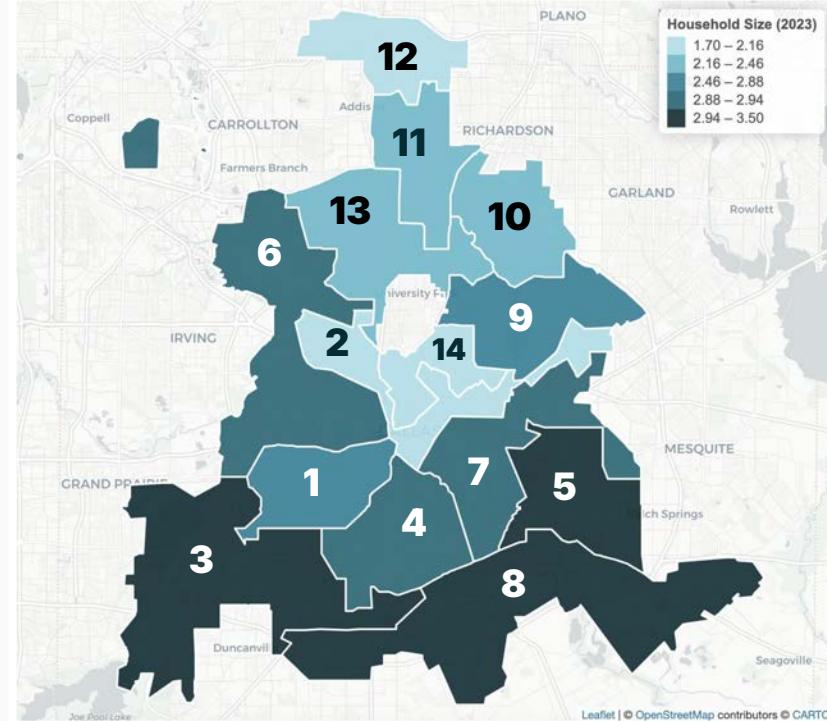
Source(s): ACS B25009: Tenure by Household Size, B25010: Average Household Size, 2023

**Household size varies widely across the city — from less than two people per household in District 14 to an average of three or more in Districts 3, 5, and 8.**

Note: Council District boundaries represent those that became effective in 2023. Figures representing change over time reflect change within current boundaries using historical data.

**Map 4: City of Dallas Household Size by Council District, 2023**

District	Average Household Size
1	2.8
2	2
3	3
4	2.9
5	3.5
6	2.9
7	2.9
8	3.1
9	2.7
10	2.4
11	2.2
12	2.1
13	2.3
14	1.7



Source(s): ACS B25010: Average Household Size, 2023

## Non-White households account for 91% of total household growth since 2013, with 25,190 net new Hispanic or Latino and 17,329 new Black or African American households in the City of Dallas.

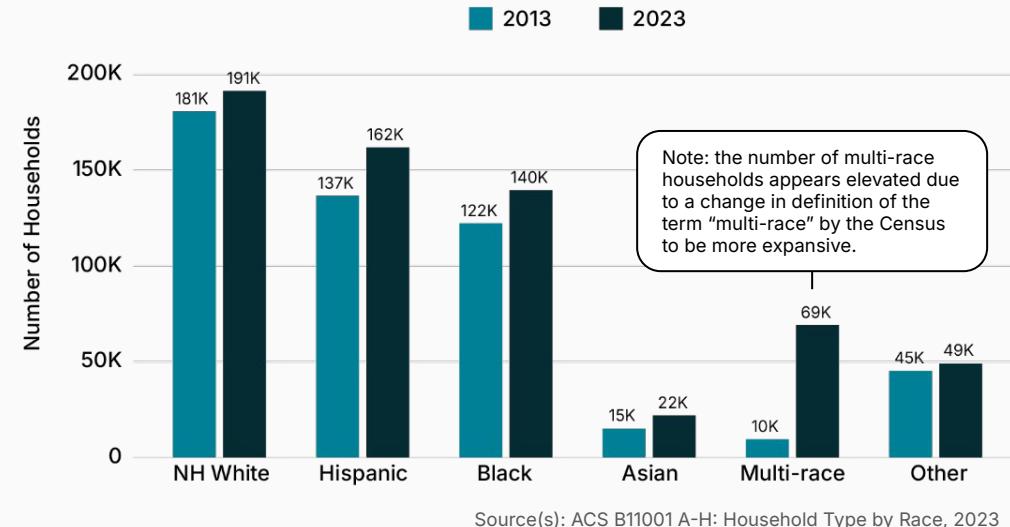
From 2013 to 2023, household population grew across all racial and ethnic groups in the City of Dallas, with the largest relative increase in Asian households (+45%, +6,861). Relative to the Metro, the City of Dallas has a higher proportion of Black or African American and Hispanic or Latino households and a smaller proportion of Non-Hispanic White and Asian households.

**Table 6: Comparative Household Distribution by Race/Ethnicity, 2023**

Household Race/Ethnicity	City of Dallas	DFW Metro
Non-Hispanic White	37%	51%
Hispanic or Latino	31%	23%
Black or African American	27%	18%
Asian	4%	7%
Multi-race	11%	10%
Other	8%	5%

"Other" is defined as households that identified as "Some Other Race" in the American Community Survey.

**Figure 35: City of Dallas Households by Race/Ethnicity, 2013–2023**

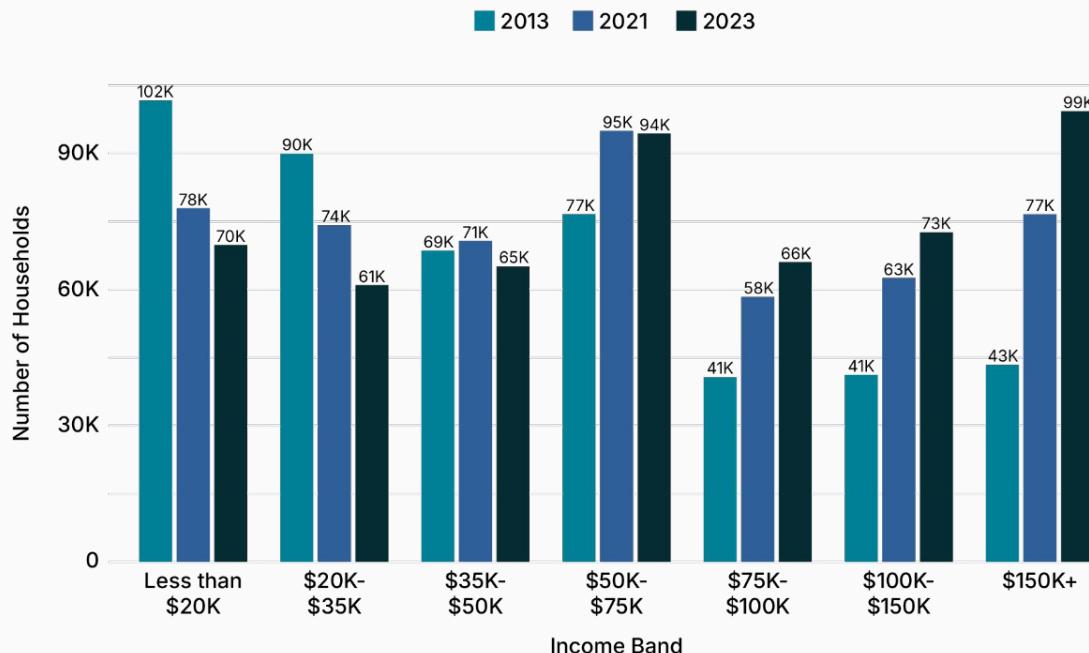


## Dallas continues to experience changes in household earnings, with a significant increase in the number of households earning over \$100,000, potentially driven by rising wages and/or higher income households moving into Dallas.

From 2013 to 2023, the City of Dallas realized a significant decrease in the number of households earning less than \$35K annually (-61K households) and a significant increase in the number of households earning more than \$100K (+87K). The increase in high-income households has been particularly sharp in recent years: from 2021 to 2023, 32K additional households earned \$100K+.

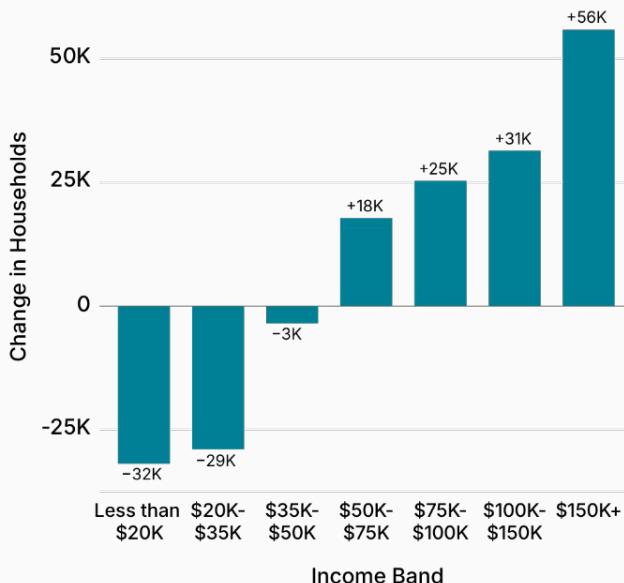


Figure 36: City of Dallas Households by Income, 2013, 2021, 2023



Note: Household counts here are rounded to the nearest whole number.

Figure 37: City of Dallas Change in Households by Income, 2013-2023



Source(s): B19001: Household Income in Past 12 Months, 2023

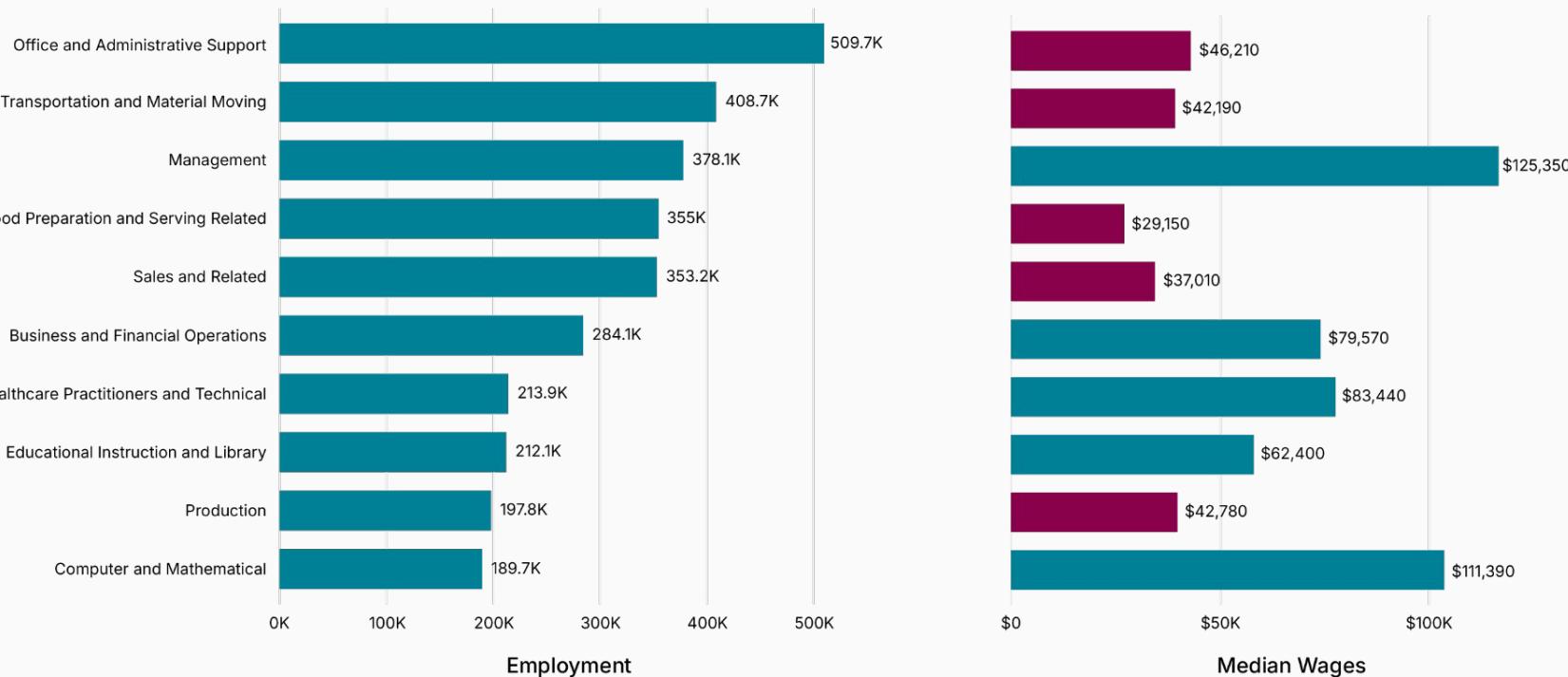
## **The DFW Metro has a diverse job market, but 4 out of the 5 most common jobs earn less than \$50,000 annually. However, high-paying jobs in management are growing the fastest.**

The DFW Metro has a diverse job market, with high, middle, and low-wage jobs all represented in the 10 most common occupations. Relative to the 2023 BLS data in last year's Rental Housing Needs Assessment, office and administrative support jobs, transportation and material moving jobs, and sales jobs all saw decreases in employment. Management jobs, however, grew by 27K (+7%) in one year, indicating a continued shift to higher-paying, professional service sector jobs.



