

Policy briefings:

CENTRAL TEXAS FAIR HOUSING ASSESSMENT



Heidi Aggeler, *Consultant*
Root Policy Research
heidi@rootpolicy.com

TODAY'S AGENDA

- ▶ Background on the Central Texas Analysis of Impediments to Fair Housing Choice (AI)
- ▶ Findings and Recommendations
- ▶ Q&A and Discussion

AI BACKGROUND

WHAT IS AN AI?

AI = Analysis of Impediments to Fair Housing Choice

The AI is done to partially fulfill an obligation to “Affirmatively Further Fair Housing Choice” or AFFH.

The AI is required of states, counties, cities, and public housing authorities that receive federal housing and community development funding.

HUD encourages regional collaboration on these studies, recognizing that housing challenges do not end at jurisdictional borders—and that regional partnerships are key to addressing housing needs and sustaining economic growth.

The overall goal of the Regional AI approach is to help communities analyze challenges to fair housing choice and establish goals and priorities to address fair housing barriers. A secondary goal is to help communities move toward an economic opportunity philosophy when making planning and housing policy decisions.

CENTRAL TEXAS REGIONAL AI

Collaboration among:

City of Austin, Pflugerville, Round Rock, Travis County, Williamson County, Housing Authority of the City of Austin, Georgetown Housing Authority, Round Rock Housing Authority, Taylor Housing Authority, Housing Authority of Travis County

For more information:

centraltexasfairhousing.org



Timeline:

- April 2018** ● Fair Housing Summit and Regional AI Kick off
- April-July 2018** ● Demographic, Segregation/ Integration & Housing Analysis
- June-August 2018** ● Disability and Access Analysis
- June-August 2018** ● Access to Opportunity Analysis
- July-August 2018** ● Private and Public Sector Barriers Analysis
- August-October 2018** ● Identification of Barriers and Development of Fair Housing Goals
- March-April 2019** ● Draft AI available for Public Comment
- Spring 2019** ● Finalization of AI and Submittal to HUD

COMMUNITY ENGAGEMENT

COMMUNITY ENGAGEMENT PLAN

- ▶ **A resident survey on housing needs and barriers to housing choice. Online and in paper copy in 6 languages (Arabic, Chinese, English, Korean, Spanish, Vietnamese)**
- ▶ **Focus groups with stakeholders**
- ▶ **Focus groups with residents**
- ▶ **Community meetings**
- ▶ **Policymaker briefings**
- ▶ **“Pop up” engagement** to reach community members where they are (e.g., festivals, through houses of worship, at community events)
- ▶ **Public hearings during public comment period (30 days for jurisdictions and 45 days for public housing authorities; currently in process)**



COMMUNITY ENGAGEMENT PLAN

2018

CENTRAL TEXAS ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

CITY OF AUSTIN | CITY OF ROUND ROCK | CITY OF PFLUGERVILLE | TRAVIS COUNTY | WILLIAMSON COUNTY | AUSTIN HOUSING AUTHORITY
GEORGETOWN HOUSING AUTHORITY | ROUND ROCK HOUSING AUTHORITY | TAYLOR HOUSING AUTHORITY | HOUSING AUTHORITY OF
TRAVIS COUNTY

COMMUNITY ENGAGEMENT BY THE NUMBERS

X,XXX
total participants

COMMUNITY MEETINGS

XXX participants

RESIDENT FOCUS GROUPS

136 participants

RESIDENT SURVEY

5,549 participants

POP UPS

215 participants

WHO PARTICIPATED IN THE SURVEY?



1,434

had children
under 18 in the
household



915

had a household
member with a
disability



400

had a household
income of
\$25,000 or less



343

had large
households (5 or
more members)



195

had publicly
supported
housing

58

were residents with
Limited English Proficiency

PLACE OF RESIDENCE



RACE/ETHNICITY



HOUSING SITUATION



PRIMARY FINDINGS

FINDINGS TO DATE

Barrier: City and county capacity for addressing fair housing challenges is limited.

