



MEMORANDUM

TO: Mayor and City Council

FROM: Rosie Truelove, Director
Housing and Planning Department

DATE: October 7, 2020

SUBJECT: Response to City Council Resolution No. 20180426-032 Regarding an Educational Campaign about Predatory House Flipping (*Austin Is My Home*)

The purpose of this memo is to provide a final response to City Council Resolution [20180426-032](#) that directed the City Manager to develop a public outreach and education campaign about predatory house flipping practices and the potential risks of participating in such transactions.

Staff have created a comprehensive and integrative marketing campaign that seeks to serve Austinites who have been and currently are targets of predatory house flipping practices or are otherwise unaware of support programs that can keep Austin residents in their homes.

The response to this resolution has been multi-phased beginning in 2018 culminating to the final outreach campaign in August 2020.

Phase 1: Fall 2018: Pre-Launch Stakeholder Engagement. Neighborhood Housing and Community Development (NHCD) staff held meetings with stakeholders to identify the type of information that should be included in a campaign to educate vulnerable populations at risk of being targeted by house flippers to make the best financial decisions for their families. Homeowners end up selling because they may not be able to afford to keep their homes due to increasing maintenance costs and/or property values and associated property tax assessments.

Phase 2: Summer 2019: Initial [Austin Is My Home](#) Webpage Created. This educational and referral-based webpage was created to house information helpful to homeowners who are approached by house flippers or are unable to afford to stay in their homes. Information included referenced city and county programs to help residents afford to stay in their homes such as Travis County Tax Assessor/Collector's Office's installment or tax deferral plans for low-income households.

Phase 3: Spring 2020: [Austin Is My Home](#) Educational Flyer Distribution. In spring of 2020, approximately 1,500 educational flyers were distributed by Meals on Wheels to their clients. The information contained

in the flyer included ways homeowners may recognize predatory behavior and explore potential options and referred recipients to the *Austin Is My Home* webpage for further guidance and program services.

Phase 4: Summer 2020: Integrative Affirmative Marketing Campaign. The final phase of the resolution response is built upon the evolution of the initial stakeholder engagement, the new content on the [Austin Is My Home](#) webpage will be updated in September 2020, the educational flyer distribution, and culminates with an integrative affirmative marketing campaign. This campaign is also known as *Austin Is My Home* and has been informed by quantitative and qualitative metrics to create a focused customer-driven campaign. The strategy centers around homeowners and focuses on multi-faceted delivery of easy-to-understand solutions, including NHCD's Home Repair programs. All campaign touchpoints will have the same look and feel to increase credibility and recognition and has been presented and vetted by the City of Austin's Equity Office as well as several community organizations.

Starting in September 2020, the *Austin Is My Home* campaign (funded with \$25,000) will include:

Updating the *Austin Is My Home* Resource Page to reflect current user experience best practices such as appropriate reading level, translated material and user-focused guidance. Topics include how to recognize predatory behavior, tax relief tools and repair programs to relieve cost burdens associated with home ownership.

Press Releases & Newsletter Distribution

Marketing Kit Distribution: Kit will include flyers, Public Service Announcement scripts, and social content provided to key community partners

Paid Advertising: Creates cohesive visibility through strategic locations for outdoor signage, flyers, radio

Community Partnerships: Connections with community groups will provide direct outreach and leveraged marketing efforts (Austin Area Urban League, Community Advancement Network, East Austin Conservancy, UT Community Housing Hub, and more.)

Creating Accessibility: Information will be translated into top 5 Austin languages (English, Spanish, Chinese, Hindi, Vietnamese)

Creative Content: Short videos will deliver digestible information on topics such as *What Are Tax Exemptions?*, *Tax Exemption Types*, and *COA Home Repair Programs*

Direct Outreach Partnerships: With the help of City Departments, organizations and non-profits, bi-monthly online classes will be provided to ensure a broad audience, data capture and builds clientele for additional needed services/programs

Home Repair Programs Marketing: Integrating marketing efforts with the *Architecture Barrier Removal* program and *Minor Home Repair* program will increase program participation and result in more Austinites remaining in their homes.

