Houston Economic Mobility Coalition | Shared Ambitions

From Shared Concern to Collective Action

The Houston Economic Mobility Coalition grew out of a regional conversation about what it would take to improve economic mobility at scale. At the inaugural Economic Mobility Summit in October 2025, cross-sector leaders identified the need for shared direction, common measures, stronger coordination, connected pathways for residents, and sustained infrastructure to support collective action.

In January 2026, partners committed to forming a coalition; in March, they established a three-year MOU; and in May 2026, the second Summit provided an opportunity for broader stakeholders to inform the coalition's emerging vision, mission, framework, and regional measurement approach. Since then, partners have been translating that shared direction into action by defining a set of shared ambitions. Ambitions are broad, long-term, system-level goals that define what the coalition seeks to make meaningfully different for Houston and its residents. These ambitions are meant to be direction-setting, not final strategies. The Summit and future engagements are opportunities to test, sharpen, and help shape what each ambition should mean in practice.

A Shared Direction

VISION:

A Houston where all people thrive, no matter where they start.

MISSION:

Uniting Houston's communities to drive actions that help every Houstonian reach their full potential.

The coalition's framework recognizes that upward mobility is shaped by interconnected systems and conditions across **basic needs, housing, education, jobs and health**, as well as connected people and communities and policy. **Ambitions** translate this framework into broad, long-term system goals for collective action.

Where the Coalition Adds Unique Value

The coalition is not intended to replace existing organizations, programs, or leadership. Its value is greatest where progress depends on multiple institutions and sectors acting together. The coalition prioritizes ambitions where:

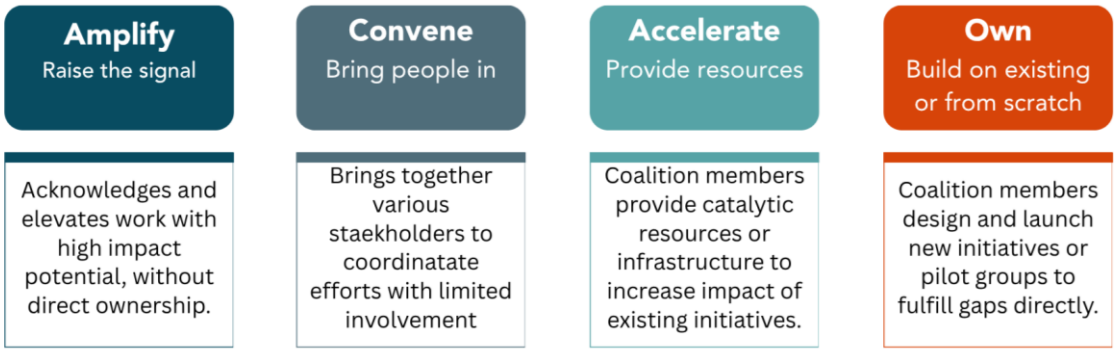
- **Coordination is the unlock** and no single organization or sector can solve the challenge alone.

- There is **potential for impact at scale** across a significant share of Houston residents.
- The opportunity is **grounded in evidence** and learning.
- Houston can **build on and strengthen existing assets** rather than create new ones.
- Progress can create **catalytic ripple effects** across multiple mobility pathways or conditions.

Across the portfolio, the coalition also seeks to span the systems shaping mobility, balance long-term systems change with near-term momentum, and concentrate coalition capacity where it can add the greatest value.

The Coalition's Role Varies by Ambition

The coalition plays a different role depending on what it can uniquely contribute:



These roles reflect the **depth and type of coalition involvement**, not the importance of an ambition. Across the current ambitions, the coalition plays each of these roles based on where it can add the most value within the current landscape.

Ambition Leadership

Each ambition has an Ambition Lead, a representative who stewards progress toward the shared goal. Ambition Leads guide the process to define strategy, coordinate across initiative teams and other ambitions, and are accountable for moving the ambition forward. Leading an ambition does not mean solving it alone. Initiative teams, coalition partners, residents, practitioners, and other subject-matter experts are essential to shaping and carrying out the work.

About These Ambition Briefs

The following ambition briefs are intended to establish a **shared starting point.** Together, they describe what the coalition is working toward, why each ambition matters for economic mobility in Houston, what progress could require, a starting list of the assets already available to build upon, and the coalition's potential role. As the work advances, specific strategies and initiatives will continue to be shaped with the organizations, practitioners, residents, and communities closest to each system.

Affordable Housing in Opportunity-Rich Communities

Ambition Overview:

Ambition Statement: Advance affordable housing and access to opportunity-rich communities by expanding and preserving affordable, mixed-income housing across the Houston region.

This ambition seeks to expand and preserve affordable housing across the region, with particular attention to **opportunity-rich communities**, where strong conditions that support upward mobility already exist, and **opportunity-growing communities**, where investment is creating new opportunity but may also be increasing resident displacement. Over time, this work can support more mixed-income communities and help ensure that residents across income levels can access and remain connected to opportunity.

