

## SECTION III.

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### DISPROPORTIONATE HOUSING NEEDS

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# Disproportionate Housing Needs

The primary purpose of a disproportionate housing needs analysis is to identify how access to the housing market differs for members of protected classes—and to determine if such differences are related to discriminatory actions or effects.

Section II., Demographic Patterns, introduced the historical factors that denied many people of color in the Central Texas region equal housing choice and limited their access to economic opportunity. This section furthers that discussion, focusing on the resulting inequities in housing choice today.

The section covers:

- The effect of rising costs on residents, including the rate of displacement;
- Where affordable housing is located and how this affects access to opportunity;
- How qualification criteria (credit history, criminal behavior, rental history/evictions) affect housing choice;
- Who has access to information about housing availability;
- Who benefits from housing programs, including publicly supported housing; and
- How well both public and private housing meet residents' needs, and where gaps continue to exist.

The section begins by defining housing needs and discussing how needs are identified and measured. It then presents an analysis of housing choice based on the indicators listed above. The section concludes with a discussion of how the jurisdictions and public housing authorities (PHAs) that are part of this study have worked to address overall housing needs. It concludes with a discussion of where additional solutions are needed to address disproportionate needs may be appropriate.

## Primary Findings

Housing access differs among jurisdictions in the Central Texas region, within jurisdictions, and among household groups. Where the differences appear to create negative outcomes for households, these are identified as disproportionate needs.

**In the Central Texas region, the most significant disproportionate housing needs are found in:**

- **Homeownership rates.** The homeownership gap between Black/African American and Non-Hispanic White households is around 20 percentage points or more in nearly all jurisdictions in the region. The gap in Non-Hispanic White and Hispanic households is slightly lower, but still significant in most jurisdictions.
- **Displacement.** 14 percent of households in the region report having been displaced in the past five years. Displacement varies somewhat by jurisdiction, with the lowest rates in Pflugerville (10% of residents displaced) and the highest in Austin and Williamson County (16 and 17%, respectively).

Displacement affects renters much more than owners, with 40 percent of regional displacement occurring due to rent increases that a resident could not afford. Displacement is somewhat unique in Georgetown and Pflugerville: 20 percent of those displaced in Georgetown were owners displaced due to property tax increases (the highest of any jurisdiction), and 24 percent of renters displaced in Pflugerville was due to the landlord selling a rental unit (also the highest of any jurisdiction).

- **Rising housing cost and stagnant incomes.** The changes in regional home values and rents have exceeded changes in median incomes for all households, meaning that households have lost their housing “purchasing power.”

Due to rising rents, voucher holders have fewer options for using their vouchers than five years ago. The only areas in the region where the local rent is lower than or equivalent to what HUD will pay are southeast Austin, Taylor, Georgetown, and parts of rural Williamson County.

- **Ability to access a mortgage loan.** Black/African, Hispanic, and other non-Asian minorities face greater challenges in accessing mortgage loans than Non-Hispanic White and Asian households. Disparities—particularly for Black and Hispanic—applicants are consistent across jurisdictions. Denial rates for home improvement loans are particularly high for minority applicants, which can effect housing condition, property values, and neighborhood quality.

**The most equity in housing choice exists in:**

- **Homeownership in Pflugerville.** Pflugerville has the smallest gap in ownership of any jurisdiction and the highest ownership rate across protected classes. The rate of black ownership is higher in Pflugerville *than the rate of Non-Hispanic White ownership* in the communities of Austin, Taylor, and Travis County.
- **Increasingly, in the suburbs.** In Pflugerville, Round Rock, Taylor, and Williamson County, the increase in African Americans incomes were the highest of any race and ethnicity and exceeded the percentage change in home values and rents (except for home values in Williamson County), meaning that African American households’

purchasing power increased in these communities. This is also true of Hispanic households in Taylor.

## Defining Disproportionate Needs

There is no formal definition or mechanism to measure housing needs, much less disproportionate needs. In housing market studies, housing needs are typically measured by:

- Cost burden—when a household pays more than 30 percent of their income in housing costs including basic utilities and property taxes; and Severe cost burden—when a household pays more than 50 percent of their income in housing costs. This is also an indicator of eviction or foreclosure, and homelessness;
- Homeownership rates and access to mortgage loans; and
- The cost of housing (rents, purchase prices), typically relative to household income.

Our focus on disproportionate needs furthers that analysis by:

- Identifying the *differences* in the above housing needs indicators for residents of various protected classes;
- Examining additional factors that affect choice and further economic opportunity including placement of housing and neighborhood access; qualification criteria; and information about housing choices;
- Analyzing whom the private market serves, if the market is addressing housing needs of protected classes differently needs, and if discrimination is at play; and
- Assessing the effectiveness of housing solutions—affordable housing, public housing programs and policies, mortgage loans, location of housing—on protected classes with disproportionate needs.

## Indicators of Disproportionate Needs

The housing needs tables that HUD developed for the Assessment of Fair Housing (AFH) template provide a good starting point for analyzing disproportionate housing needs. Following that framework, differences in cost burden and homeownership are discussed below, followed by differences in mortgage loan acquisition.

**Differences in cost burden.** Cost burden shows how well households can manage housing costs; severe cost burden (paying more than 50% of monthly gross income on a household rent or mortgage plus basic utilities) helps determine which households may be at-risk of losing their housing.

Figure III-1 compares the proportion of households experiencing severe cost burden, based on data from HUD's AFFH Table 10 and the Comprehensive Housing Affordability



Strategy (CHAS) data. The figure shows severe cost burden by race, ethnicity, and family status.

For every jurisdiction, African American households face the highest levels of severe cost burden, followed by Hispanic households. Between one in four and one in five African American households live with severe housing cost burden, and bear the related risks of eviction, foreclosure, and homelessness. Asian households—who typically have similar or better measures of housing access as Non-Hispanic White households—have slightly higher rates of severe cost burden in the region and in some jurisdictions.

**Figure III-1.**  
**Share of Households Experiencing Severe Cost Burden (HUD Table 10) by Household Characteristics**

	White, Non- Hispanic	Black, Non- Hispanic	Hispanic	Asian or Pacific Islander, Non- Hispanic	All Residents	Families with < 5 People	Families with > 5 People (Large)	Non-related and Single Households
Region	13%	24%	20%	17%	16%	11%	14%	23%
Austin	15%	25%	23%	20%	18%	13%	19%	23%
Georgetown	12%	17%	19%	12%	13%	9%	4%	23%
Pflugerville	8%	24%	14%	11%	12%	10%	13%	18%
Round Rock	9%	22%	13%	5%	11%	10%	7%	15%
Taylor	10%	24%	14%	0%	13%	11%	5%	22%
Travis County (full county)	14%	23%	22%	17%	18%	12%	17%	28%
Travis County (CDBG Service Areas only)	12%	21%	19%	16%	14%	11%	15%	21%
Williamson County (full county)	9%	18%	12%	4%	11%	8%	7%	21%
Williamson County (CDBG Service Areas only)	9%	20%	15%	6%	10%	8%	8%	18%

Note: Severe housing cost burden is defined as housing costs that are greater than 50 percent of income.

Source: HUD CHAS dataset. Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affn-data-documentation](http://www.hudexchange.info/resource/4848/affn-data-documentation)).

**Differences in homeownership.** For the majority of households in the U.S., owning a home is the single most important factor in wealth-building. Homeownership is also thought to have broader public benefits, which has justified decades of public subsidization. For nearly 100 years, the federal government has subsidized ownership through the mortgage interest tax deduction and the secondary mortgage market.<sup>1</sup>

Yet these incentives for ownership have been in place far longer than the existence of fair lending and fair housing protections, meaning that the benefits of federal subsidies for ownership have not been equally realized by all protected classes. This explains some of the reason for ownership disparities today, in addition to the now-illegal practices of redlining, steering, blockbusting, unfair lending, and discriminatory pricing.<sup>2</sup> As shown in the following figure, homeownership rates of Black and Hispanic households are far lower than the rates of Asian and Non-Hispanic White households.

The homeownership gap between Black and Non-Hispanic White households is around 20 percentage points in most jurisdictions; the exception is Round Rock and Williamson County, where the gap is larger, and Pflugerville, where it is smaller. Ownership rates by race and ethnicity are shown in Figure III-2.

Hispanic households have the same or better ownership rates than Black households, except in Pflugerville, Round Rock, and Williamson County, where Hispanic ownership is higher.

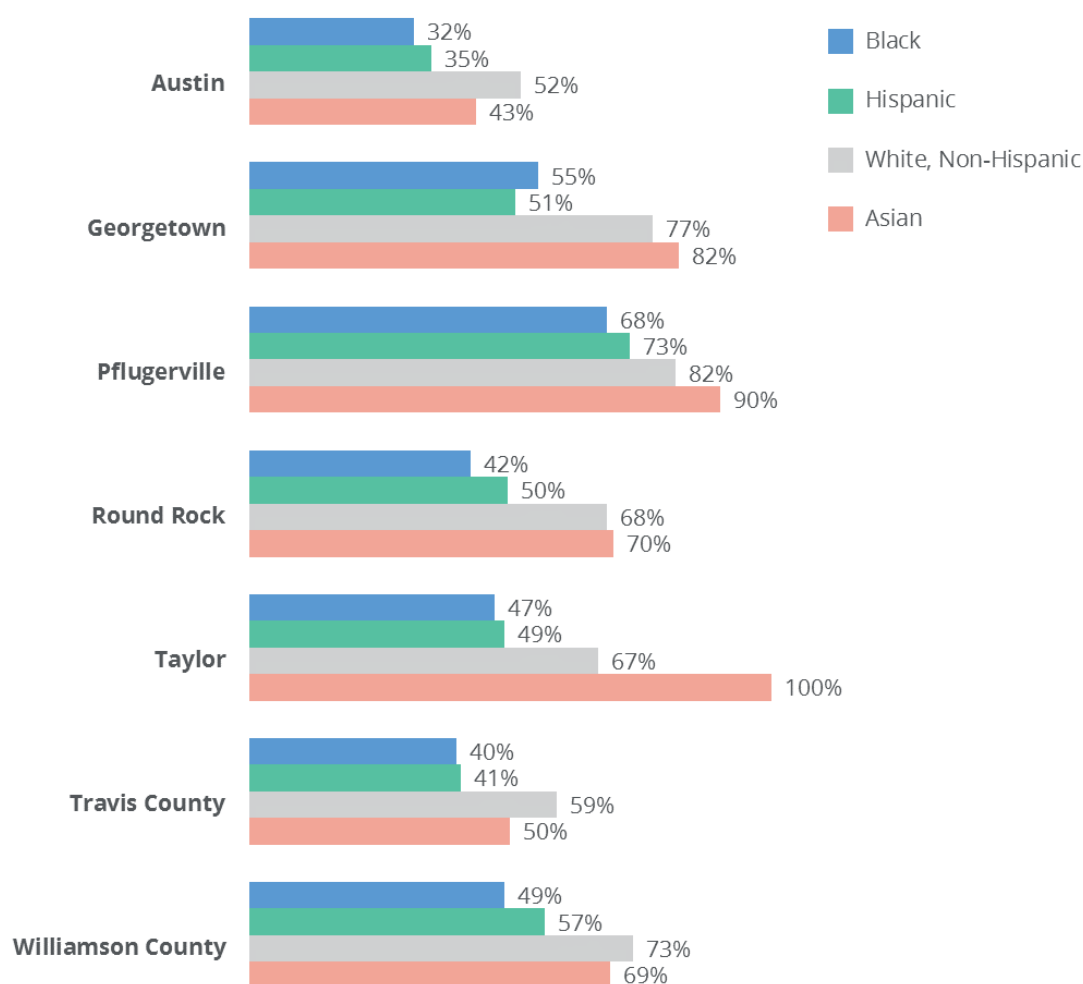
Pflugerville has the smallest gap in ownership of any jurisdiction and the highest ownership rate across protected classes. Notable is Black ownership in Pflugerville, which is higher than Non-Hispanic White ownership in Austin, Taylor, and Travis County.

