Brownsville Housing Plan

HOUSING NEEDS ASSESSMENT - DRAFT

August 2026

HR&A tecolotl

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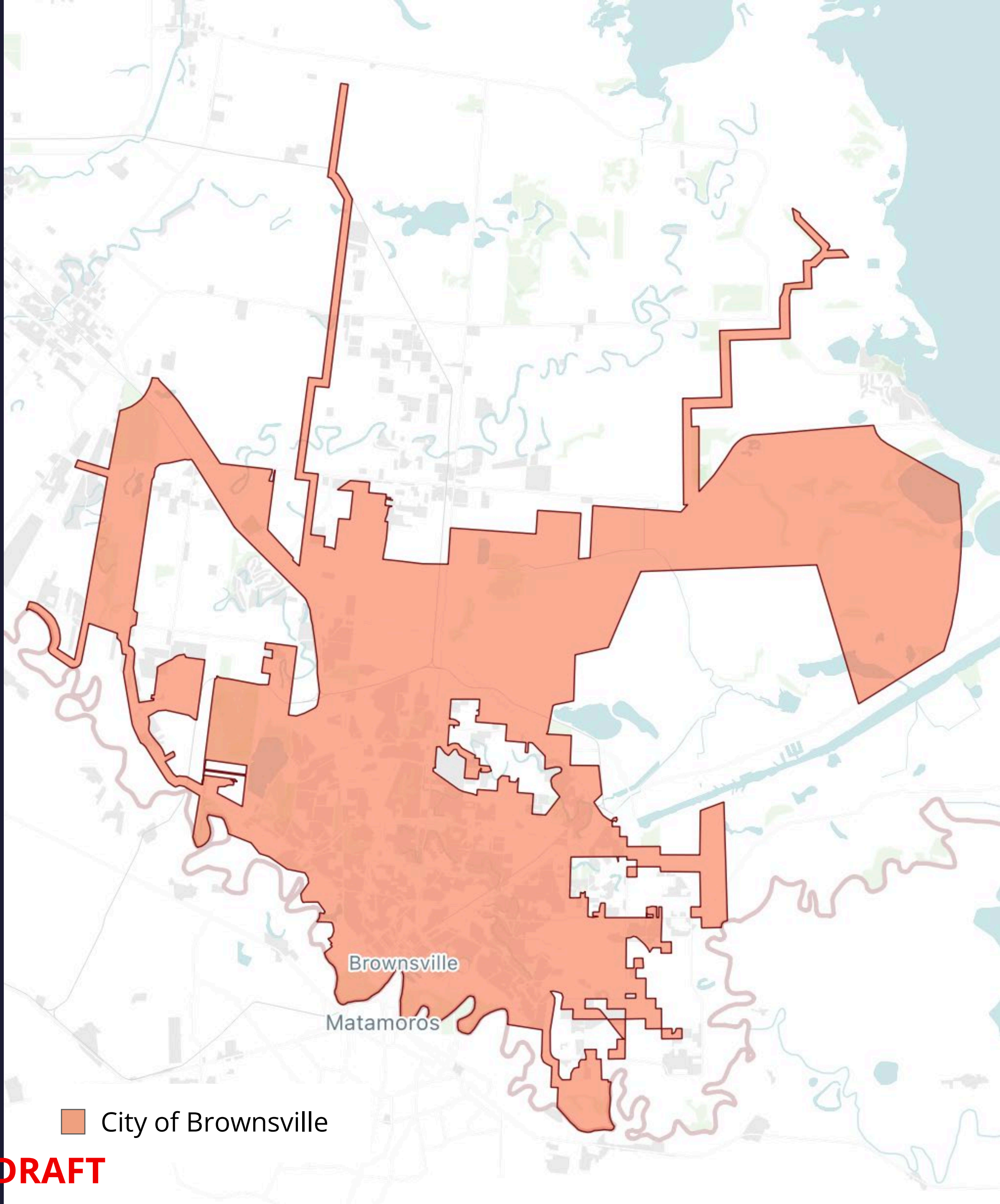
1. Introduction

Introduction

Brownsville is advancing several integrated planning initiatives of regional significance.

- Brownsville is the first city in the Rio Grande Valley to develop a **Housing Master Plan.**
- There are three simultaneous long-range planning efforts: the Downtown Renaissance Master Plan, the Parks, Health and Recreation Master Plan, and the Housing Master Plan.
- All plans are expected to feed into the Comprehensive Plan (2026).
- The Housing Master Plan follows the One City philosophy, seeking coordinated action across departments, partners, and plans.

PEOPLE PURPOSE PROJECTS ONE CITY BROWNSVILLE, TX



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Goals for Housing Needs Assessment:

Telling the story of Brownsville's housing market

The **Housing Needs Assessment** (HNA) explores the conditions underpinning Brownsville's housing market and how this has impacted need over time. Findings from the housing needs assessment will ultimately inform future recommendations for new housing policies, programs and tools in the city.

Housing Needs Assessment Approach

As part of the Housing Needs Assessment, HR&A analyzed:

- **Overall growth trends,** including demographic and industry trends that impact housing need and demand.
- **Homeownership market,** including access to homeownership, new construction activity and housing typologies.
- **Renter market**, including the composition of current renters in Brownsville, rental affordability and gaps.
- **Geographic level trends**, including location of current housing investment in the city and geographic gaps.

For some of the analysis, the Housing Needs Assessment benchmarks the city of Brownsville to other regional and peer geographies – Cameron County, San Antonio, Corpus Christi and McAllen.

This housing needs assessment uses census tract- and block group-level data to identify local patterns, while also examining trends at the city, county, and Metropolitan Statistical Area (MSA) levels.

Key data sources

The housing needs assessment uses the following data sources and will be supplemented by qualitative data from the housing plan survey (to be closed end of July):

- American Community Survey, 1-year and 5-year estimates
- Costar
- Zillow
- Home Mortgage Disclosure Act (HMDA)
- Federal Financial Institutions Examination Council (FFIEC)
- Occupational Employment and Wage Statistics (OEWS)
- Quarterly Census of Employment and Wages (QCEW)
- Longitudinal Employer-Household Dynamics (LEHD)
- Employment Projections (EP) National Employment Matrix
- City of Brownsville Permit Data

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2. Key Findings

Housing Needs Assessment Key Findings

1

Brownsville experienced a **wave of historic population and economic growth in the latter part of the decade**. Higher income earners are moving into the city, creating an income divergence **between those relocating to the city and legacy residents.**

12% vs. 7%

Household growth since 2020 vs growth from 2014 - 2020

$79K vs. $51K

Average income of in-movers vs long-term residents

2

In the past decade, Brownsville has been an **accessible market for a range of homeowners**, supporting the city's growth. Looking ahead, the greater constraint on access is affordability rather than growth itself—as home prices rise faster than local incomes, ownership is moving out of reach for lower- and moderate-income households.

$191K vs $211K

Typical home price vs max price affordable to median household, 2024

3

Rental housing for lower income households remains a persistent, unmet challenge. The city is home to a large population of lower income renters who are especially vulnerable to economic shocks, and the supply of affordable rentals falls well short of their need.

77

Affordable rental homes per 100 renter households earning 50% AMI or below

4

Brownsville's neighborhoods have seen varying levels of housing investment over the years. Most new development is occurring in the northern areas and peripheries of the city, while the **Downtown and Southmost neighborhoods are not attracting the same levels of investment as the northern edge of Brownsville**.

40%+

Of homes in downtown (select census tracts) were built before 1960

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1 Brownsville experienced a **wave of historic population and economic growth in the latter part of the decade**. An unprecedented number of higher income earners are moving into the city, creating an income divergence **between those relocating to the city and legacy residents.**

KEY TAKEAWAYS

Brownsville experienced significant population and household growth in the last decade, mostly concentrated in the north. *(+10K residents and +8.3K households since 2015)*

While households moving to Brownsville have higher incomes, incomes in Brownsville remain suppressed with a high concentration of low-wage positions. *(75% of current jobs pay median wage less than $45K)*

New job growth and income diversification is fueling diverging housing preferences. *(+7.2K jobs with median wages higher than $70K since 2014)*

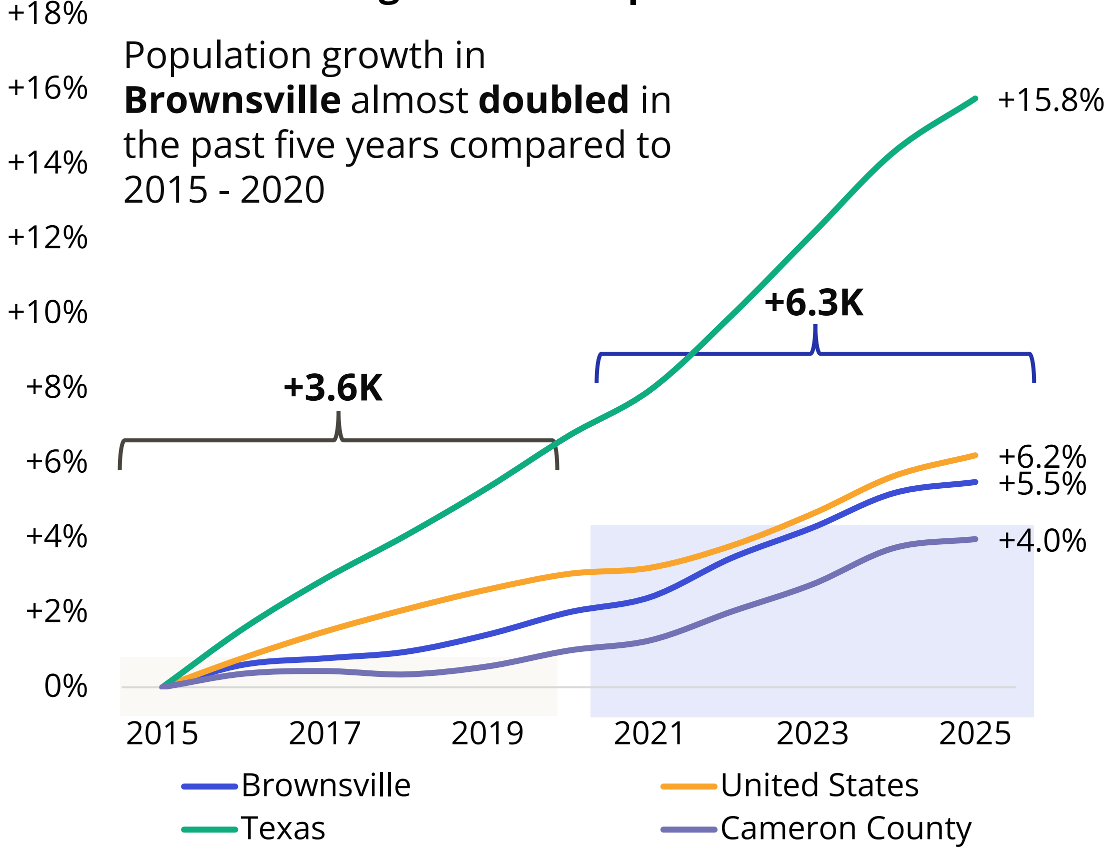
Long-term residents, particularly fixed-income and older households, fear rising housing costs and displacement risk due to the influx of jobs and higher-income households.

- Insight from economic development group

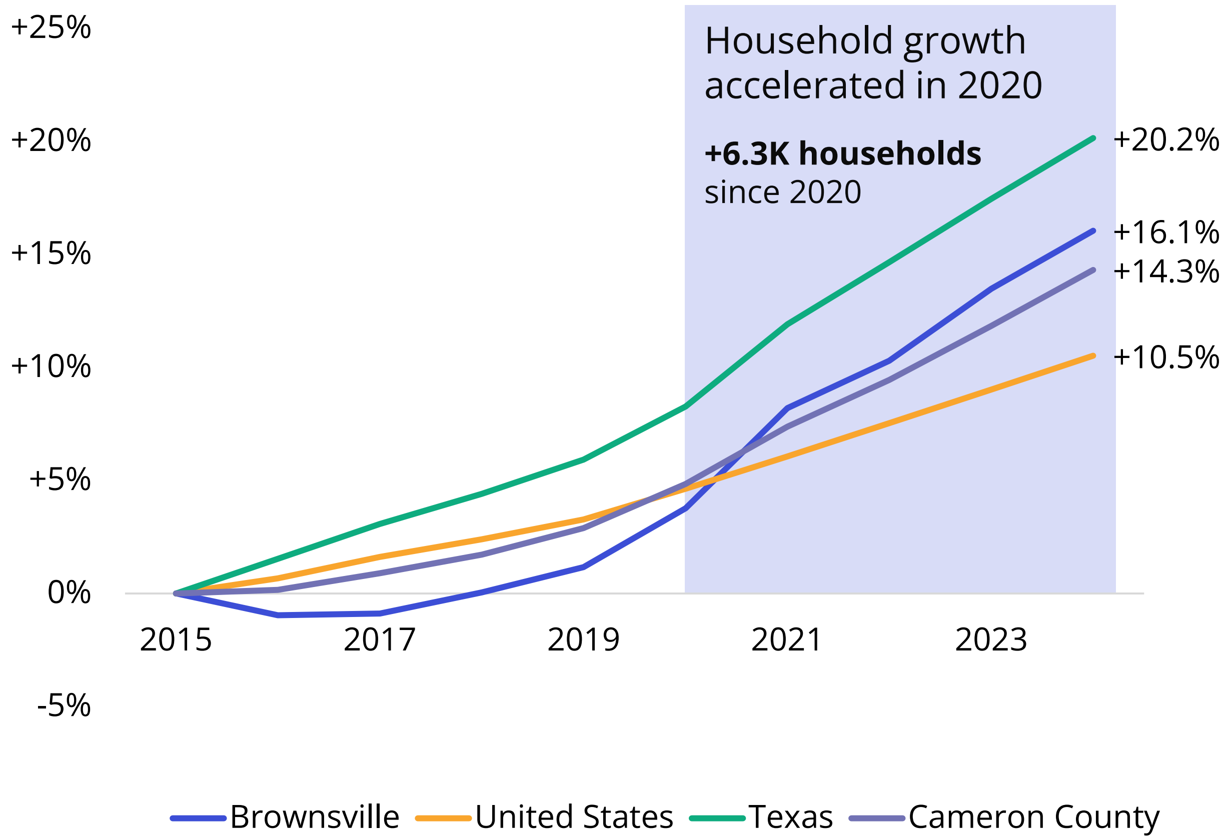
In the last decade, Brownsville experienced historic growth.

Population and household growth in Brownsville outpaced the rest of Cameron county adding ~10K new residents since 2015 for a total population of 193K and ~8.3K new households for 59.8K total households.