**Figure 38: DFW Metro Area Employment by Occupation and Median Wage, 2024**

Occupation



Source(s): Bureau of Labor Statistics, Employment, Median Wages, 2024

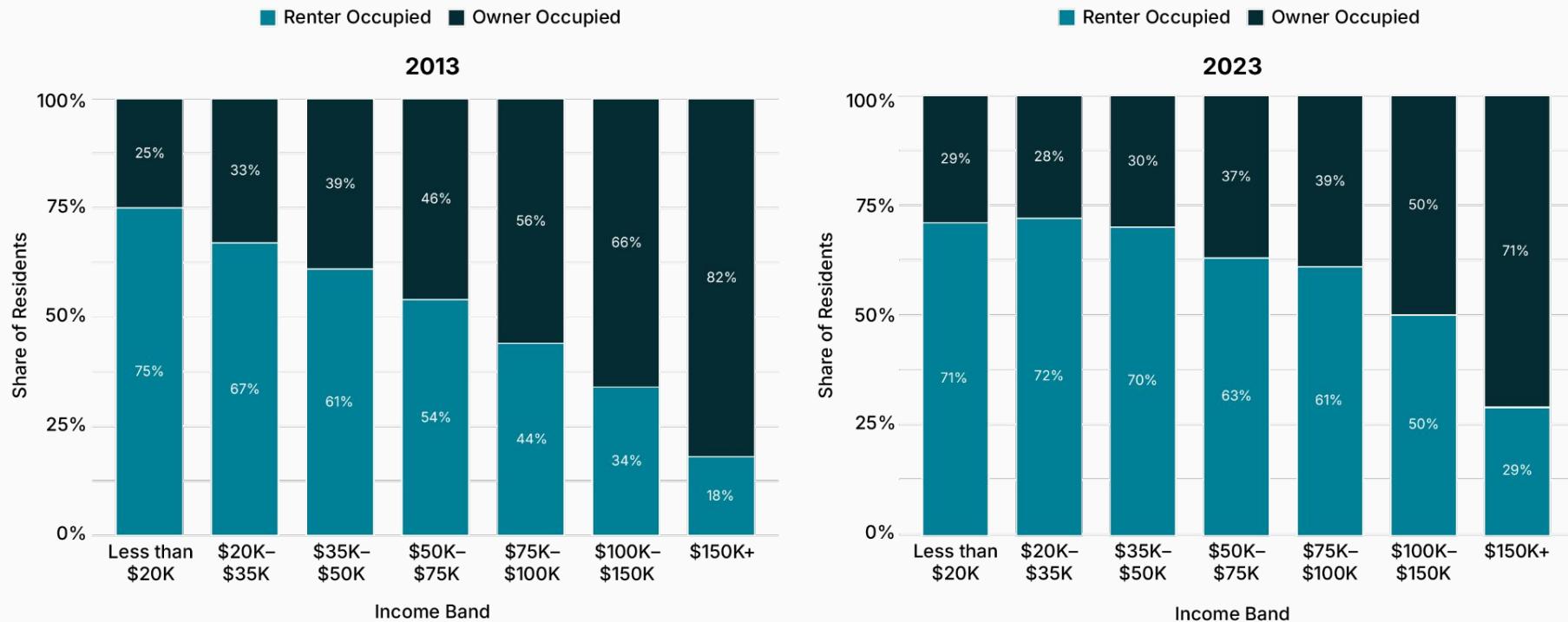
**Higher income households are much more likely to be renters than a decade ago. In 2023, 38% of households earning more than \$100K were renters, compared to 26% of households in 2013.**

The shift towards renting among middle- and high-income households reflects the increased cost to break into homeownership: higher-income households have delayed homeownership, and the median age of first-time homebuyers nationally rose to a record-high of age 40 in 2025.

Source(s): B25118: Tenure by Household Income in Past 12 Months, 2023; National Association of Realtors, 2025



Figure 39: City of Dallas Household Income by Tenure, 2013 and 2023



Source(s): B25118: Tenure by Household Income in Past 12 Months, 2023

A photograph of a woman with dark hair and glasses smiling, and a young girl with braided hair looking down. They are outdoors in a park-like setting with trees in the background.

## Section 4

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**There are signs of progress,  
but progress is uneven.**

# There are signs of progress, but progress is uneven.

## Section 4: Key Takeaways

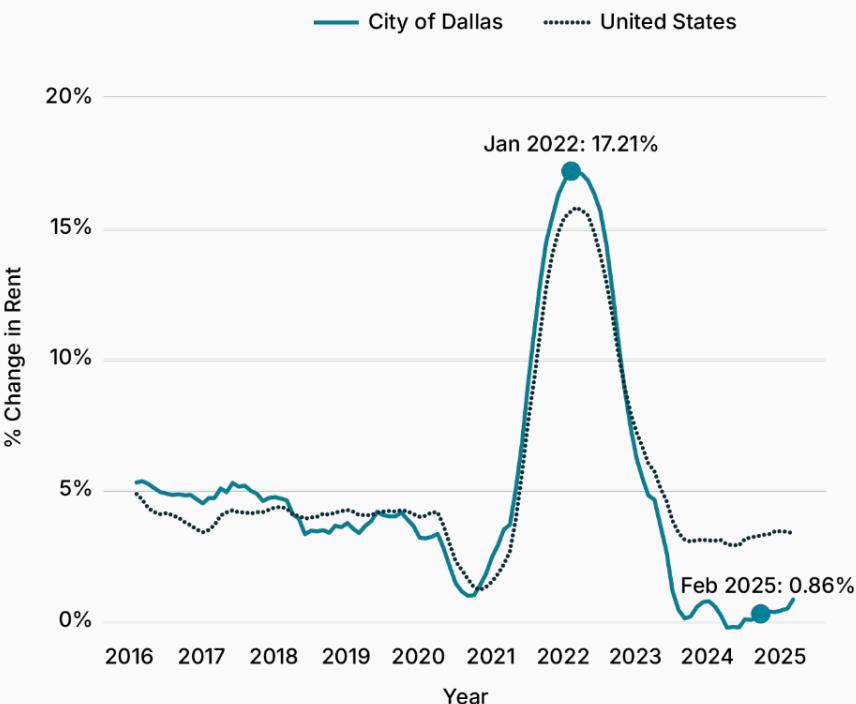
- 1 The rental housing market in the City of Dallas has cooled in recent years. Year-over-year (YOY) rent growth has stabilized (down from 17% YOY growth in January 2022 to <1% in February 2025).
- 2 In 2024, 8,395 new or rehabbed multifamily units were delivered within the City of Dallas; 84% were market-rate units, and 16% were deed-restricted units.
- 3 The City of Dallas has 23 deed-restricted units per 1,000 residents, and Dallas is 4th out of 12 big city peers in terms of deed-restricted units per capita. However, Dallas is 9th out of 12 in terms of deed-restricted units in high-opportunity census tracts (i.e., census tracts with a median household income greater than the city overall).
- 4 Since 2013, income growth in the City of Dallas has outpaced Dallas County and the DFW Metro; the median Dallas household earns \$67,760 (+58%).
- 5 However, significant disparities in household income by race/ethnicity persist. The median Non-Hispanic White household in the City of Dallas has a household income that is ~\$57K more than the median Black or African American household.
- 6 Dallas is the most segregated big city in Texas and the 6th most segregated big city nationwide. Despite the rich diversity of the City of Dallas, racial and ethnic groups largely remain segregated from one another.

## After record-high rent growth during COVID-19, the rental housing market has cooled and rent has stabilized.

In the City of Dallas, YOY rent growth sharply increased from 2021 to 2022 (+17%) but then declined and stabilized in late 2023.

This mirrors trends observed across the U.S. In February 2025, YOY rent growth was just .86%, but rents remain well above pre-pandemic levels.

Figure 40: City of Dallas YOY Apartment Rent Growth, 2016–2025



Source(s): Zillow Observed Rent Index, 2025

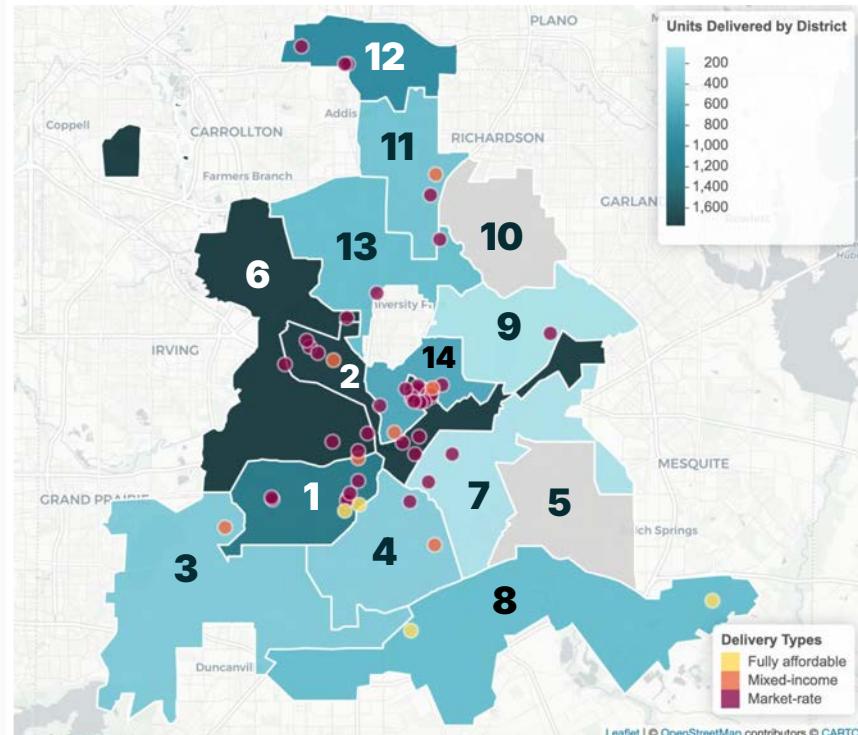
# The City of Dallas delivered 8,395 new multifamily units in 2024.

Within the City of Dallas, 8,395 new or rehabbed units were delivered across 55 buildings in 2024. New units came online in every council district except Districts 5 and 10. Districts 2 and 6 realized the greatest number of newly delivered units at 1,749 and 1,764, respectively.

**Methodology:** New and rehabbed market-rate properties (berry-red dots) were identified using CoStar. Properties with some number of income-restricted units were identified by a hand sample across CoStar, Yardi Matrix, Texas Department of Housing and Community Affairs, and Dallas Public Facility Corporation and Housing Finance Corporation inventories (and so may be incomplete/may not capture all possible local subsidies). Deed-restricted (i.e., income-restricted) units are split across two property types:

- **Fully affordable** (yellow dots) are defined as properties where 80% or more of units on the property are income-restricted.
- **Mixed-income** (orange dots) are defined as properties where less than 80% of units on the property are income-restricted.

Map 5: City of Dallas Multifamily Deliveries, 2024



Source(s): CoStar (market-rate units); Dallas PFC and HFC property inventories; Texas Department of Housing and Community Affairs LIHTC property inventories; Yardi Matrix (deed-restricted)

# 1,373 new deed-restricted units were delivered within the City of Dallas in 2024 — 42% (572) in Council District 1.

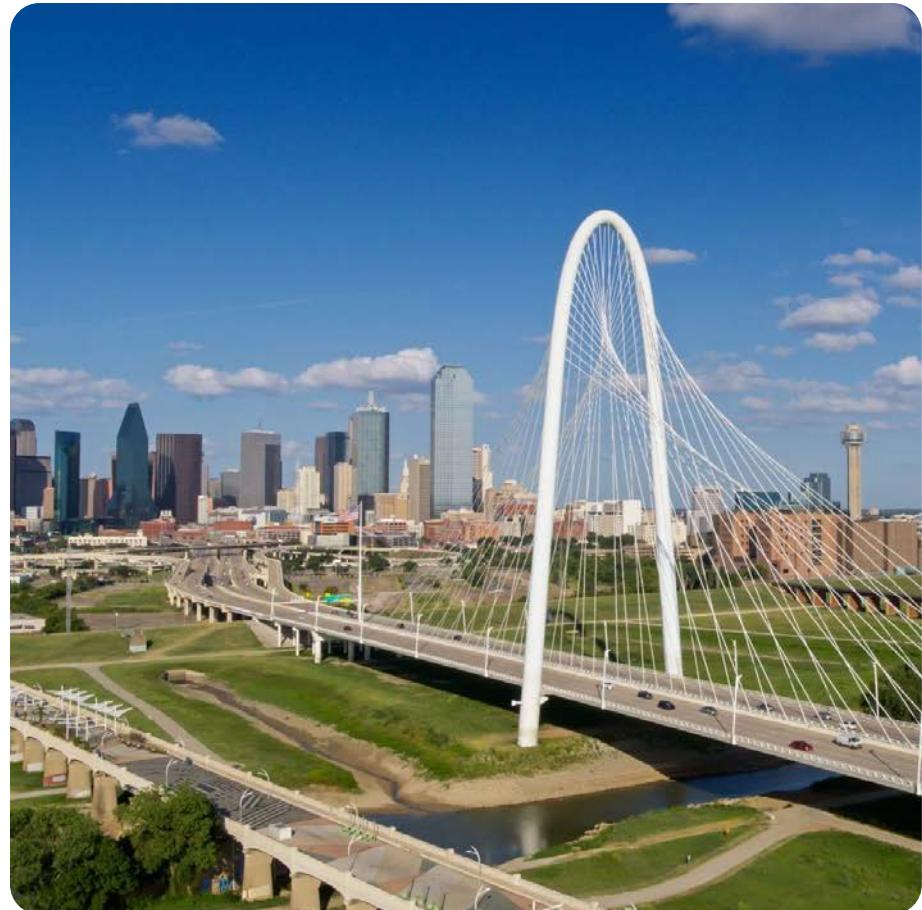
Deed-restricted units represent 16% of all new units delivered in 2024. Deed-restricted units came online in Council Districts 1, 2, 3, 4, 8, 11, and 14. After District 1, District 8 realized the greatest number of deed-restricted units at 450.

Methodology (for graph and map that follows): Properties included here are just those with some number of income-restricted units. These properties were identified by a hand sample across CoStar, Yardi Matrix, Texas Department of Housing and Community Affairs, and Dallas Public Facility Corporation and Housing Finance Corporation inventories (and so may be incomplete/may not capture all possible local subsidies). Deed-restricted (i.e., income-restricted) units are split across two property types:

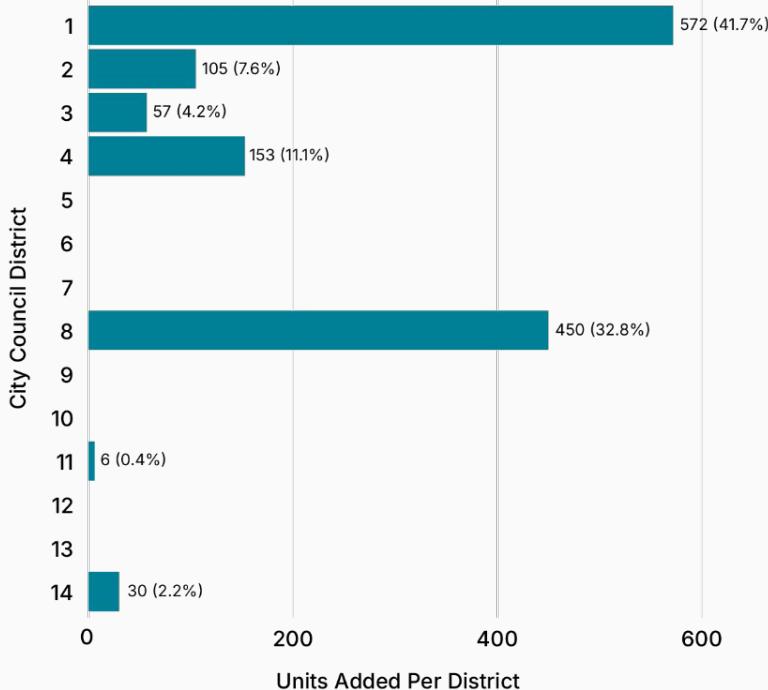
- **Fully affordable** (yellow dots) are defined as properties where 80% or more of units on the property are income-restricted.
- **Mixed-income** (orange dots) are defined as properties where less than 80% of units on the property are income-restricted.

Unit counts included on the following page only reflect the income-restricted units on a property. For example, a 100-unit HFC property with 75 income-restricted units and 25 market-rate units would be identified with a orange dot, but just 75 units would be counted in the total deliveries.