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<sup>1</sup> Despite the many public and private interventions to expand ownership, the overall U.S. rate has been stubbornly stagnant. In 2015, 63.7 percent of households were owners, compared to 63.9 in 1990. Contrary to what many U.S. residents believe, the U.S. does not lead developed countries in homeownership. Instead, the U.S.' rate of ownership is similar to that of the United Kingdom (63.5%) and lower than Canada's (67.0%).

<sup>2</sup> "Steering" refers to the practice of showing home- and apartment-seekers homes only in neighborhoods with residents of similar races and ethnicities; it is now illegal for real estate agents to engage in steering. "Blockbusting," which is also illegal, refers to the practice of real estate agents and builders convincing homeowners to sell their homes below market because of the fear that minorities could be moving into the neighborhood, and then reselling those homes to minorities at inflated prices. "Discriminatory pricing" means intentionally charging certain protected classes more for housing than others and is often a product of steering, blockbusting, subprime lending, and other illegal practices.

**Figure III-2.**  
**Homeownership by Race and Ethnicity, Regional Partners, 2016**



Source: American Community Survey, 2012-2016.

According to a recent analysis of national ownership trends, African American homeownership has fallen during past 30 years, while Hispanic and, especially, Asian rates have increased.<sup>3</sup> In 2015, African American households with a college degree were less likely to own a home than White households *without a high school degree*.<sup>4</sup>

Figure III-3 shows trends in ownership by race and ethnicity in the U.S. Only Asian and Hispanic households have seen rates increase since 1985 and both increases have been significant, especially for Asian households.

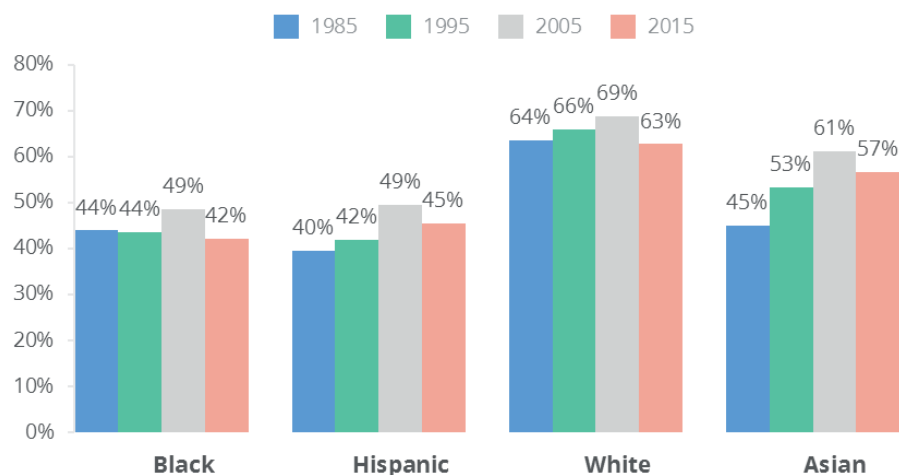
<sup>3</sup> White ownership has declined slightly, by .8 percent.

<sup>4</sup> [https://www.urban.org/sites/default/files/publication/96221/homeownership\\_and\\_the\\_american\\_dream\\_0.pdf](https://www.urban.org/sites/default/files/publication/96221/homeownership_and_the_american_dream_0.pdf)

**Figure III-3.  
Homeownership  
Trends by Race  
and Ethnicity,  
U.S., 1985 to 2015**

Source:

*Homeownership and the  
American Dream*, Journal of  
Economic Perspectives,  
Winter 2018



A recent examination of the commonalities of cities with high rates of Black ownership found two important factors: 1) High levels of advocacy, organizing, and testing that guards against discriminatory practices and treatment; and 2) Inner-ring suburbs that provide attractive alternatives to city living due to good schools, welcoming leadership, and affordability.<sup>5</sup> The community engagement findings from this study suggest that both have been positive forces in the Central Texas region: The region has a well-established and effective advocacy network, and many of the suburban communities in the eastern and northeastern portion of the region (Round Rock, Pflugerville, Manor) are viewed very favorably by residents of color.

**Differences in access to credit.** Two federal laws regulate fairness in lending. The FFHA prevents discrimination in residential real estate transactions, including mortgage loans.<sup>6</sup> The Equal Credit Opportunity Act (ECOA), which was enacted in 1974, forbids discrimination in all credit transactions and covers the protected classes of race, color, religion, national origin, sex, marital status (not covered by the FFHA; the FFHA uses familial status), age, and income from public assistance (also not covered by the FFHA).

**Mortgage loan access.** The federal Home Mortgage Disclosure Act (HMDA) data are used to detect differences in mortgage loan originations by the protected classes reported in the data. The HMDA data analyzed in this section reflect loans applied for by residents in 2017, the latest year for which HMDA were publicly available at the time this document was prepared.

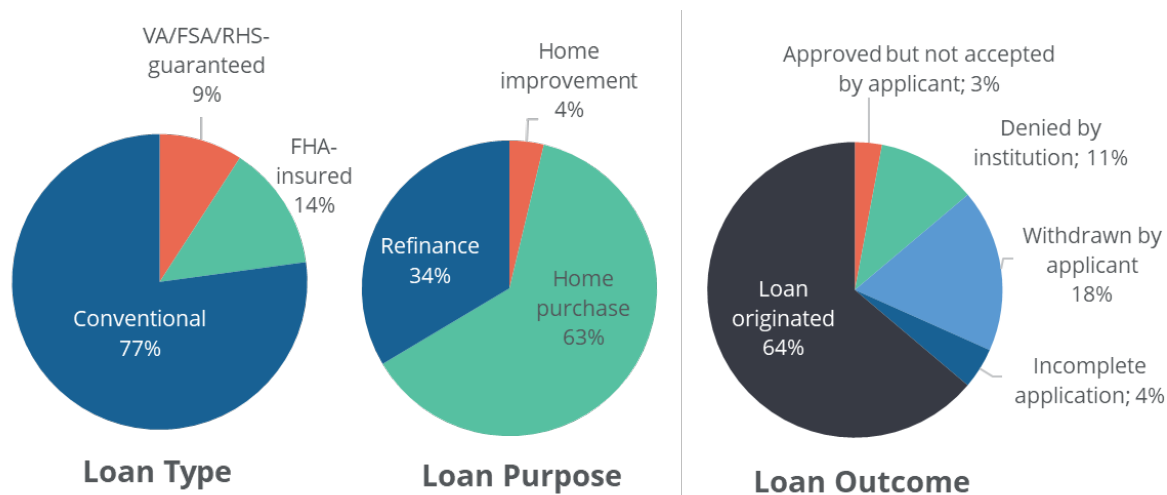
<sup>5</sup> <http://www.governing.com/topics/transportation-infrastructure/sl-black-homeownership-norm-in-these-cities.html>

<sup>6</sup> Mortgage lending is covered in the FFHA through the prohibition of discrimination in “residential real estate transactions,” which includes making loans for home purchases.

In 2017, there were 65,570 loan applications filed in the Central Texas Region for owner-occupied homes. Figure III-4 summarizes the type, purpose, and outcomes of those loan applications region-wide.

- About three quarters were applications for conventional loans, 14 percent were FHA loan applications, and 9 percent were other types of loans (e.g., VA, FSA, RHS).
- One third of applications were refinances, 4 percent were home improvement applications and the remainder (63%) were home purchase applications.
- Nearly two-thirds of all loan applications were originated and another 3 percent were approved but not accepted by the applicant. Eleven percent of all applications were denied by the financial institution.

**Figure III-4.**  
**Loan Applications, Central Texas Region, 2017**



Note: Does not include loans for multifamily properties or non-owner occupants.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

**Loan outcomes by race/ethnicity.** In addition to the distribution of loan outcomes, Root calculates a separate “denial rate,” defined as the number of denied loan applications divided by the total number of applications excluding withdrawn applications and application files closed for incompleteness. This measure of denial provides a more accurate representation of applications with an opportunity for origination and is consistent with the methodology used by the Federal Reserve in analyzing HMDA denial data.

The denial rate region-wide was 14 percent in 2017. However, the denial rates vary substantially by race/ethnicity: the denial rates for Black/African American applicants (24%), Hispanic applicants (20%) and other non-Asian minorities (17%) were significantly higher than for non-Hispanic white applicants (11%) and Asian applicants (11%).

Figure III-5 shows denial rates by race, ethnicity, and location for all home loan applications in 2017. Disparities—particularly for Black and Hispanic applicants—are consistent across jurisdictions.

**Figure III-5.**  
**Denial Rates by**  
**Race/Ethnicity,**  
**Regional**  
**Partners, 2017**

**Notes:**

Does not include loans for multifamily properties or non-owner occupants. Race categories are mutually exclusive.

Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

\* Travis County CDBG service area reflects Travis County excluding Austin and Pflugerville Census tracts. Williamson County CDBG service area reflects Williamson County excluding Austin, Georgetown, Round Rock and Taylor Census tracts.

**Source:**

FFIEC HMDA Raw Data, 2017 and Root Policy Research.