Percent Change in Total Population Since 2015



Percent Change in Total Households Since 2015



Source: Population Estimates Program (PEP), American Community Survey (ACS), 5-Year Estimates, US Census Bureau

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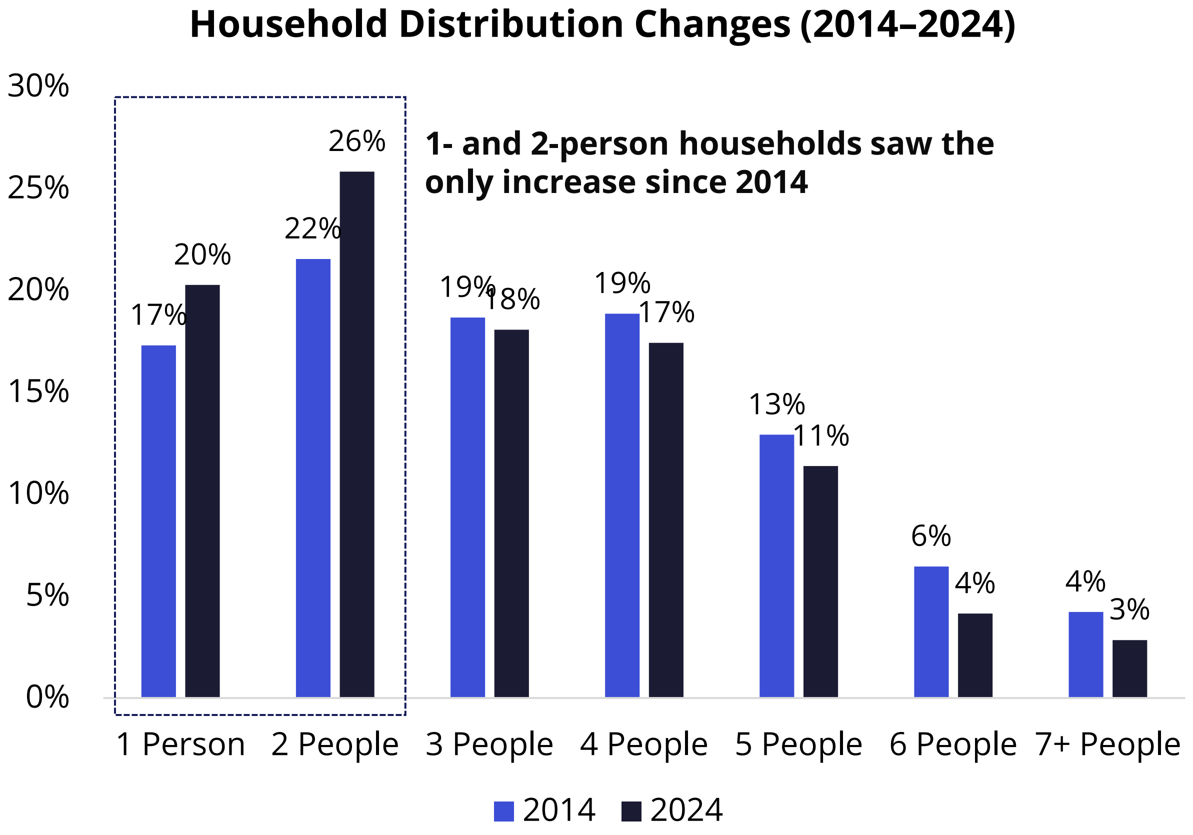
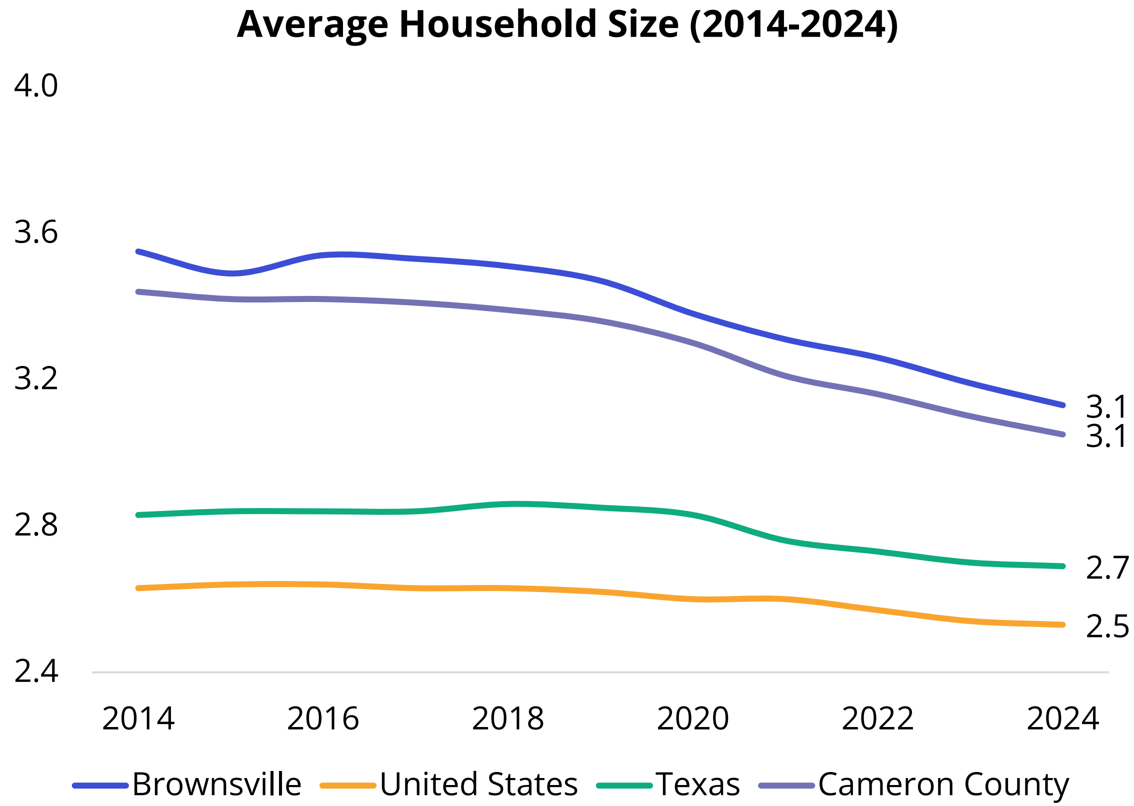
Increased household growth was driven in part by shrinking household size.

A trend observed nationally, Brownsville's household size is shrinking with increases in one- and two-person households lowering the average household size and signaling potential changes in housing type demand.





Source: American Community Survey (ACS), 5-Year Estimates, US Census Bureau

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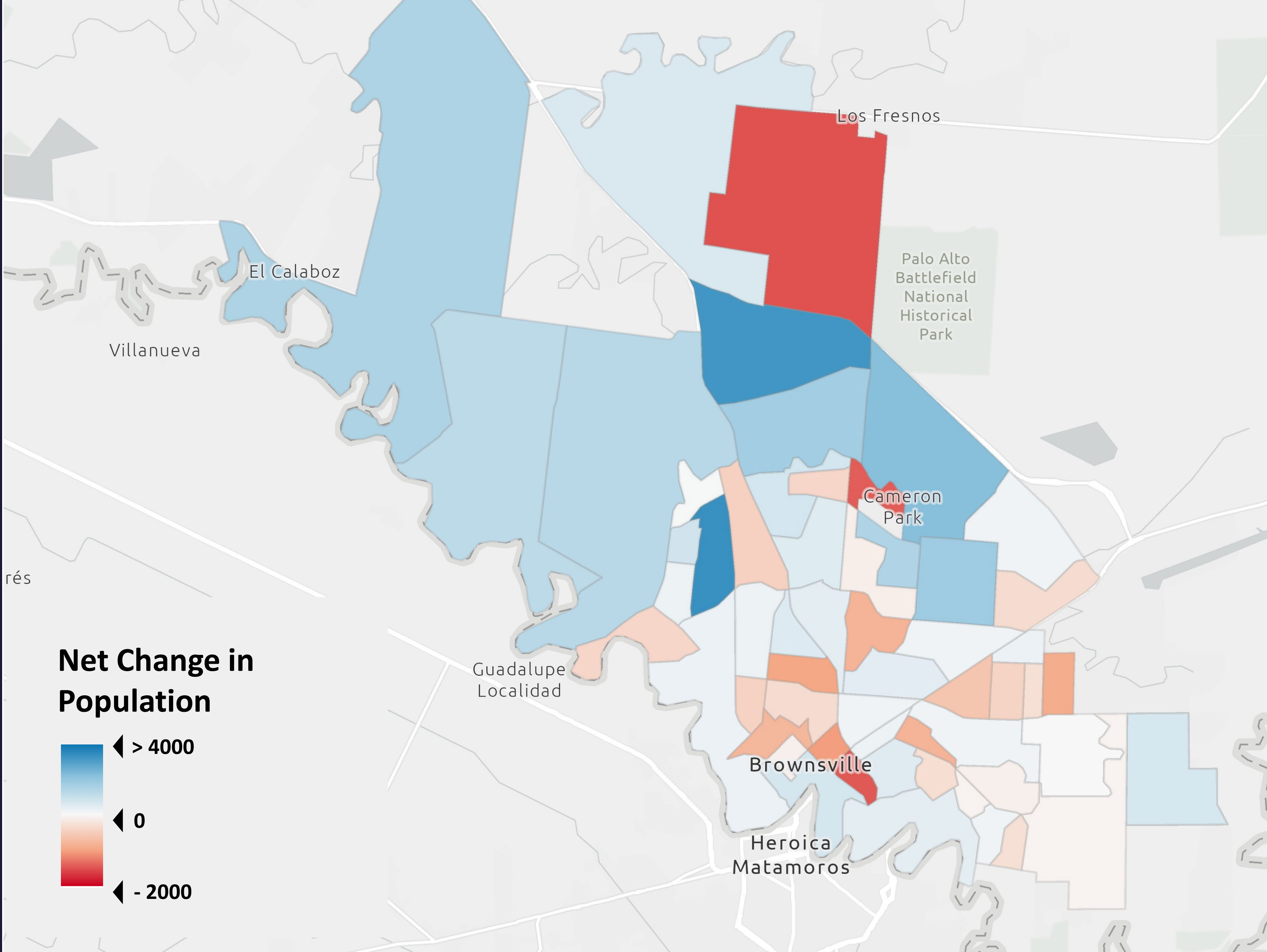
The city experienced most population growth in the northern areas of the city, moving into the northern suburbs.

Net Change in Population, 2014 - 2024



Source: American Community Survey (ACS), 5-Year Estimates, US Census Bureau

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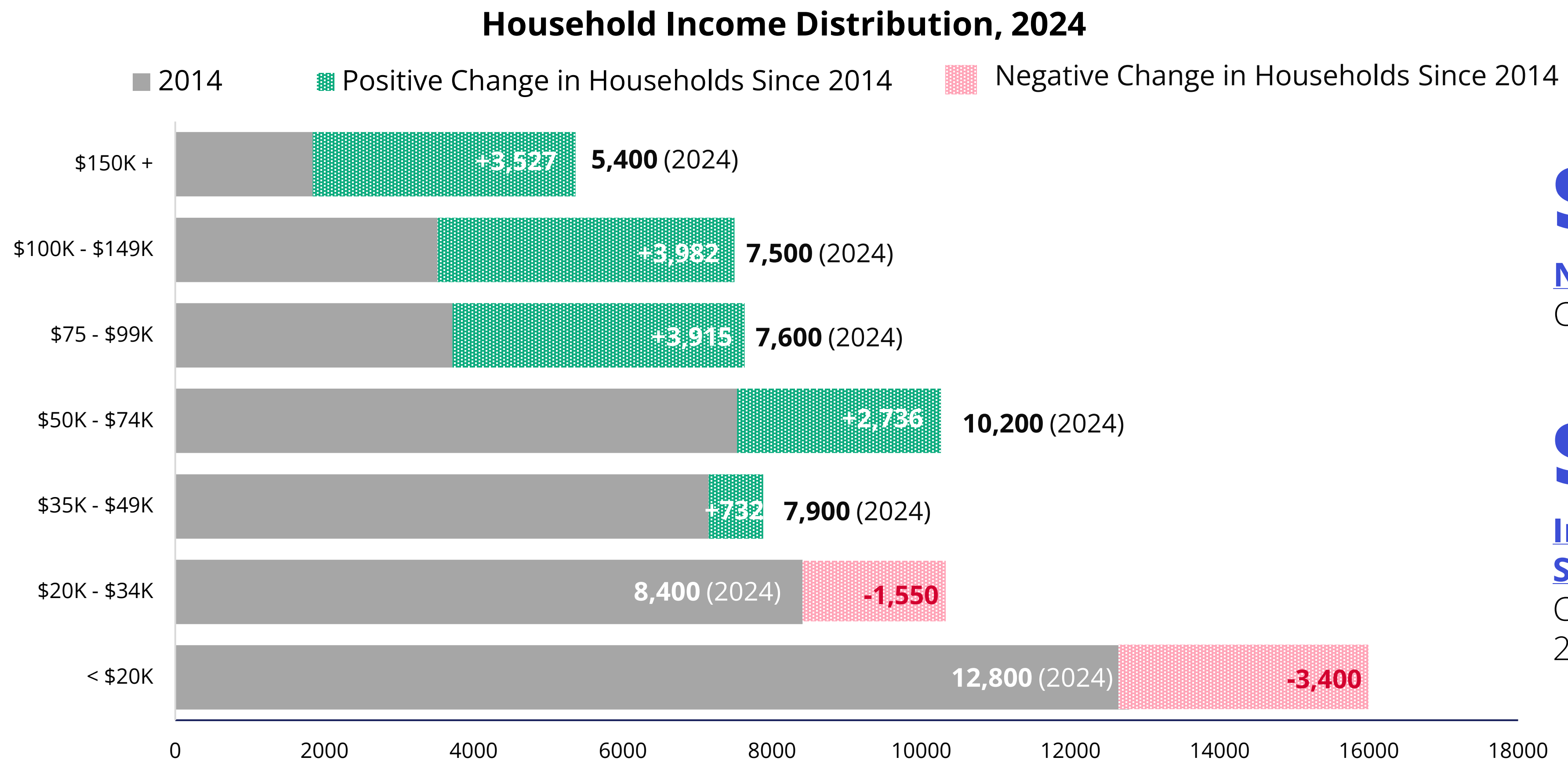
High-income earners are relocating to Brownsville yet households are still significantly lower income.

While households earning $150K+ have grown by ~3.5K households, Brownsville still has the largest concentration of households earning under $20K, despite a decline since 2014.



$51,300

Non-mover Average Income
Cameron County, 2022 - 2023

$79,500

In-mover from Different State Average Income
Cameron County, 2022 - 2023

Source: American Community Survey (ACS), 5-Year Estimates, US Census Bureau Average Incomes from IRS Statistics of Income (SOI) county migration, 2022 – 2023.
Non-movers = same house 1 year ago & within Cameron County. Excludes international migration.

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Across the metro, lower household incomes are driven by the significant prevalence of low-wage jobs.

Brownsville's job base closely mirrors the metro, offering a high concentration of lower wage jobs that present barriers to housing access.

Employment & Wages, Brownsville-Harlingen MSA (2024)

Wage Category	Top Occupations	Median Wage	Total Employment (share)	Affordable Rent
Low *< $45K*	Healthcare support, office & admin support, food prep & serving	$31,000	**118K** jobs (75%)	**$775**
Moderate *$45K - $70K*	Teachers, nurses	$62,000	**28K** jobs (18%)	**$1,550**
High *$70K*	Management, computer & mathematical, architecture & engineering	$80,500	**12K** jobs (7%)	**$2,000**

Source: Occupational Employment and Wage Statistics (OEWS), Quarterly Census of Employment and Wages (QCEW), Longitudinal Employer-Household Dynamics (LEHD), and Employment Projections (EP) National Employment Matrix

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New jobs are driving population growth and income diversification.

High-wage jobs, which pay a median wage above $70K, increased by 158% (+7.2K jobs) over the past decade.

Employment & Wages, Brownsville-Harlingen MSA (2024)

Wage Category	Top Occupations	Median Wage	Total Employment (share)	Net Change Since 2014 (Percent)	Affordable Rent
Low ***< $45K***	Healthcare support, office & admin support, food prep & serving	$31,000	118K jobs (75%)	**+13.3K jobs** (13%)	$775
Moderate ***$45K - $70K***	Teachers, nurses	$62,000	28K jobs (18%)	**+4.2K jobs** (18%)	$1,550
High ***$70K***	Management, computer & mathematical, architecture & engineering	$80,500	12K jobs (7%)	**+7.2K jobs** (158%)	$2,000

Source: Occupational Employment and Wage Statistics (OEWS), Quarterly Census of Employment and Wages (QCEW), Longitudinal Employer-Household Dynamics (LEHD), and Employment Projections (EP) National Employment Matrix

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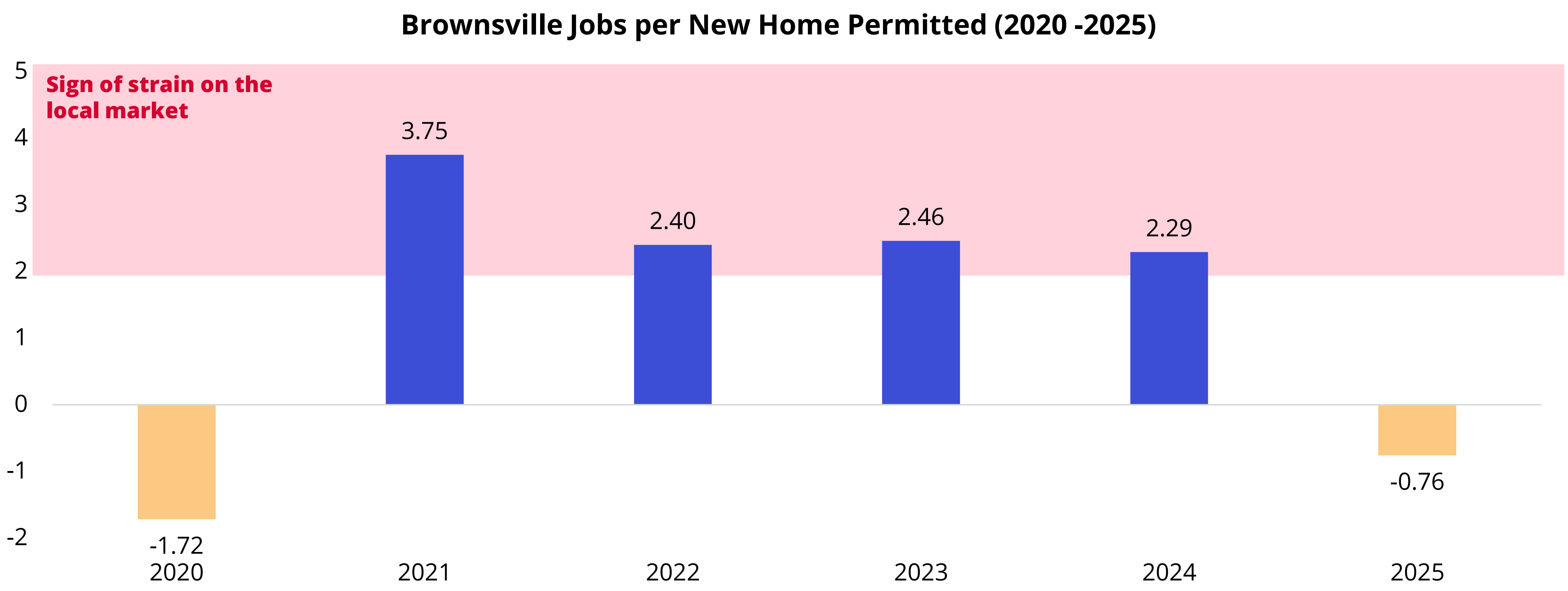
Over the past five years, Brownsville added jobs faster than it built homes.