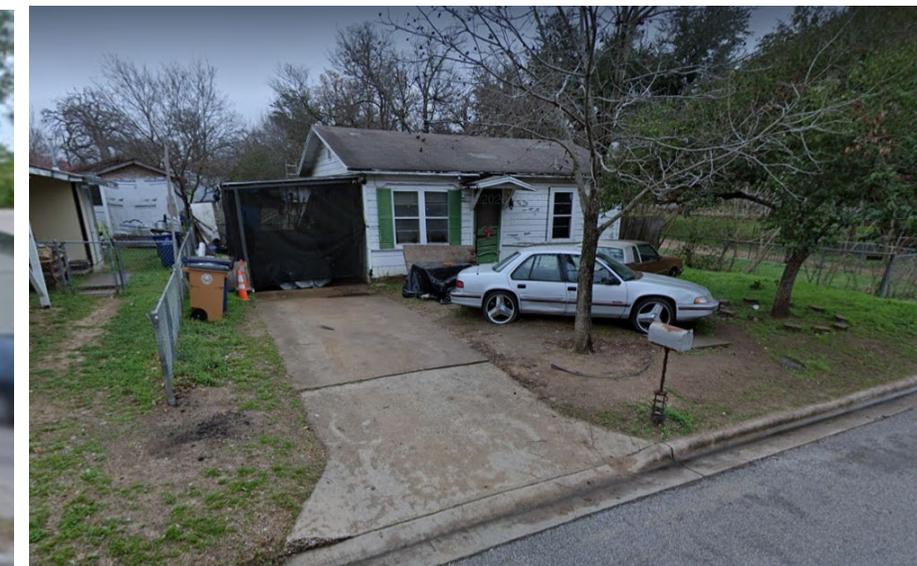
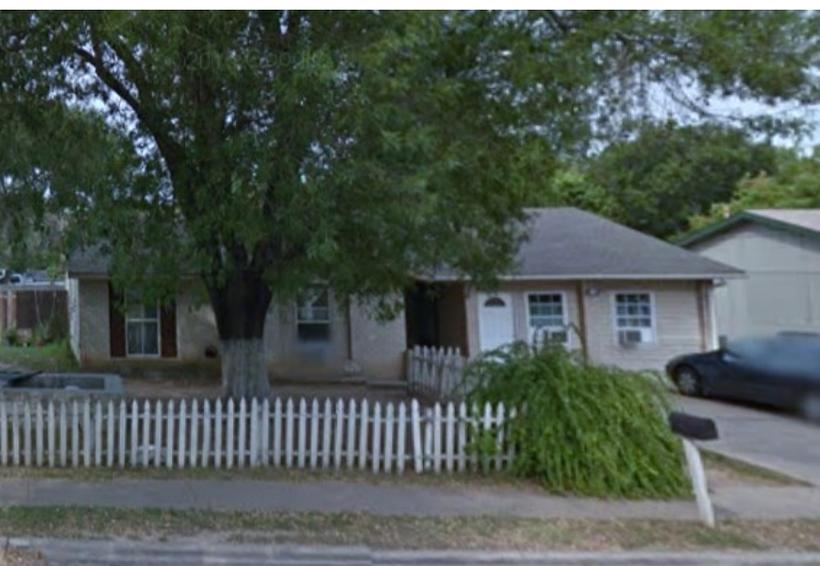
Should you have questions, please feel free to contact me at (512) 974-3064 or rosie.truelove@austintexas.gov.

cc: Spencer Cronk, Austin City Manager
J. Rodney Gonzales, Assistant City Manager

