City of Fort Worth, Texas

Neighborhood Services - Clifton Riverside Apartments

Recovery Plan

State and Local Fiscal Recovery Funds

2025 Report

City of Fort Worth, Texas

Clifton Riverside Apartments

2025 Recovery Plan

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GENERAL OVERVIEW

Executive Summary

The City of Fort Worth's Neighborhood Services Department committed American Rescue Plan Act (ARPA) funds to address the disproportionate economic impacts of the COVID-19 pandemic on the city's most vulnerable communities. In line with ARPA priorities, funds were directed to projects that promote housing stability, reduce homelessness, and support long-term community recovery. Following a competitive proposal process, community partners submitted over $31.4 million in funding requests for affordable housing and human services initiatives. After a thorough review, the City recommended seven projects for ARPA funding. Among them was the Clifton Riverside Apartments, which received a $1,000,000 ARPA investment to support permanent supportive housing.

Located at 2406 and 2412 East Belknap Street, Fort Worth, TX 76111, Clifton Riverside Apartments is a completed, mixed-income multifamily development delivering 94 total rental units, including:

- 15 market-rate units
- 79 affordable units for households earning 30–60% of Area Median Income (AMI)
- 8 permanent supportive housing (PSH) units funded by ARPA, secured with project-based vouchers from Fort Worth Housing Solutions

The completed development includes a mix of one-, two-, and three-bedroom units and offers community amenities such as a children's play area, fitness center, business hub, and communal gathering spaces.

This project directly contributes to the City's housing equity goals by increasing access to safe, affordable, and supportive housing for vulnerable residents. With construction complete, Clifton Riverside Apartments now provides long-term stability and quality living environments in a historically underserved area.

Uses of Funds

Expenditure Category: 2.16-Long-Term Housing Security: Services for Unhoused persons

Strategic Framework for Recovery and Equity – ARPA SLFRF Investments

The City of Fort Worth's Neighborhood Services Department implemented a strategic, equity-centered approach to deploying State and Local Fiscal Recovery Funds (SLFRF) under the American Rescue Plan Act (ARPA). The department prioritized investments that directly addressed the long-term public health and economic impacts of the COVID-19 pandemic, particularly in historically underserved neighborhoods and among vulnerable populations.

The selected projects — including Clifton Riverside Apartments — reflect the City's broader goal of building an inclusive recovery by increasing access to affordable housing, enhancing supportive services, and improving community well-being through targeted infrastructure and human capital investments.

b. Negative Economic Impacts (EC 2) – Affordable Housing and Human Services
Under Expenditure Category 2: Negative Economic Impacts, the Neighborhood Services Department directed ARPA funding toward projects that mitigate the disproportionate financial burden placed on low- and moderate-income residents due to the pandemic.

The Clifton Riverside Apartments project received $1,000,000 in ARPA funding to support the development of eight (8) permanent supportive housing (PSH) units within a new 94-unit multifamily development. This targeted investment helps reduce homelessness, housing insecurity, and economic vulnerability by:

- Expanding the supply of deeply affordable units
- Prioritizing households earning 30–60% of the Area Median Income (AMI)
- Partnering with Fort Worth Housing Solutions to secure project-based vouchers for long-term affordability.

This project aligns with the City's equity goals by delivering mixed-income housing, creating access to stable environments, and integrating supportive services for high-need individuals. The ARPA-funded PSH units are designed to serve residents with long-term housing challenges, many of whom were disproportionately impacted by COVID-19.

Coordinated Use of Other Federal Recovery Programs

To support a comprehensive pandemic recovery framework, the City of Fort Worth also utilized complementary federal funding programs:

- Emergency Rental Assistance (ERA) to provide short-term relief to renters facing eviction
- Homeowner Assistance Fund (HAF) to stabilize at-risk homeowners
- CDBG-CV and ESG-CV funds to extend supportive housing and health-related services
- State Small Business Credit Initiative (SSBCI) partnerships to aid minority-owned and local businesses

Together, these coordinated efforts represent a multi-layered recovery strategy designed to stabilize vulnerable households, preserve housing, expand opportunity, and support Fort Worth's most impacted communities on the path to long-term resilience.
Project Funding Sources

The development of Clifton Riverside Apartments was financed through a combination of public and private sources. The developer assembled a diverse funding package to support the construction of this mixed-income, multifamily housing project. Funding amounts are approximate and are outlined as follows:

Funding Source	Amount
9% Low-Income Housing Tax Credit (LIHTC) Equity	$15,005,999
Permanent Loan	$10,030,200
Fort Worth Housing Finance Corporation (FWHFC) Loan	$1,000,000
City of Fort Worth – ARPA Allocation	$1,000,000
Deferred Developer Fee	$1,092,251
Total Development Funding	$28,128,450

This layered financing structure supports both the market-rate and affordable housing components of the project and ensures the long-term financial sustainability of the development.