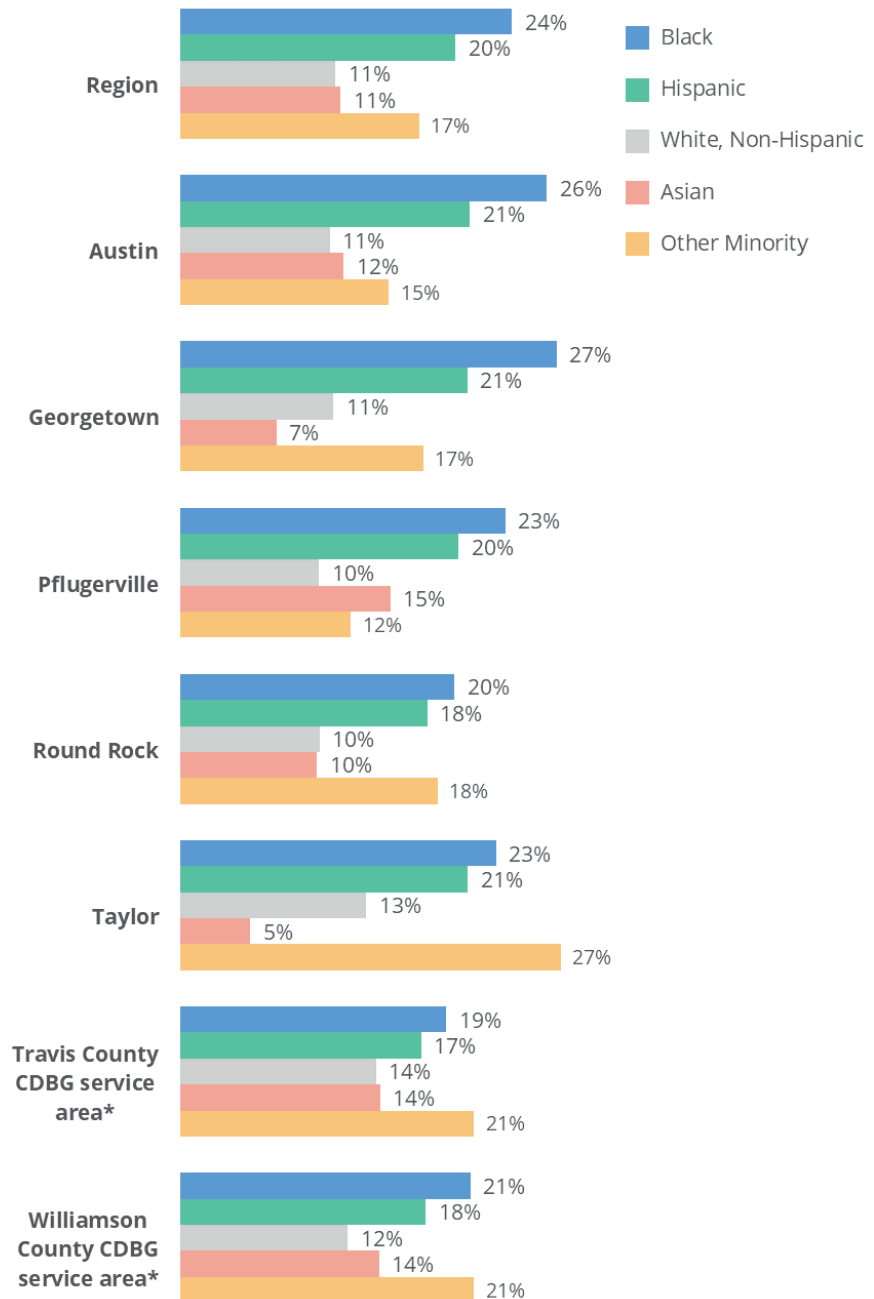
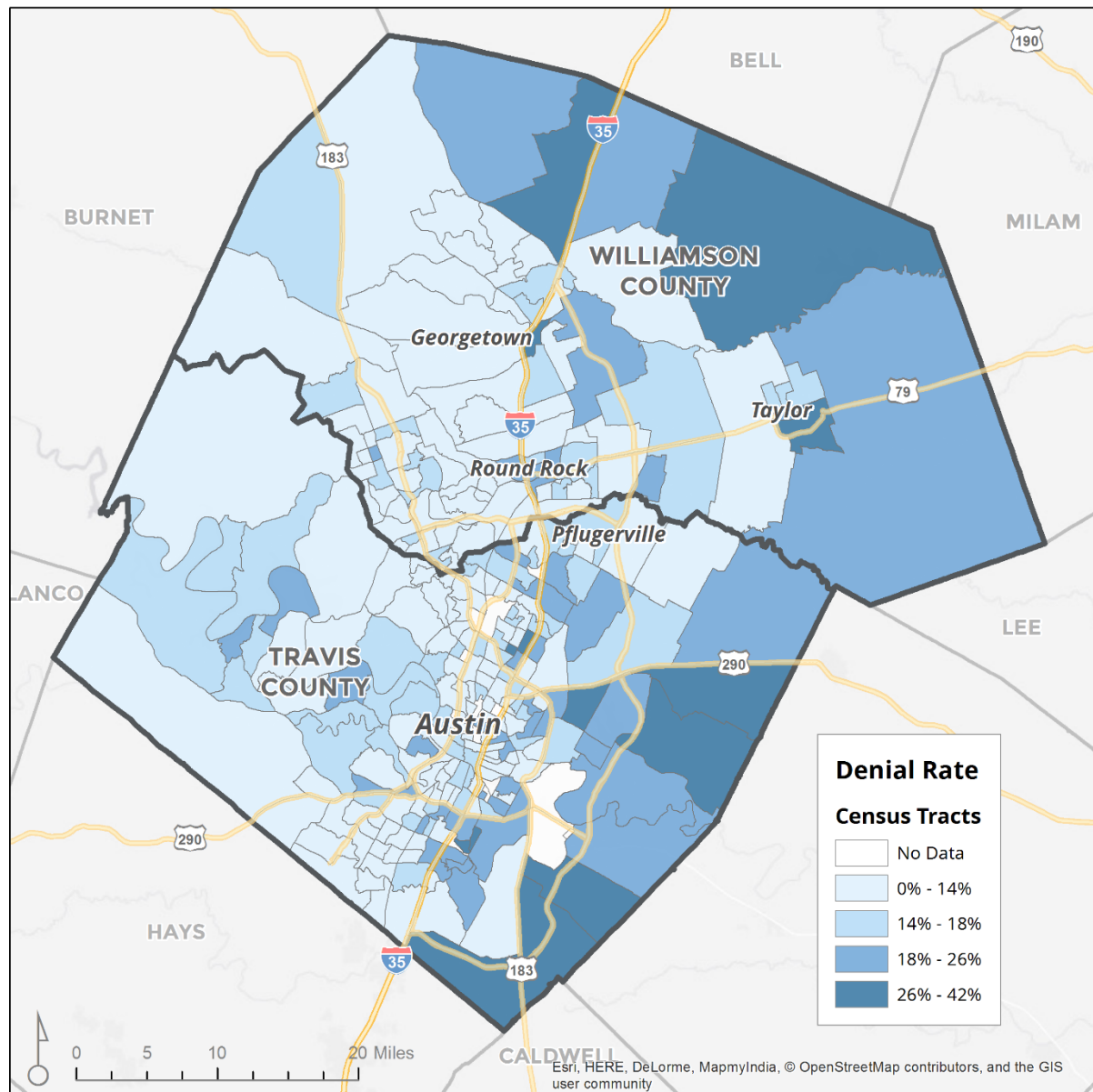


Figure III-6 maps denial rates by Census tract. The Census tracts in the region where denials are the highest are also those with the most affordable housing, where minority homeownership rates are the highest, and have the highest proportions of people of color.

**Figure III-6.**  
**Denial Rate by Census Tract, 2017**



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

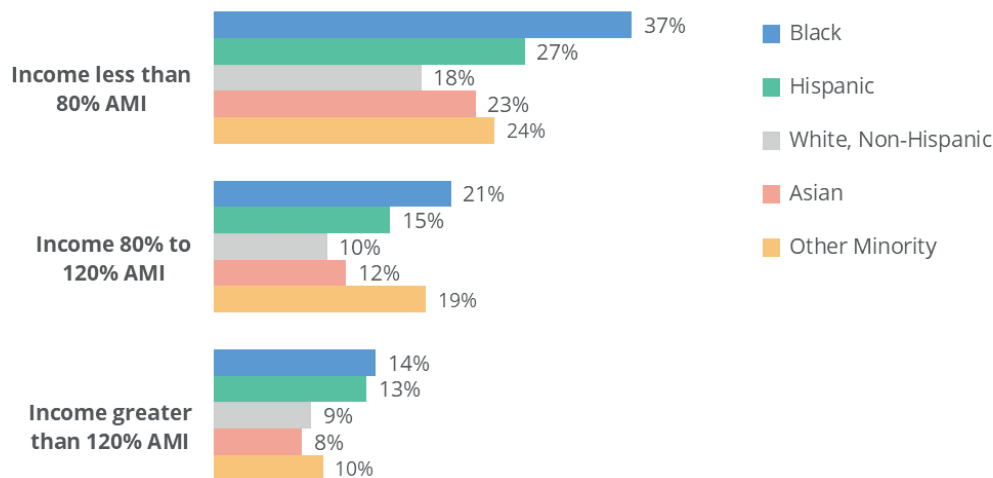
There are many reasons why denial rates may be higher for certain racial and ethnic groups. First, some racial and ethnic groups are very small, so the pool of potential borrowers is limited and may skew towards lower income households, since minorities typically have lower incomes. Figure III-7 examines differences in loan denial rates by income range. Loan applicants were grouped into one of three income ranges:



- Applicants earning less than 80 percent of the HUD Median Family Income (MFI) at the time—or less than \$68,800;
- Applicants earning between 80 and 120 percent MFI—\$68,800 and \$103,200; and
- Applicants earning greater than 120 percent MFI—\$103,200 and more.

As shown by Figure III-7, the disparity in denial rates persists for non-Asian minority applicants, even at higher incomes.

**Figure III-7.**  
**Denial Rate by Race/Ethnicity and Income, Austin Region, 2017**

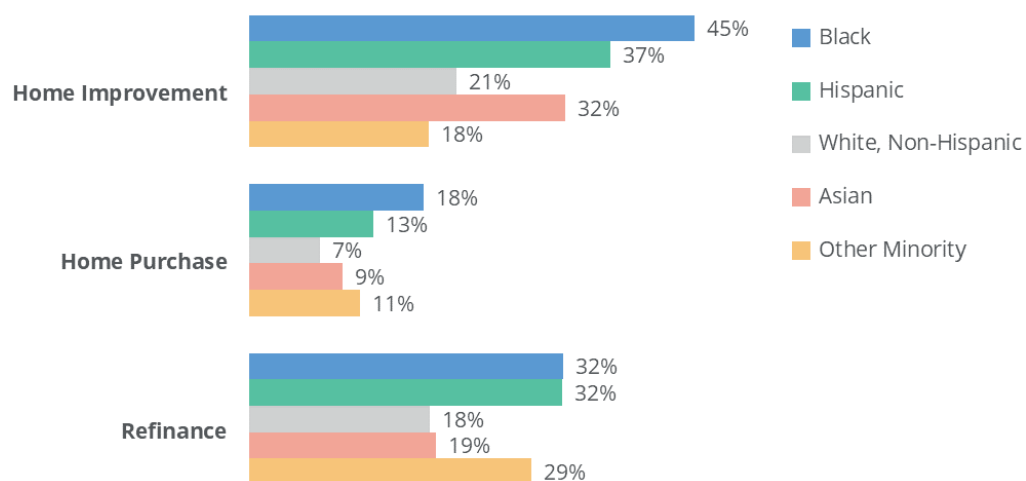


Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

Second, loan denial rates can also vary by race and ethnicity based on the type of loans applied for by applicants. Denial rates are typically highest for home improvement loans, often because the additional debt will raise the loan to value ratios above the levels allowed by a financial institution. Figure III-8 displays the denial rate by race and ethnicity and loan purpose. Denial rates for home purchases are lower than other loan home improvement or refinance applications across racial and ethnic groups but are highest for African Americans (18%) and Hispanics (13%). Black, Hispanic, and other non-Asian minorities experience higher rates of denial for refinancing applications than non-Hispanic whites. Minority groups, including Asian applicants, have higher denial rates than non-Hispanic whites for home improvement loans.

**Figure III-8.**  
**Denial Rate by Race/Ethnicity and Loan Purpose, Austin Region, 2017**



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

HMDA data contain some information on why loans were denied, which can help to explain differences in denials among racial and ethnic groups. Figure III-9 shows the reasons for denials in Central Texas by race/ethnicity. The top three reasons for each group are indicated by the red shading.

The most common reason for denial across all racial/ethnic groups was debt-to-income ratio and the second most common reason for all groups except Asian applicants was credit history.

**Figure III-9.**  
**Reasons for Denial by Race/Ethnicity, Central Texas Region, 2017**

	Black	Hispanic	White, non-Hispanic	Asian	Other Minority	All Applicants
Collateral	8%	8%	11%	9%	17%	10%
Credit application incomplete	11%	8%	15%	14%	17%	14%
Credit history	28%	26%	17%	9%	20%	20%
Debt-to-income ratio	29%	33%	30%	33%	33%	30%
Employment history	3%	3%	3%	4%	0%	3%
Insufficient cash (downpayment, closing costs)	5%	5%	4%	7%	7%	4%
Mortgage insurance denied	0%	0%	0%	0%	0%	0%
Other	10%	10%	11%	10%	4%	10%
Unverifiable information	6%	7%	8%	15%	2%	8%
n=	505	1,309	2,918	420	46	6,332

Note: Does not include loans for multifamily properties or non-owner occupants.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

**Subprime analysis.** The subprime lending market declined significantly following the housing market crisis. Subprime lending has increased in the last few years, though not back to its peak of 25 percent in 2006. Nationally, in 2017, about 4 percent of conventional home purchases and 2 percent of refinance loans were subprime.<sup>7,8</sup>

In 2017, in the Central Texas Region 4.7 percent of originated loans were subprime. As shown in Figure III-10, the incidence of subprime loans was higher for Black and Hispanic borrowers than non-Hispanic white and Asian borrowers in Central Texas.