Attachment



AUSTIN IS MY HOME

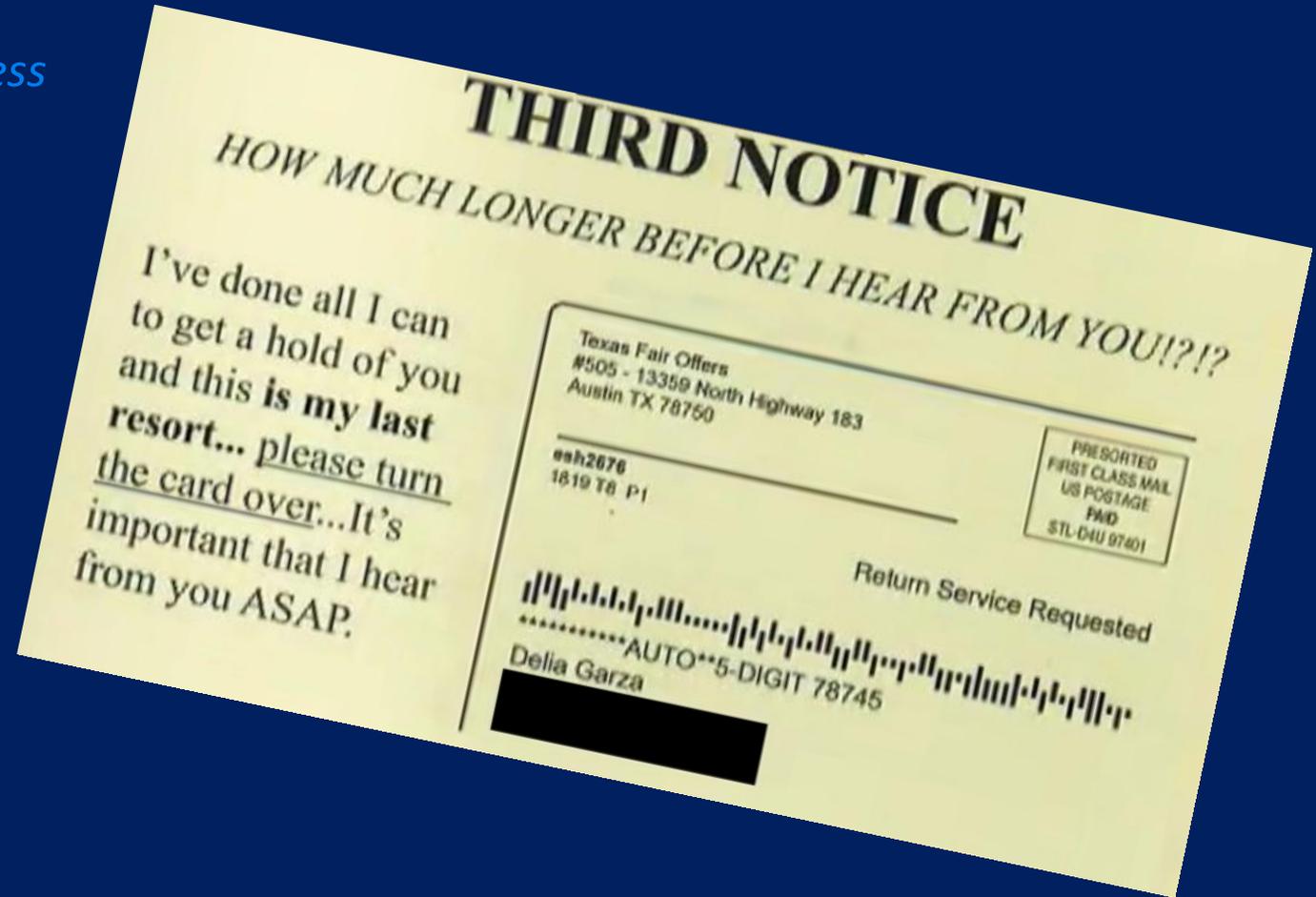


Overview

At a fundamental level, marketing is the process of understanding our customers, and building and maintaining relationships with them.

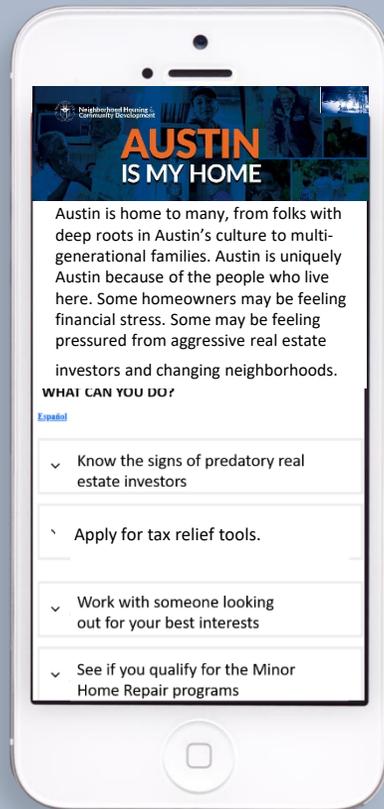
An empowerment/education campaign to help “...families that are being preyed upon to sell their homes.”