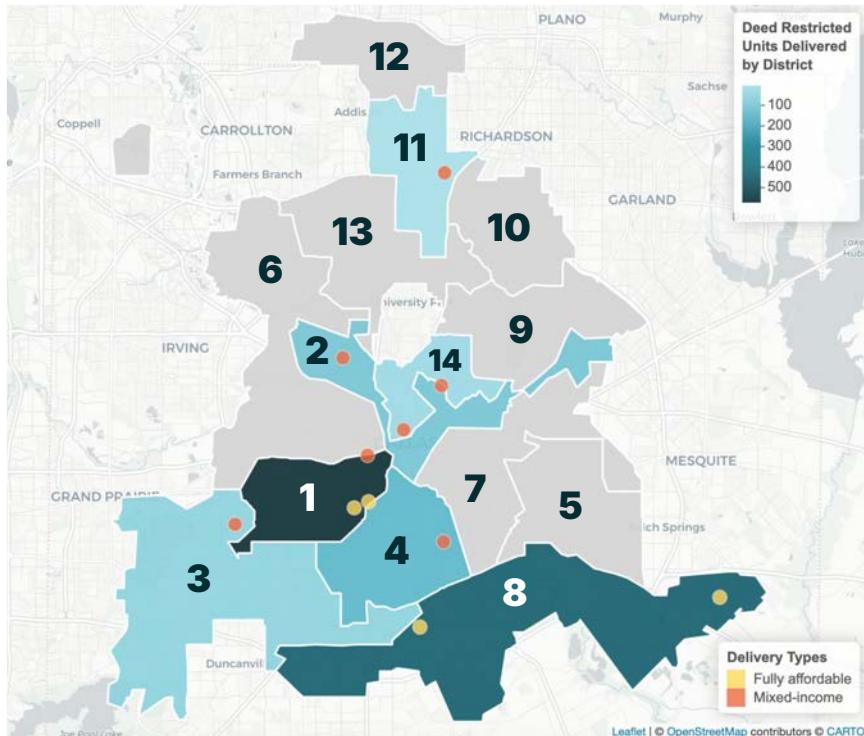
This analysis does not include "traveling" Housing Finance Corporation projects that were acquired in 2024, as their long-term affordability status is unclear due to House Bill 21.



**Figure 41: Deed-Restricted Deliveries by Council District, 2024**



**Map 6: City of Dallas Deed-Restricted Deliveries, 2024**



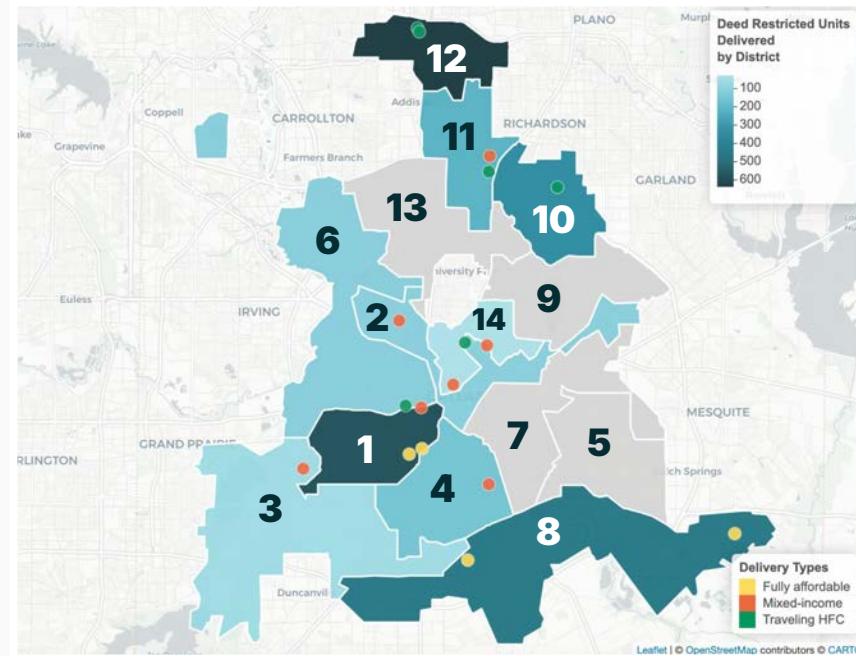
Source(s): CoStar (market-rate units); Dallas PFC and HFC property inventories; Texas Department of Housing and Community Affairs LIHTC property inventories; Yardi Matrix (deed-restricted)

## "Traveling HFCs" acquired six apartment complexes in 2024, representing an additional 1,288 deed-restricted units.

"Traveling HFCs" are Housing Finance Corporations that have acquired properties and are issuing tax-exempt bonds or claiming tax exemptions outside of their jurisdiction and without local consent. Within the City of Dallas in 2024, traveling HFCs acquired six properties, adding 1,288 deed-restricted units to the affordable housing inventory. The traveling HFC properties are not included in the total count of deed-restricted units reported on pages 67-68, however, because their future affordability status is unclear. House Bill 21, signed into law in May 2025, limits HFCs from acquiring properties outside of their jurisdiction without local consent. House Bill 21 is retroactive, so these six properties may lose their affordability status in the near-term.

Methodology: The roster of traveling HFC properties that were acquired in 2024 within the City of Dallas was provided by the Texas Housing Conservancy.

Map 7: City of Dallas Deed-Restricted Deliveries (including Traveling HFC properties), 2024



Source(s): CoStar (market-rate units); Dallas PFC and HFC property inventories; Texas Department of Housing and Community Affairs LIHTC property inventories; Yardi Matrix (deed-restricted); Texas Housing Conservancy Traveling HFC roster

# Of the 1,373 deed-restricted units delivered in 2024, 62% (850) were Dallas Housing Finance Corporation projects.

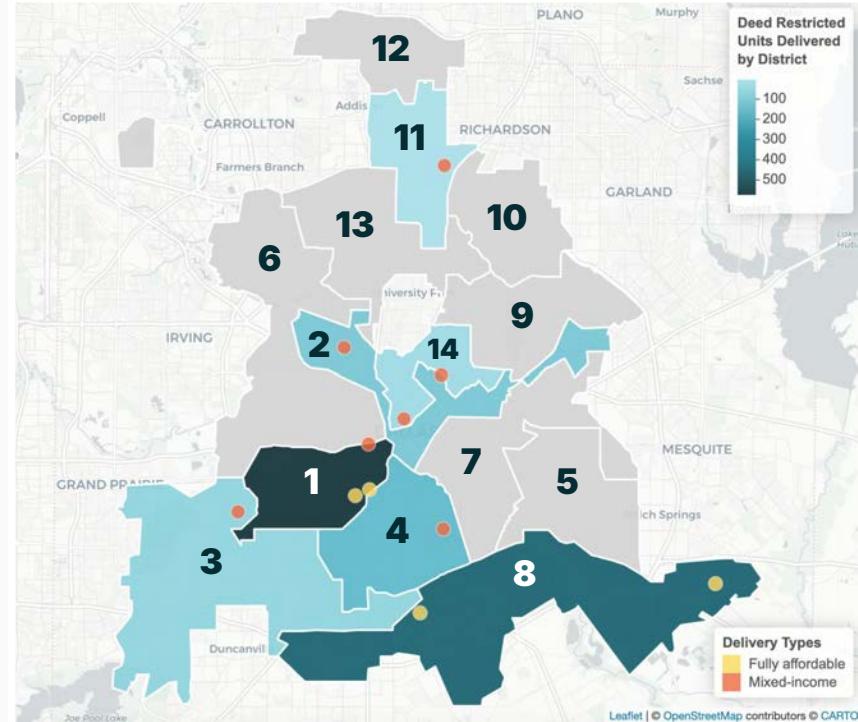
The Dallas Housing Finance Corporation, in existence since 1984, "provides tax-exempt mortgage revenue bonds and other support for the acquisition, construction or substantial rehabilitation of multi-family housing" (City of Dallas). Among HFC deliveries in 2024, each project, on average, included 88% income-restricted units.

Table 7: City of Dallas Deed-Restricted Deliveries by Source, 2024

Affordability source	Units	Share of units
Dallas Housing Finance Corporation	850	62%
Dallas Public Facility Corporation	210	15%
Low Income Housing Tax Credit	180	13%
Other	133	10%

Note: "Other" units are units within a mixed-income building that are income-restricted, but the financing mechanism is unclear in the data.

Map 8: City of Dallas Deed-Restricted Deliveries, 2024

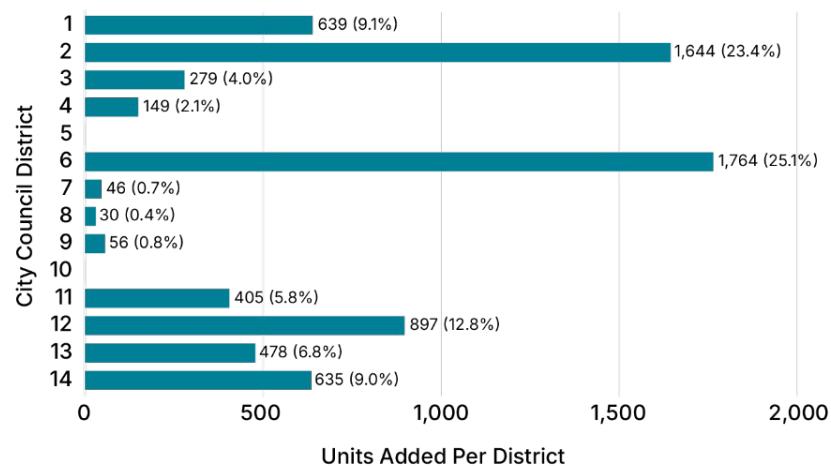


Source(s): CoStar (market-rate units); Dallas PFC and HFC property inventories; Texas Department of Housing and Community Affairs LIHTC property inventories; Yardi Matrix (deed-restricted)

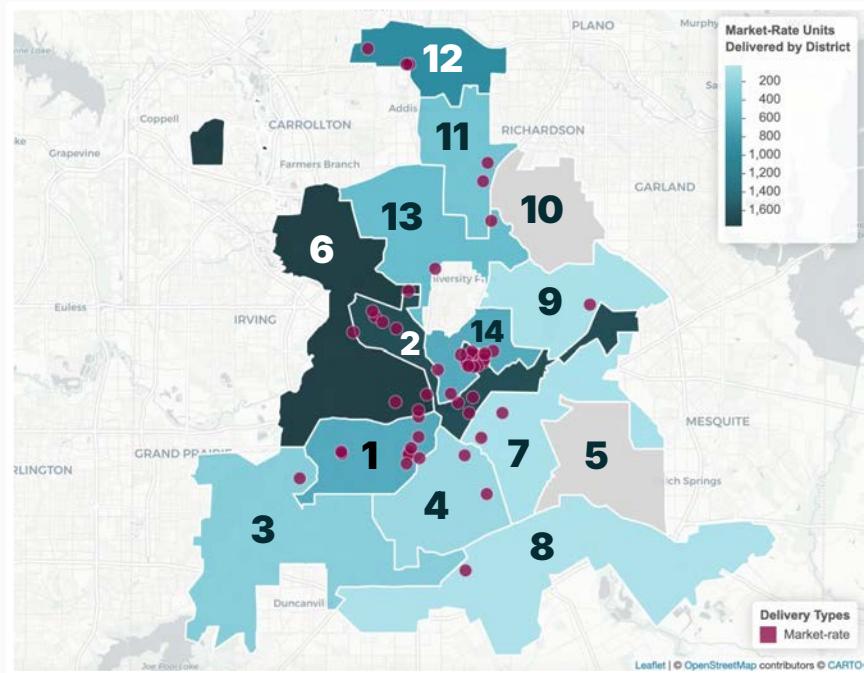
## Of all multifamily deliveries in 2024, 84% of units were market rate (i.e., unsubsidized). Districts 2 and 6 accounted for 49% of all new market-rate units.

Within the City of Dallas, 7,022 new market-rate units were delivered. Southern Dallas Districts 3, 4, 5, 7, and 8 combined accounted for 7% of all new, market-rate units delivered.

**Figure 42: Market-Rate Deliveries by Council District, 2024**



**Map 9: City of Dallas New Market-Rate Multifamily Deliveries, 2024**



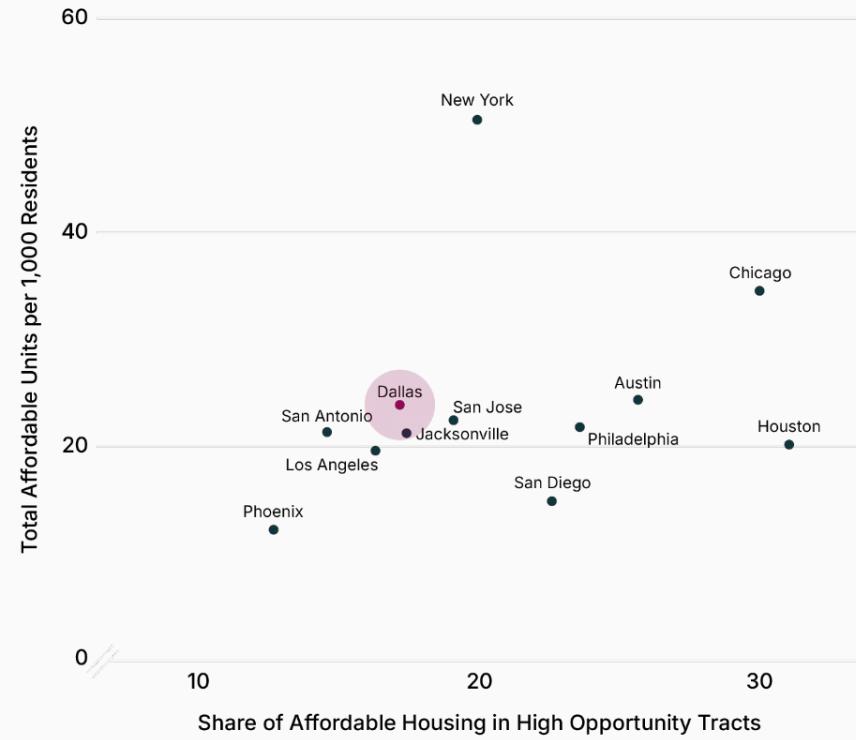
Source(s): CoStar (market-rate units); Dallas PFC and HFC property inventories; Texas Department of Housing and Community Affairs LIHTC property inventories; Yardi Matrix (deed-restricted)

## The City of Dallas ranks 4th out of the 12 largest cities for total number of deed-restricted units per 1,000 residents but 9th out of 12 for units in high-opportunity census tracts.

Neighborhoods have a significant impact on kids and their families. Neighborhoods replete with resources (access to job centers, transit, effective schools, etc.) help families to thrive. Although the City of Dallas is in the top third of large cities in terms of deed-restricted units per capita, Dallas is in the bottom third of large cities in terms of deed-restricted units in "high-opportunity" neighborhoods.