From 2021 to 2024, the market added more than two new jobs for every new home built, accelerating pressure on rents and for-sale prices.



Net employment is calculated as the year-over-year change in annual employment totals across all industries in public and private sectors.
Source: Employment data come from the Quarterly Census of Employment and Wages (QCEW), US Bureau of Labor Statistics (BLS).
Permit data from City of Brownsville includes new multi family, single family, and duplex construction.n

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Looking ahead

To continue capturing the economic growth the city experienced in the last decade, this will require balancing housing investment with job growth and providing housing for households at different income levels.

2

In the past decade, Brownsville has been an **accessible market for a range of homeowners**, supporting the city's growth. Looking ahead, the greater constraint on access is affordability rather than growth itself—as home prices rise faster than local incomes, ownership is moving out of reach for lower- and moderate-income households.

KEY TAKEAWAYS

Unlike many cities across the state and country, Brownsville has been a place where low- and moderate-income households can access homeownership. *(40% of homeowners in Brownsville have incomes <$50K)*

However, rising home prices, due to elevated construction costs, and higher interest rates represent a growing barrier to homeownership for most Brownsville residents. *(+70% increase in home values since 2019)*

New for-sale homes are priced above what the median household can afford, narrowing the available new supply for low-income households. *($225K median price of active for-sale listings)*

Interest in homeownership remains strong but buyers face barriers.

Demand for homeownership remains strong, particularly among younger and immigrant households, but many require financial assistance, counseling, and down payment assistance to access it.

- Insight from non-profit affordable housing developer

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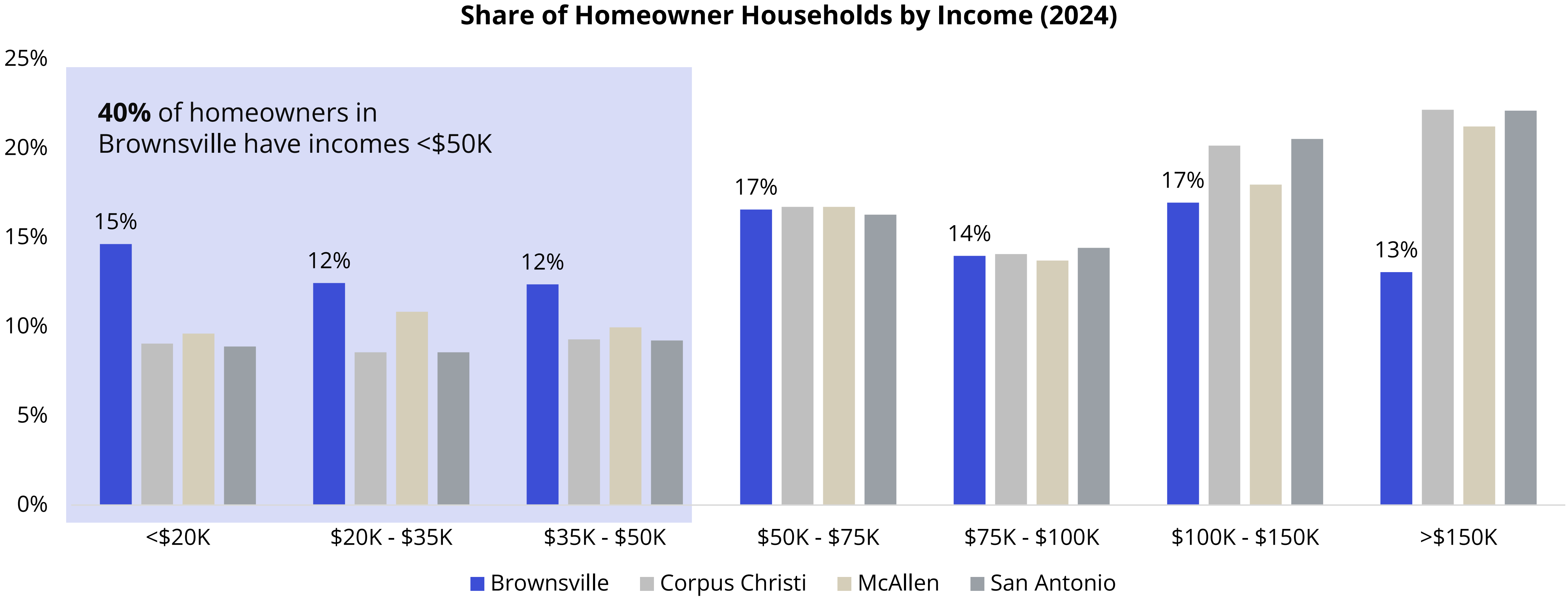
Historically, the city offered accessible homeownership opportunities for a range of households.

Homeowners across income levels have been able to buy a home in Brownsville unlike other peer cities in Texas.



Source: American Community Survey (ACS), 5-Year Estimates, US Census Bureau

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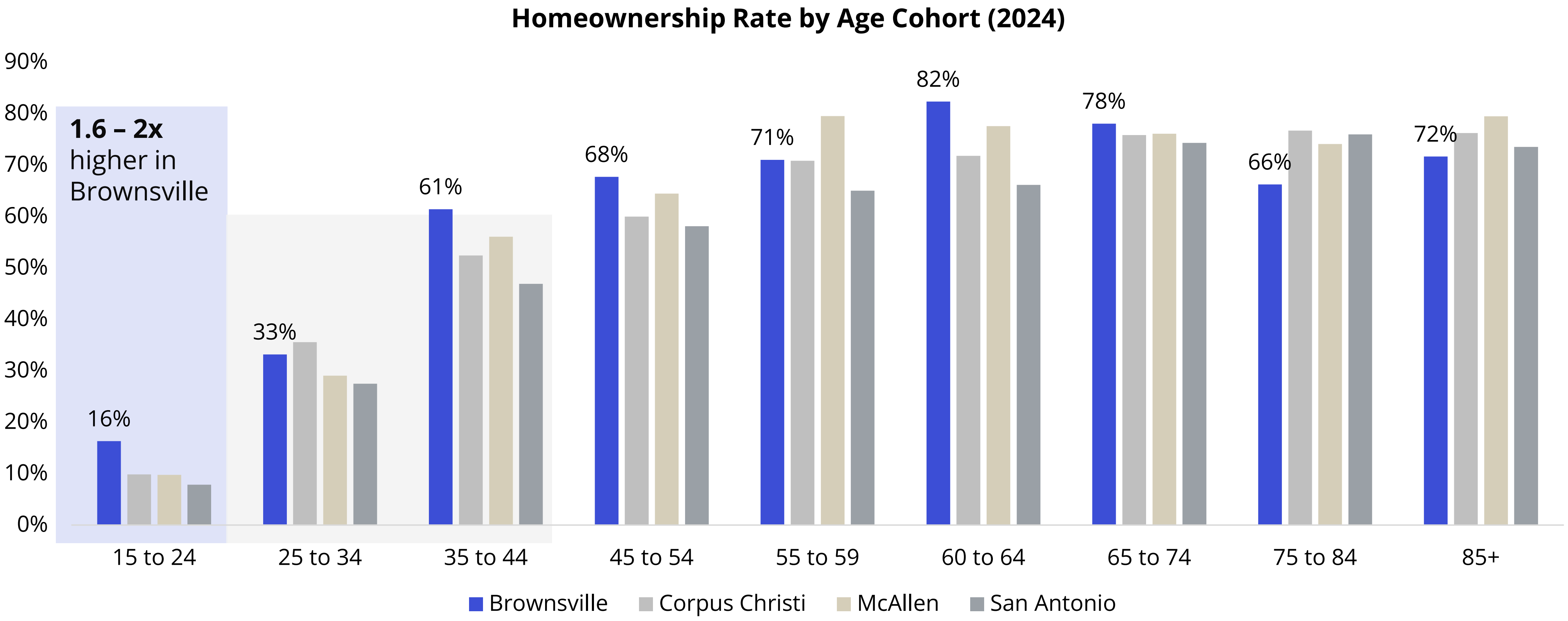
Brownsville has been an affordable homeownership market for young individuals and families.

Compared to peers, Brownsville has higher homeownership rates among younger age groups.



Source: American Community Survey (ACS), 5-Year Estimates, US Census Bureau

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Homeownership rates are highest at the city's edges.

There are lower homeownership rates in the city's urban core, aligning with the higher concentration of rental homes.

ACS 2024 5-year estimates. Homeownership rate = owner-occupied units / total occupied units, by census tract.

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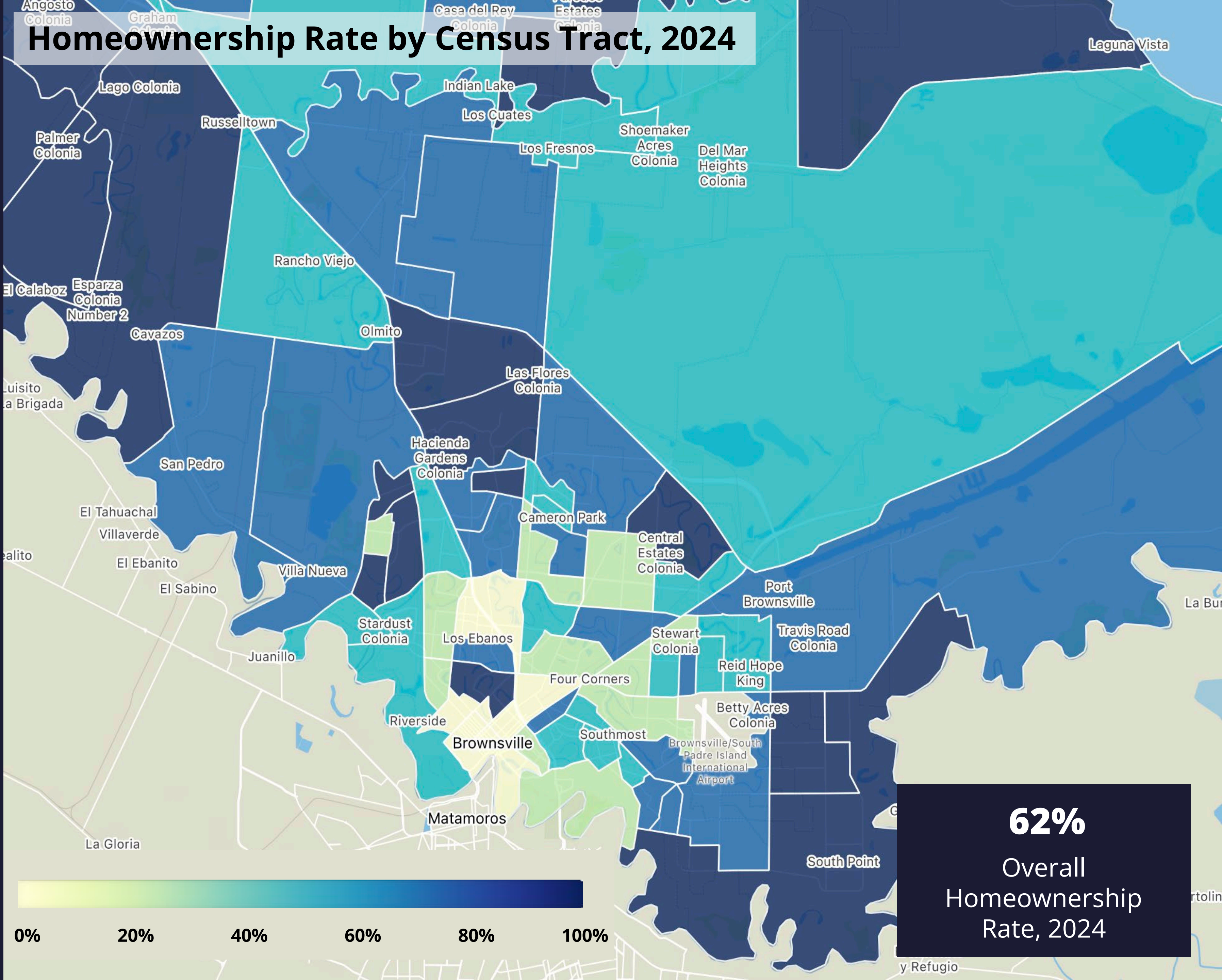
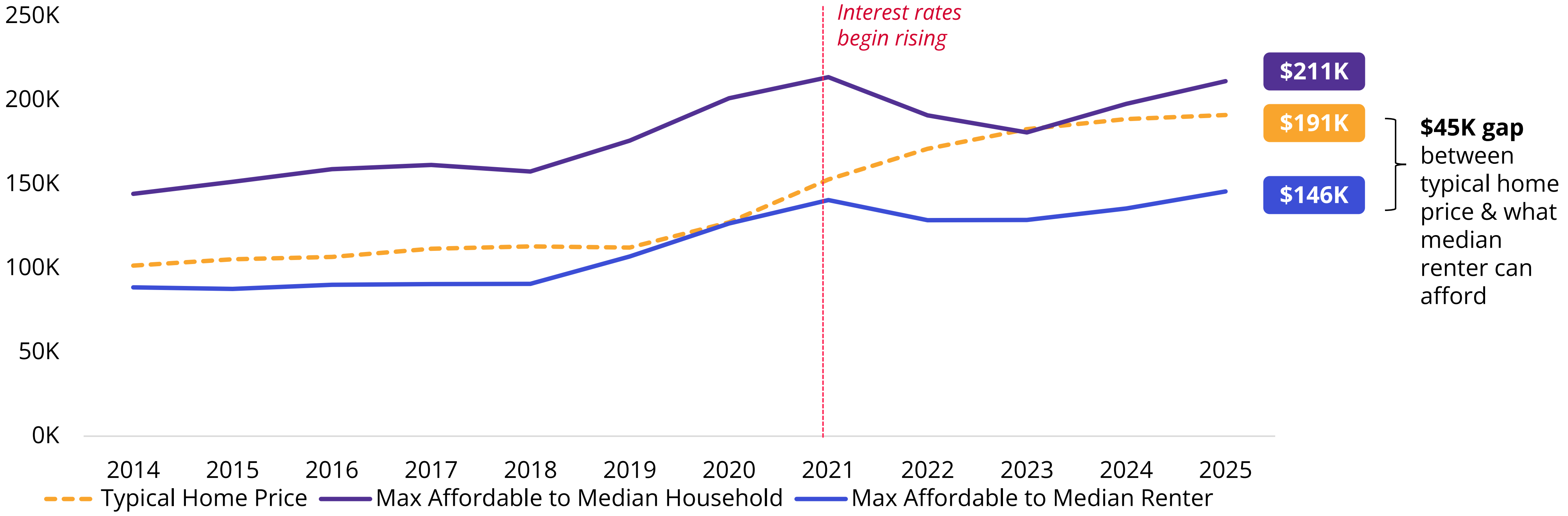


Though a relatively affordable city to own a home, rising home values signal declining affordability for potential homeowners.

While the typical home value is well below the state and nation, average home **values increased 70% since 2019,** leading to a sizable gap between typical prices and what a median renter household can afford. Higher interest rates further exacerbate this gap.

Typical Home Price vs Max Affordable Home Price (2014 – 2025)



Source: Annual home values are the December value from the Zillow Home Value Index in each year to align with American Community Survey (ACS) data, except for the latest year where the latest month available is used. HR&A calculates affordable home prices using median incomes from the ACS; the national annual average 30-year fixed mortgage rate from Freddie Mac provided by the Federal Reserve Bank of St. Louis; effective property tax rates calculated from ACS median property taxes and median home values; and an assumed 20% down payment. To calculate affordability, HR&A projects incomes to the latest year based on a combination of the national Employment Cost Index (ECI) and local income trends.