AUSTIN IS MY HOME is an integrative affirmative marketing campaign that is informed by quantitative & qualitative metrics to create a focused customer-driven campaign.



AUSTIN IS MY HOME | Cohesive Content

Easy-to-understand, centered around homeowners & focused on solutions. The campaign will include direct solutions, of which the Home Repair programs are an important component. All touchpoints will have the same look & feel as a means to increase recognition and credibility



AUSTIN IS MY HOME

Austin is home to many, from folks with deep roots in Austin's culture to multi-generational families. Austin is uniquely Austin because of the people who live here. Some homeowners may be feeling financial stress. Some may be feeling pressured from aggressive real estate investors and changing neighborhoods. What can they do? This is a short list of some of the tools, resources, and organizations that may help.

- Work with someone looking out for your best interests.**
 - Austin has three certified agencies that provide housing counseling & help answer questions:
 - Austin Habitat for Humanity**
austinhabitat.org 512.472.6788
 - Business and Community Lenders of Texas**
bcloftexas.org 512.912.9884
 - Frameworks Community Development Corporation**
frameworkscdc.org 512.385.1500
- Know the signs of predatory investors**
 - Random offers to buy your house.** These can come in many forms from "handwritten" notes and phone calls offering to buy your house to misleading mailers like the one here.
 - Signs at intersections and on utility poles saying "WE BUY HOUSES."** These signs aren't legal.
 - High-pressure tactics.** If they require you to pay a "processing" or "administrative fees" without a written offer, it's a bad deal. If they want you to sign a contract promising to sell your house to them, but they don't give you "earnest money," it's a bad deal. If they don't want you to have a third-party review the paperwork, it's a bad deal.
- Apply for tax relief tools.**
 - Homestead Exemption** is provided by Texas law for owner-occupied residential properties, and lowers the taxable amount of your home.
 - Some additional tax relief tools are: Over 65, Disability, Disabled Veterans. Go to tax-office.traviscountytx.gov/properties/taxes/itax-breaks to learn more.
 - There is no fee to apply and you do not have to hire anyone to file for you. More information is available through the **Travis Central Appraisal District** website traviscad.org/form-finder and 512.834-9138.
- Apply for home repair programs**
 - The City of Austin has several home repair programs for income-eligible Austinites. These programs serve to make houses safe, healthy, and accessible. They also may help folks stay in their homes.
 - Neighborhood Housing & Community Development staff are happy to answer your questions. Visit AustinTexas.gov/AustinIsMyHome, call 512.974.3100, 311 or email NHCD@AustinTexas.gov.
- Share this info with your neighbors!**
 - You, your neighbors, and your neighborhood are all part of what makes Austin uniquely Austin.

CITY OF AUSTIN Neighborhood Housing and Community Development AustinTexas.gov/Housing

ARCHITECTURAL BARRIER REMOVAL

Helping to make homes accessible for disabled & senior Austinites
Architectural barriers are physical elements of a home that make it difficult to easily enter, leave or move around your home. Eligible homeowners and renters can receive up to \$15,000 for improvements. Some services may include:

- REPLACING STAIRS WITH RAMPS**
Stairs are a hazard for many, not just those in wheelchairs but for anyone with limited mobility. A ramp into your home let's you come and go as you like.
- REMOVING BATHROOM BARRIERS**
Bathrooms can present many obstacles. The tub can be challenging if it has tall sides that create a tricky physical barrier to entry. Modifications like grab bars, lowering sinks and step-in tubs allow for more independence & safety.
- WIDEN DOORWAYS & UPGRADE DOORKNOBS**
Most doorways are too narrow for a wheelchair to go through, so widening doorways is a recommended home modification. Some styles of doorknobs are hard to use for those who have a hard time gripping. Replacing doorknobs with push/pull bars, or press lever handles, will increase your home's accessibility.