Note: "High-opportunity" census tracts are tracts where the median income of the tract is greater than the median income of the city overall. Deed-restricted unit counts on this figure come from the National Housing Preservation Database (NHPD), which excludes locally subsidized units. Therefore, total counts are likely incomplete.

Figure 43: Deed-Restricted Units by Access to Opportunity, 2023 (12 Largest Cities)



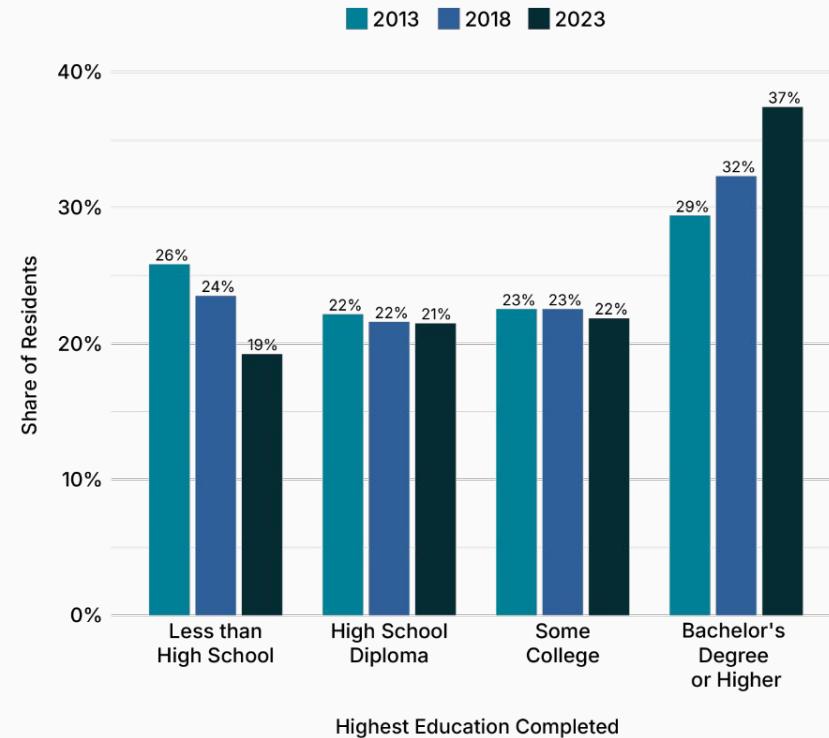
Source(s): ACS B01003 Population, B19013 Median Income, 2023; NHPD 2024

## Educational attainment has increased rapidly in the City of Dallas: the share of residents with a bachelor's degree or higher increased from 29% to 37% in 10 years.

In the City of Dallas, the share of residents without a high school diploma has decreased from 26% to 19% in 10 years. As reported on page 22, the median resident with a bachelor's degree or higher is able to comfortably afford the mean rent in the City of Dallas.

The changes in educational attainment may be attributed to multiple factors, including the in-migration of residents with college degrees, the out-migration of residents without degrees, and/or a general increase in educational attainment.

Figure 44: City of Dallas Educational Attainment, 2013, 2018, 2023



Note: Percentages here are rounded to the nearest whole number.

Source(s): ACS B15003: Educational Attainment Population 25 and over, 2023

## Although educational attainment has increased citywide, there is wide disparity in educational attainment by council district.

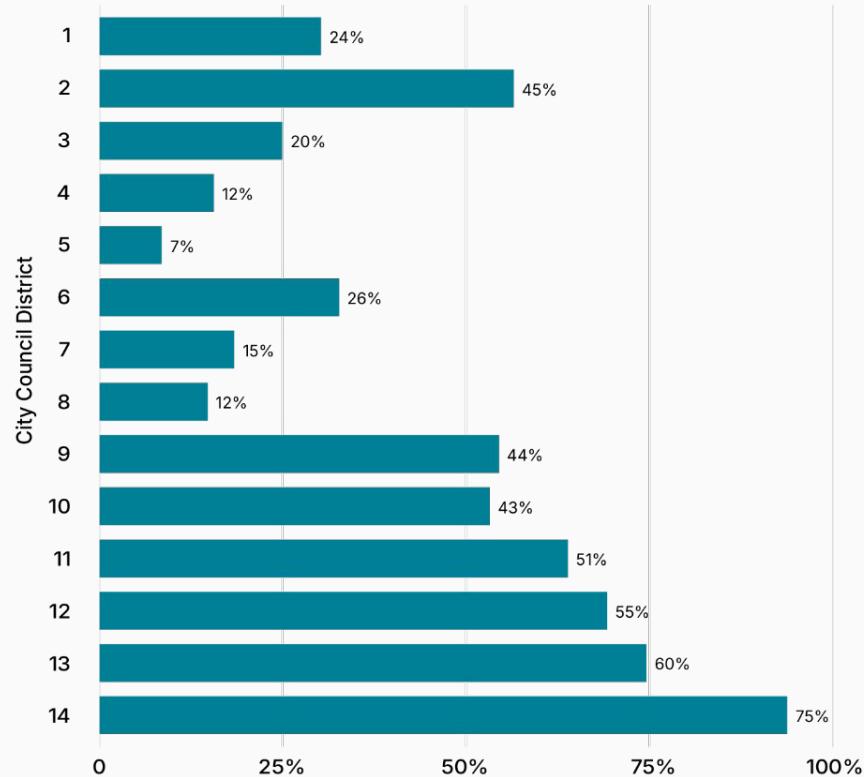
Seventy-five percent of heads of household in District 14 have a bachelor's degree or higher, compared to 7% in District 5 — an 11x difference in educational attainment.

Educational attainment closely tracks with median income, homeownership, and other socioeconomic indicators.

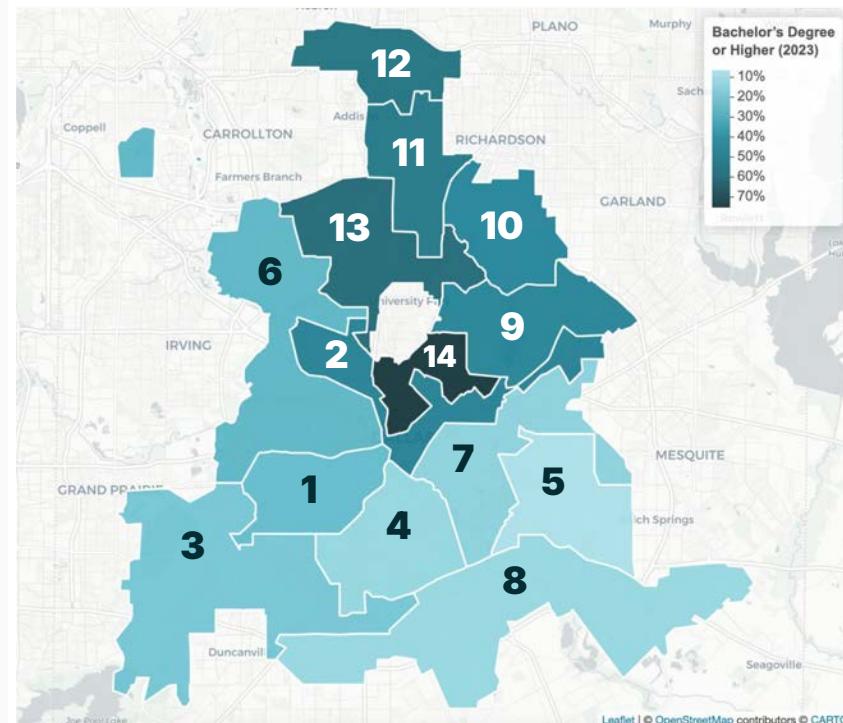
Note: Council District boundaries on the following page represent those that became effective in 2023. Figures representing change over time reflect change within current boundaries using historical data.



Figure 45: Bachelor's Degree Attainment by Council District, 2023



Map 10: Households with a Bachelor's Degree or Higher by Council District, 2023



Source(s): ACS B15003: Educational Attainment Population 25 and over, 2023

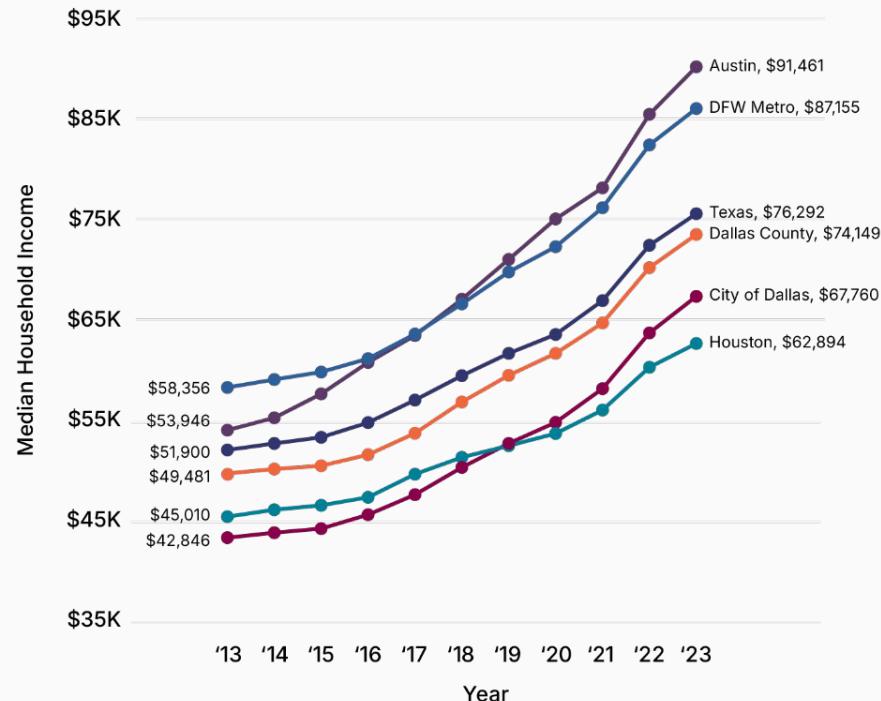
# The City of Dallas median household income (\$67,760) has increased rapidly since 2013 but remains below Dallas County and the DFW Metro.

Median income in the City of Dallas grew faster than Dallas County, the DFW Metro, Houston, and the State of Texas between 2013 and 2023. However, the median income in the City of Dallas lags Dallas County, the DFW Metro, Austin, and the State of Texas. The median City of Dallas household, for example, earns \$6,389 less than the median Dallas County household and \$19,395 less than the median DFW Metro household.

**Table 8: Comparative Median Income, 2013-2023 (Nominal)**

Geography	2013	2023	Change	% Change
Houston	\$45,010	\$62,894	\$17,884	40%
Austin	\$53,946	\$91,461	\$37,515	70%
Dallas	\$42,846	\$67,760	\$24,914	58%
Dallas County	\$49,481	\$74,149	\$24,668	50%
DFW Metro	\$58,356	\$87,155	\$28,799	49%
Texas	\$51,900	\$76,292	\$24,392	47%

**Figure 46: Comparative Median Income, 2013-2023 (Nominal)**



Source(s): ACS B19013: Median Household Income in Past 12 months, 2023

## Growth in median household income for Asian and Hispanic or Latino households has outpaced income growth of the City of Dallas overall.

However, growth in median household income for Black or African American households has lagged income growth of the City of Dallas overall. Significant income gaps between Non-Hispanic White households and Black or African American, Asian, Hispanic or Latino, and households of other races persist: **the median Non-Hispanic White household in the City of Dallas has a household income that is ~\$57K more than the median Black or African American household.**

Table 9: City of Dallas Median Income by Race/Ethnicity, 2013–2023 (Nominal)

Race/Ethnicity	2013	2023	% Change	Difference from NH White
All Households	\$42,846	\$67,760	58%	-\$34,580
Non-Hispanic White	\$67,763	\$102,340	51%	\$0
Asian	\$51,236	\$87,254	70%	-\$15,086
Black or African American	\$29,973	\$45,355	51%	-\$56,985
Hispanic or Latino	\$35,368	\$60,909	72%	-\$41,431
Other	\$43,402	\$56,039	29%	-\$46,301
Multi-Race	\$51,648	\$66,402	29%	-\$35,938

Note: "Other" here represents the census category "Some Other Race."

Source(s): B19013 A-H: Household Income by Race in Past 12 Months, 2023

# Median income by race/ethnicity across the City of Dallas, Dallas County, and the DFW Metro varies widely.

The median Black or African American household in the City of Dallas, for example, has an income of \$45,355, which is \$11K less than the median Black or African American household in Dallas County, and \$17K less than the median Black or African American household in the DFW Metro. Hispanic or Latino and Asian households in Dallas County and the DFW Metro also earn more than Hispanic or Latino and Asian households in the City of Dallas.

Figure 47: Comparative Median Income by Race/Ethnicity, 2013–2023 (Nominal)



Source(s): B19013 A-H: Household Income by Race in Past 12 Months, 2023

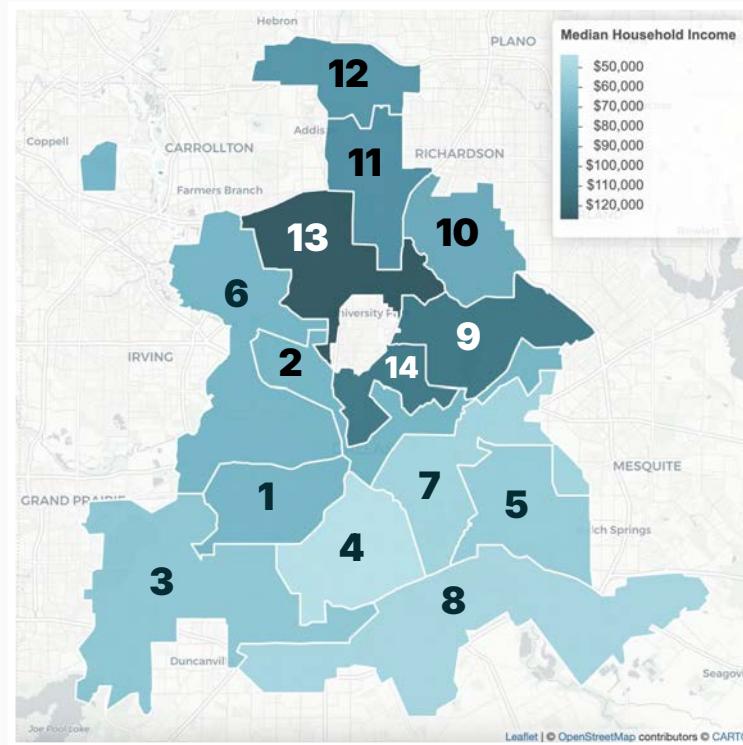
**Within the City of Dallas, median income by council district also varies significantly: District 13 has the highest median income (\$126,399), and District 4 has the lowest (\$43,721), a difference of almost 3x.**

Methodology: Median household income here is calculated by weighing the median income by the number of households within the underlying census tracts that comprise each council district.

Note: Council District boundaries represent those that became effective in 2023. Figures representing change over time reflect change within current boundaries using historical data.