Disparities in subprime lending were evident in most jurisdictions, though Black borrowers had a lower incidence of subprime loans in Taylor and the Travis County CDBG service area than non-Hispanic white borrowers in those areas.

<sup>7</sup> For the purposes of this section, “subprime” is defined as a loan with an APR of more than three percentage points above comparable Treasuries. This is consistent with the intent of the Federal Reserve in defining “subprime” in the HMDA data.

<sup>8</sup> [https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/bcfc\\_hmda\\_2017-mortgage-market-activity-trends\\_report.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/bcfc_hmda_2017-mortgage-market-activity-trends_report.pdf)

**Figure III-10.  
Subprime Loans  
by Race/Ethnicity,  
Regional Partners,  
2017**

Note:

Does not include loans for multifamily properties or non-owner occupants.

Percent reflects the proportion of originated loans that are “subprime,” defined as a loan with an APR of more than three percentage points above comparable Treasuries.

Source:

FFIEC HMDA Raw Data, 2017 and Root Policy Research.

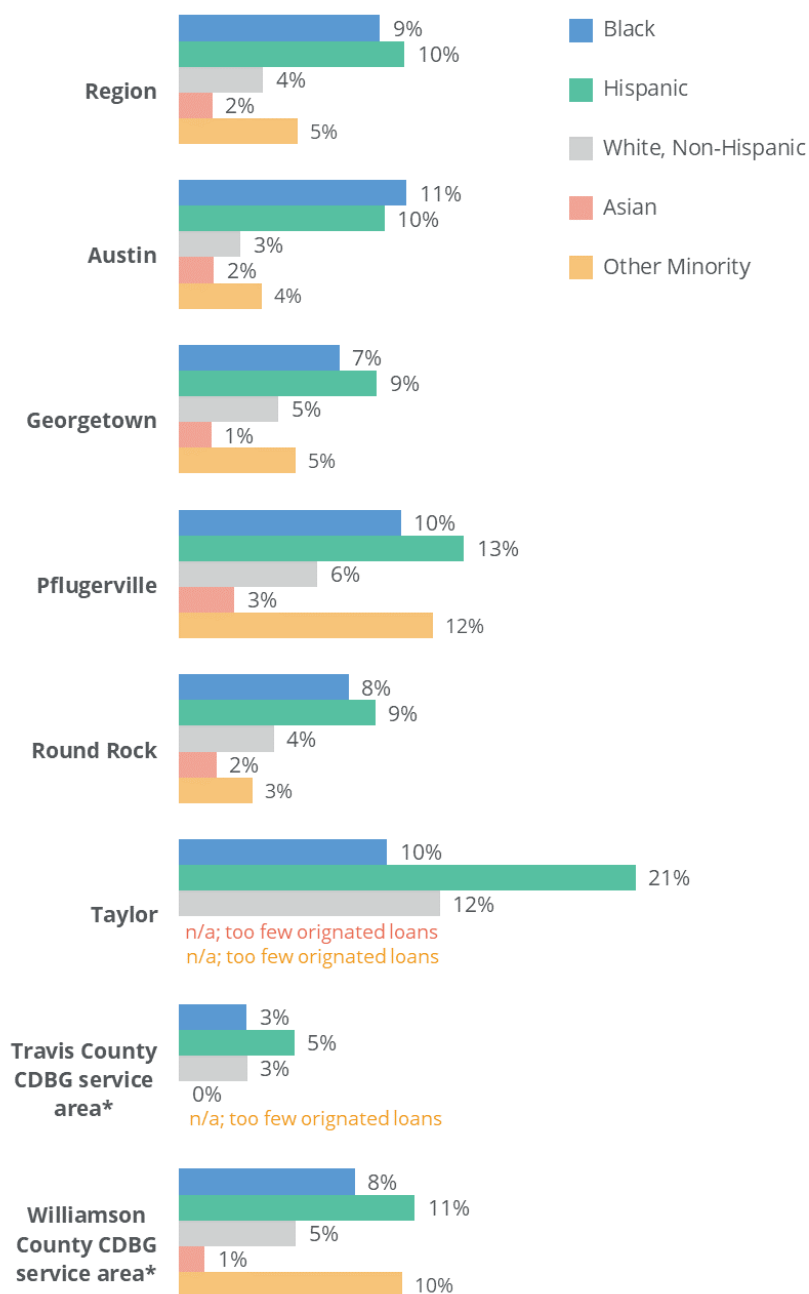
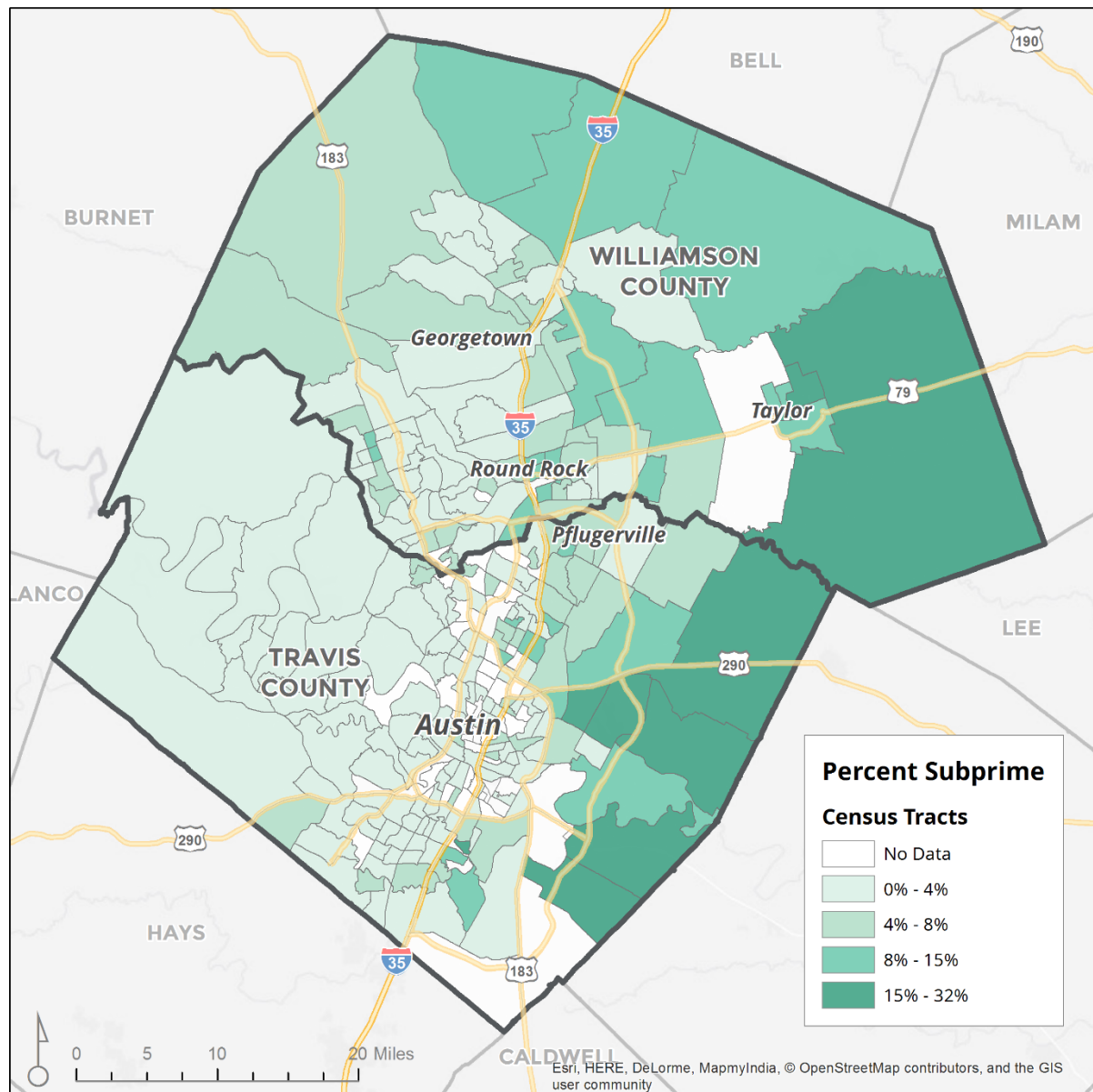


Figure III-11 shows the percent of originated loans that are subprime by Census tract. The patterns are similar to loan denials, with high cost loans clustered in areas with highest affordability and homeownership rates of minority homeownership, as well as neighborhoods with people of color (see Figure II-22 in Section II).

**Figure III-11.**  
**Subprime Loans by Census Tract, 2017**



Note: Does not include loans for multifamily properties or non-owner occupants. Percent reflects the proportion of originated loans that are “subprime,” defined as a loan with an APR of more than three percentage points above comparable Treasuries.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

***Bias in credit decisions.*** Bias is thought to be a human condition that, in theory, could be eliminated by giving the responsibility for the credit decision to a truly objective party, such as a computer. However, a recent study, conducted by researchers at UC Berkeley, found discrimination inherent in the algorithms computers use to determine mortgage pricing.

The study found that, nationally, Latinx and African American borrowers paid between 5.6 and 8.6 basis points more for mortgage loans made between 2008 and 2015 regardless of the type (computer or human) of lender. This is equivalent to 11 to 17 percent of lender profit on the average loan, meaning that lenders earn significantly more from loans made to Latinx and African American homebuyers.<sup>9</sup>

There was little difference in the rate charged by computer or human, suggesting that the higher rate charged to minority borrowers is a factor of other variables. In refinances, the minority interest rate differential was much lower, between 1 and 3 basis points. This led the research team to speculate that timing (urgency of getting a loan to buy a home once found) and frequency of comparison shopping could explain the interest rate differences.

Of equal importance was the finding that face-to-face mortgage transactions led to higher rejection rates for Latinx and African American borrowers: humans rejected loans to these borrowers 4 percent more often than a computer did. In fact, computer rejections did not discriminate on the basis of race and ethnicity at all.

**Alternative financial products.** Households who are rejected from traditional lending products—or who are unaware of or distrust traditional lenders—use alternative financial products, many of which carry very high interest rates and inhibit financial stability and wealth-building.

A cornerstone of the Federal Deposit Insurance Corporation’s (FDIC) economic inclusion (<https://www.economicinclusion.gov/whatis/>) project is a study of what the FDIC has identified as unbanked and underbanked households. “Unbanked” households are those in which no one in the household has a checking or savings account “Underbanked” households are those who have an account in an insured institution but also use services that are likely to charge high or very high rates. These services include checking cashing institutions, payday loans, “tax refund anticipation” loans, rent-to-own services, pawn shop loans, and/or auto title loans.

Improving the rate of banked households is important for several reasons:

- 1) Households who use financial institutions covered by the FDIC benefit from government insurance on their deposits;
- 2) Households who use regulated banks are less likely to face discriminatory or predatory practices and pay lower rates than non-regulated lenders; and

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<sup>9</sup> The time period covered in that study includes the period when subprime loans were common; subprime loans are a much smaller part of the market today. Several lawsuits and challenges have demonstrated that minority borrowers received subprime loans that were not risk-justified.