Promoting equitable outcomes
Clifton Riverside Apartments
Expenditure Category: EC 2.15 – Long-Term Housing Security

The City of Fort Worth remains committed to advancing equity and addressing longstanding disparities that were intensified by the COVID-19 pandemic. All ARPA-funded projects, including the Clifton Riverside Apartments, are designed to promote inclusive recovery and equitable access to critical housing resources, particularly for historically underserved populations.

The Clifton Riverside development prioritizes affordability, housing stability, and access to supportive services for low-income households, including those most disproportionately impacted by the economic and public health effects of the pandemic. The project integrates affordability through a multi-tiered affordability structure supported by a 30-year Land Use Restriction Agreement (LURA) to ensure long-term impact.

Affordability Structure & Targeted Populations

Unit Allocation	Income Level	Details
79 of 94 units	≤ 60% Area Median Income (AMI)	Reserved for income-qualified households
Minimum 10 units (or 10% of total)	≤ 30% AMI	Extremely low-income families prioritized
8 units	Permanent Supportive Housing (PSH)	Secured with project-based vouchers from Fort Worth Housing Solutions
15 units	Market Rate	Offered without income restrictions
LURA Affordability Enforcement	All affordable units	Enforced for a minimum of 30 years, regardless of ownership transfer

Equity Strategy in Implementation

This project supports Fort Worth's broader ARPA equity goals through:

- Targeted outreach to low-income renters and unhoused individuals
- Long-term affordability protections to prevent displacement
- Integrated supportive services through PSH units for residents with complex needs
- Geographic focus in a high-need area impacted by pandemic-era housing instability

The inclusion of deeply affordable units (≤30% AMI) and PSH units ensures access for the city's most vulnerable populations, including those experiencing or at risk of homelessness, individuals with disabilities, and very low-income families.

By ensuring that the majority of units remain affordable over the long term and by embedding services within the development, the project directly advances equitable housing outcomes and aligns with Fort Worth's ARPA strategy for community recovery and resilience.

Resident Spotlight: Sara Duckett

Testimonial featured in the Fort Worth Star-Telegram, March 2025
"I was looking at houses, apartments, everything. I never would have thought that something like this would be available to me."

— *Sara Duckett, working mother of two and Clifton Riverside resident*

Sara works full-time as a customs entry writer and has struggled to find a safe, affordable place to live with her children. Clifton Riverside Apartments changed that.

"It's just been a wonderful experience. An upgrade from the lifestyle we had before, and I'm able to do it on my own. My kids love the amenities and the Trinity River nearby. They think I'm a superhero. I'm just so thankful and grateful for the opportunity to be able to live here."

Community Engagement

Community engagement remains a foundational element of the City of Fort Worth's approach to ARPA-funded projects. From early planning through implementation, the City has prioritized transparent, inclusive, and continuous engagement to ensure that investments reflect the needs and voices of residents, particularly those most impacted by the COVID-19 pandemic.

To support informed decision-making, the City actively sought community input prior to allocating funds, using a range of engagement strategies, including:

- Public notices and City Council meeting agendas are made available through official channels
- Meeting minutes and accessible documentation of funding decisions
- Public comment periods during community development and advisory board meetings
- Engagement through community-based partners, such as housing advocates and neighborhood associations

These efforts were designed not only to meet transparency standards but to encourage public participation in resource allocation, fostering a sense of shared responsibility and trust in the process.

The City also prioritized engagement with historically underserved communities, including:

- Residents in majority-minority and low-income neighborhoods
- Households facing housing instability
- Individuals with limited English proficiency and other barriers to public services

While formal engagement activities such as surveys or focus groups were limited during this reporting cycle, the City's ongoing collaboration with subrecipients and service providers created important feedback loops. These partners brought lived experience and on-the-ground insights that informed project design and ensured responsiveness to local needs.

As part of its long-term strategy, the City will continue to expand its engagement methods to include digital campaigns, stakeholder interviews, and targeted listening sessions in future ARPA-related projects, strengthening alignment between community-identified priorities and public investments.