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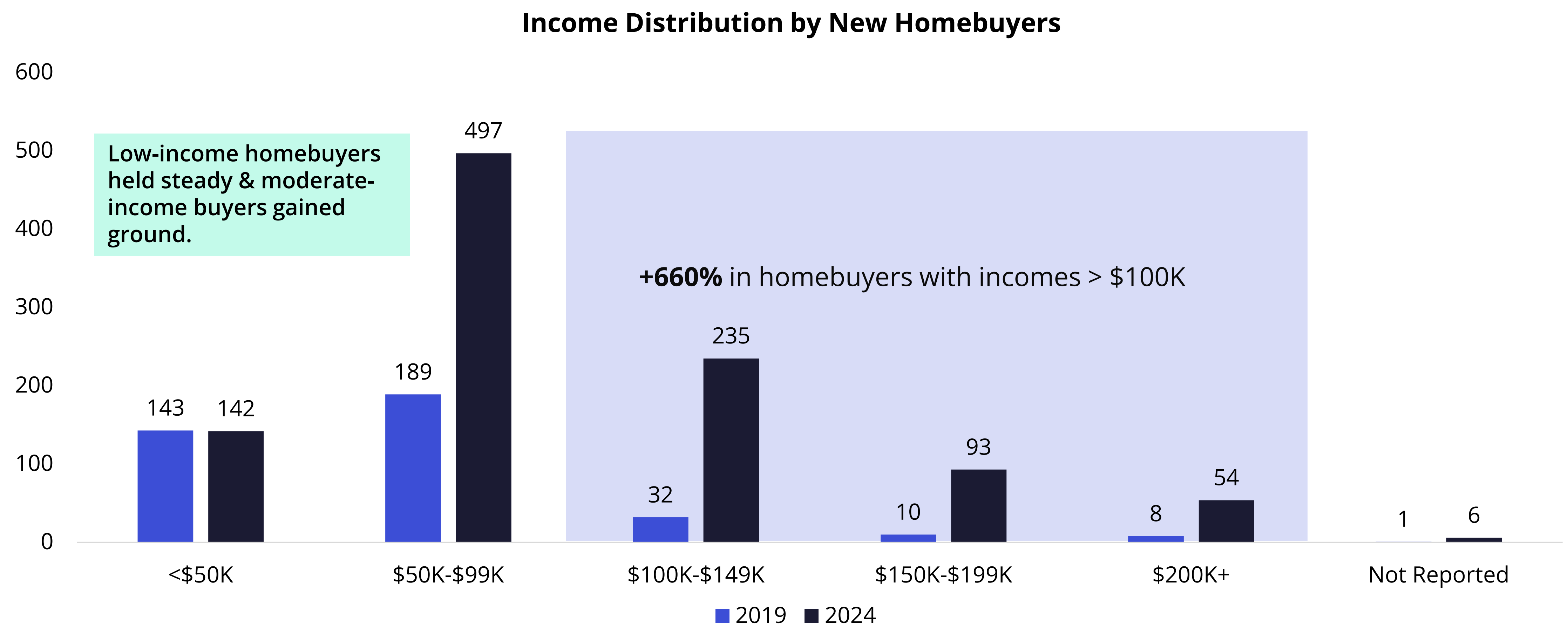
With rising home prices, the income distribution of new homebuyers is changing.

In the last 6 years, there has been an influx of higher-income homebuyers with the most significant changes among households earning more than $100K.



Source: Home Mortgage Disclosure Act (HMDA), Federal Financial Institutions Examination Council (FFIEC)

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Macroeconomic conditions are making housing development increasingly more challenging in Brownsville.

In addition to elevated construction and interest costs following the pandemic, developers cite ICE raids as impeding development in Brownsville, due to the impact on local construction workers.

Source: Freddie Mac, 30 Year Fixed Rate Mortgage Average in the United States.

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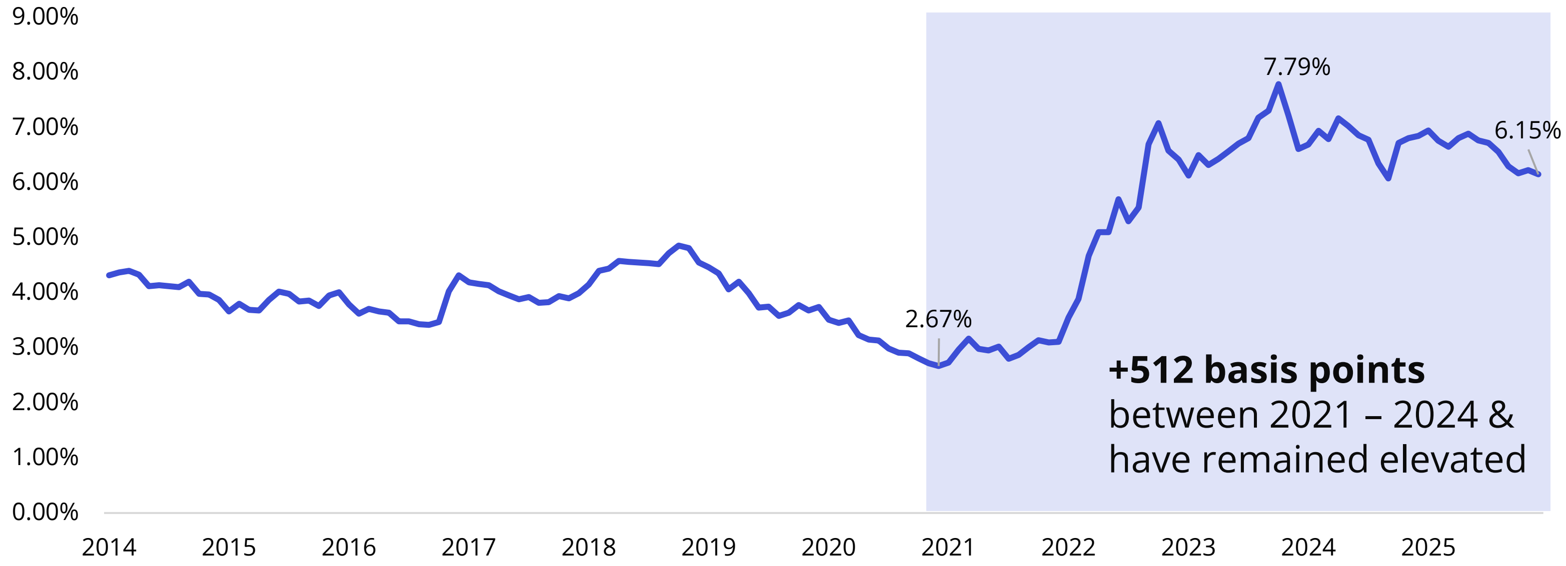
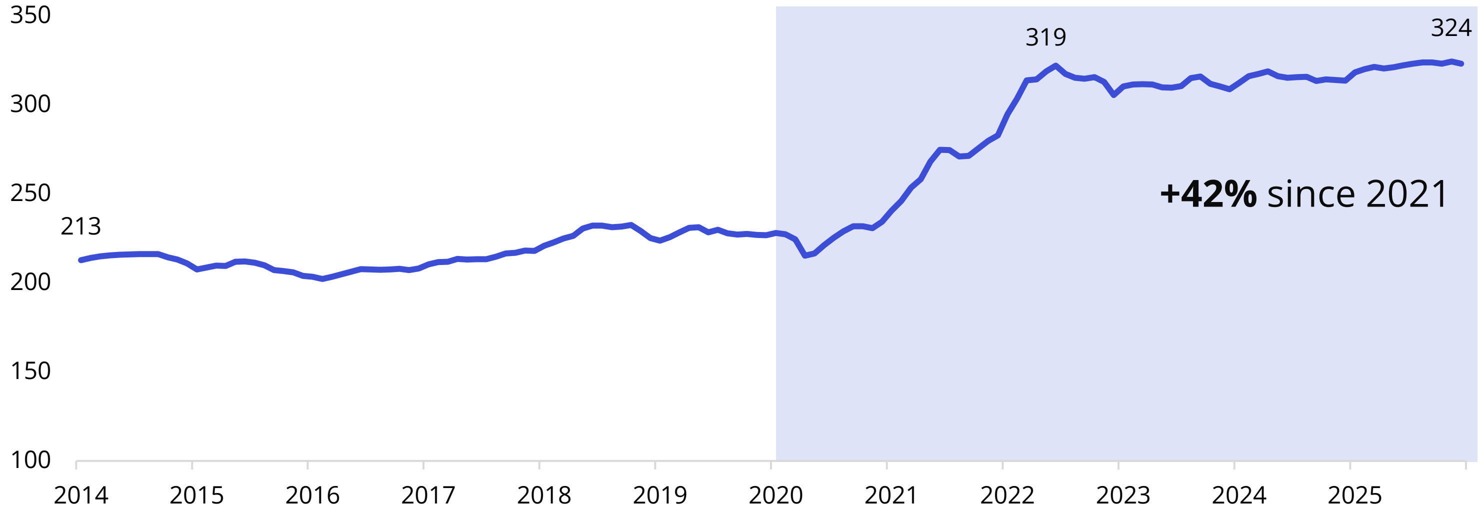
National Average 30-Year Fixed Interest Rate, 2014 - 2025



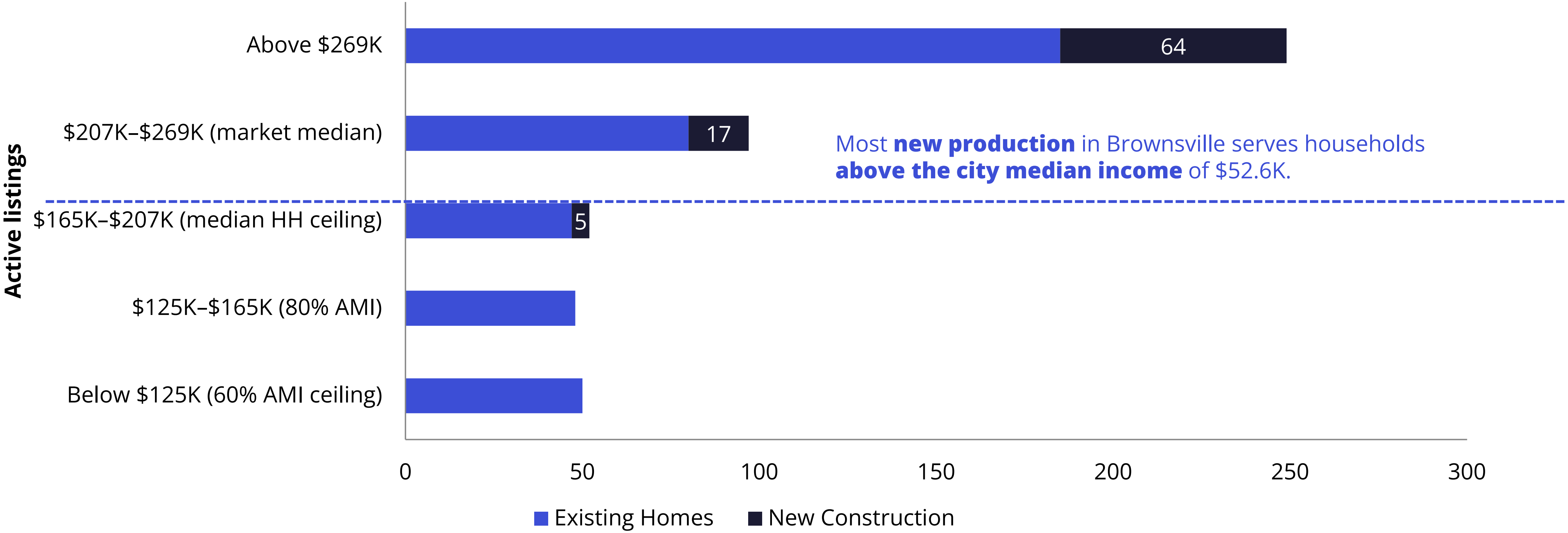
Producer Price Index by Commodity: Net Inputs to National Residential Construction, 2014 - 2025



As a result, new construction homes are priced above what the median household can afford in Brownsville.

Though Brownsville delivers new construction at relatively affordable prices compared to the rest of the country, macroeconomic trends and development feasibility have pushed new for-sale homes above $200K – leaving low- and moderate-income households reliant on older, filtered-down homes.

Active For-Sale Listings by Price Tier and Construction Type (May 2026)



Source: CoStar, Zillow

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Homeownership options are narrowing for lower and medium income households.

The lowest-priced new single-family home requires an income of at least $72K and more than half of Brownsville households do not meet that threshold.

Households earning below $35K have few market-rate ownership options, limited to manufactured homes and condos.

Households earning between $35K and $65K are primarily served by smaller existing single-family homes, typically older stock.

Households earning between $65K and $100K have the greatest access to existing and new housing stock.

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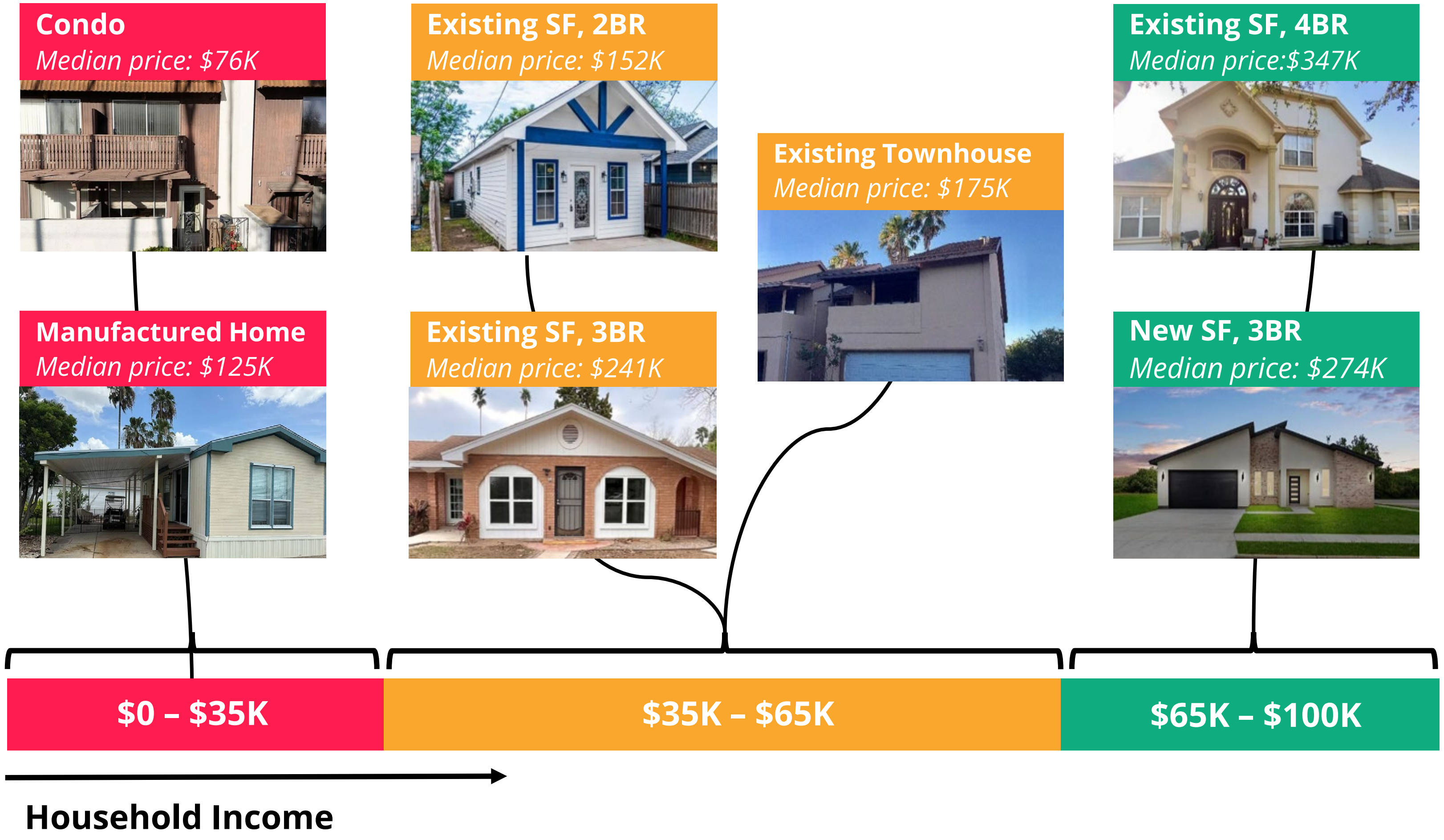
Example For-Sale Home Types by Income in Brownsville



Source: Zillow active listing data, HR&A pull, May 12, 2026. Income required assumes 30-yr mortgage, 7% rate, 80% LTV, 30% housing cost burden. AMI: HUD FY2025 Cameron County (4-person HH, 100% AMI = $79,400).