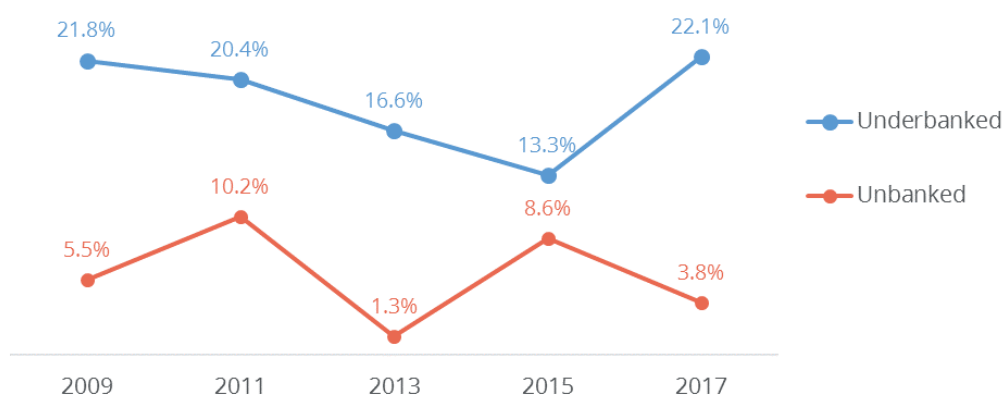
- 3) Financial institutions may offer cash management services (overdraft protection, financial planning) or classes that help stabilize household finances and lower the risk of loan default and missing or being late on rent or mortgage payments.

The FDIC studies the prevalence of unbanked and underbanked households every two years. The latest, 2017, survey found that:

- 1) 6.5 percent of U.S. households are “unbanked,” which is the lowest rate since the study began in 2009. The unbanked rate fell by .5 percentage points between 2015 and 2017.
- 2) Nearly 20 percent of U.S. households—18.7 percent—are “underbanked.” This rate also fell between 2015 and 2017, by a remarkable 1.2 percentage points.
- 3) The State of Texas has an unbanked rate of 9.5 percent, much higher than the U.S. overall. This rate was unchanged from 2015, where it was 9.4 percent and much lower than in 2009, when it was 11.7 percent.
- 4) The Central Texas region has a relatively low unbanked rate of 3.8 percent. This is down significantly from 2015 when the unbanked rate was 8.6 percent, but higher than 2011, when the unbanked rate was a very low 1.3 percent.
- 5) The region’s underbanked rate was up in 2017, to 22.1 percent, the highest rate since 2009.

Figure III-12 shows the region’s trends in the percentage of unbanked and underbanked households. The percentage of unbanked households appears to be on a declining trend after a peak and then abrupt decline during the Great Recession. Underbanked households, however, have increased after several years of decline.

**Figure III-12.**  
**Unbanked and Underbanked Households, Austin-Round Rock FDIC-**  
**defined Region, 2009 - 2017**



Note: Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

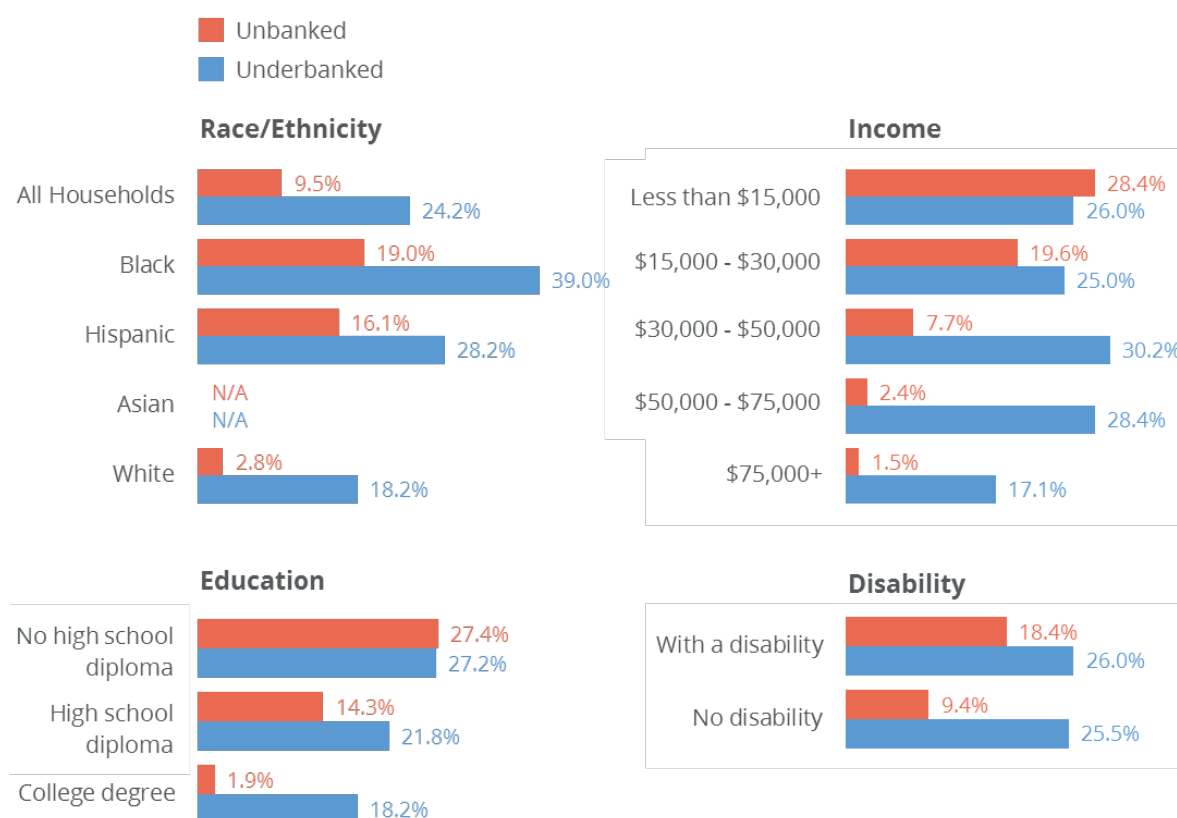
Source: Multiyear FDIC National Survey of Unbanked and Underbanked Households.

Unfortunately, the FDIC survey data are not available by household characteristic at the regional level. However, household characteristics are available at the state level and are found in Figure III-13, which shows that:

- Black and Hispanic households have much higher unbanked and underbanked rates than White households, with about 40 percent of Black households using nontraditional financial services.
- College-educated households are much less likely than others to be unbanked or underbanked, as are high income households.
- Low to moderate income households have similar use of nontraditional financial services with the lowest income households having slightly lower usage than moderate income households. This could be because low income households are represented by seniors and students, who have a longer record of and better access to traditional financial services. This may also be indicative of the growing challenges even moderate income households face in making ends meet.



**Figure III-13.**  
**Unbanked and Underbanked Households, State of Texas by Household Characteristics, 2017**



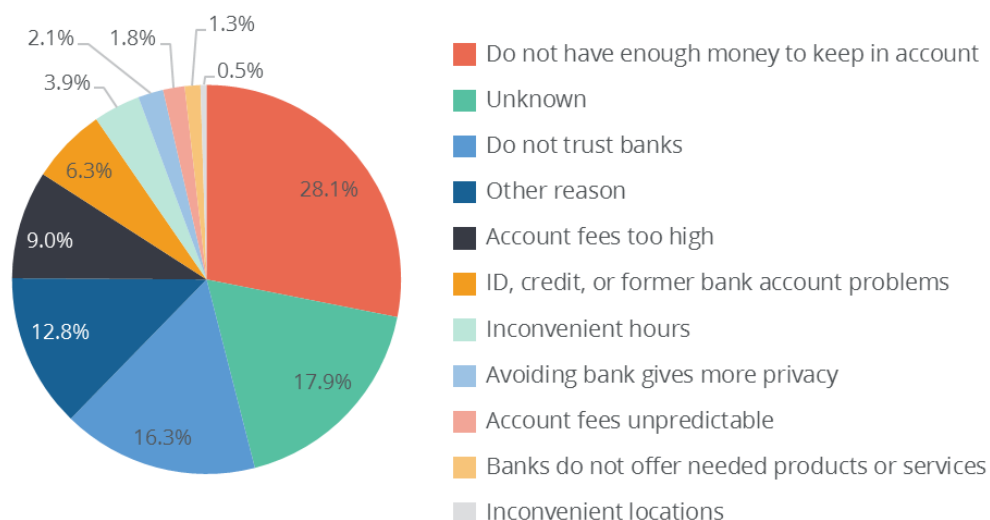
Note: Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.

The FDIC survey has begun to track several variables associated with income volatility. In 2017, 66 percent of households in the Austin-Round Rock region said their income was about the same each month; this was down slightly from 69 percent in 2015, which is good news. In contrast, 24 percent said their income “varied somewhat” from month-to-month and this was up from 16 percent in 2015. On the positive side, just 3.3 percent of households said their income varies significantly month-to-month, which was down slightly from 2015.

Finally, the FDIC collects data on why households are unbanked or underbanked, which are also only available for the state. Figure III-14 shows the reasons Texas households said they were unbanked in 2017. Not having enough money to open an account and lack of trust of the financial industry were the two most common, known, reasons why households did not participate in the traditional banking sector.

**Figure III-14.**  
**Reasons why Households are Unbanked, State of Texas, 2017**



Note: Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

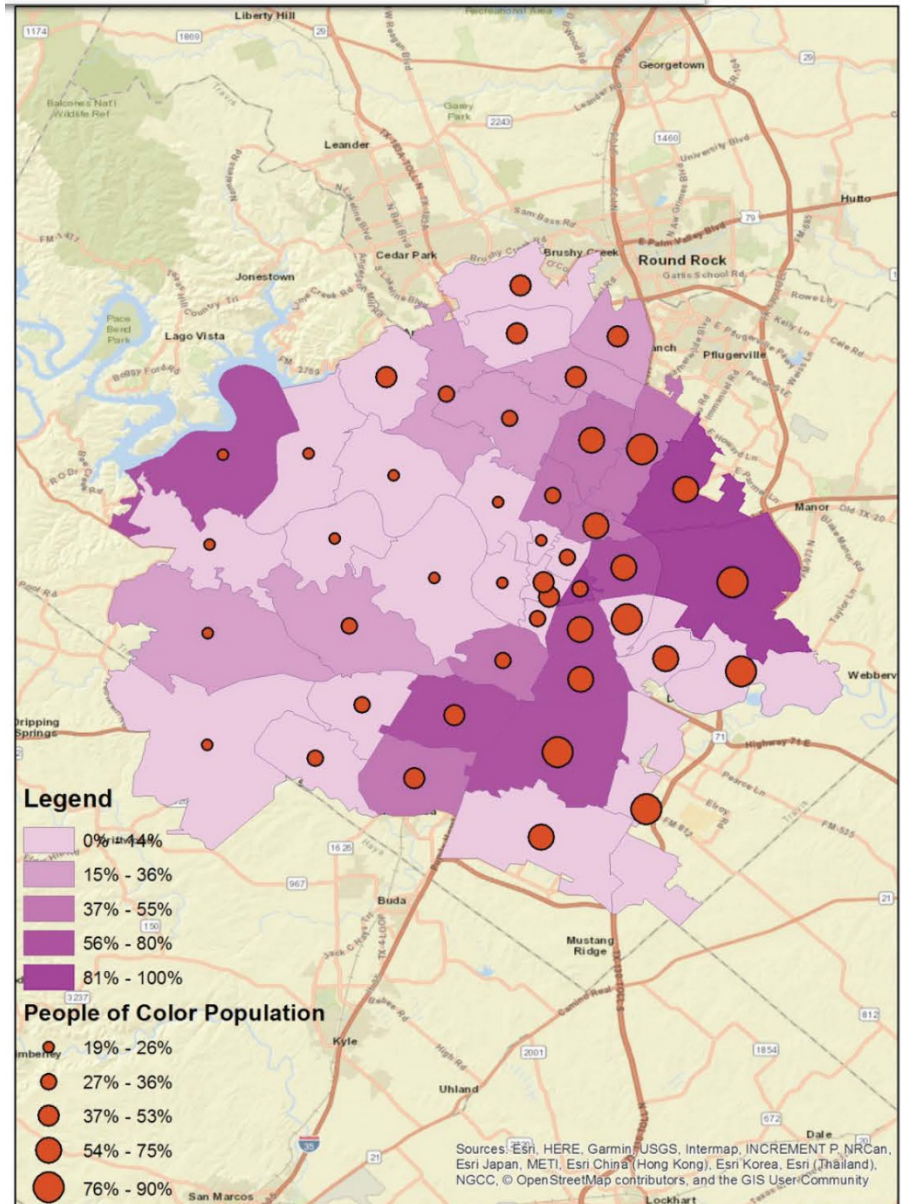
Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.