Labor Practices

Clifton Riverside Apartments – Infrastructure & Capital Development

As part of the City of Fort Worth's commitment to high-quality and equitable infrastructure development, all capital projects funded by the American Rescue Plan Act (ARPA), including Clifton Riverside Apartments, are encouraged to follow strong labor standards that support both the efficiency of project delivery and the economic recovery of the local workforce.

For the Clifton Riverside project—a multifamily new construction development—labor practices were structured to meet applicable federal, state, and local requirements, including:

- Prevailing Wage Requirements:
  While the project was not directly subject to Davis-Bacon Act requirements, the City strongly

encourages the use of prevailing wages to ensure fair compensation for all construction-related workers. Contractors were advised to adopt locally competitive wage rates and maintain compliance with state labor law.

- Local Hiring:
  The development team committed to prioritizing local contractors and subcontractors, with an emphasis on hiring workers from Fort Worth and the surrounding region. This strategy supports the ARPA goal of strengthening the economic recovery through regional employment.
- Workforce Inclusion Goals:
  While formal community benefits or project labor agreements were not mandated for this project, the City continues to promote workforce diversity and inclusion in its procurement and contracting practices. Contractors are expected to make good-faith efforts to engage small, minority-owned, and women-owned business enterprises (SMWBEs) in development and construction activities.
- Contract Monitoring:
  The City conducted regular oversight of contract execution and subcontractor participation to support compliance and performance standards. These monitoring efforts are designed to safeguard worker protections while ensuring cost-effective and timely project delivery.

Future capital projects funded through SLFRF will continue to incorporate labor practices that promote quality work, safe job conditions, and pathways to stable employment, particularly for underrepresented workers in construction and infrastructure trades.

Use of Evidence

The Clifton Riverside Apartments project illustrates the effective application of an evidence-based housing strategy, aligned with the U.S. Treasury's State and Local Fiscal Recovery Funds (SLFRF) guidance for addressing the long-term economic impacts of the COVID-19 crisis through proven interventions.

Rooted in the nationally recognized Permanent Supportive Housing (PSH) and mixed-income development models, this project was designed in accordance with research demonstrating that access to stable, affordable housing, especially when paired with supportive services, results in:

- Increased housing stability
- Reductions in chronic homelessness
- Strengthened neighborhood vitality and cohesion

The City of Fort Worth's approach is further supported by:

- Low-Income Housing Tax Credit (LIHTC) financing, authorized under IRS Section 42 and widely regarded as one of the most effective federal tools for creating affordable housing
- Inclusion of 8 PSH units secured through project-based vouchers from Fort Worth Housing Solutions, offering long-term support for the city's most vulnerable residents
- A 30-year affordability period, enforced through a Land Use Restriction Agreement (LURA), ensuring lasting community impact regardless of ownership changes

Evidence in Action

Since the project's grand opening in March 2025, both demand and community feedback have confirmed the effectiveness of this evidence-based model:

- Rents ranging from $485 to $1,800, based on income, have expanded access to housing for low- to moderate-income households
- All 94 units, regardless of income tier, are built to identical quality standards, promoting equity and resident dignity
- Resident testimonials reflect improvements in family stability, financial independence, and quality of life

This project directly supports Fort Worth's equity goals and reinforces the case for evidence-based housing investments. The City is exploring additional strategies to strengthen its evidence-building framework by incorporating:

- Learning agendas that analyze affordability outcomes and program delivery
- Equity dashboards to track demographic reach and disparities addressed
- Post-occupancy evaluations to measure long-term outcomes and tenant stability

By embedding research-backed interventions into project design and delivery, the City continues to demonstrate accountability, transparency, and impact in its use of ARPA funds.

Performance Report

The City of Fort Worth has implemented a multi-tiered performance management approach to ensure transparency, accountability, and measurable outcomes in the use of State and Local Fiscal Recovery Funds (SLFRF). Performance is assessed through a combination of project-specific indicators, jurisdiction-wide recovery goals, and ongoing data monitoring to evaluate the impact of funded initiatives.

At the program level, the City monitors progress toward key overarching objectives:

- Advancing equitable recovery in disproportionately impacted neighborhoods
- Increasing access to affordable housing and supportive services
- Stabilizing vulnerable households affected by the COVID-19 pandemic
- Enhancing long-term community resilience

Each ARPA-funded project, including Clifton Riverside Apartments, is tracked individually through required performance indicators submitted by subrecipients, which are reviewed quarterly and annually. These indicators include both quantitative metrics (e.g., number of affordable units developed, occupancy rates, AMI compliance) and qualitative outcomes (e.g., resident satisfaction, neighborhood revitalization impact).