Contributing factor: The growing housing crisis throughout the region is taxing city, county, and housing authority staff, as they work to implement new programs and policy changes to address housing needs. Implementing the type of ambitious plan that is needed will require additional capacity.

FINDINGS TO DATE

Barrier: The harm caused by segregation is manifested in disproportionate housing needs and differences in economic opportunity.

Contributing factors: Past actions that denied housing opportunities and perpetuated segregation have long limited opportunities for many members of protected classes. This continues to be evident in differences in poverty rates, homeownership, and access to housing throughout the region.

Racial/Ethnic Dissimilarity Index, 2016

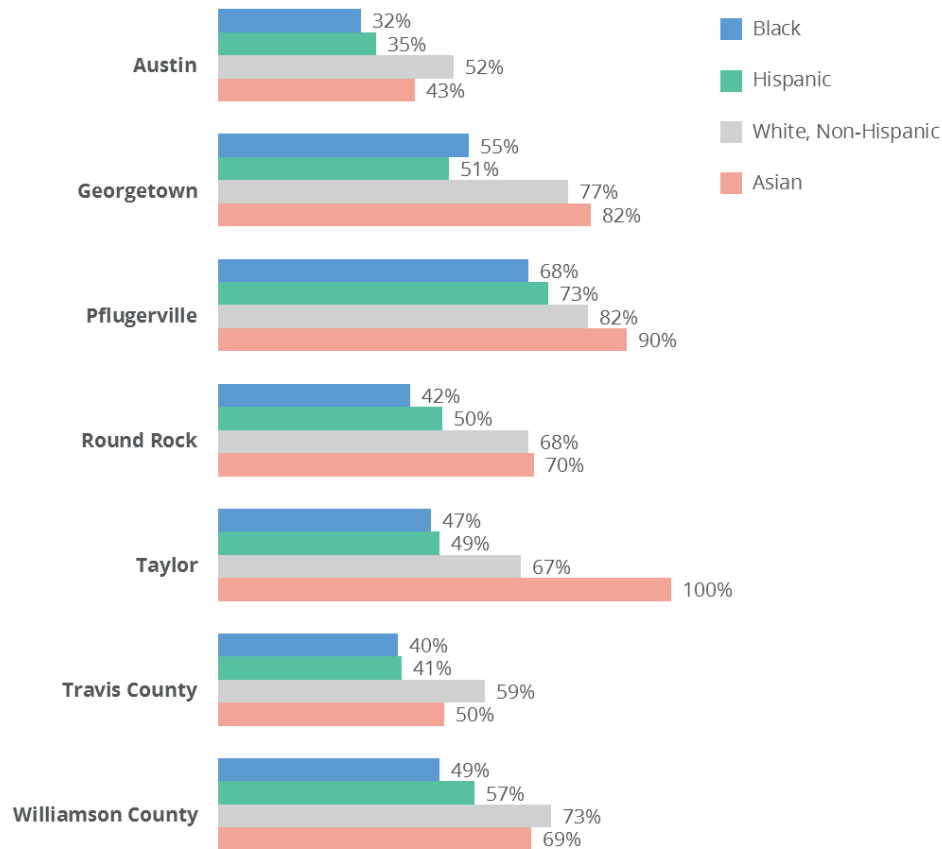
	REGION	Austin	Georgetown	Pflugerville	Round Rock	Taylor	Travis County	Williamson County
Non-White/White	35.75	39.05	32.64	19.98	20.65	21.13	40.34	24.21
Black/White	49.54	54.07	45.27	16.15	32.89	27.52	55.00	40.59
Hispanic/White	41.63	46.82	35.30	23.45	26.41	21.91	47.06	27.72
Asian or Pacific Islander/White	41.56	36.17	56.70	35.11	26.01	41.06	36.97	42.26

Note: Shaded areas indicate Moderately High and High levels of segregation.