The most expensive inventory is located in the north, while more affordable listings are scattered across the city.

New supply, concentrated in the north of Brownsville, is entering the market at price points inaccessible to the majority of households, while the remaining more affordable inventory is concentrated in older, inner-city neighborhoods.

Zillow active for-sale listings, Brownsville market area. Dots represent individual active listings colored by price tier relative to affordability thresholds.

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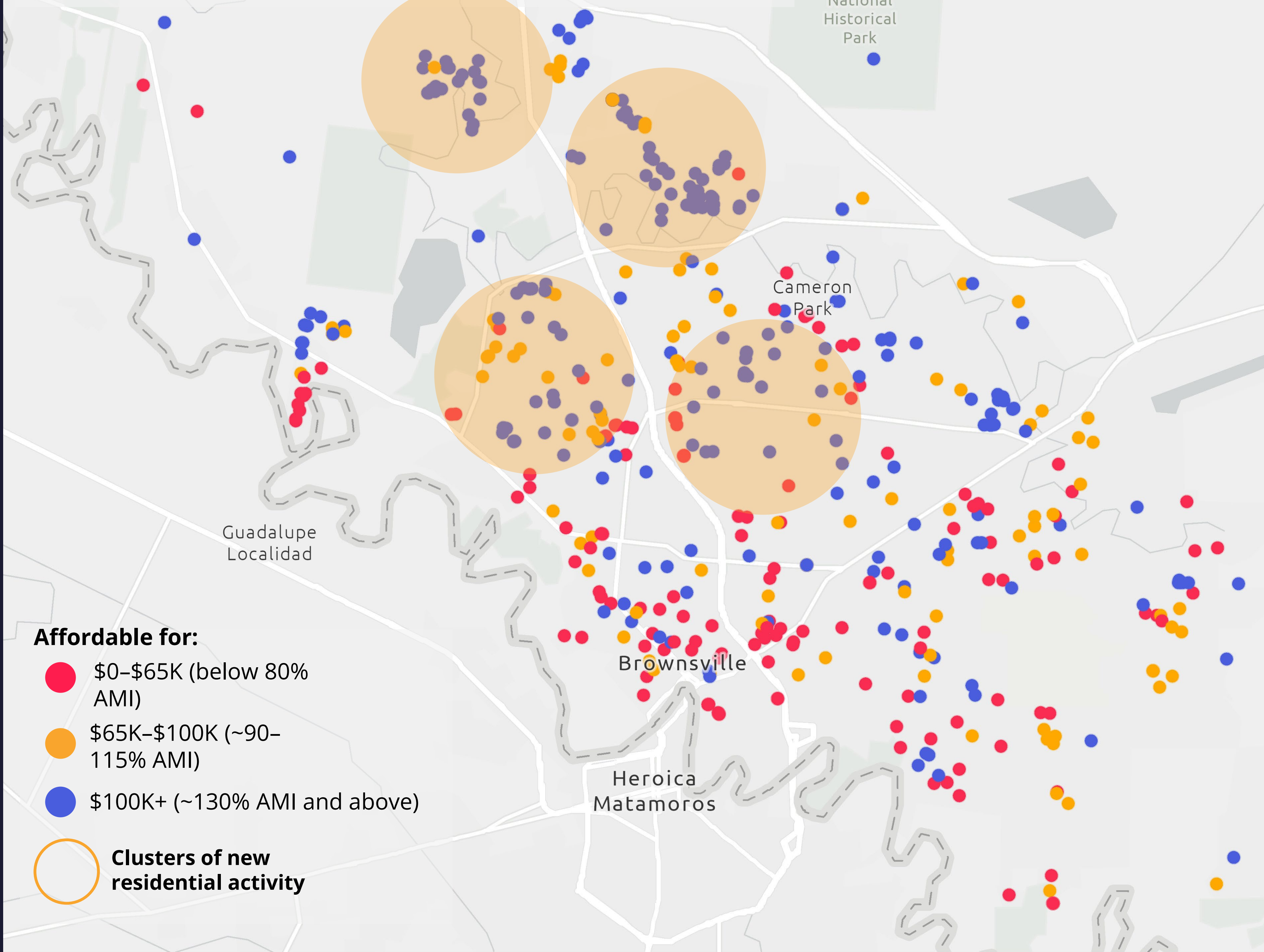
Current Zillow Listings by Affordability, 2026



Looking ahead

Maintaining affordability will be key to continuing the city's legacy of offering accessible homeownership for a range of households.

3

Rental housing for lower income households remains a persistent, unmet challenge. The city is home to a large population of lower income renters who are especially vulnerable to economic shocks, and the supply of affordable rentals falls well short of their need.

KEY TAKEAWAYS

Brownsville has experienced moderate rent growth with low rents still in downtown and adjacent neighborhoods. *(+23% rent increase between 2021-2025)*

The shortage of affordable rental homes continues to impact households earning less than $35K and is driven by the predominance of low-wage jobs. *(-4,811 rental home shortage for households earning less than $35K)*

With limited deed-restricted homes, Brownsville's low-income renters rely on aging naturally occurring affordable housing stock. *(73% of rental homes affordable to ≤60% AMI are naturally affordable (NOAH))*

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Housing affordability is relevant for most long-term Brownsville residents, whether they are renters or homeowners.

- *Insight from non-profit housing developer*

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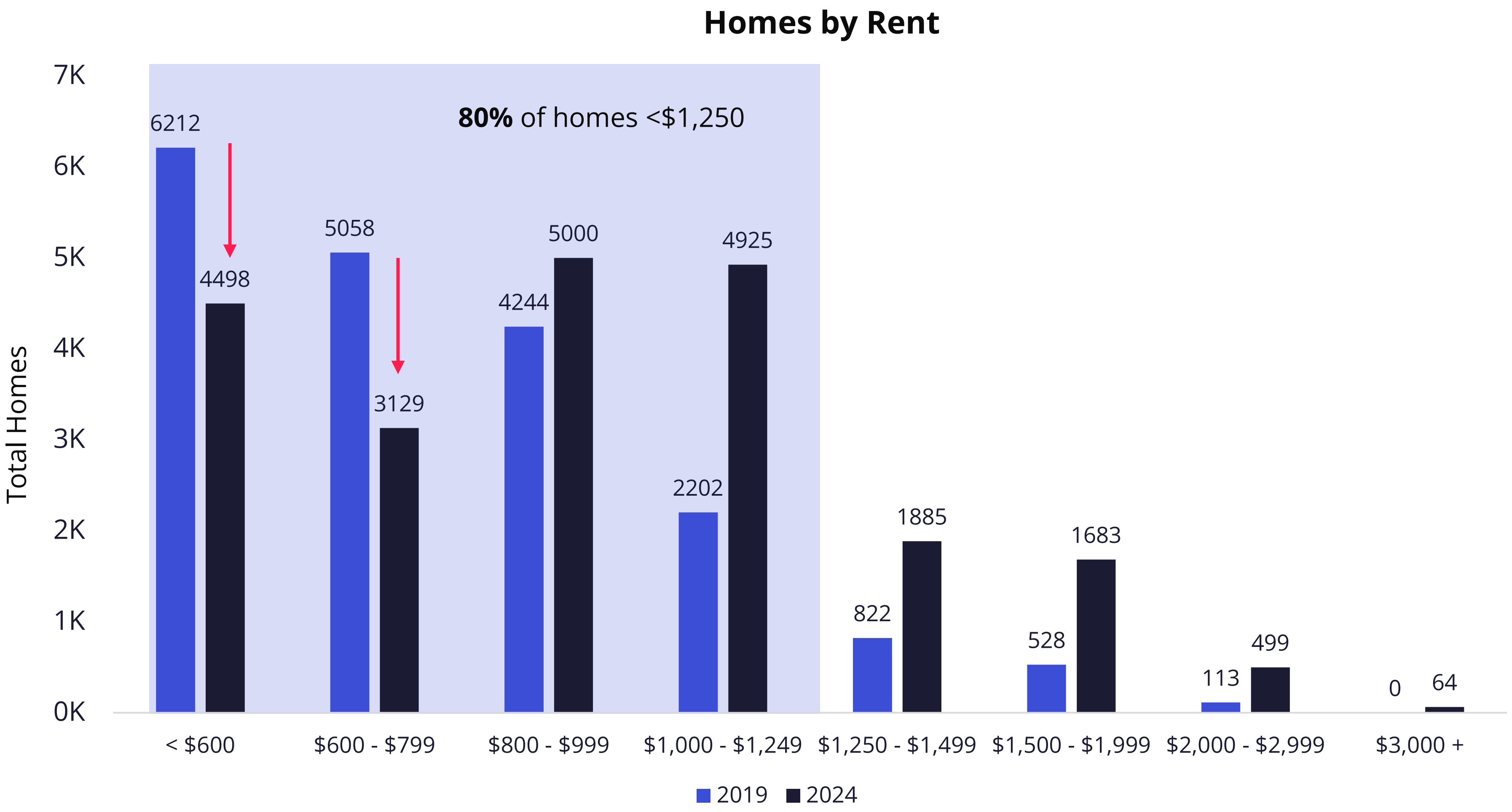
Rents have seen an upward shift with moderate overall growth.

Though there has been a 38% decline in rental homes between $600-$799 since 2019, 80% of homes are still priced below $1,250.



$1,230
Typical Market Rent
2021

$1,500
Typical Market Rent
2025

+23%
Market Rent Increase
2021 - 2025

Source: American Community Survey (ACS), 5-Year Estimates, US Census Bureau. Dollar values are nominal. Gross rents include contract rent plus utilities.

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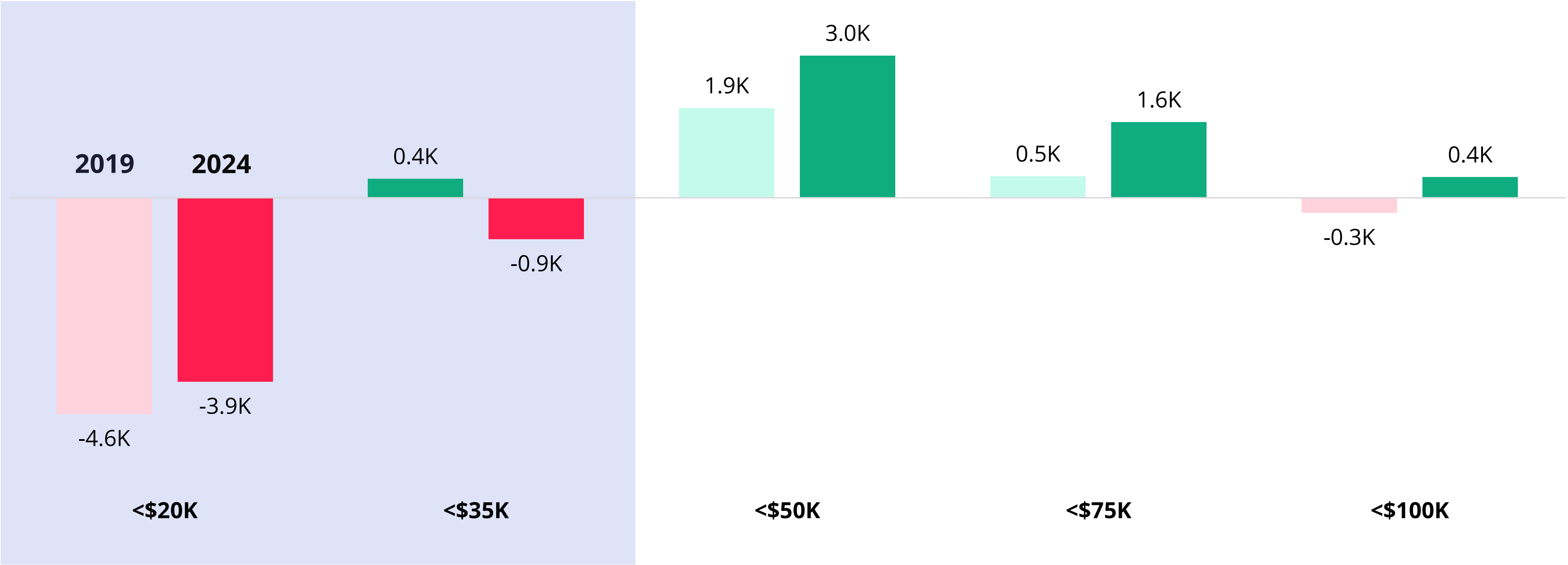
Brownsville's lowest-income households continue to experience the highest housing shortages.

Since 2019, the housing gap for renter households moved up the income ladder to households earning less than $35K – still remaining concentrated among the city's lowest income households.

Rental Home Shortage by Household Income (2019 vs. 2024)



Source: American Community Survey (ACS), US Census Bureau

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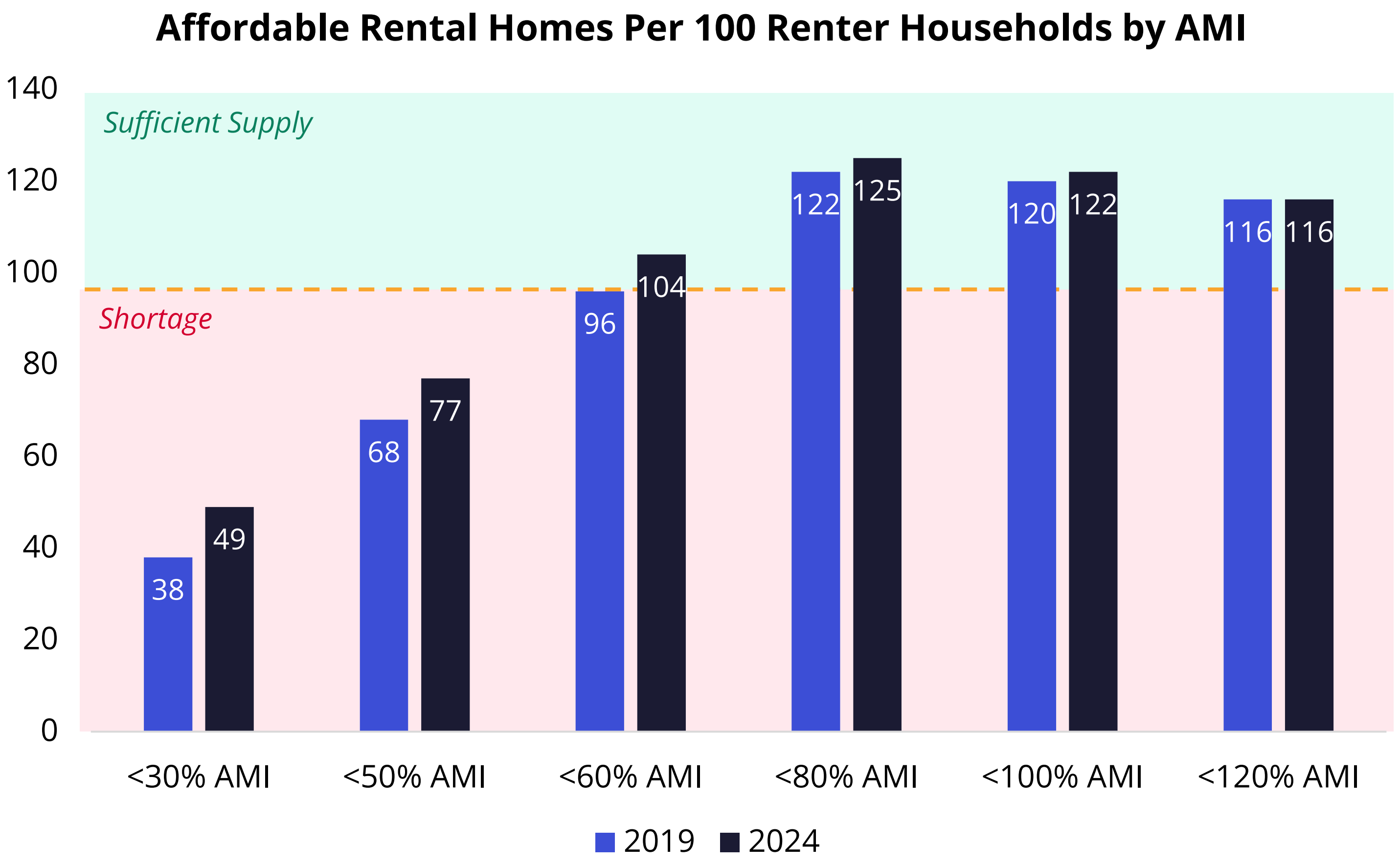
Brownsville's affordability gap impacts households earning less than 50% AMI.