These are just some of the free upgrades that may help you get around your home safely. Staff from the Neighborhood Housing & Community Development program work with eligible Austinites to determine what modifications are needed.

For more information about this & other programs that may help call 512.974.3100 or visit AustinTexas.gov/AustinIsMyHome

CITY OF AUSTIN Neighborhood Housing and Community Development AustinTexas.gov/Housing

MINOR HOME REPAIR GRANTS

Helping Austinites make their homes safe
Austinites whose homes present health or safety hazards may need financial help. This program helps eligible homeowners to make critical and necessary repairs.

A MINOR HOME REPAIR GRANT IS UP TO \$5,000 PER HOME
The grant is to help fix dangerous conditions, such as leaking gas pipes, faulty electric, decaying roofs, and collapsing floors. These are just some example repairs that may be necessary to make a home safe. Austin nonprofits administer the grants and repairs. Upon completion, City staff will verify the repairs. Eligible homeowners do not need to pay for any of the grant-approved repairs.

WHO IS ELIGIBLE?

- Applicants must live in a single-family detached within Austin's full purpose city limits.
- Austinites must have a gross annual income at/below 80% Median Family Income (MFI).
The table below shows the income limits by number of persons living in the home.

2020 Income Limits						
Number of people living in household	1 person	2 people	3 people	4 people	5 people	6 people
Annual Income at 80% MFI or less	\$54,700	\$62,500	\$70,300	\$78,100	\$84,350	\$90,600

For example: a 4-person household would need to make an annual income of \$78,100 or less to qualify income-wise.

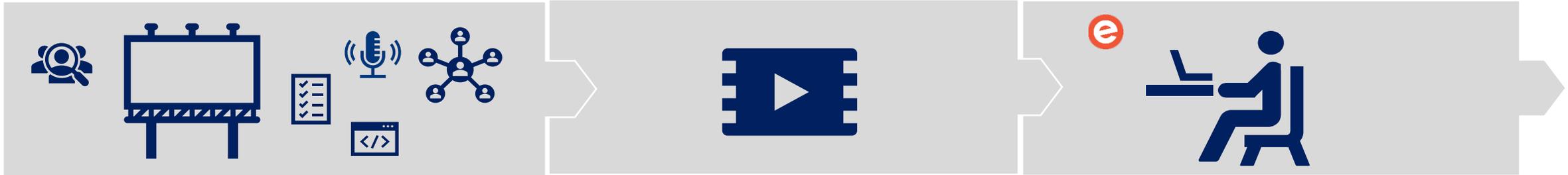
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Mock-ups of four touchpoints., showing the overall umbrella program, and how some of the home repair programs will be incorporated as a solution.

Campaign Overview

Target rapidly gentrifying areas with accessible content available on multiple platforms and channels



- Press
- Marketing kit (flyers, PSA script, social content)
- Paid advertising (Outdoor signage, flyers, ppc, radio)
- Partnering with community groups to market , outreach & counsel people most in need.

Translations of materials in top 5 Austin languages (English, Spanish, Chinese, Hindi, Vietnamese)

ATXN/Citiview short videos:

Easy-to-digest short videos about the problem, and solutions.

- What are tax exemptions?
- Different types of exemptions.
- COA Home Repair Programs

Online classes: Partner with other departments, organizations and nonprofits to provide bi-monthly online classes. Same topics as videos, more detail + Q&A.

Eventbrite posting creates a bigger audience, and enables data capture so that we can connect people to more programs.



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Apply for tax relief tools.

» **Home Head Exemption** is provided by Texas law for owner-occupied residential properties, and lowers the taxable amount of your home.

» Some additional tax relief tools are: Over 65, Disability, Disabled Veterans. Go to tax-office.traviscountytexas.gov/properties/taxes/tax-breaks to learn more.

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WHO IS ELIGIBLE?

- » Austin home owners & renters living within Austin's full purpose city limits. Renters must have landlord approval before applying.
- » Austinites must be at least 62 years old ~OR~ verified by a doctor to be severely disabled per Americans with Disabilities Act guidelines
- » Austinites must have a gross annual income at/below 80% Median Family Income (MFI). The table below shows the income limits by number of persons living in the home.

2020 Income Limits

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