Source: Root Policy Research.

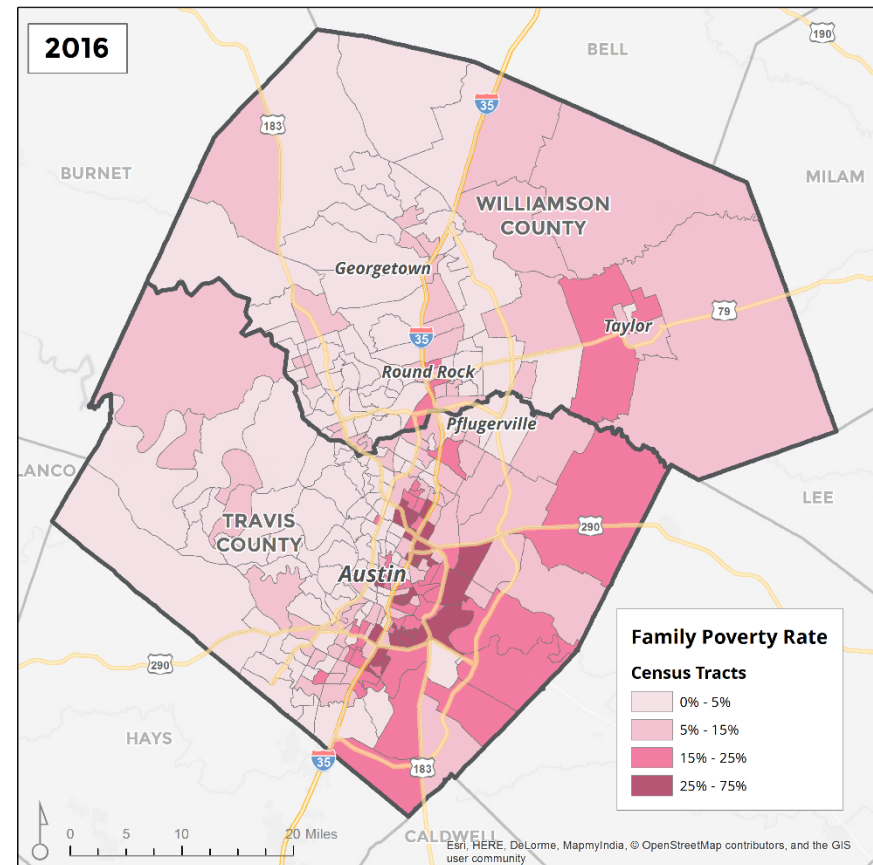
FINDINGS TO DATE

Homeownership by Race and Ethnicity, Regional Partners, 2016



Source: American Community Survey, 2012-2016.

Percent Poverty by Census Tract, 2016



Source: American Community Survey, 2012-2016.