**Map 11: Median Income by Council District, 2023 (Nominal)**

District	Median Income 2023
1	\$70,093
2	\$70,733
3	\$60,197
4	\$43,721
5	\$56,867
6	\$70,245
7	\$51,860
8	\$50,095
9	\$109,545
10	\$76,258
11	\$87,914
12	\$84,856
13	\$126,399
14	\$108,340



Source(s): ACS B19013: Median Household Income in Past 12 months, 2023

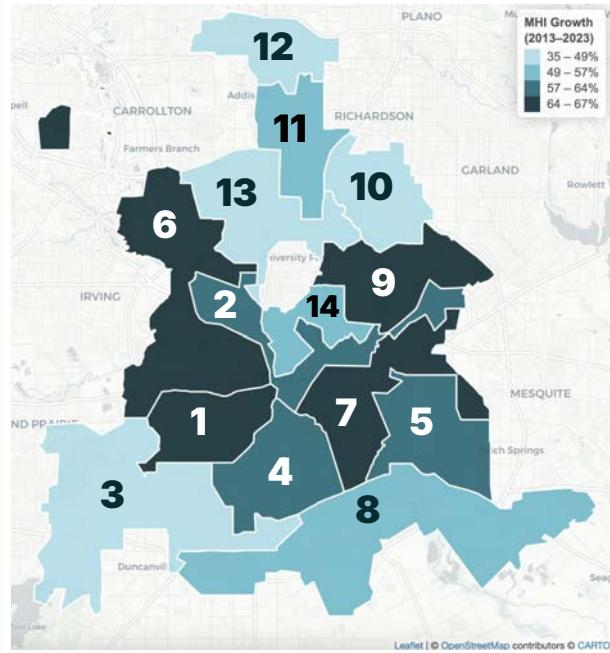
**Council Districts 1, 2, 4, 5, 6, 7, and 9 all outpaced the City of Dallas in terms of income growth from 2013 to 2023.**

Note: Council District boundaries represent those that became effective in 2023. Figures representing change over time reflect change within current boundaries using historical data.

Methodology: Median household income here is calculated by weighing the median income by the number of households within the underlying census tracts that comprise each council district.

**Map 12: Growth in Median Income by Council District, 2013–2023 (Nominal)**

District	Median Income 2013	Median Income 2023	Growth
1	\$42,512	\$70,093	65%
2	\$43,375	\$70,733	63%
3	\$41,291	\$60,197	46%
4	\$26,763	\$43,721	63%
5	\$35,612	\$56,867	60%
6	\$42,082	\$70,245	67%
7	\$31,680	\$51,860	64%
8	\$32,768	\$50,095	53%
9	\$65,939	\$109,545	66%
10	\$51,523	\$76,258	48%
11	\$57,631	\$87,914	53%
12	\$62,717	\$84,856	35%
13	\$91,319	\$126,399	38%
14	\$70,565	\$108,340	54%

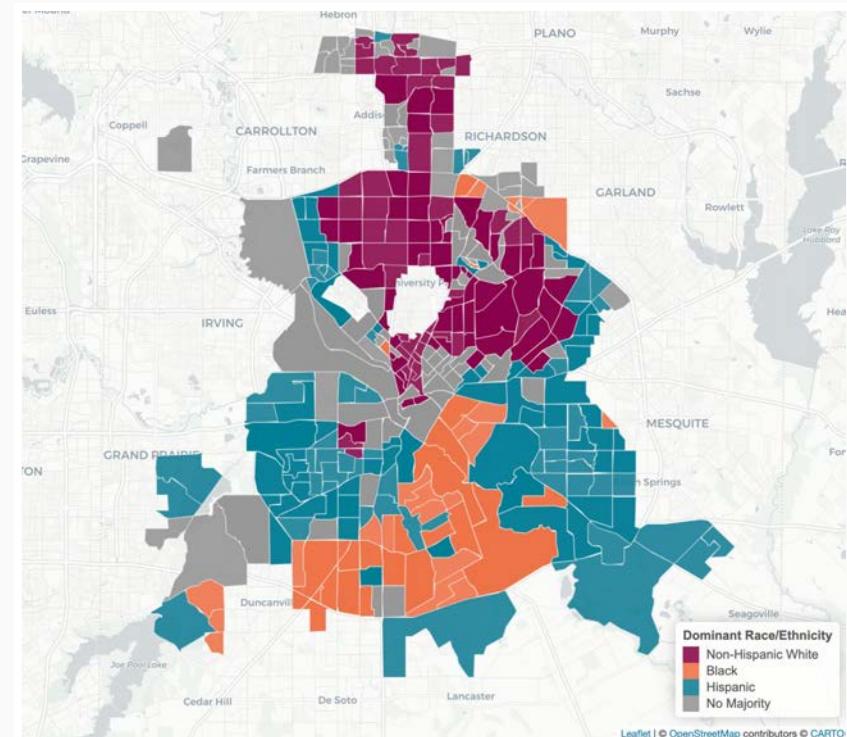


## The City of Dallas is diverse, but racial and ethnic groups are largely segregated from one another.

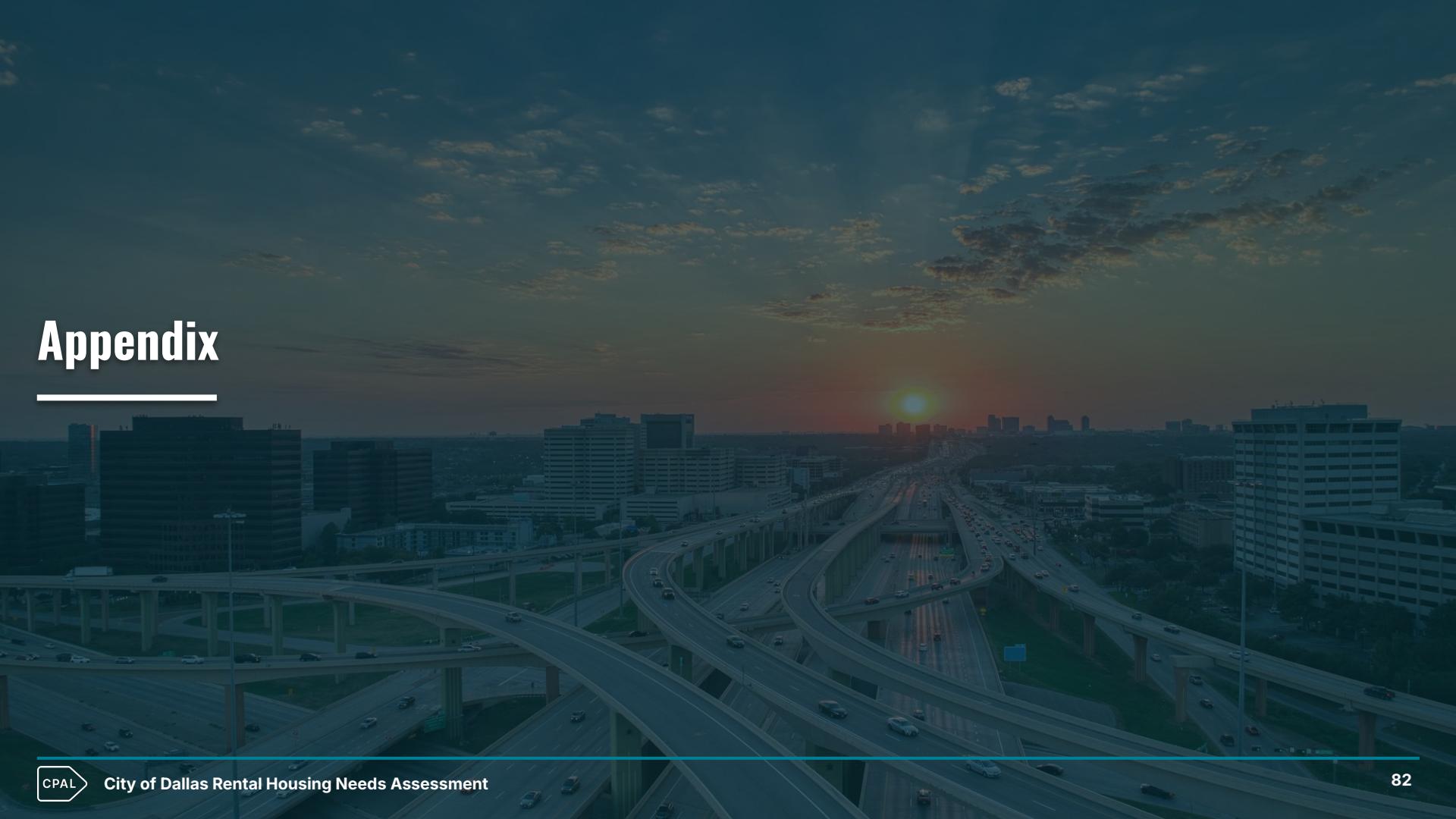
Seventy-six percent of the City of Dallas population lives in a census tract in which one racial or ethnic group is more than 50% of the population. According to the UC Berkeley Othering & Belonging Institute, of all cities nationally with a population greater than 500,000, Dallas ranks as the 6th most segregated city out of 37 and continues to be the most segregated big city in Texas.

Methodology: The majority group in this context means the racial or ethnic group makes up at least half (50%) of a tract's population. For each census tract, we compare the share of Non-Hispanic White, Black or African American, and Hispanic or Latino residents. If one of these groups is  $\geq 50\%$ , then the census tract is identified by that majority group. If no group reaches 50%, the tract is recorded as "No Majority."

Map 13: City of Dallas Census Tracts by Majority Race/Ethnicity, 2023



Source(s): ACS B03002, Hispanic or Latino Origin by Race, 2023

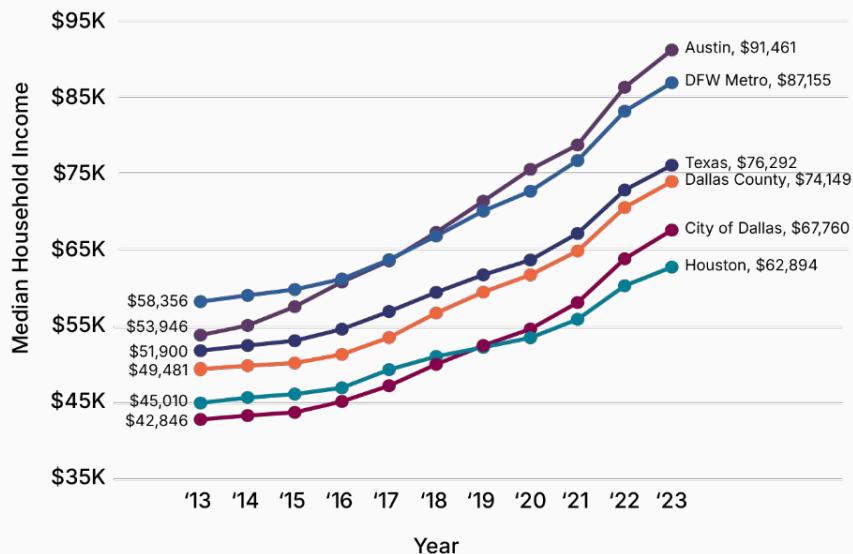
A wide-angle, aerial photograph of a complex highway interchange at dusk. The sky is filled with scattered clouds, and the horizon shows the city lights of a large urban area. The highway is a complex network of elevated roads and ramps, with numerous cars visible on the roads. The overall atmosphere is dark and moody.

# Appendix

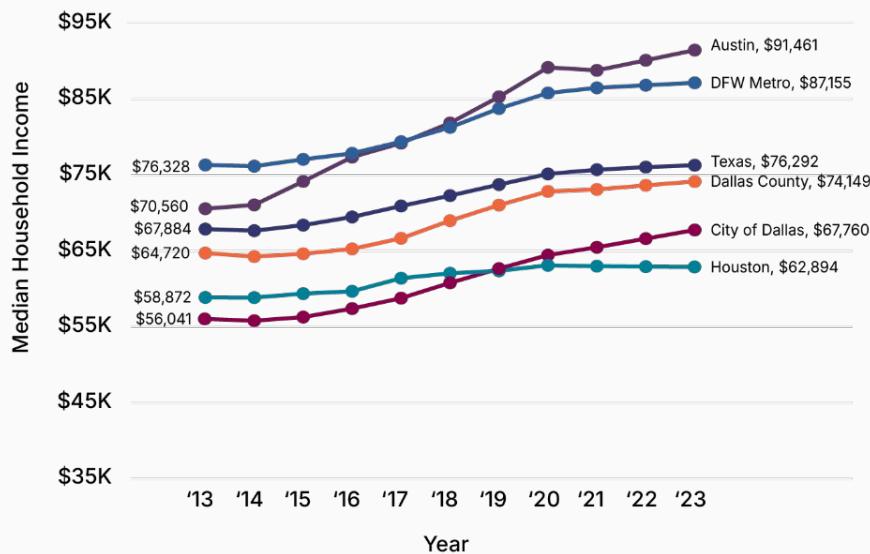
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**When adjusted for inflation, income growth across Texas appears more tempered: since 2013, median income in the City of Dallas has grown by 21% when adjusted for inflation, compared to 58% nominal growth.**

**Figure 48: Comparative Median Income, 2013-2023 (Nominal)**



**Figure 49: Comparative Median Income, 2013-2023 (Adjusted for Inflation)**



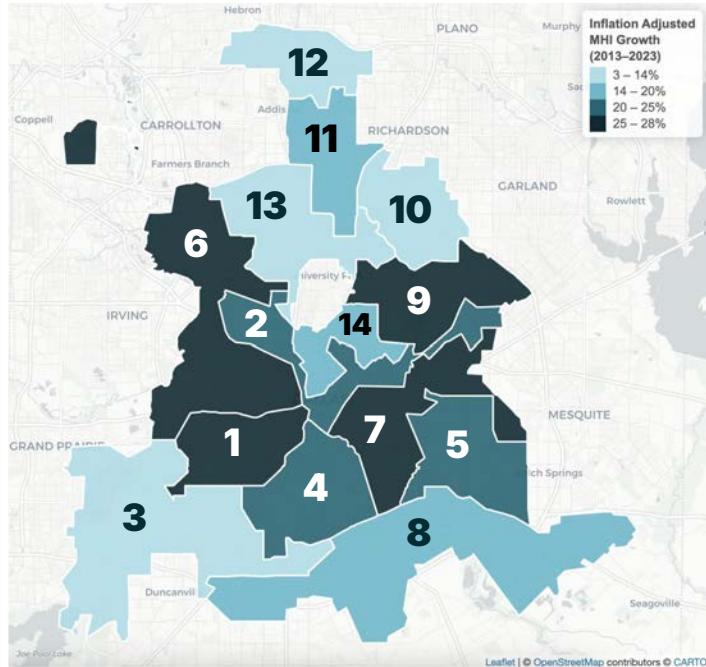
Source(s): ACS B19013: Median Household Income in Past 12 months; Consumer Price Index, 2023

**After adjusting for inflation, the relative change in median income by council district remains similar, but lower in magnitude: District 6 realized the most growth in median household income from 2013 to 2023 (+28%), and District 12 realized the least growth (+3%).**

Methodology: Median household income here is calculated by weighing the median income by the number of households within the underlying census tracts that comprise each council district.