The broader ambition is to expand and preserve affordable housing as a pathway to opportunity by creating an environment where more low-income households can access and remain in communities that provide the resources and conditions that support economic mobility. This includes increasing the supply of affordable homes, preserving existing affordability, helping residents remain in their communities, and strengthening the financing, land, policy, and development infrastructure needed to place affordable housing where it can expand access to opportunity.

Why This Ambition Matters

Connection to Economic Mobility and Houston

The problem to solve: Housing affordability and access to opportunity are often treated as separate challenges, yet where affordable housing is available and preserved plays a major role in accessing economic mobility. Houston faces both a shortage of affordable homes and an uneven distribution of affordable housing across communities, limiting many residents' access to the places and conditions that support upward mobility.

Why it matters for mobility: Building economic mobility begins with the assurance of safe, affordable housing in communities that provide the resources, relationships, systems, and economic opportunities required for upward mobility. When families can keep housing costs within reach—no more than 30% of their income—they gain the stability and resources needed to invest in their futures. Affordable housing frees up critical funds and bandwidth for education, skills training, quality childcare, and healthcare, enabling savings and wealth-building while anchoring families in stable neighborhoods and schools. But

affordability alone is not enough. Strategically located affordable homes where residents can access strong schools, quality jobs, reliable transit, healthy environments, and other essential conditions not only keeps residents connected to vibrant communities but also strengthens their social ties, growth, and earning potential.[1,2]

Why it matters in Houston: Affordable homes have historically been a competitive advantage for Houston and Harris County, helping families put down roots and enabling businesses to attract and retain workers. As housing costs outpace incomes, however, more residents are struggling to afford housing, which means residents have less to spend with local businesses and employers face growing challenges attracting and retaining the workforce they need.

Four connected housing challenges face our region:

1. A severe shortage of rental homes affordable to families earning below 50% of Area Median Income. (four-person household earning less than $53,500). Nearly two-thirds of workers in Houston/Harris County earn less than $50,000 a year. The average worker in this group earns about $39,000[3], which supports an affordable rent of approximately $990 per month, compared with a median Harris County rent approaching $1,500. The supply of affordable rental homes has decreased falling from 110 affordable units per 100 households earning below $50,000 in 2019 to just 78 in 2024.

2. Rising rental costs are burdening low-income renters, families, and seniors. Between 2019 and 2024, median household income in Harris County increased by 25%, while median rent increased by 34%[4], leaving many households spending a growing share of their income on housing and reducing their ability to invest in mobility-enhancing opportunities.

3. Homeownership is increasingly inaccessible for moderate income and first-time homebuyers, weakening a key pathway to wealth building and upward mobility. Kinder Institute's recent State of Housing report found the region experienced its largest decline in homeownership since 2010, and the affordability gap between what moderate-income households can afford, and the cost of a median-priced home has continued to widen. As fewer homes remain within reach of moderate-income households and the supply of lower-cost homes continue to shrink, many renters who would traditionally transition into homeownership face increasingly limited opportunities to do so, leaving them caught between an increasingly expensive rental market and inaccessible homeownership market.

4. Affordable housing is not consistently available or preserved in communities with strong or improving access to quality jobs, good schools, reliable transit, and other conditions that support mobility.

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[1] Raj Chetty and Nathaniel Hendren, "The Impacts of Neighborhoods on Intergenerational Mobility I: Childhood Exposure Effects," *Quarterly Journal of Economics* 133, no. 3 (2018): 1107-1162.

[2] Chetty, Raj, John N. Friedman, Nathaniel Hendren, Maggie R. Jones, and Sonya R. Porter. *The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility.* Opportunity Insights, 2020.

[3] Occupational Employment and Wage Statistics (OEWS), US Bureau of Labor Statistics (BLS). Note: Data are shown for the Houston-Pasadena-The Woodlands, TX Metro Area. *Averages refer to weighted averages, using employment totals as weights

[4] HR&A analysis of U.S. Census ACS 5-Year Estimates (median home value, median household income); U.S. Census Building Permits Survey and U.S. Bureau of Labor Statistics (homes built per job); and BLS employment data (employment growth). Comparison of the 20 most populous U.S. counties. Home value and income are 2024; homes-per-job and income growth are 2014–2024; employment growth is 2005–2024.

Vision of Success

What could progress look like?

Success would mean that more Houston-area residents can afford a safe, quality home without being cut off from the places that support upward mobility. The region would produce and preserve affordable housing at scale that meets household needs, expand access to opportunity-rich communities, help residents remain in opportunity-growing communities, and support more mixed-income neighborhoods across the region. Reaching this vision will require coordinated financing, land, policy, infrastructure, and development capacity, along with shared priorities for where affordable housing should be created or preserved.