FINDINGS TO DATE

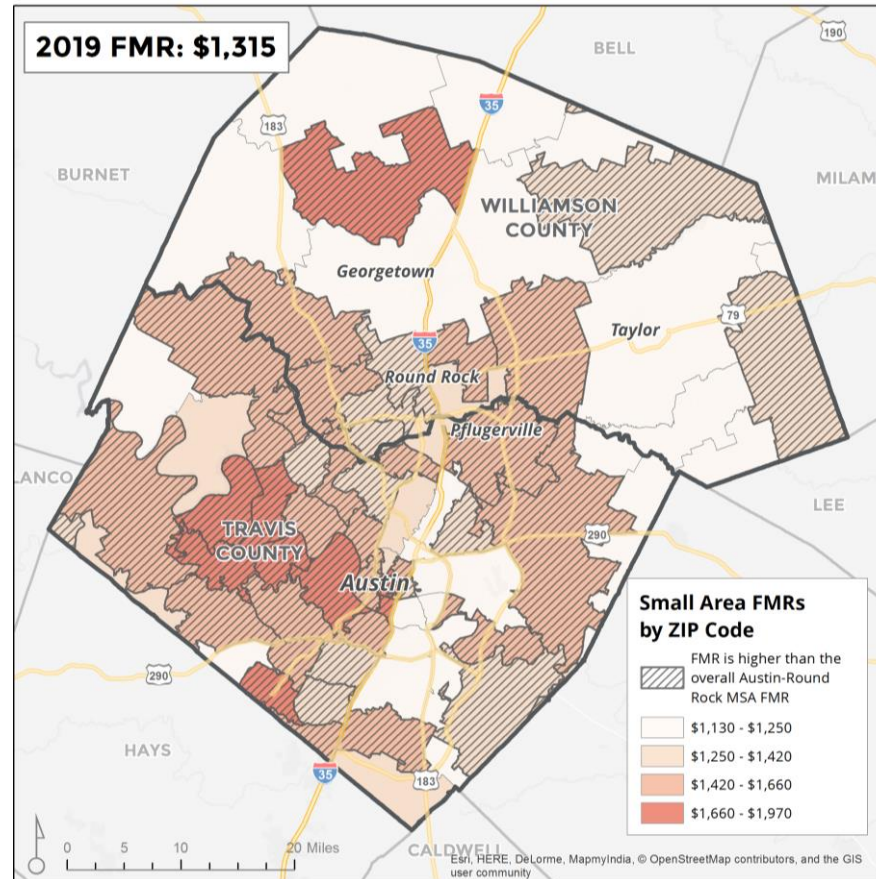
Barrier: Affordable rental options in the region are increasingly limited to southeast Austin, Taylor, Georgetown, and parts of rural Williamson County.

Contributing factors:

- 1) Growth in the region—particularly demand for rental housing—has increasingly limited the areas where low income households can live affordably. This perpetuates the limited economic opportunity that began with segregation.
- 2) For Housing Choice Voucher holders, state law that prohibits cities and counties from including Source of Income as a protected class.

FINDINGS TO DATE

Small Area FMRs for the Austin-Round Rock MSA, 2019



Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is \$1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

FINDINGS TO DATE

Barrier: Stricter rental policies further limit options.

Contributing factors and disproportionate impacts:

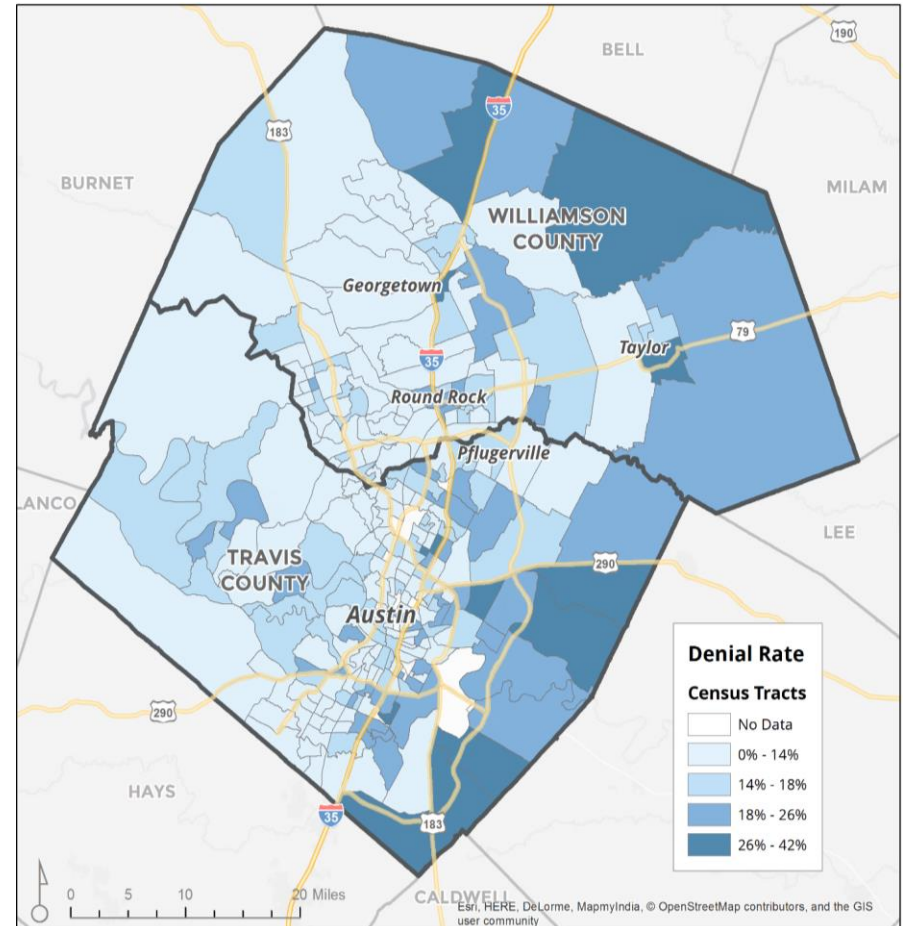
- 1) “3x income requirements” for rental units have a discriminatory effect on persons with disabilities whose income is primarily Social Security and Disability Insurance (SSDI), as well as renters who receive income from “unearned” sources such as child support.
- 2) Onerous criminal look back periods that do not take into account severity of a crime or time period in which it was committed disproportionately impact persons of color and persons in recovery.
- 3) State law that prohibits cities and counties from including Source of Income as a protected class prevents units of local government from allowing renters to claim legal unearned income as eligible for the 3x income threshold.