Project-Level Indicators – Clifton Riverside Apartments

- Total Units Developed: 94
- Affordable Units (≤60% AMI): 79
- Units for Extremely Low-Income Households (≤30% AMI): 10
- Permanent Supportive Housing (PSH) Units: 8
- Occupancy Rate (as of July 2025): 100% occupied
- Resident Feedback Score (Anecdotal/Satisfaction): Positive, based on direct interviews and testimonials

Crosscutting Performance Monitoring Tools

The Neighborhood Services Department is working to expand performance oversight by:

- Developing internal tracking spreadsheets and dashboards
- Utilizing public datasets (e.g., census, housing market trends) to assess impact in context
- Conducting on-site monitoring and contract compliance reviews
- Evaluating long-term outcomes through project closeout reports and potential third-party evaluations

Although a formal public-facing performance dashboard is under development, the City is committed to enhancing its use of data for both internal improvement and community transparency. This strategy reflects the City's long-term vision of embedding data-driven decision-making across departments, ensuring SLFRF projects remain aligned with the most pressing needs of Fort Worth residents.

Project Inventory
Project ID: 9919AH
Project Name: Clifton Riverside Apartments
Funding Amount: $1,000,000.00 (ARPA)
Expenditure Category (EC): 2.16-Long-Term Housing Security: Services for Unhoused persons

Project Description

Clifton Riverside Apartments is a newly constructed, mixed-income housing development located at 2406 and 2412 East Belknap Street, Fort Worth, TX 76111. Completed in March 2025, the project delivers 94 high-quality units, including 79 affordable units reserved for households earning 30% to 60% of Area Median Income (AMI) and 15 market-rate units. Within the affordable housing allocation, 8 units are designated as Permanent Supportive Housing (PSH) and are supported by project-based vouchers through Fort Worth Housing Solutions.

The development includes a mix of one-, two-, and three-bedroom units, along with amenities such as a children's play area, business and fitness centers, and shared community spaces. All units—regardless of income level—are identical in quality and design to promote dignity and inclusivity.

Led by Overland Property Group, the project received funding from multiple partners, including:

- $1M in ARPA funds from the City of Fort Worth
- $1M from the Fort Worth Housing Finance Corporation
- $15M in LIHTC equity through JP Morgan Chase
- Additional financing from Redstone Equity, Bennington State Bank, and others

This project directly supports Fort Worth's strategic housing goals by reducing cost-burden for renters, enhancing neighborhood diversity, and creating long-term, equitable housing access for vulnerable and working-class residents.

The project employs evidence-based housing models, including mixed-income development and PSH, both of which are nationally recognized strategies for improving housing outcomes and reducing homelessness. These models are supported by HUD, the National Low-Income Housing Coalition, and numerous academic evaluations.

Approximately $300,000 of the ARPA funding supported the PSH component, a proven intervention targeting housing stability for high-need populations. While a formal evaluation is not in place, the project is monitored through City oversight and internal reporting.

Performance Measures

Key Indicator	Reported Outcome
Total Units Developed	94
Affordable Units (≤60% AMI)	79
Units Reserved for ≤30% AMI Households	At least 10
Permanent Supportive Housing (PSH) Units	8
Market-Rate Units	15
Project Completion Date	March 2025
Occupancy Rate (July 2025)	100%
Resident Satisfaction	Positive (based on feedback)

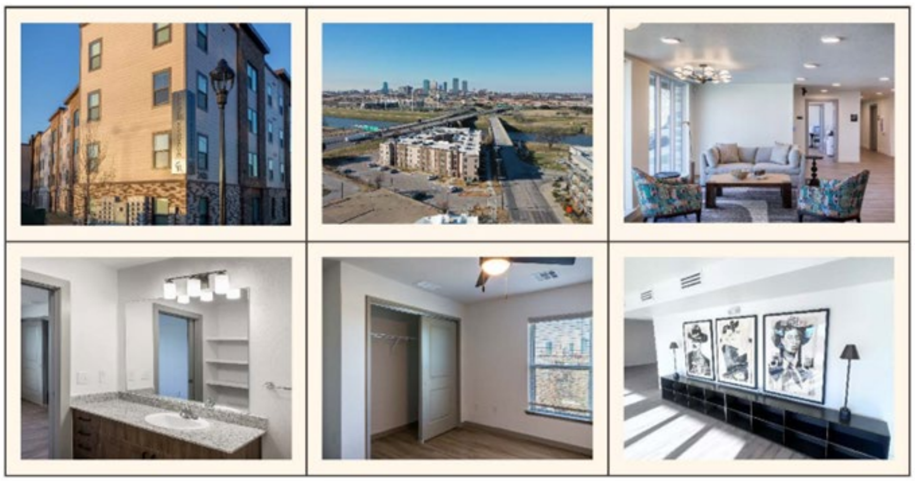
This project advances the goals of the Justice40 Initiative by ensuring the majority of benefits serve disadvantaged communities located within a Qualified Census Tract. In addition, Clifton Riverside contributes to neighborhood revitalization through a model that blends income tiers, supports economic diversity, and offers long-term affordability with a 30-year Land Use Restriction Agreement (LURA).