The Houston—Harris County Housing Affordability Strategy, a developing regional initiative, represents an important first phase of this broader ambition. It aims to protect affordability for the whole community. Public, private and philanthropic sectors can collaborate to mobilize capital, lower building costs, expand supply, and protect residents. The plan outlines the use public-private partnerships to more than double the pace of affordable home production to meet growing demand through the following ways. As this work advances, the coalition can build on the strategy by strengthening its place-based approach, including how housing investments can expand access to opportunity-rich communities and preserve affordability in opportunity-growing communities.

1. **Mobilize Capital**
   - Invest at least $1 billion in local capital over 10 years to build the homes the region's economy and households need.
   - Leverage mission-driven public and private financing with clear standards that maximize public benefit.
2. **Keep Building**
   - Lower the cost to build by 10% through regulatory levers, benefitting all Houstonians.
   - Build 50,000 affordable homes over the next 10 years (35,000 rental homes at 60% AMI; 14,000 rental homes at 80% AMI; 1,600 homeownership units created or preserved)
3. **Protect Residents**
   - Assist 70,000 homeowners over the next 10 years by increasing use of general homestead exemption and investing in programs that help residents stay in their homes.
   - Protect 30,000 of the most vulnerable residents over 10 years through support for those facing homelessness and eviction, and investments to improve the rental quality for the region's workforce.

Achievements of these strategies will generate:

- $600M in rent savings back in the pockets of Houston households every year.
- 1,200 locally funded vouchers to support Houston's most vulnerable households in permanent homes.
- $5.9 billion in local income and 80,500 jobs by building 50,000 homes.
- Stronger storm protection for the new homeowner and renter households as more homes are built to today's flood and building codes.

As the regional housing strategy advances, a complementary coalition priority will be developing a clearer framework for where affordable housing production and preservation can expand access to opportunity, support mixed-income communities, and reduce displacement risk.

Coalition Role

Why could this make sense for the Coalition?

Amplify. The coalition can amplify, educate, and coalesce the public about housing affordability with the Houston—Harris County Housing Affordability Strategy as a high-potential first phase of this ambition, without taking ownership of the strategy or replacing existing housing leaders. Business and philanthropy can help mobilize resources while the public sector coordinates investments and builds trust. A clear local commitment to housing can unlock complementary mission capital and expand impact.

Without action, affordability will erode further—pricing out essential workers, lengthening commutes, weakening community health, reducing diversity and mobility, and deepening segregation.

Strategic Fit:

Coalition Criterion	Why This Ambition Meets It
Coordination is the Unlock	Expanding and preserving affordable housing requires coordination across public agencies, developers, employers, lenders, philanthropy, community organizations, and residents. No single institution controls the financing, land, policy and development infrastructure required to increase housing affordability, expand access to opportunity-rich communities, and prevent displacement in opportunity-growing communities.
Catalytic Ripple Effects	Improving housing affordability can strengthen multiple mobility pathways at once. Stable and affordable housing can increase household financial stability, support workforce participation, improve educational continuity, reduce displacement, strengthen community connections, increase access to jobs and services, and create pathways to wealth building through homeownership.
Grounds in Evidence	A substantial body of research links housing stability and access to the conditions and resources within places to long-term economic mobility outcomes. Local data show worsening affordability while research demonstrates that access to higher-opportunity communities can improve long-term outcomes for individuals.
Builds on Existing Assets	Houston already has significant assets to build upon including the emerging Houston-Harris County Housing Affordability Strategy, public and philanthropic investment, housing developers, lenders, community development organizations, housing advocates, and growing cross-sector collaboration. This ambition focuses on strengthening the connection between existing efforts rather than creating something new.
Potential for Impact at Scale	Housing affordability affects households, workers, and employers across the region and is closely connected to workforce stability, household wealth-building, neighborhood access, and long-term mobility. More than 3 million workers participate in the regional economy, nearly two-thirds earn less than $50,000 annually.

Timeline

Years 1-2: Amplify Houston—Harris County Housing Affordability Strategy, including the actions being implemented as a result of this plan.

Leads of the Houston—Harris County regional strategy will take the following steps over the next year:

- Establish a standing Civic Committee on Housing that convenes public, private, and philanthropic leaders to align investments, coordinate funding, and track shared production goals—giving the region one coordinated table to move projects faster.
- Further engage communities and pertinent stakeholders to be informed, provide feedback, and participate in deploying the housing strategies as they evolve.
- Publish an annual housing update to track progress on goals: dollars spent to produce and preserve affordable homes, units created or preserved, households served by income level, and total private, state, and federal dollars leveraged.

Years 3-5: Position housing affordability and access to opportunity as a regional priority while strengthening the financing, land, and development infrastructure needed.

Years 5+: Begin building a stronger housing ecosystem working to expand and preserve affordable, mixed-in come housing in opportunity-rich and opportunity-growing communities.

What's Next:

How Others Can Help Shape the Work

Ambition Lead	Harris County Housing & Community Development
Coalition Role	Amplify
Sign Up for the Next Engagement Opportunity	