FINDINGS TO DATE

Barrier: Disparities in the ability to access homeownership exist.

Contributing factors: Past actions that have limited economic opportunity for certain residents, as well as reluctance to lend in lower income neighborhoods, which are often neighborhoods with people of color, have contributed to differences in the ability to secure a mortgage loan.

Percent Mortgage Loan Denials, 2017



Source: American Community Survey, 2012-2016.

FINDINGS TO DATE

Barrier: State regulations and zoning and land use limit housing choice.

Contributing factors: State regulations prohibit or limit the power of local governments to implement zoning (counties) and inclusionary zoning (cities and counties) that could increase the supply of affordable housing.

Some local units of government have vague regulations regarding treatment of group homes and do not allow a wide variety of densities to support affordable housing options.

FINDINGS TO DATE

Barrier: Educational Inequities persist in the region. African American children are significantly overrepresented in failing high schools, and Hispanic children have largest disparities in school quality across K-12 schools.

Contributing factors: School district boundaries that are neighborhood-driven and do not truly accommodate open choice drive up housing prices in quality school neighborhoods.

FINDINGS TO DATE

Barrier: Public transportation access has not kept up with growth.

Contributing factors: In addition to lack of affordable housing, lack of public transportation was the most common barrier to economic opportunity mentioned by residents.

Lack of resources in outlying areas to address demand for better transportation is a contributing factor, as is the decline in affordable options in areas of the region where jobs are clustered.

RECOMMENDED ACTIONS

RECOMMENDED ACTIONS

1) Recommendations are both regional and local

2) Recommendations focus on:

Actions that focus on increasing homeownership among under-represented resident groups

Actions that focus on expanding affordable rental opportunities

Actions that focus on a range of equity areas

DRAFT REGIONAL AND LOCAL ACTION ITEMS

REGIONAL ACCOUNTABILITY TO IMPLEMENT FAIR HOUSING GOALS

Establish a Central Texas Regional Fair Housing Working Group made up of staff from each of the 10 entities to collaborate and coordinate on regional fair housing goals and affordable housing interests.

ACTIONS THAT FOCUS ON INCREASING HOMEOWNERSHIP

INCREASE HOMEOWNERSHIP OPPORTUNITIES

Create a regional resource network for downpayment assistance programs that are affirmatively marketed to under-represented homeowners.