Unlike many other places in the state and country, Brownsville has adequate housing supply affordable to households above 60% AMI. However, there is still a shortage of homes affordable to renters at 50% AMI and below.



Source: American Community Survey (ACS), US Census Bureau; Public Use Microdata Sample (PUMS), US Census Bureau.

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How does Brownsville compare?

Brownsville, TX

104 homes **Per 100 Renter Households < 60% AMI**

Corpus Christi, TX

64 homes **Per 100 Renter Households < 60% AMI**

McAllen, TX

89 homes **Per 100 Renter Households < 60% AMI**

San Antonio, TX

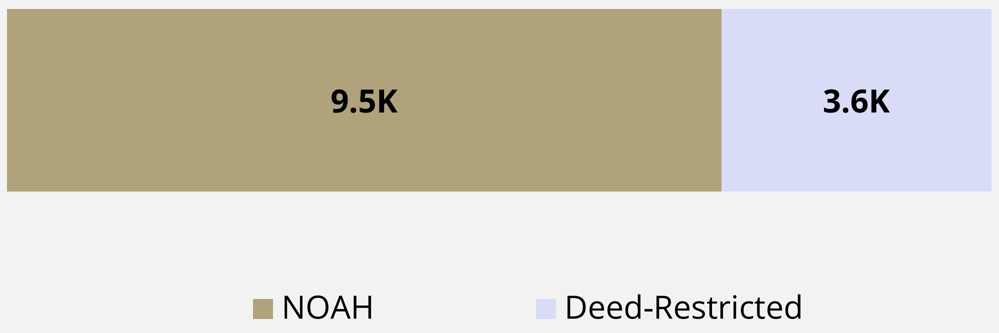
66 homes **Per 100 Renter Households < 60% AMI**

Brownsville has a high share of naturally occurring affordable housing that historically supported a more affordable market.

Among the city's rental homes affordable at ≤60% AMI, 73% are naturally affordable (NOAH) and 27% are deed-restricted and subsidized.

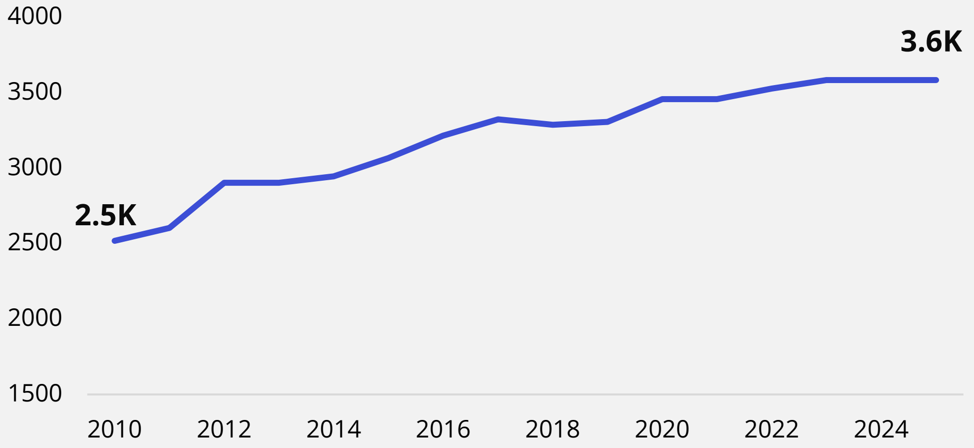
Housing affordability relies on NOAH, increasing vulnerability to market pressures for low- and moderate-income renters.

Rental Homes Affordable <60% AMI by Deed Restriction Status



Production of deed-restricted homes has lagged demand with less than 100 new units annually

Total Supply of Deed-Restricted Affordable Homes by Year, 2010 - 2025



Affordable rents by bedroom count are calculated based on income limits by household size from HUD's MTSP Income Limits and applied to housing units from PUMS benchmarked to data from the ACS. Active and inconclusive deed-restricted homes from NHPD are assumed to be affordable at or below 60% of AMI. Source: HR&A analysis using data from the Public Use Microdata Sample (PUMS) and American Community Survey (ACS), US Census Bureau, from the Multifamily Tax Subsidy Projects (MTSP) Income Limits, US Department of Housing and Urban Development (HUD), and from the National Housing Preservation Database (NHPD).

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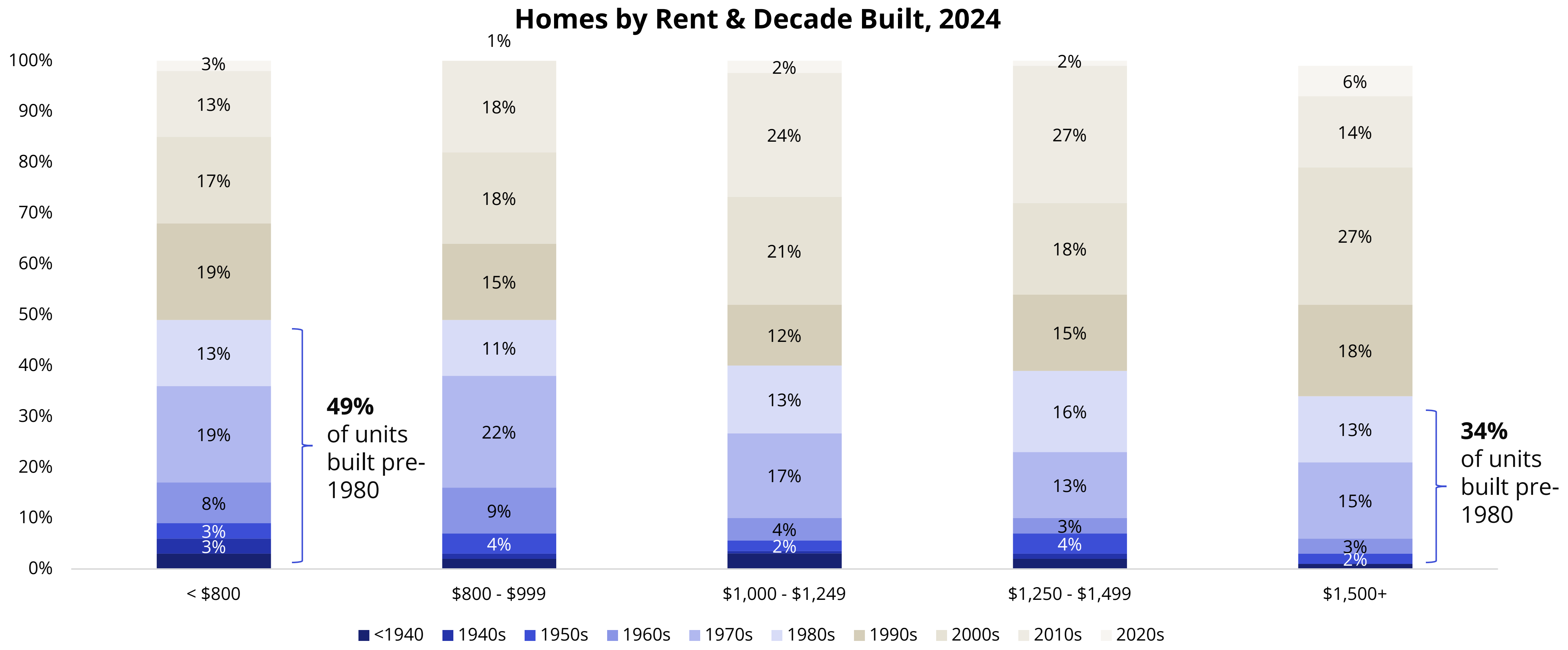
However, the naturally affordable housing stock is aging across the city.

Lower-cost units are disproportionately older – about half of rental units under $800/month were built before 1980 and are likely lower-quality and in need of rehab investment.



Source: Public Use Microdata Sample (PUMS), US Census Bureau

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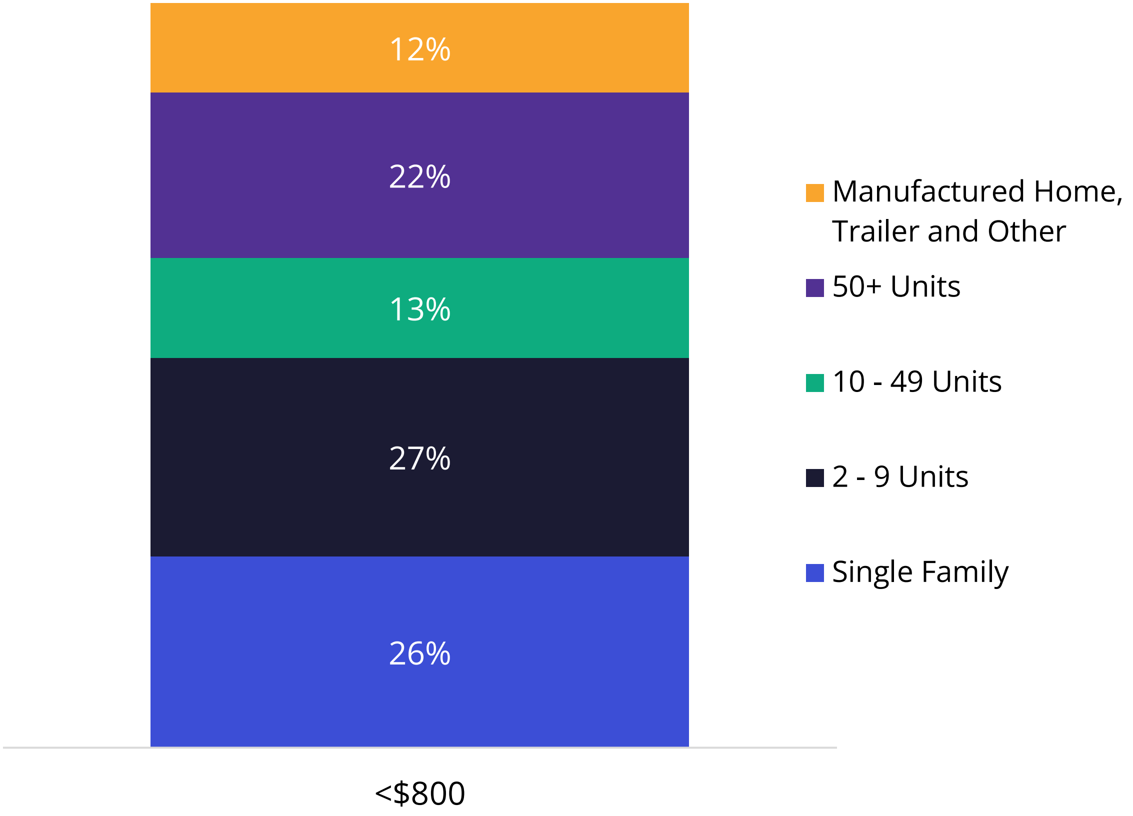
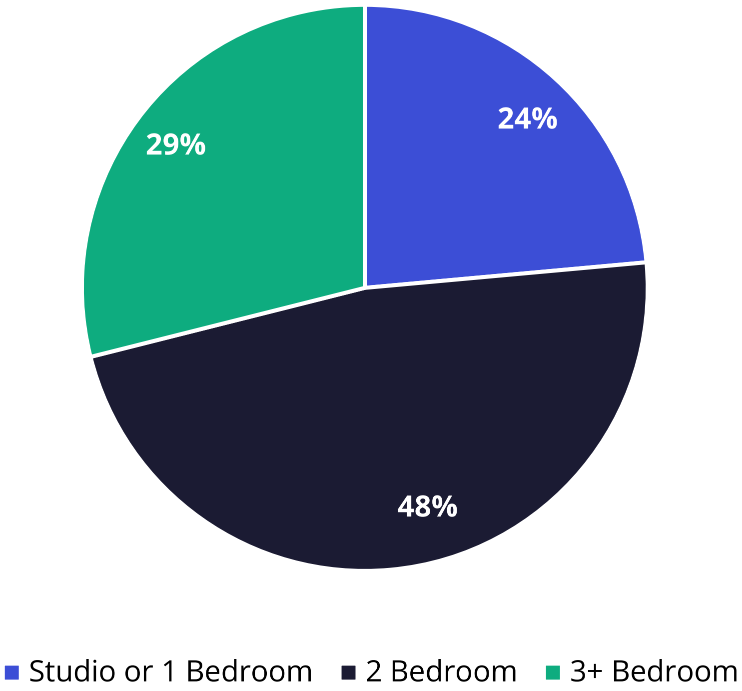
Naturally occurring affordable homes accommodate a range of households.

The city's NOAH homes are in a range of housing types as well as a mix of bedroom sizes.

NOAH Rental Homes by Building Typology, 2024



NOAH Rental Homes by Bedroom Count, 2024



Source: Public Use Microdata Sample (PUMS), US Census Bureau; American Community Survey, US Census Bureau

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NOAH rental homes are concentrated in Downtown and the city's central core.

Source: PUMS

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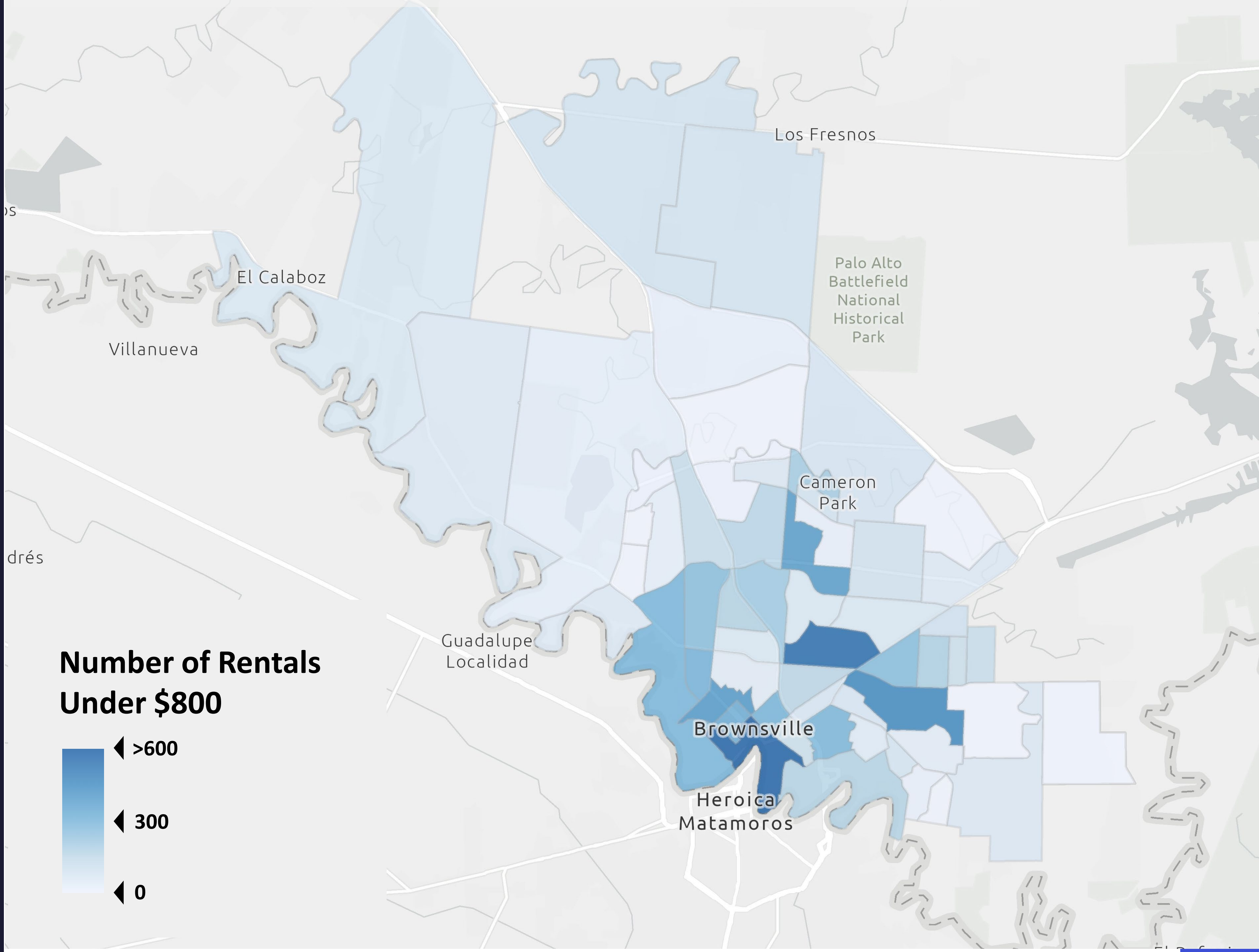
Number of NOAH Rental Homes Renting for Under $800



Looking ahead

Expanding housing choices for the city's most in need communities will be critical to retaining and preserving legacy communities and residents.