At a recent conference on poverty, Texas Appleseed presented data on the concentration of alternative financial services in the City of Austin. The organization's map showing the proportion of households who use alternative financial services and the presence of residents of color is shown below. Similar to the FDIC data on unbanked and underbanked households, the map demonstrates that people of color are much more likely to use alternative financial services.

**Figure III-15.  
Concentration of  
Alternative  
Financial  
Services and  
Population of  
People of Color**

Source:

Texas Appleseed, *Justice Starts at Home: Understanding Racial & Economic Justice through the Lens of the Zip Code*, 2018  
Poverty Law Conference,  
September 7, 2018.



**Differences in managing the rising cost of housing.** As housing affordability has become a growing concern in many communities, the gap between housing costs and wages has been more frequently studied. In most communities in the U.S., housing costs have risen at a faster rate than household incomes, requiring households to dedicate more of their monthly income to housing costs. This becomes a public policy concern for many reasons:

- Households become increasingly cost burdened and are at risk of eviction and homelessness;
- Households have less disposable income to spend on local goods and services, which has a negative impact on local sales tax revenue;

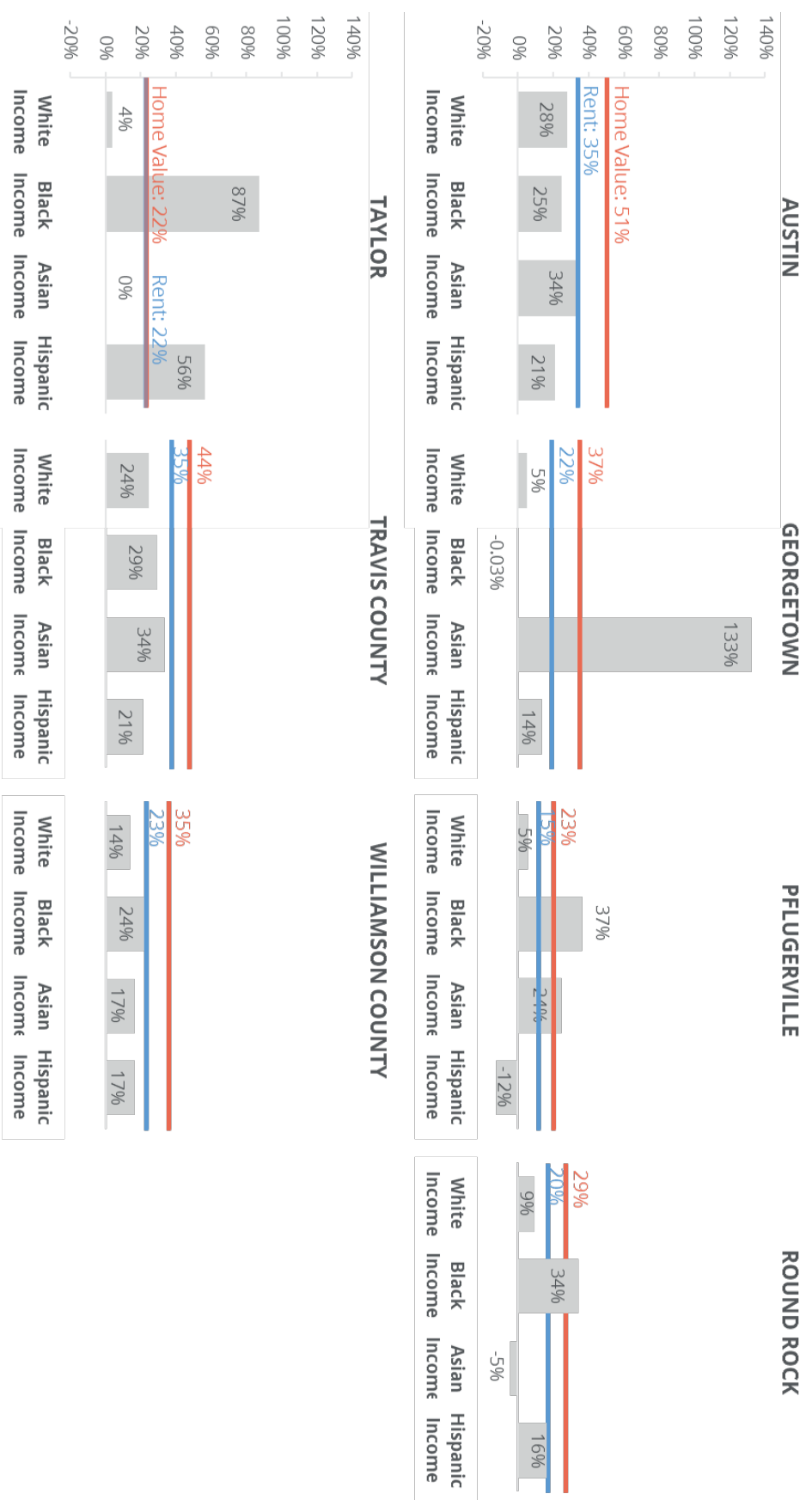
- Households have less disposable income to spend on larger goods (vehicles, electronics, household appliances), which negatively impacts the U.S. economy; and,
- Most importantly, households are less likely to invest in education, which has long term consequences for furthering economic growth and development.

On the positive side, homeowners who have occupied their homes for a significant period of time will benefit economically from rising home prices, assuming they can afford to move. Longer term, however, if wages remain stagnant, they may have difficulty selling their homes at their desired price due to a smaller supply of eligible buyers.

The impact of rising housing costs affects households differently, and, in the Central Texas region, this is true for households of different races and ethnicities.

The figure below compares changes in the median income of households by race and jurisdiction with changes in median home values (assuming this is equivalent to sales prices) and median rents, including utilities. The data represent five-year averages and, as such, span from 2005 (2005-2009 range) through 2017 (2012-2017 range).

**Figure III-16.**  
**Median Home Value and Median Rent Increases v. Household Income Increases by Race and Ethnicity and**  
**Jurisdiction, 2009 and 2017**



Source: American Community Survey, 5-year 2009 and 2017 samples and Root Policy Research.

As demonstrated by the graphics above, in Austin, changes in home values and rents have exceeded changes in median incomes for all household types, with Asian households being the closest to managing rent increases. Comparatively, Travis County shows similar trends except for African Americans, whose incomes increased more in Travis County than in Austin alone.

In Georgetown, the median incomes of Asian households living in the city rose substantially, far exceeding the income changes of any other race or ethnicity. Increases in home values and rents had little impact on Asian households in Georgetown.

In Pflugerville, Round Rock, Taylor, and Williamson County, increase in African Americans incomes were the highest of any race and ethnicity and exceeded the percentage change in home values and rents (except for home values in Williamson County), meaning that African American households' purchasing power increased in these communities. This is also the case for Hispanic households in Taylor. In Pflugerville, however, Hispanic household incomes, and their ability to afford increasing housing costs, declined.

## **Neighborhood Access**

A growing body of recent research has bolstered the evidence that where affordable and mixed-income housing is developed has a long-term impact on the households that occupy that housing. For example:

- Dr. Raj Chetty's well known Equality of Opportunity research found positive economic returns for adults who had moved out of high poverty neighborhoods when they were children. The gains were larger the earlier children moved.
- A companion study by Dr. Chetty examining social mobility isolated the neighborhood factors that led to positive economic mobility for children. Children with the largest upward economic mobility were raised in neighborhoods with lower levels of segregation, lower levels of income inequality, higher quality schools, and greater community involvement ("social capital").
- A similar study by researchers at Johns Hopkins University found that when assisted housing is located in higher quality neighborhoods, children have better economic outcomes. The study also concluded that because low income African American children are more likely than low income white children to live in assisted housing, the location of assisted housing in poor quality neighborhoods has a disproportionate impact on African American children's long-term economic growth.

This research is counter to years of housing policies and programs that focused on building large multifamily complexes to house persons living in poverty, often placing these developments in the least desirable areas in a city. Fortunately, more recent housing policy activism has focused more intently on remedying the damage done by decades of intentional segregation. To this end, the siting of affordable rental developments owned by

public housing authorities and created through the Low Income Housing Tax Credit (LIHTC) program has received much scrutiny, as has the limitations that HUD's Fair Market Rents place on the neighborhoods available to Housing Choice Voucher holders. This section examines those programs in the context of neighborhood access.

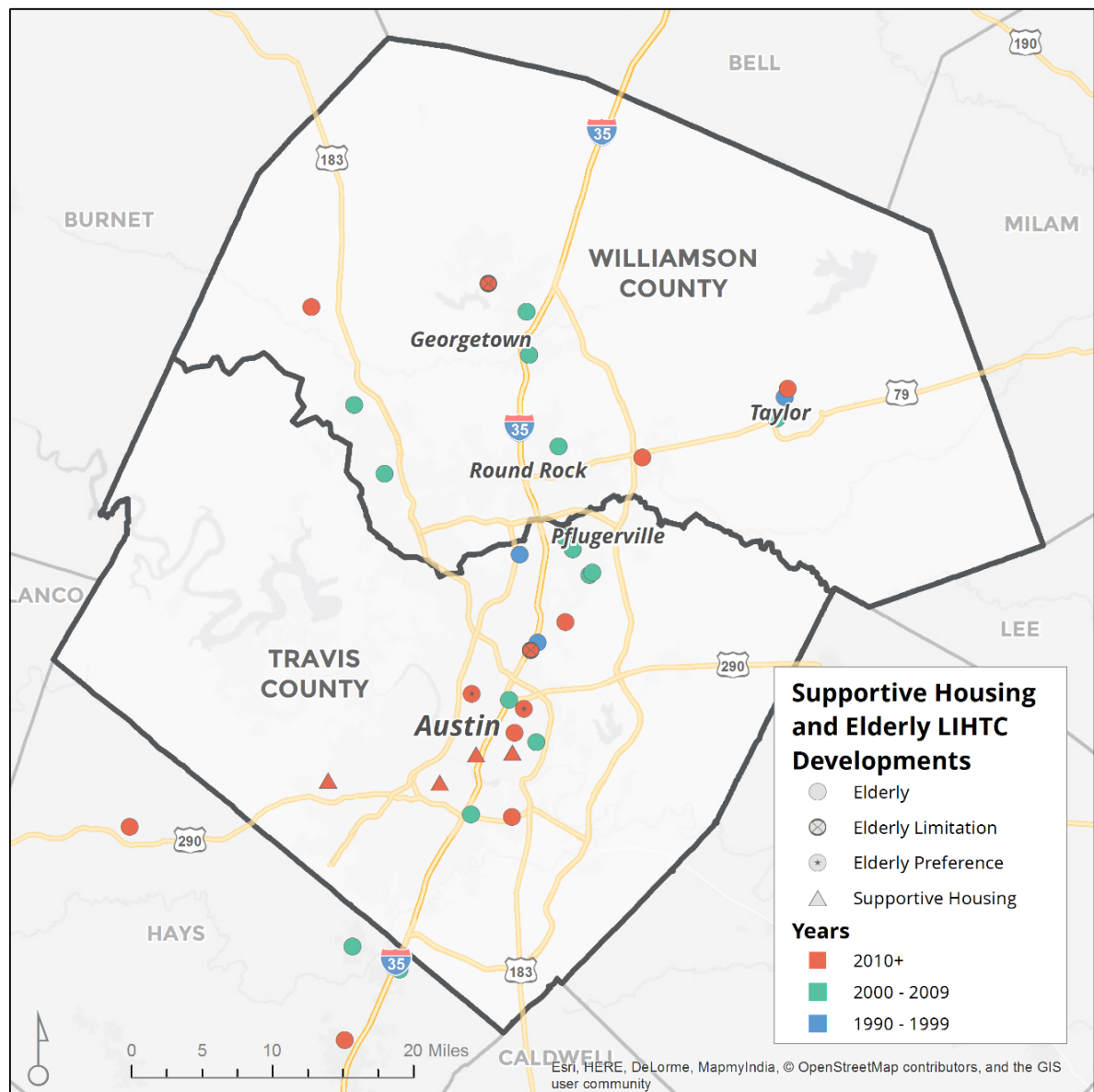
**LIHTC developments.** The Low Income Housing Tax Credit (LIHTC) program has supported the development of nearly 25,000 affordable rental units in the Central Texas region.