**Map 14: Change in Median Income by Council District, 2013–2023  
(Adjusted for Inflation)**

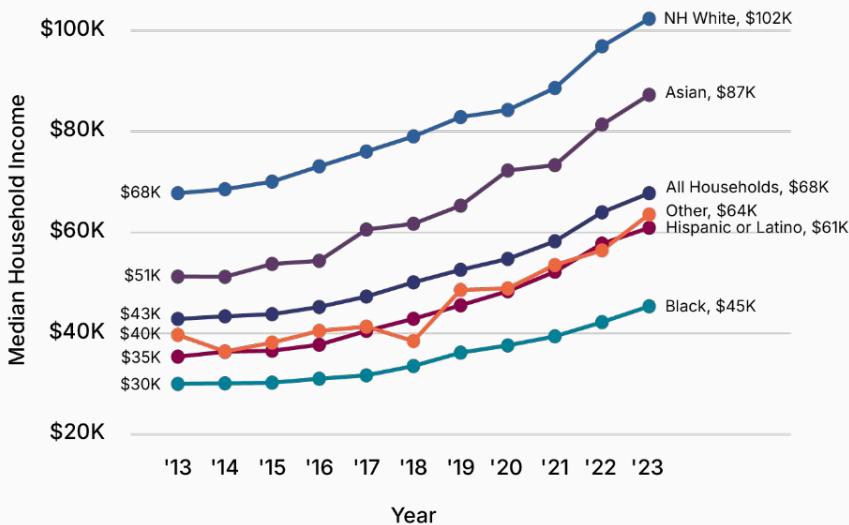
District	Income growth	% Growth
1	\$14,489	26%
2	\$14,000	25%
3	\$6,190	11%
4	\$8,716	25%
5	\$10,287	22%
6	\$15,203	28%
7	\$10,423	25%
8	\$7,235	17%
9	\$23,299	27%
10	\$8,867	13%
11	\$12,534	17%
12	\$2,824	3%
13	\$6,957	6%
14	\$16,043	17%



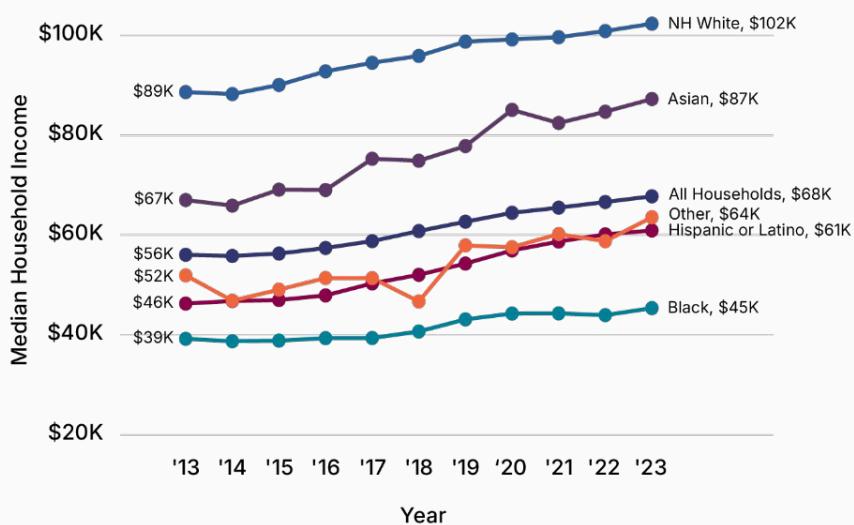
Source(s): ACS B19013: Median Household Income in Past 12 months; Consumer Price Index, 2023

**When adjusted for inflation, from 2013 to 2023, Hispanic or Latino households realized 32% income growth, Black or African American households realized 16% income growth, and Non-Hispanic White households realized 15% growth.**

**Figure 50: City of Dallas Change in Median Income by Race/Ethnicity, 2013–2023 (Nominal)**



**Figure 51: City of Dallas Change in Median Income by Race/Ethnicity, 2013–2023 (Adjusted for Inflation)**



Source(s): ACS B19013: Median Household Income in Past 12 months; Consumer Price Index, 2023

## When adjusted for inflation, the income gap between renters and homeowners is relatively the same in 2023 as in 2013.

Figure 52: City of Dallas Change in Median Income by Tenure, 2013–2023 (Nominal)

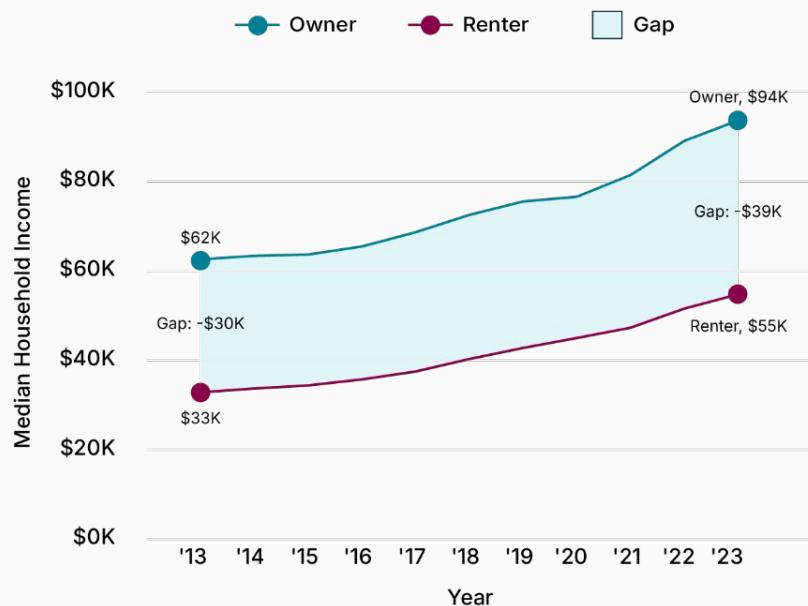
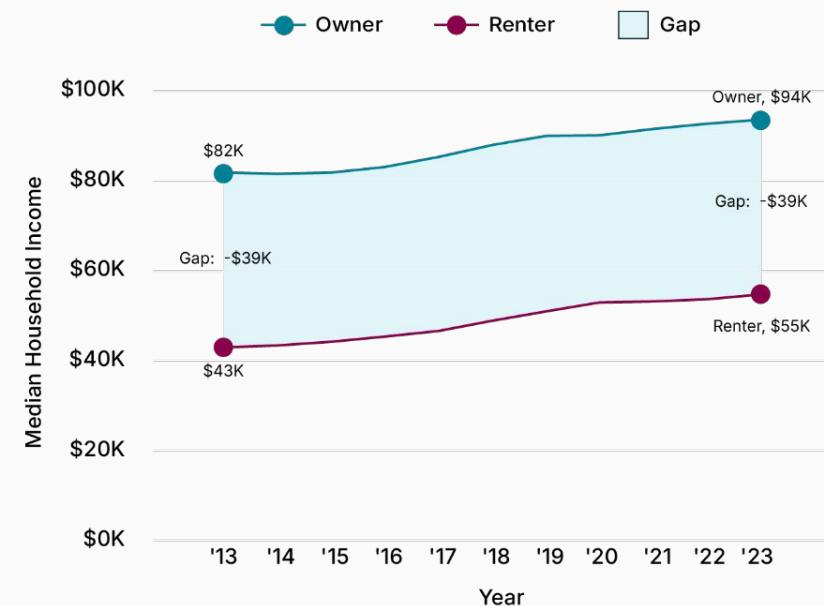


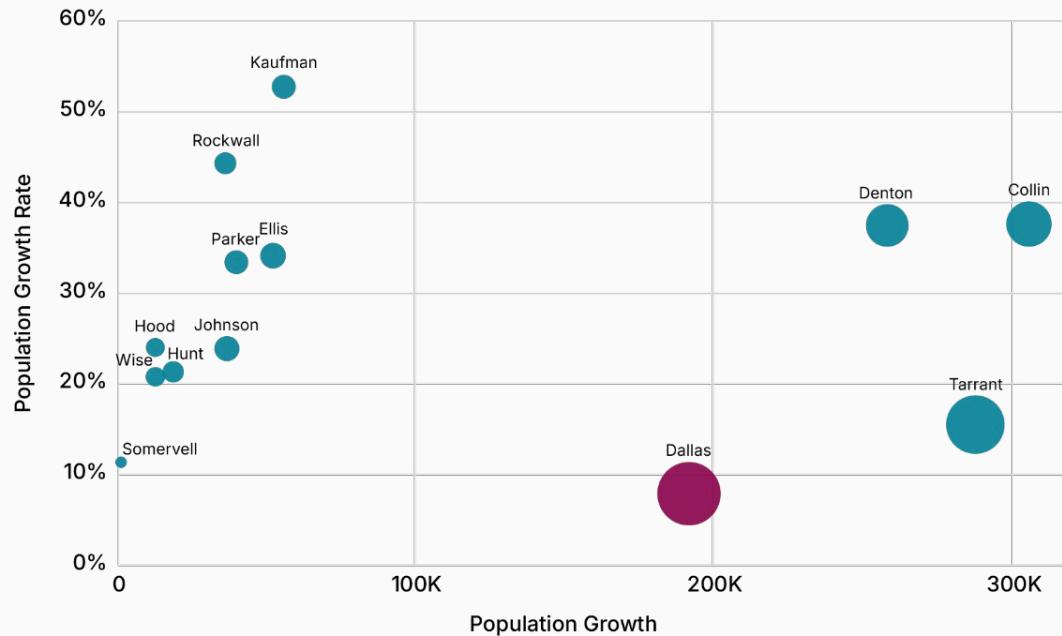
Figure 53: City of Dallas Change in Median Income by Tenure, 2013–2023 (Adjusted for Inflation)



Source(s): ACS B25119: Median Household Income in Past 12 months by Tenure; Consumer Price Index, 2023

**Although Dallas County added almost 200,000 residents between 2013 and 2023, Dallas County realized the smallest population growth rate of DFW-area counties. Small- and medium-sized counties led the region in growth.**

**Figure 54: DFW Metro Population Growth by County, 2013–2023 (Bubble size = 2023 population)**



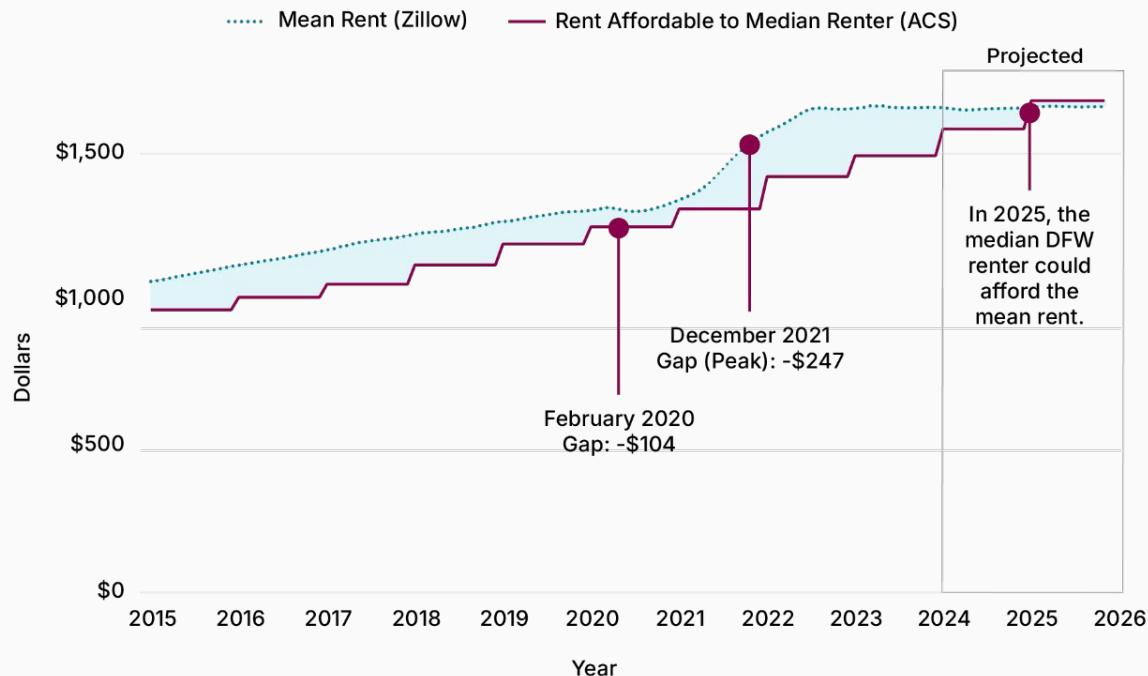
County	Population Growth 2013–2023	Growth Rate
Kaufman	55,498	53%
Rockwall	35,911	44%
Collin	305,293	38%
Denton	257,787	37%
Ellis	51,907	34%
Parker	39,601	33%
Johnson	36,436	24%
Hood	12,442	24%
Hunt	18,462	21%
Wise	12,465	21%
Tarrant	287,320	16%
Somervell	973	11%
Dallas	191,335	8%

Source(s): ACS B01003: Population, 2023

**In the DFW Metro, the gap between mean rent and what a typical renter can afford closed in 2025, likely due to an increase in supply and a softening of demand.**

Methodology: The mean rent is derived from Zillow's Observed Rent Index (ZORI). ZORI is a moving target (i.e., the data is updated every year, so 2022 data reported here is slightly different from last year's report). These estimates reflect asking rent only, as opposed to gross rent, which includes utilities. To calculate rent affordable to median renter, we take the upper limit — rent that is 30% of the median household income of renter occupied households. The rent affordable to the median renter is projected for 2024 and 2025 using historic average growth in renter median income.