4 Brownsville's neighborhoods have seen varying levels of housing investment over the years. Most new development is occurring in the northern areas and peripheries of the city, while the **Downtown and Southmost neighborhoods are not attracting the same levels of investment as the northern edge of Brownsville**.

KEY TAKEAWAYS

New construction activity is occurring away from the urban core and southern neighborhoods.

Many homes and structures in Downtown and the Southmost neighborhoods are in need of critical repair and reinvestment.

Lower median rents make new construction in these neighborhoods a challenge, likely requiring future public subsidy.

Deferred maintenance and limited resources for major repairs are contributing to deterioration in older neighborhoods, particularly in southeast communities.

- Insight from non-profit affordable housing developer

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Since 2020, the city's urban core saw less housing investment compared to other areas in the city.

The city is being built out at its edges, with both Downtown Brownsville and the Southmost neighborhoods attracting disproportionately less new construction activity than the northern suburbs.

City of Brownsville and Cameron County building permit records, 2020–2026. Dots represent individual residential construction permit locations.

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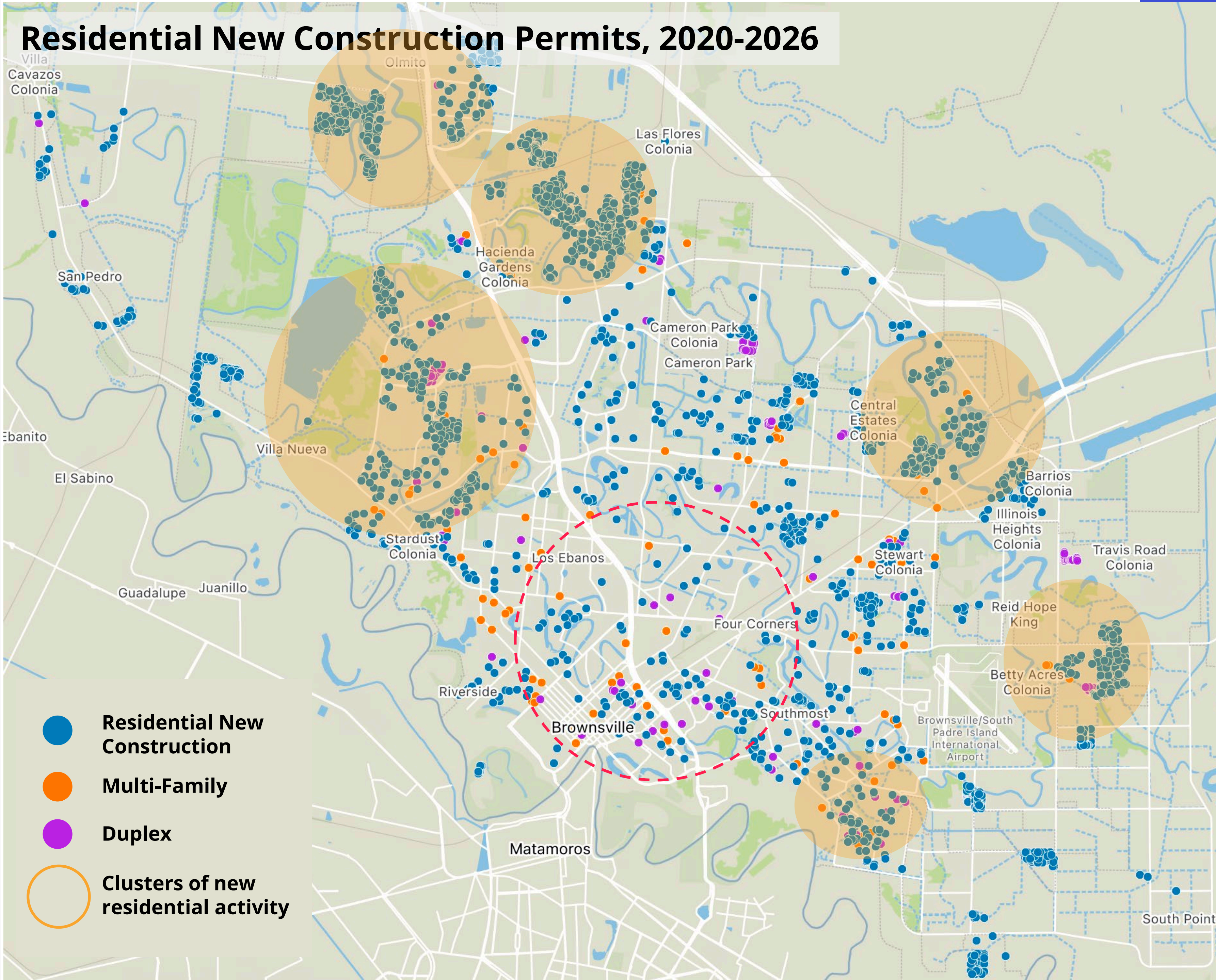

There is a divergence of home values between the north and southern areas of the city.

Higher home values are mostly located in the north of the city, with the southern portion of the city seeing lower values, indicating less investment.

ACS 2024 5-year estimates. Median value of owner-occupied housing units, by census tract.

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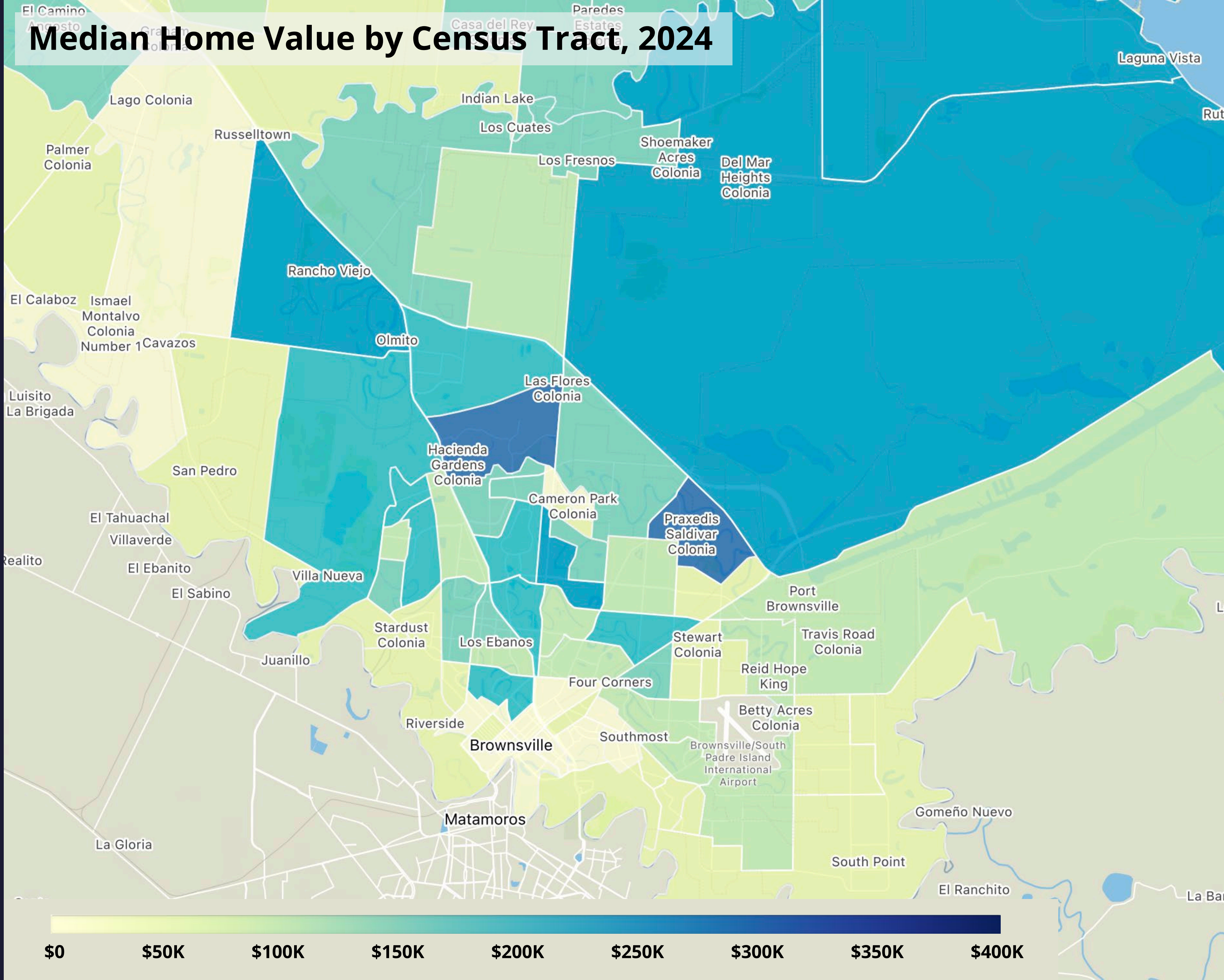

Downtown and the Southmost neighborhoods have a disproportionately higher share of homes built before 1960, indicating a rapidly aging housing stock compared to the rest of the city.

Source: ACS 2024 5-year estimates.

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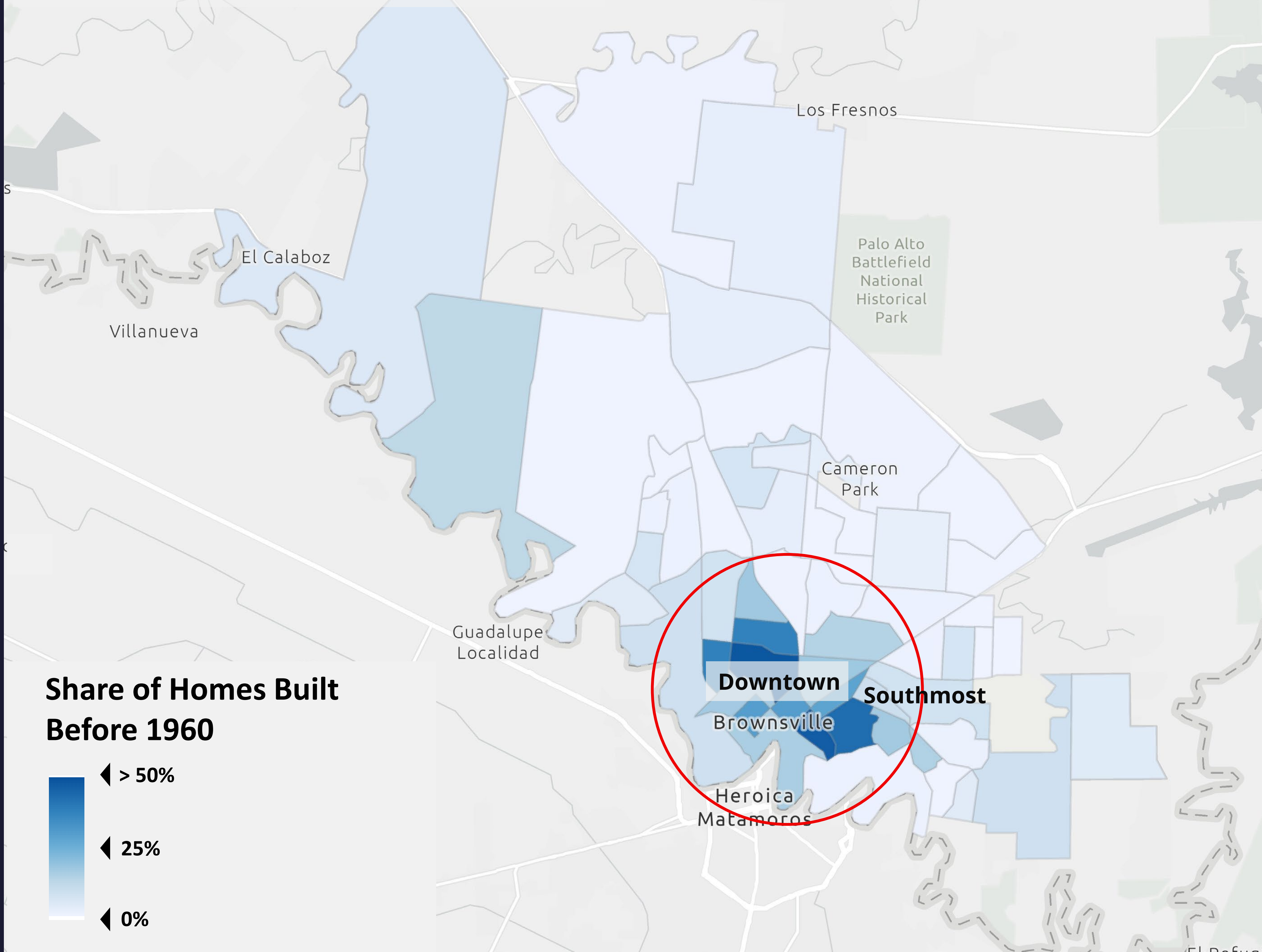
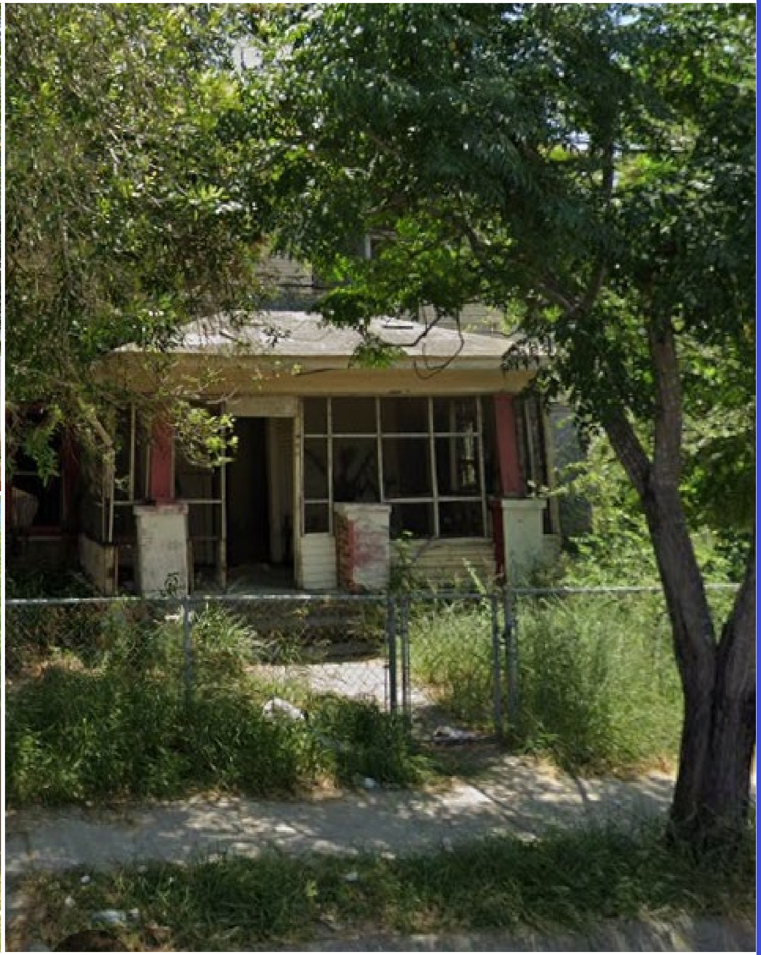
Share of Homes Built Before 1960



Existing housing stock in the city's urban core is in need of significant reinvestment.

There are many blighted and dilapidated properties surrounding the broader downtown area that need demolition or rehabilitation.



Source: Google Maps, City of Brownsville

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Vacant homes remain a challenge for the broader downtown area.

Future infill investment in the city's urban core can support blight reduction and vacancy while attracting future residential and commercial investment.

Source: ACS 2024 5-year estimates.