1A photo page titled "Clifton Riverside – Project Completion Highlights" is included in the following section of this report.

CLIFTON RIVERSIDE APARTMENTS

Clifton Riverside – Project Completion Highlights

Clifton Riverside Apartments, situated at **2406 and 2412 East Belknap Street, Fort Worth, TX 76111**, is a finished mixed-income multifamily development offering **a total of 94 rental units**.



All of the selected projects are expected to offer critical services and support to historically underserved and marginalized groups, particularly low-income individuals and families who have been significantly affected by the pandemic.

The affordability structure is composed of the following (“Affordability Requirements”):

- Of the 94 units, 79 units will be affordable and made available to households earning at or below 60 percent of AMI;
- Of those affordable units, 10 units (or a minimum of 10% of the total units) will be set aside for households earning at or below 30 percent of AMI;
- 8 project-based vouchers provided by Fort Worth Housing Solutions for the purpose of permanent supportive housing;
- The remaining 15 units will be market rate; and
- A LURA or other restriction will require the Affordability Requirements for a period of no less than 30 years, which shall survive any transfer or sale of the property.

Community Engagement

Community engagement is a vital and ongoing component of our project methodology. From the outset, we actively seek public feedback before allocating resources, ensuring transparency in our decision-making process. This approach continues throughout the execution of contracts and implementation of projects, as we remain committed to maintaining transparency every step of the way.

To facilitate this, the City of Fort Worth disseminates notices of resource allocations through various channels such as Public Notices, meeting agendas, and detailed minutes. These efforts are designed to encourage community participation and provide clear visibility into both the proposed use and the final allocation of funds. By involving the community in these critical stages, the goal is to foster a sense of ownership and collaboration, ultimately enhancing the overall impact and sustainability of the project.

Labor Practices

In compliance with other federal regulations, notice of projects will be posted, as well as any available job opportunities. Contracts are still being prepared and will include language regarding hiring practices, wages, etc.

Use of Evidence

The project construction is currently underway at approximately 63% complete. During the current reporting period, the data for evidence-based interventions and/or program evaluation are not available at this time.

Performance Report

The anticipated completion date for the project is December 2024. Given this timeline and the need for comprehensive performance metrics, it is projected that the full evaluation and reporting of project deliverables will be conducted by the end of fiscal year 2025. This timeline allows for a thorough assessment of the project's outcomes, ensuring that accurate and meaningful results can be reported.

Furthermore, it is important to note that all contracts associated with this initiative adhere strictly to the guidelines set forth by the State and Local Fiscal Recovery Funds program under the American Rescue Plan Act. Compliance with these regulations ensures that the project operates within legal and financial frameworks that promote transparency and accountability.

In summary, while construction progresses towards completion, there is an ongoing commitment to gathering the necessary data to assess how effectively the project addresses housing affordability. The final evaluation and reporting of project outcomes will occur by the end of fiscal year 2025, following adherence to regulatory requirements stipulated by the American Rescue Plan Act.

PROJECT INVENTORY

Example Project
Project 9919AH Clifton Riverside Apartments
Funding amount: $1,000,000.00
Project Expenditure Category: 2.16-Long-Term Housing Security: Services for Unhoused persons

Project Overview:

Clifton Riverside Apartments is a new construction, affordable, and market multifamily development located at 2406 and 2412 East Belknap, Fort Worth, TX 76111.
American Rescue Plan Act (ARPA) funds awarded to this project are for the construction of 8 permanent supportive housing (PSH) units. The project will have a total of approximately 94 units. There will be 15 market-rate units and 79 units set aside for households earning 30-60 percent of Area Median Income (AMI). Of the affordable units, 8 are set aside as PSH units secured with project-based vouchers from Fort Worth Housing Solutions. The development will consist of 28 one-bedroom, 46 two-bedroom, and 20 three-bedroom units with community and activity space, including a children's play area, and business and fitness centers.