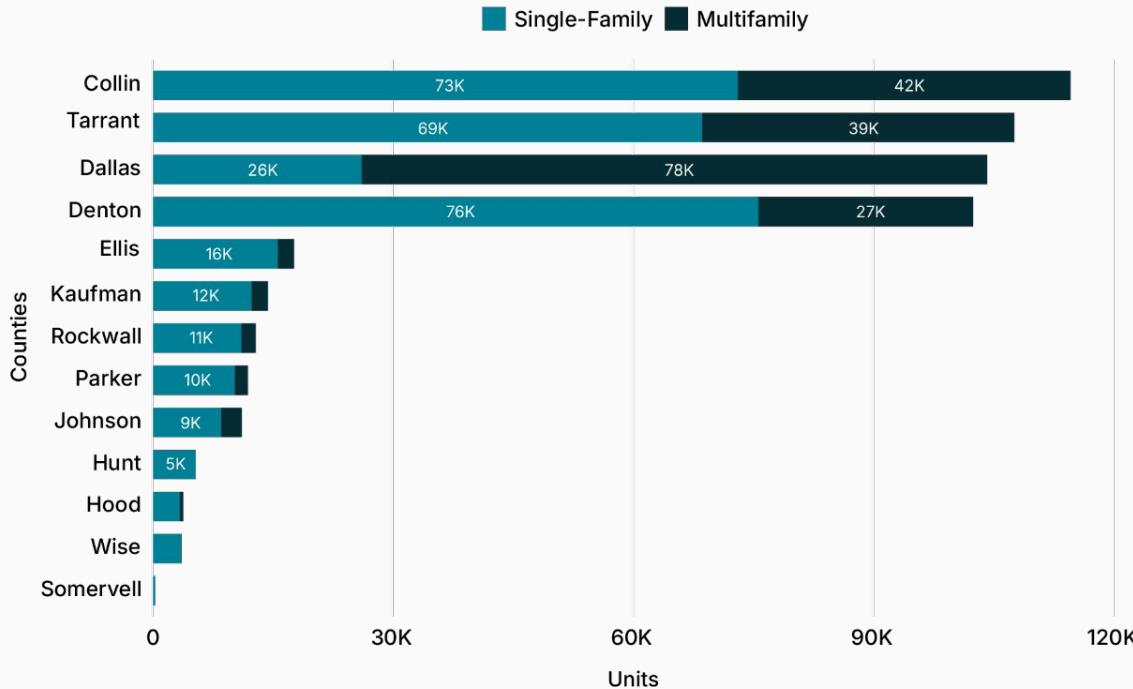
**Figure 55: DFW Mean Rent and Rent Affordable to Median Renter, 2015–2025**  
Rent affordable to median renter is projected for 2024 and 2025



Source(s): ACS B25119: Median Household Income by Tenure, 2023; Zillow Observed Rent Index (ZORI)

**In the last 10 years, Collin County led the region in net new unit production (+115K units). While other counties added majority single-family units, Dallas County added majority multifamily units.**

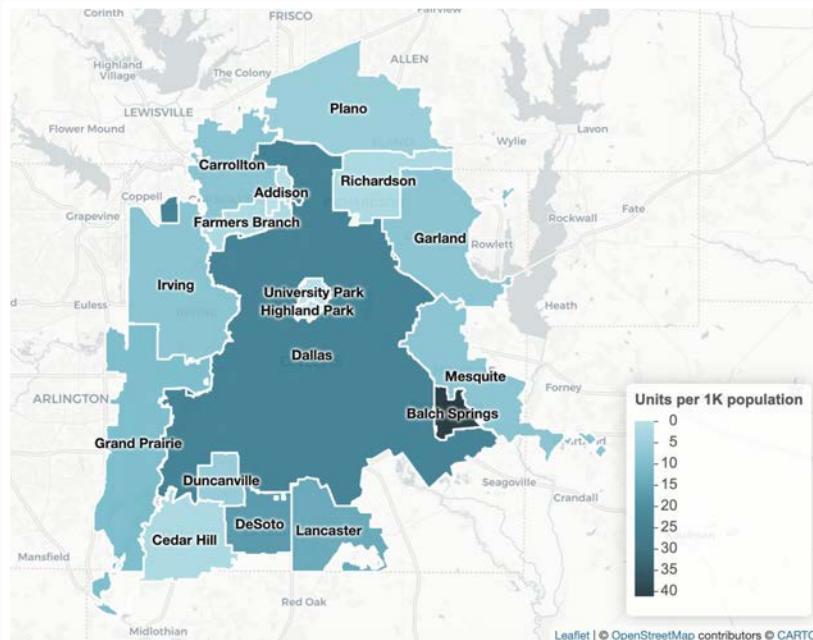
**Figure 56: DFW Metro Net New Unit Production by County, 2013–2023**  
(Includes for sale and for rent units)



Source(s): ACS B25024: Housing Units, 2023

# The City of Dallas and Balch Springs lead nearby cities in deed-restricted units per 1,000 residents.

Map 15: Comparative Deed-Restricted Affordable Units per 1,000 Residents by City, 2023

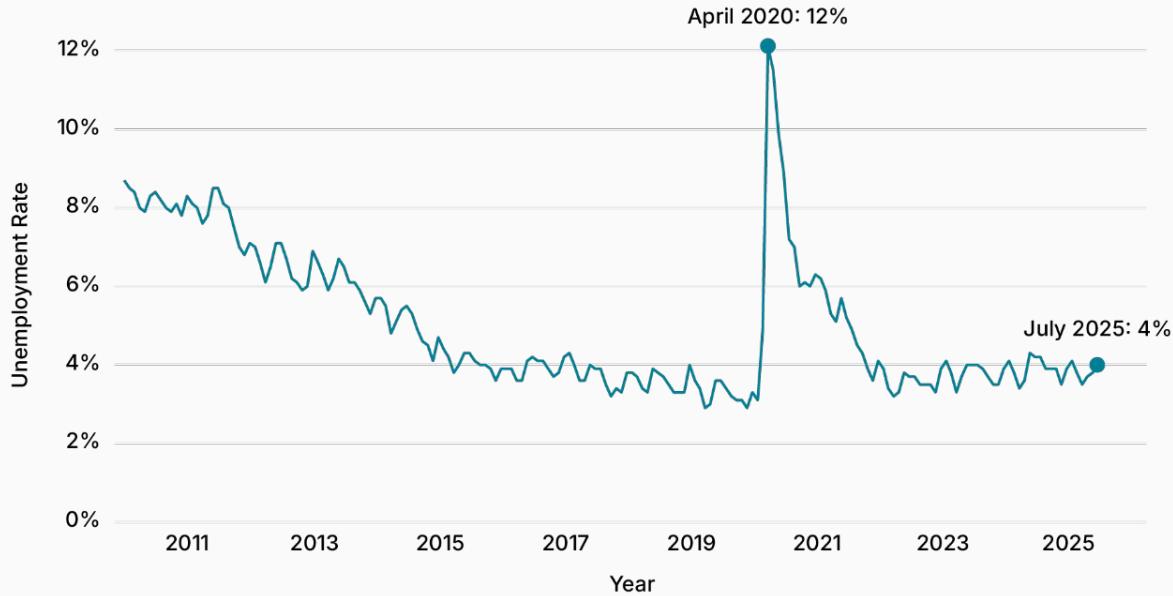


City	Units	Units Per 1K Residents
Balch Springs	1,113	41
Dallas	30,349	23
DeSoto	923	17
Lancaster	574	14
Grand Prairie	1,982	10
Garland	1,989	8
Irving	1,982	8
Mesquite	1,169	8
Carrollton	1,091	8
Duncanville	248	6
Plano	1,400	5
Richardson	270	2
Farmers Branch	89	2
Cedar Hill	80	2
Highland Park	0	0
University Park	0	0
Addison	0	0

Source(s): ACS B01003: Total Population; NHPD (includes inconclusive units), 2023

**Unemployment in the DFW Metro peaked in April 2020 at 12% but made a strong recovery, falling below 4% by 2022. As of July 2025, unemployment was at 4%.**

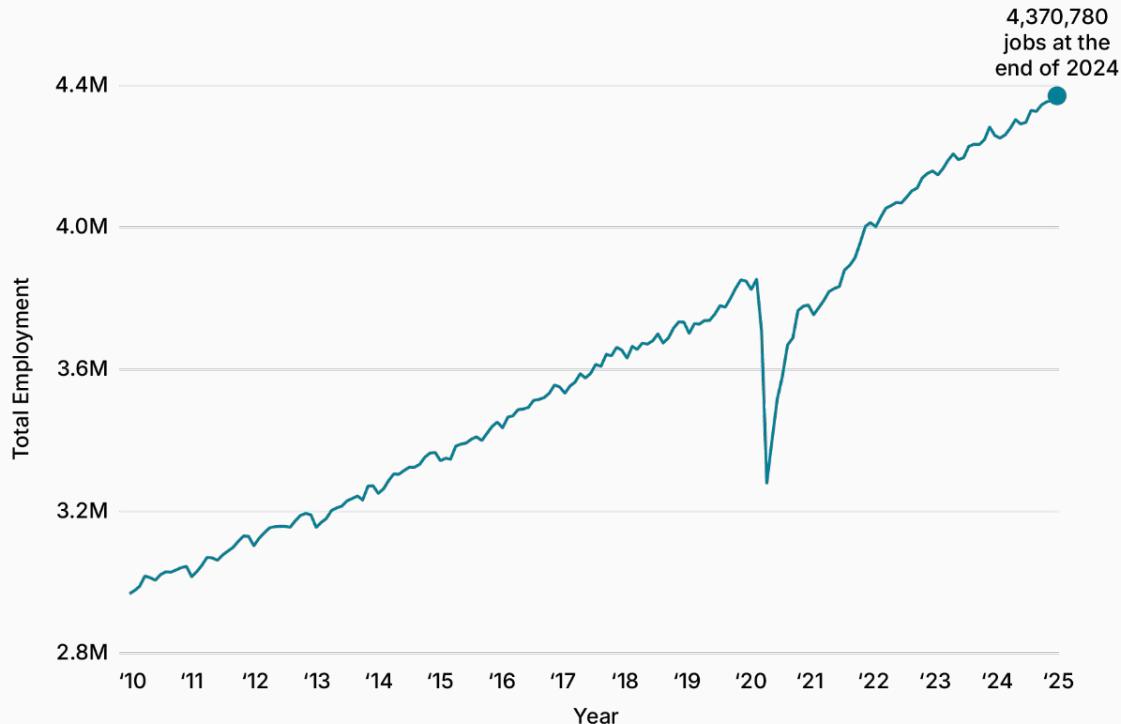
Figure 57: DFW Metro Unemployment Rate, 2010–2025



Source(s): BLS Employment, Unemployment

**Total employment in the DFW Metro has grown steadily: DFW added 111,771 new jobs in 2024, reflecting a 2.6% increase in employment since the end of 2023.**

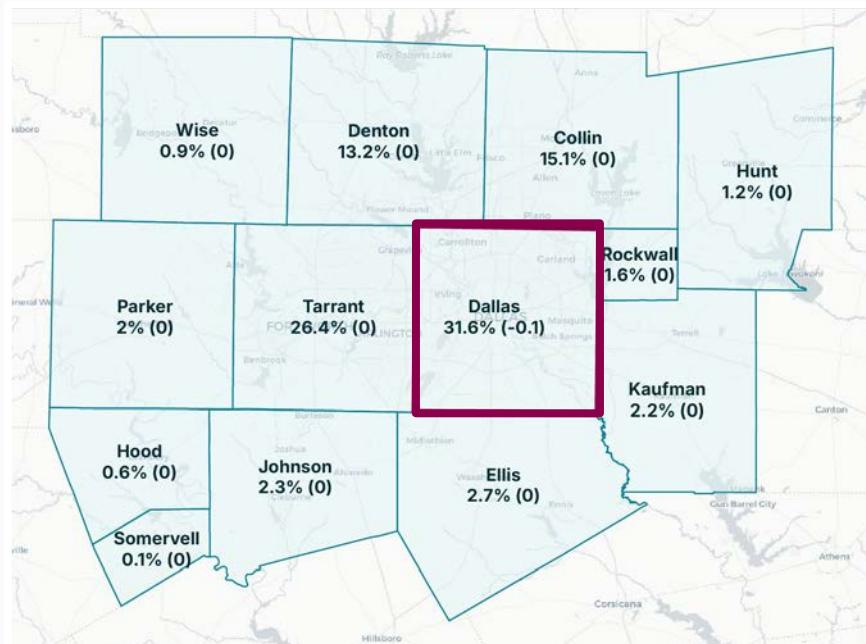
Figure 58: DFW Metro Total Employment, 2010–2024



Source(s): BLS Employment, Unemployment

# Dallas County is home to 31.6% of the jobs in DFW. From 2023 to 2024, the distribution of jobs by county is unchanged.

Map 16: DFW Metro Share of Employment by County, 2024



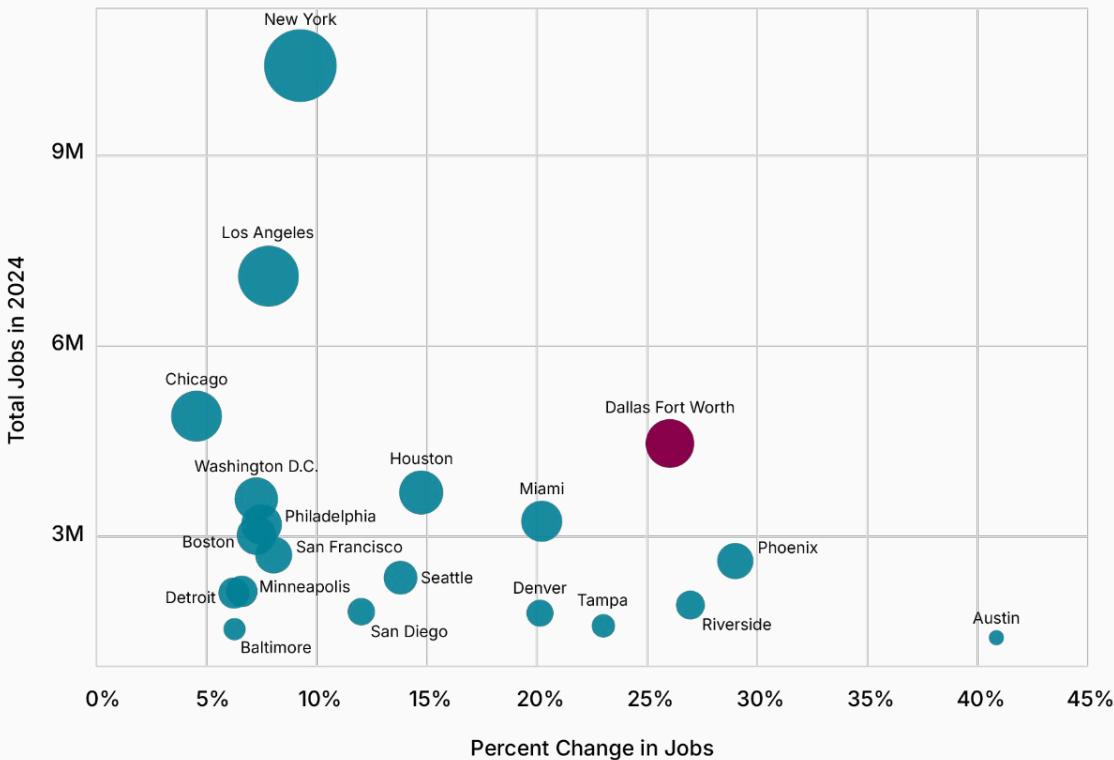
Source(s): BLS Employment by County, 2023-2024

County	Share of Employment		
	2023	2024	Change
Collin	15.1%	15.1%	0.0%
Dallas	31.7%	31.6%	-0.1%
Denton	13.2%	13.2%	0.0%
Ellis	2.7%	2.7%	0.0%
Hood	0.6%	0.6%	0.0%
Hunt	1.2%	1.2%	0.0%
Johnson	2.3%	2.3%	0.0%
Kaufman	2.2%	2.2%	0.0%
Parker	2.0%	2.0%	0.0%
Rockwall	1.6%	1.6%	0.0%
Somervell	0.1%	0.1%	0.0%
Tarrant	26.4%	26.4%	0.0%
Wise	0.9%	0.9%	0.0%

Methodology: This figure shows by county the share of employment in the 13-county region. The change from 2023 is denoted in parentheses. This year, the data is unrounded to show counties that account for a very small share of employment, such as Somervell.