The maps below show the location of units developed since 1990 by the decade in which they were approved and the target population served by the developments. The third and fourth maps overlay all LIHTC developments with the poverty and people of color maps from the Demographic section. This spatial analysis shows that:

- Prior to 2010, most of the LIHTC developments in the northern suburbs were for seniors. Since 2010, a greater variety of LIHTC units have been built in the northern suburbs—although supportive housing developments remain clustered within the City of Austin.
- The vast majority of LIHTC developments are located in the City of Austin and, in all areas of the region, LIHTC developments are clustered around major transportation corridors.
- In Austin, Pflugerville, and Round Rock, most, if not all, LIHTC developments are located in Census tracts where people of color are the majority.
- LIHTC units developed after 2010 have broader geographic dispersion and appear less concentrated in high poverty neighborhoods.



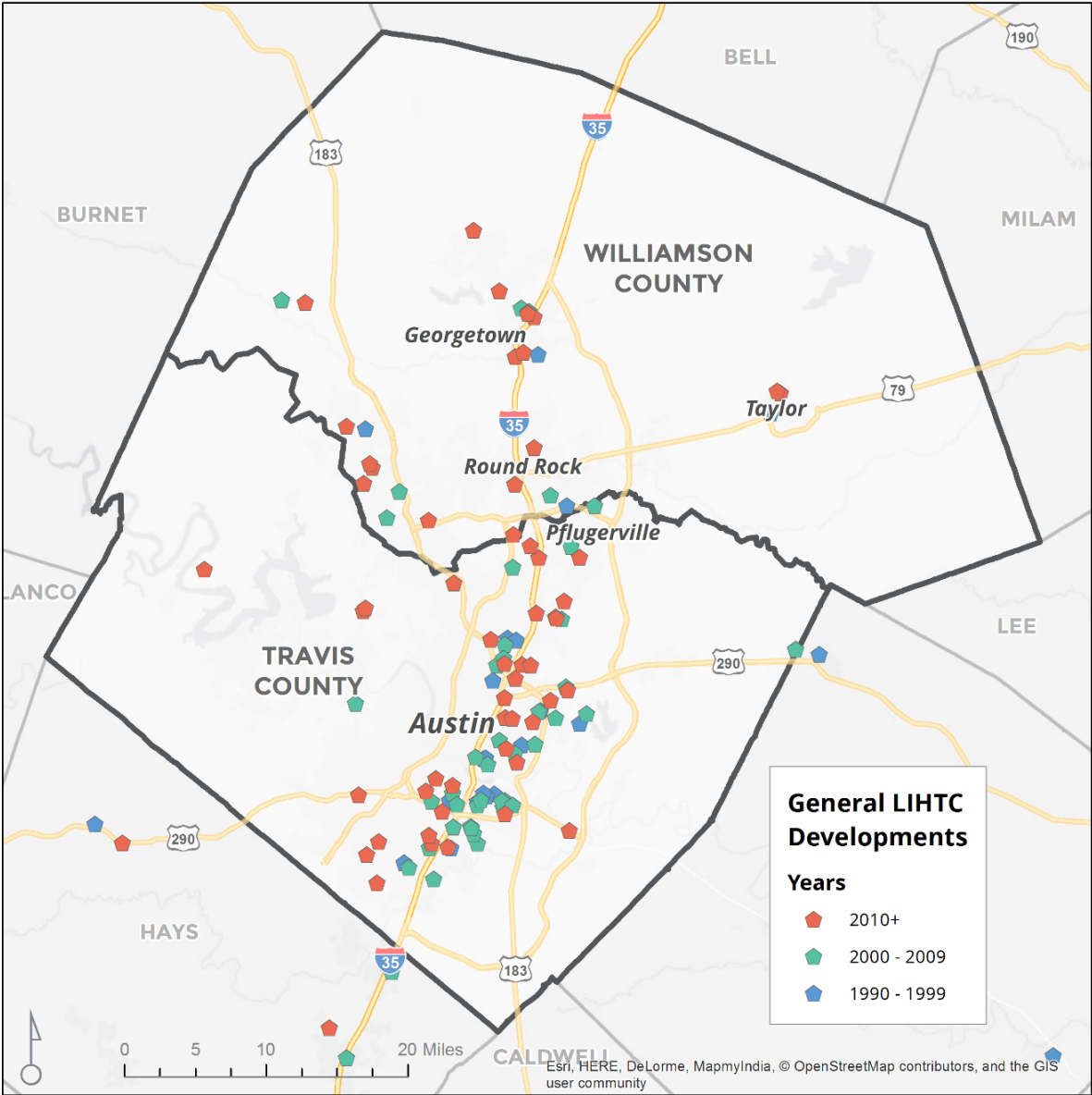
**Figure III-17.**  
**Supportive Housing and Elderly LIHTC Developments, as of 2018**



Source: TDHCA.