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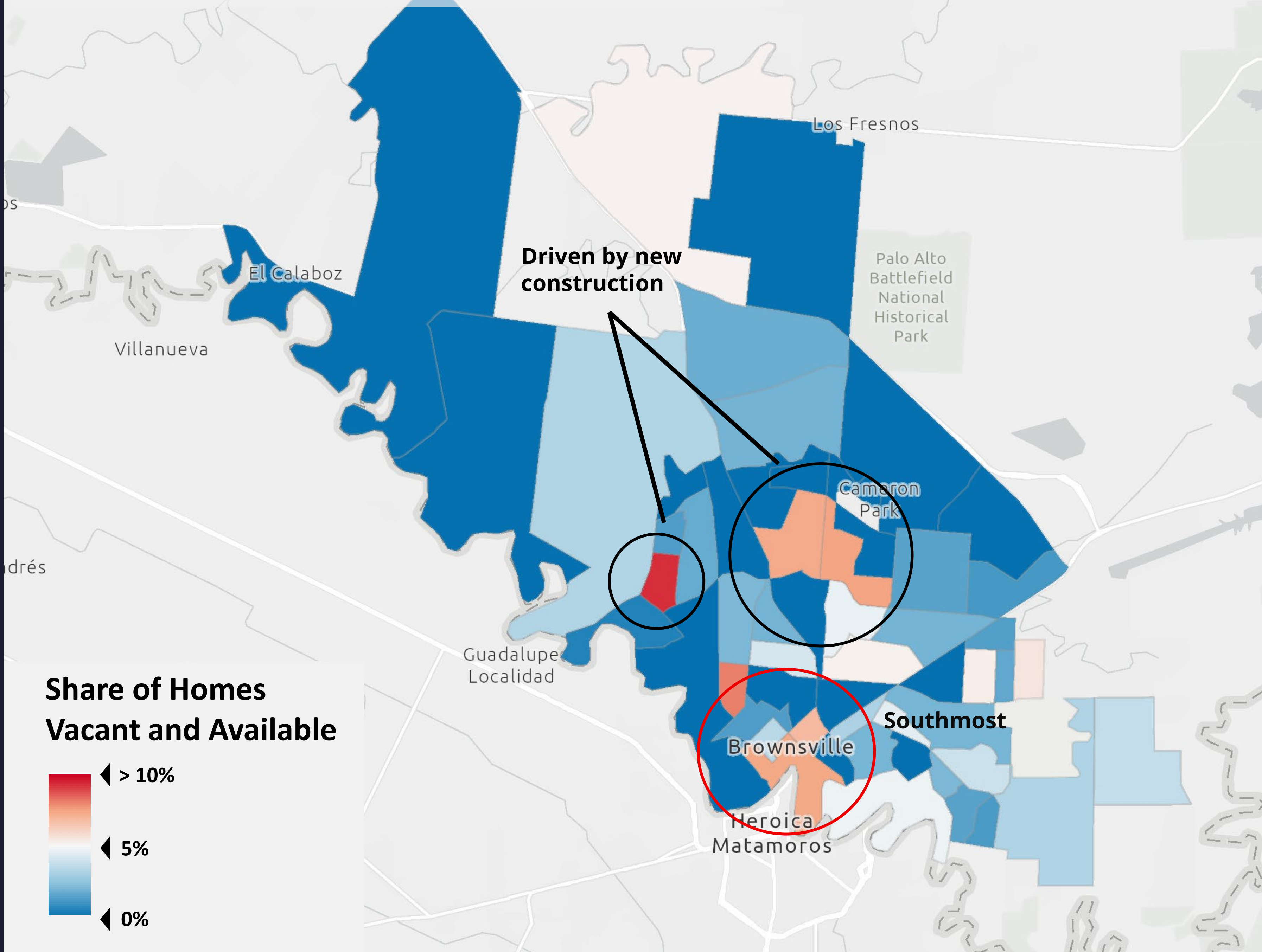
Share of Homes Vacant and Available (2024)



Vacant lots across the city are prime for residential development.

Across the city, there are approximately 3,900 parcels (2.6K acres) of vacant lots that are zoned for residential use, demonstrating an opportunity for both greenfield and infill development.

Source: Cameron County Appraisal District

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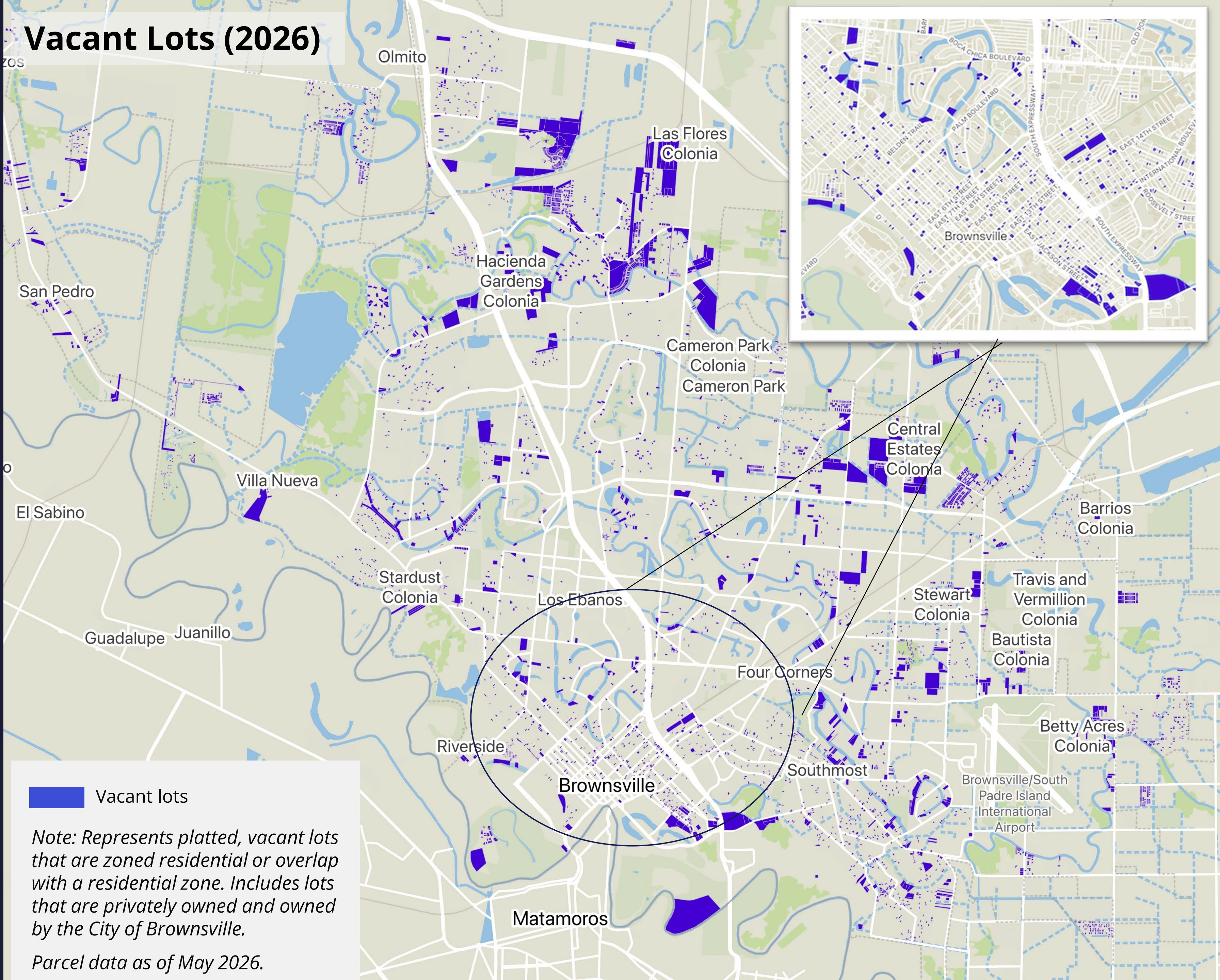
Vacant Lots (2026)

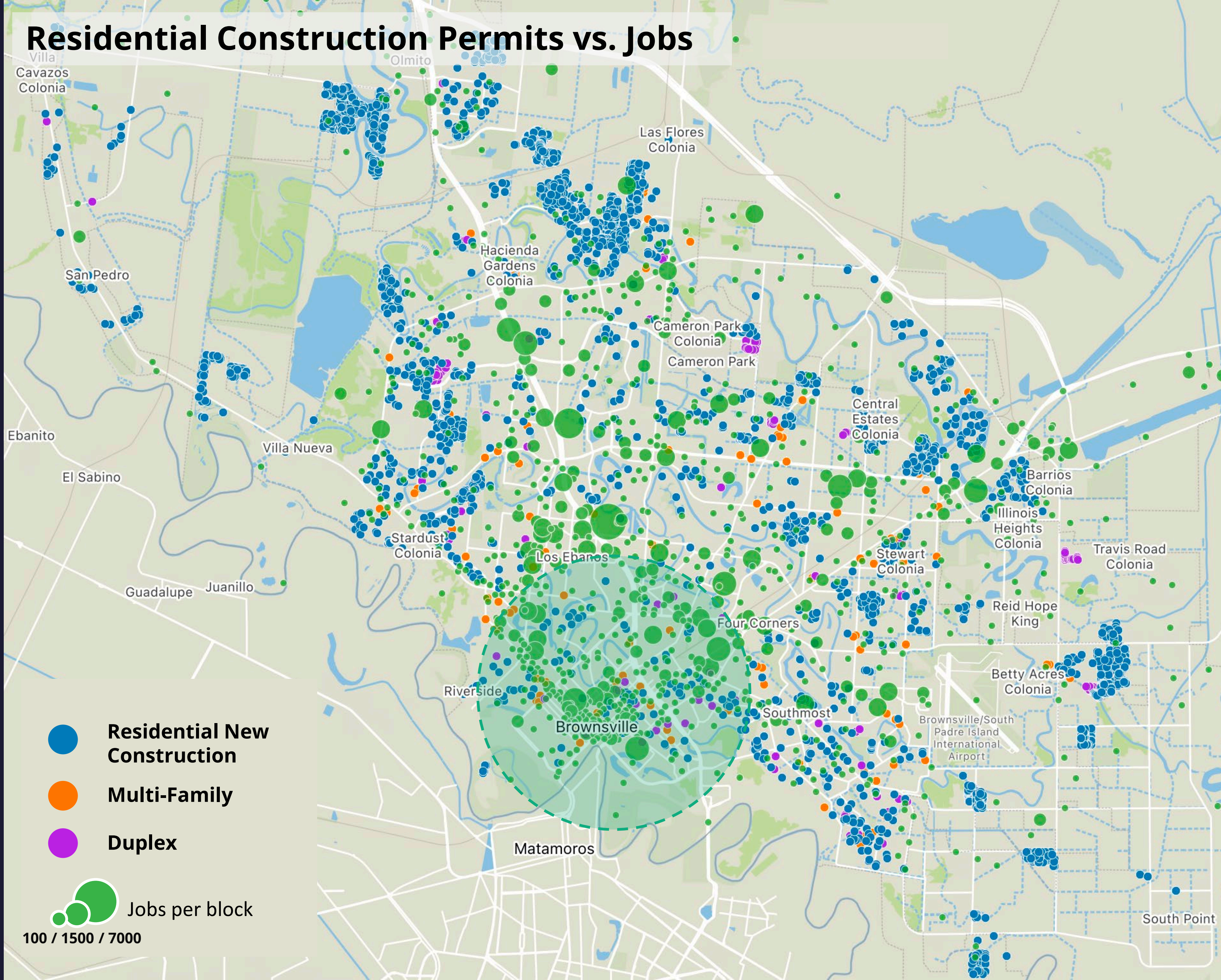


Note: Represents platted, vacant lots that are zoned residential or overlap with a residential zone. Includes lots that are privately owned and owned by the City of Brownsville.

Parcel data as of May 2026.

There is a mismatch between where new homes are being built and where jobs are located.

Though having the highest job density across the city, Downtown Brownsville and the broader urban core are not seeing the same levels of housing investment even with the proximity to jobs.



City of Brownsville and Cameron County building permit records, 2020–2026; LEHD Origin-Destination Employment Statistics (LODES) 2024, jobs by census block. Bubble size = total jobs per block.

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Lower median rents in the urban core and southern neighborhoods will make new development less feasible.

Driving investment to the downtown core and surrounding neighborhoods will likely require public subsidy or creative financing tools to support future housing investment and rehabilitation.

ACS 2024 5-year estimates. Median gross rent, by census tract. Gross rent includes contract rent plus utilities.

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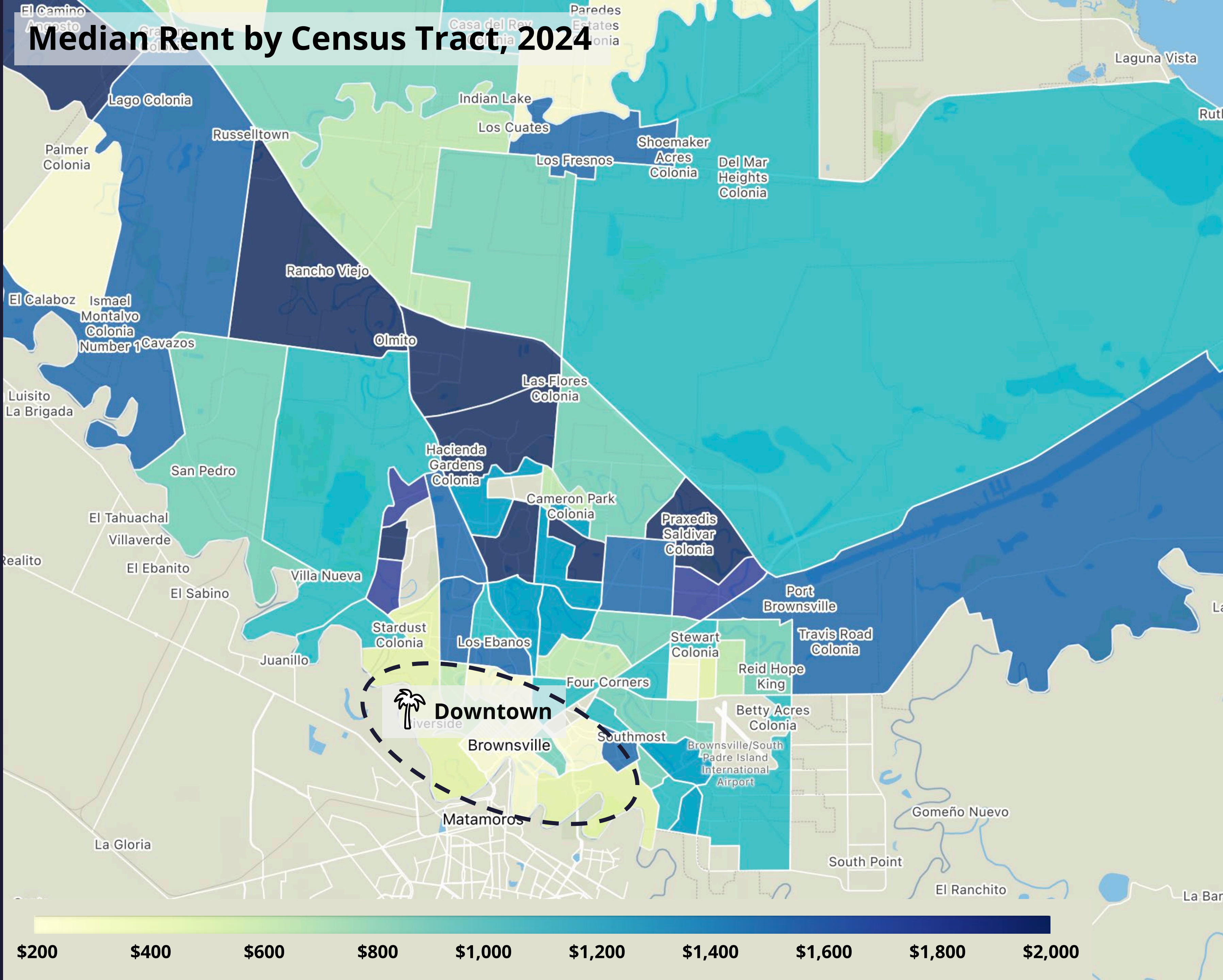
Median Rent by Census Tract, 2024



Looking ahead

The City has the opportunity to prioritize housing investment and other infill development in the city’s historic core that will ultimately support the economic health and vibrancy of these neighborhoods.

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4. Glossary of Terms

Glossary of Terms

Area Median Income (AMI)
The midpoint in the distribution of household incomes within a geographic region. HUD publishes annual AMI levels, adjusted for family size, that are used to determine applicants' eligibility for federally and locally funded housing programs.

Cost Burden
A household is considered cost burdened when 30% or more of household income is spent on gross housing costs (renters or homeowners).

Severe Cost Burden
A household is considered severely cost burdened when 50% or more of household income is spent on housing.

Deed-Restricted Units
Also called subsidized or covenanted units. These homes typically receive government subsidy and have a covenant that restricts rent growth.

Tenure
The financial arrangement and ownership structure under which someone has the right to live in a home. Typical forms include renter-occupancy and owner-occupancy.

Housing Typology
Based on the number of units in a structure. Includes single family housing (detached and attached single units) and multifamily housing (residential buildings with more than two units).

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Glossary of Terms

Multifamily Housing
A residential building consisting of more than two housing units.

Naturally Occurring Affordable Housing (NOAH)
Housing priced by market forces at rates that are affordable to low-income households (housing cost ≤ 30% of income). NOAH often makes up a significant portion of a jurisdiction's affordable housing stock alongside publicly subsidized housing.

Single Family Housing
A residential building typology, detached or attached, that contains only one housing unit.

Brownsville Housing Plan

HOUSING NEEDS ASSESSMENT - DRAFT

August 2026