Over the last decade, jobs in the DFW Metro increased by 26%, the fourth-highest growth rate across the top 20 metros in the nation.

Figure 59: Metro Area Change in Net Jobs, 2014–2024

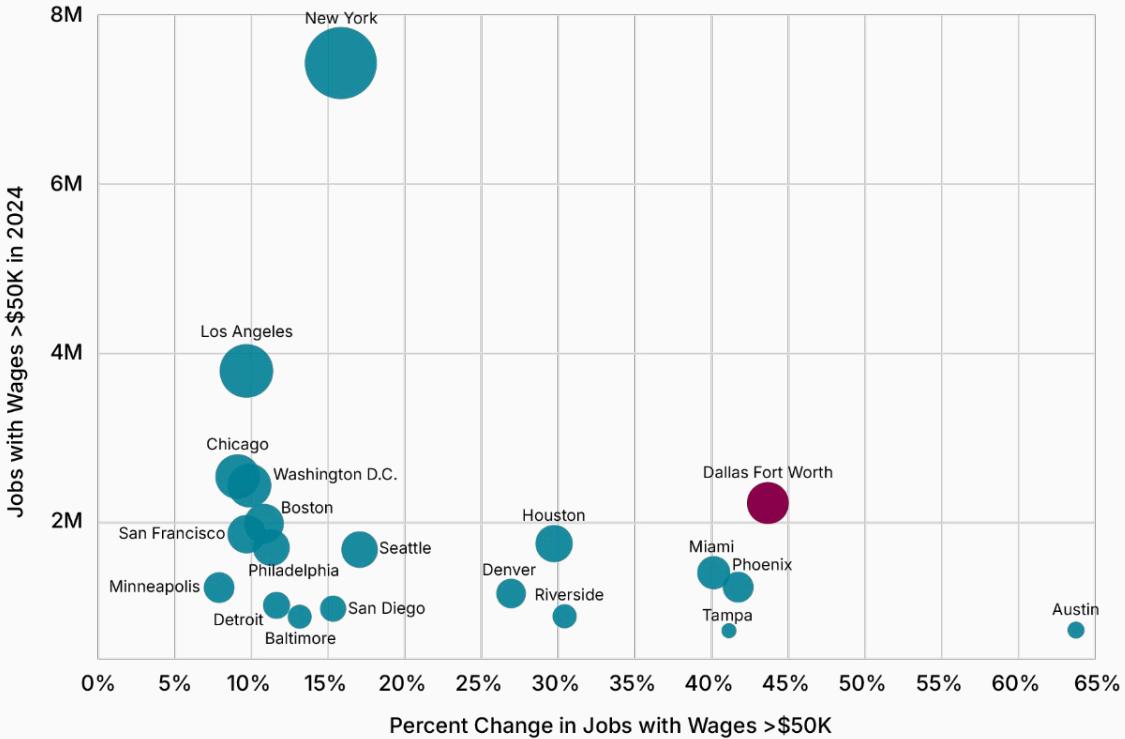


Note: Size of bubble reflects size of the job market.

Source(s): Lightcast

In terms of jobs paying above \$50K, the DFW Metro experienced the second-fastest growth among peer metros — adding 679K (+44%) jobs with wages >\$50K from 2014 to 2024.

Figure 60: Metro Area Change in Jobs with Wages >\$50K, 2014–2024



Note: Size of bubble reflects size of the job market.

Source(s): Lightcast

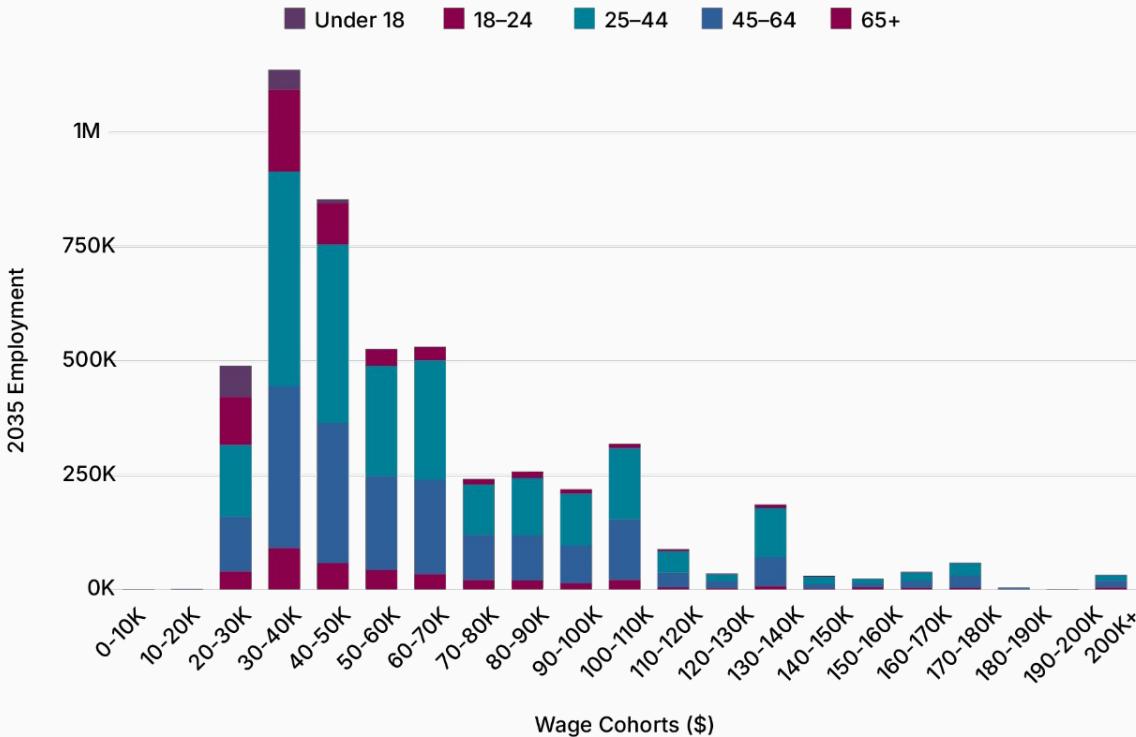
**Despite growth in higher paying jobs, projections suggest that DFW will continue to have a long right tail in the years to come, with a concentration of lower paying jobs <\$50K.**

A projected estimate of nearly one in two jobs with wages less than \$50,000 in 2035 illustrates the persistent demand for housing affordable to very low-income households.

**Table 10: DFW Projected Jobs by Wage**

Income Range (2024 \$s)	Projected Share (2035)
Less than \$50,000	49%
\$50,000-\$100,000	35%
\$100,000-\$150,000	13%
\$150,000+	3%

**Figure 61: Metro Area Projected Workforce by Wage and Age, 2035 (in 2024 dollars)**

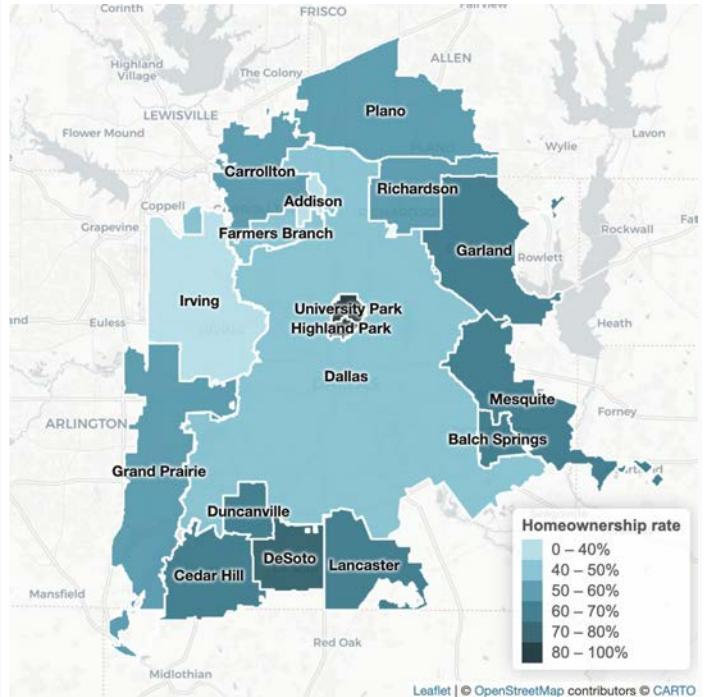


Source(s): Lightcast

**The City of Dallas has a homeownership rate of 42%, lower than 14 of its neighboring municipalities.**

**Map 17: Comparative Homeownership Rate by City, 2023**

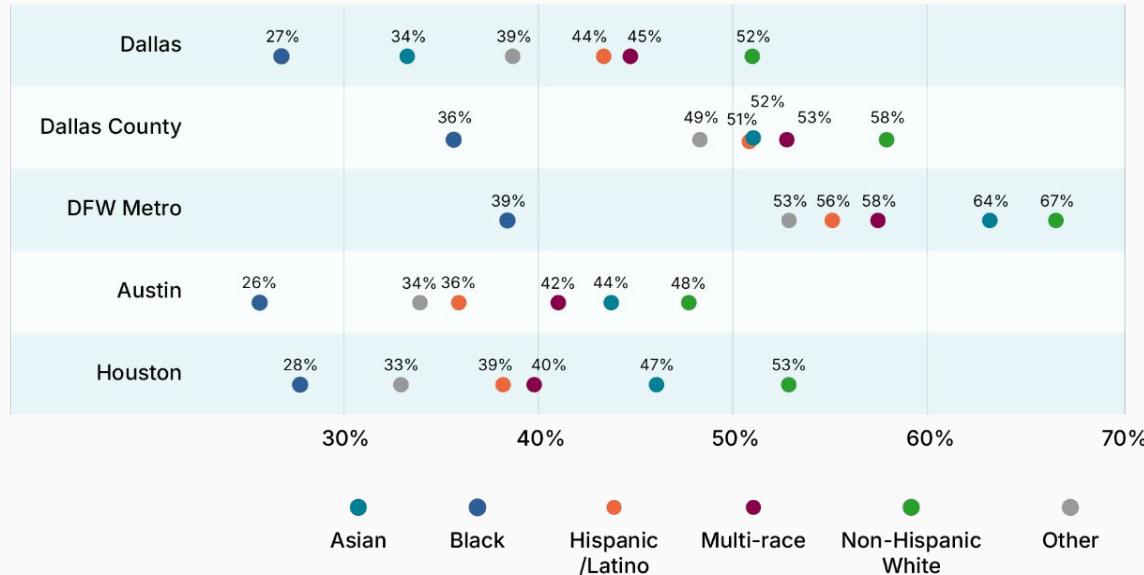
City	Homeownership Rate
Highland Park	88%
University Park	85%
DeSoto	70%
Cedar Hill	69%
Lancaster	66%
Duncanville	65%
Balch Springs	64%
Mesquite	63%
Garland	62%
Carrollton	58%
Grand Prairie	58%
Plano	57%
Richardson	51%
Farmers Branch	46%
<b>Dallas</b>	<b>42%</b>
Irving	38%
Addison	18%



Source(s): ACS B25003: Tenure by Race, 2023

**The City of Dallas Black or African American homeownership rate is comparable to Houston and Austin but significantly lags Dallas County and the DFW Metro.**

Figure 62: Comparative Homeownership Rate by Race and Ethnicity, 2023

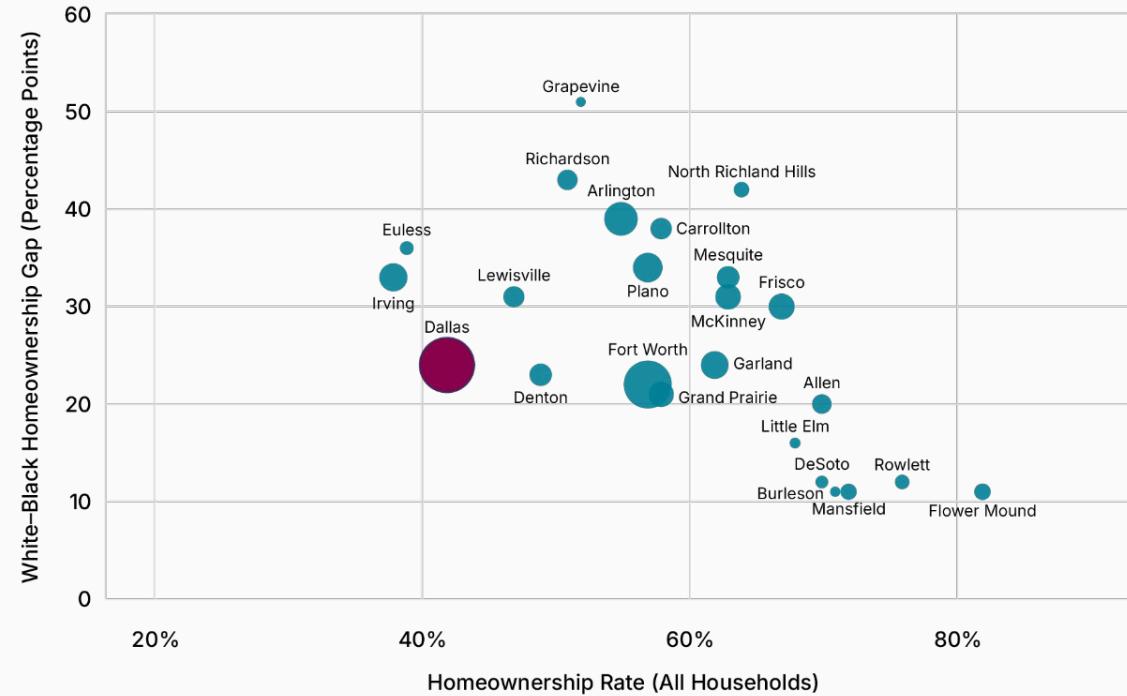


Source(s): ACS B25003 A-H: Tenure by Race, 2023

# In the City of Dallas, the White–Black homeownership gap is 24 percentage points, slightly more narrow than reported last year (26 percentage points).

Across North Texas cities with a population over 50,000, Dallas is in the middle of the distribution in terms of the gap in homeownership between Black or African American and Non-Hispanic White residents. Grapevine has the largest gap at 51 percentage points. Burleson, Flower Mound, and Mansfield have the smallest gap at 11 percentage points.

**Figure 63: Difference in Black and Non-Hispanic White Homeownership Rate, 2023**  
Limited to cities with population over 50,000



Note: Size of bubble reflects population size

Source(s): ACS B01003: Population, B25003 A-B: Tenure by Race, 2023



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