CONFIRM THAT ACCESSIBILITY AND WEATHERIZATION IMPROVEMENTS DO NOT INCREASE PROPERTY TAX VALUATIONS

MARKET PROPERTY TAX EXEMPTIONS/ DEFERRALS TO SENIORS and PERSONS WITH DISABILITIES

ACTIONS THAT FOCUS ON EXPANDING AFFORDABLE RENTAL OPPORTUNITIES

INCENTIVIZE LANDLORDS TO RENT TO PEOPLE WITH DISABILITIES AND WHO PARTICIPATE IN THE HOUSING CHOICE VOUCHER/SECTION 8 PROGRAM

Create a regional multifamily rehabilitation and accessibility improvement program to provide an incentive for landlords to rent to persons with disabilities, refugees and others with similar limited rental histories or unearned sources of income, voucher holders, and/or residents with criminal history.

REQUIRE/INCENTIVIZE REASONABLE POLICIES FOR TENANT CRIMINAL HISTORY AND LEGAL UNEARNED INCOME

Require developers who benefit from public funding and development incentives to adopt reasonable policies on tenant criminal history and accept legal unearned income (social security, disability benefits) in consideration of the ability to pay rent.

ACTIONS THAT FOCUS ON EXPANDING AFFORDABLE RENTAL OPPORTUNITIES (CONTINUED)

FUND TENANT FAIR HOUSING EDUCATION

Build renters' rights knowledge, with a focus on reaching vulnerable residents including persons with disabilities and refugees.

MARKET AFFORDABLE HOUSING OPPORTUNITIES TO MEMBERS OF PROTECTED CLASSES

Establish a replicable affirmative marketing program and guiding principles for developers of rental housing, leasing agents and property managers, homebuilders, and real estate agents.

RAISE AWARENESS AT THE STATE LEVEL OF THE NEGATIVE IMPACTS OF 3X RENT INCOME REQUIREMENTS ON PEOPLE WHO RELY ON SOCIAL SECURITY OR DISABILITY INCOME

ACTIONS THAT FOCUS ON A RANGE OF EQUITY AREAS

IMPROVE LIVING CONDITIONS FOR LOW INCOME RESIDENTS

Improve living conditions for low income populations, among which members of protected classes are heavily represented.

INVEST IN NEIGHBORHOODS OF POVERTY AND EXPAND AFFORDABLE HOUSING

Balance the revitalization of concentrated areas of poverty with the expansion of affordable housing opportunities elsewhere.

CONNECT LOW INCOME RESIDENTS TO JOB OPPORTUNITIES

Improve connections between low income populations and employment opportunities.

ACTIONS THAT FOCUS ON A RANGE OF EQUITY AREAS (CONTINUED)

INVEST IN JOBS AND SUPPORTIVE SERVICES IN AFFORDABLE SUBURBAN AREAS

Nurture and drive job growth, commercial and retail development, and supportive services to quickly developing micro-economies in more affordable suburban areas. Engage employers in discussions about affordable housing needs to build the potential for public-private partnerships.

FURTHER A REGIONAL TRANSPORTATION VISION AND AFFIRM THAT “ACCESSIBLE” TRANSPORTATION IS MORE THAN ADA COMPLIANT BUSES AND STOPS

MAKE RECOMMENDED ZONING CODE UPDATES

ACTIONS THAT FOCUS ON A RANGE OF EQUITY AREAS (CONTINUED)

SET A GOAL FOR DEVELOPING A RANGE OF AFFORDABLE HOUSING UNITS

Building upon Austin's Strategic Housing Blueprint, commit to increasing the supply of a diversity of housing types, including missing middle housing, throughout the region.

FOSTER A CULTURE OF INCLUSION FOR RESIDENTS WITH DISABILITIES

(AUSTIN) IMPLEMENT ACTIONS TO ADDRESS DISPLACEMENT RISKS

Q&A, DISCUSSION