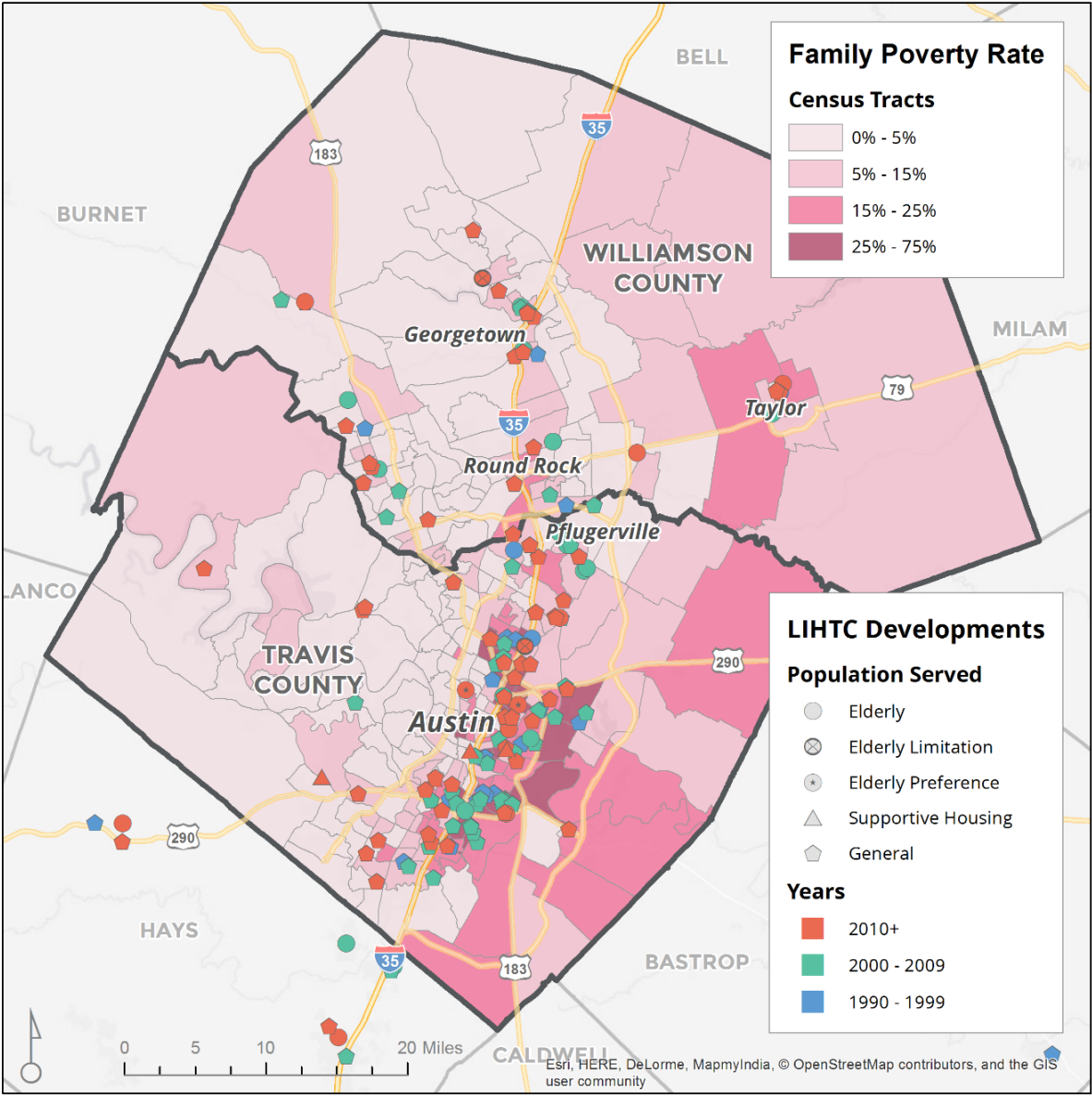


**Figure III-18.**  
**General LIHTC Developments, as of 2018**



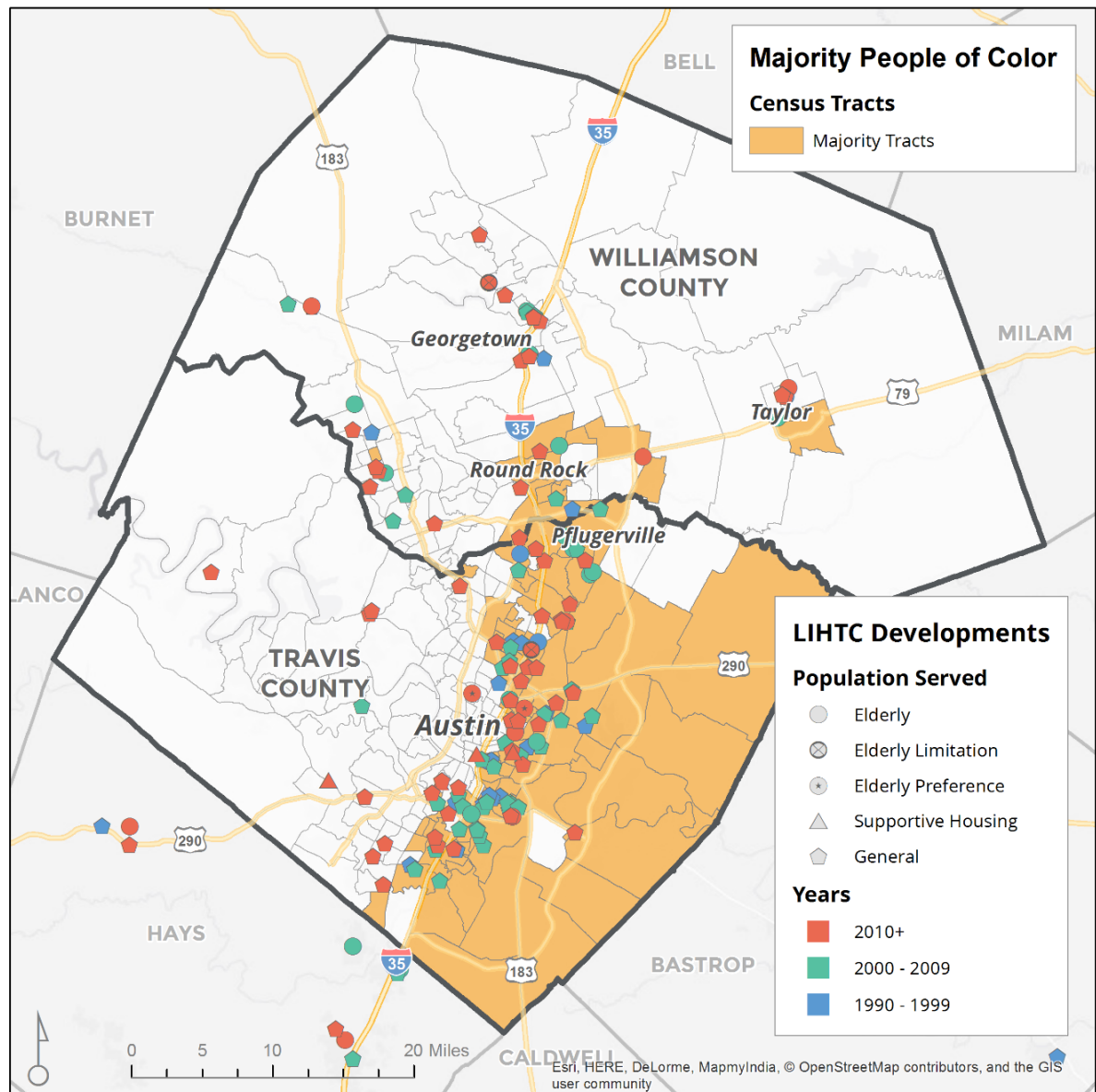
Source: TDHCA.

**Figure III-19.**  
**LIHTC Developments and Poverty Rate by Census Tract, 2016 (poverty) and**  
**2018 (LIHTC)**



Source: TDHCA, ACS 2012-2016.

**Figure III-20.**  
**LIHTC Developments and Majority People of Color by Census Tract, 2016**  
**(People of Color) and 2018 (LIHTC)**



**Fair Market Rents.** Annually, HUD establishes “Fair Market Rents,” or FMRs, for metropolitan statistical areas. These determine how much HUD, through public housing authorities, will compensate households with Housing Choice, or Section 8, Vouchers.

In markets where rent prices vary considerably by neighborhood, regional FMRs can strongly influence the location of voucher holders. This is because the regional FMR will be too low to allow voucher holders to relocate into higher priced (typically higher opportunity) neighborhoods, concentrating them in lower priced neighborhoods. Many

advocates have argued that regional FMRs have led to the re-concentration of poverty and racial and ethnic segregation, as voucher holders are typically disproportionately people of color.

To address this effect, HUD developed optional zip code area FMRs, which take into account the rental market within a zip code (not region) when determining the voucher subsidy. The maps on the following page compare the “small area,” or zip code, 2-bedroom FMRs with the regional FMR. The crosshatch indicates neighborhoods where the small area FMR is higher than the regional FMR.

In 2012, those neighborhoods were located in the western and northwestern portion of the Central Texas region. By 2019, the crosshatch is more pronounced: Only the eastern neighborhoods within Austin, and Taylor and parts of Georgetown and Williamson County have rents low enough to fall below the regional FMR.

As demonstrated by the last two maps (Figures III-19 and III-20), some, but not all, of these neighborhoods are majority people of color and/or high poverty areas.

In sum, as the region has become more unaffordable and rental vacancies have dropped, voucher holders have far fewer options for using their vouchers—regardless of the opportunity offered by the neighborhood.

**Figure III-21.  
Small Area FMRs for  
the Austin, Round  
Rock and San  
Marcos, Texas  
Metropolitan  
Statistical Area  
(MSA), 2012**

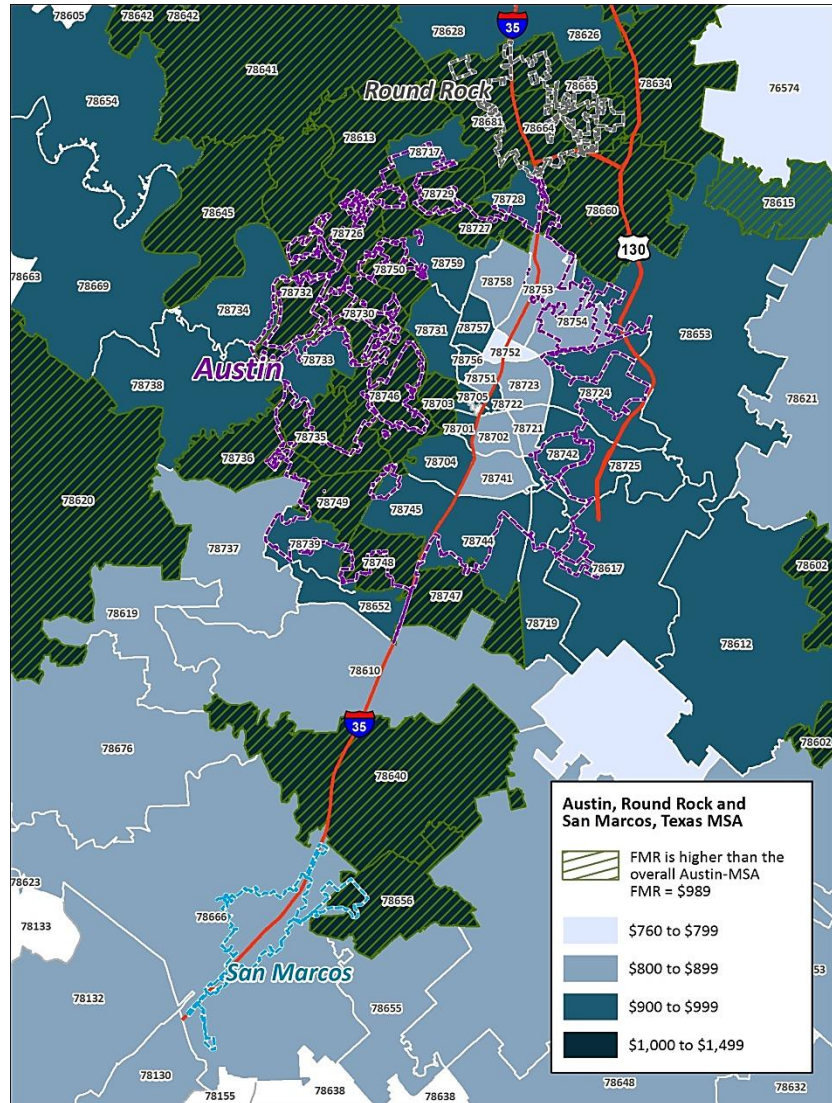
Note:

The 2012 2-bedroom FMR for the Austin-Round Rock-San Marcos area is \$989. The crosshatch indicates a ZIP code where the zip code FMR is higher than metrowide FMR.

The purple boundary shows the geographic boundary of the City of Austin.

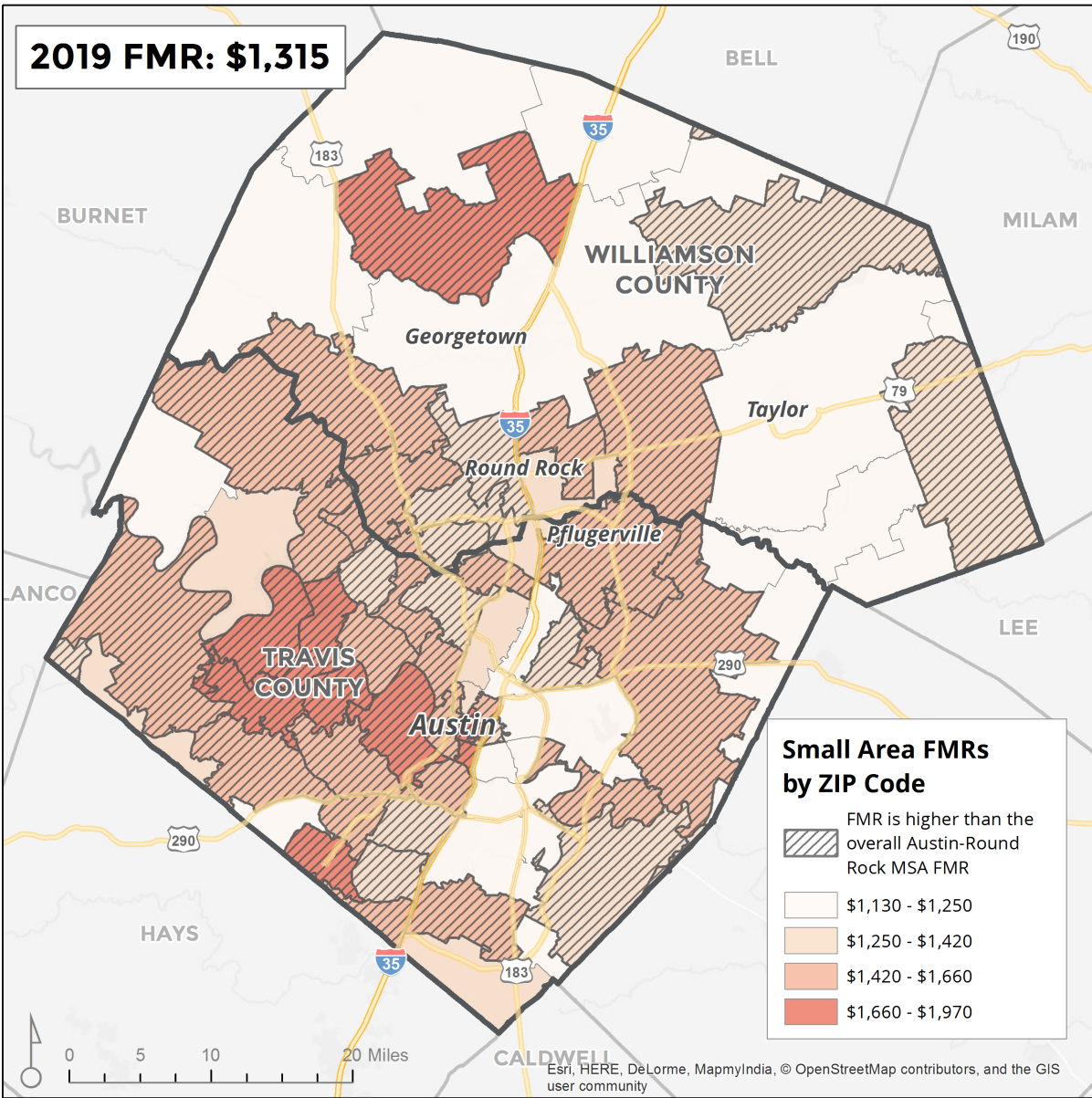
Source:

[www.huduser.org](http://www.huduser.org);  
Fair Market Rent database.





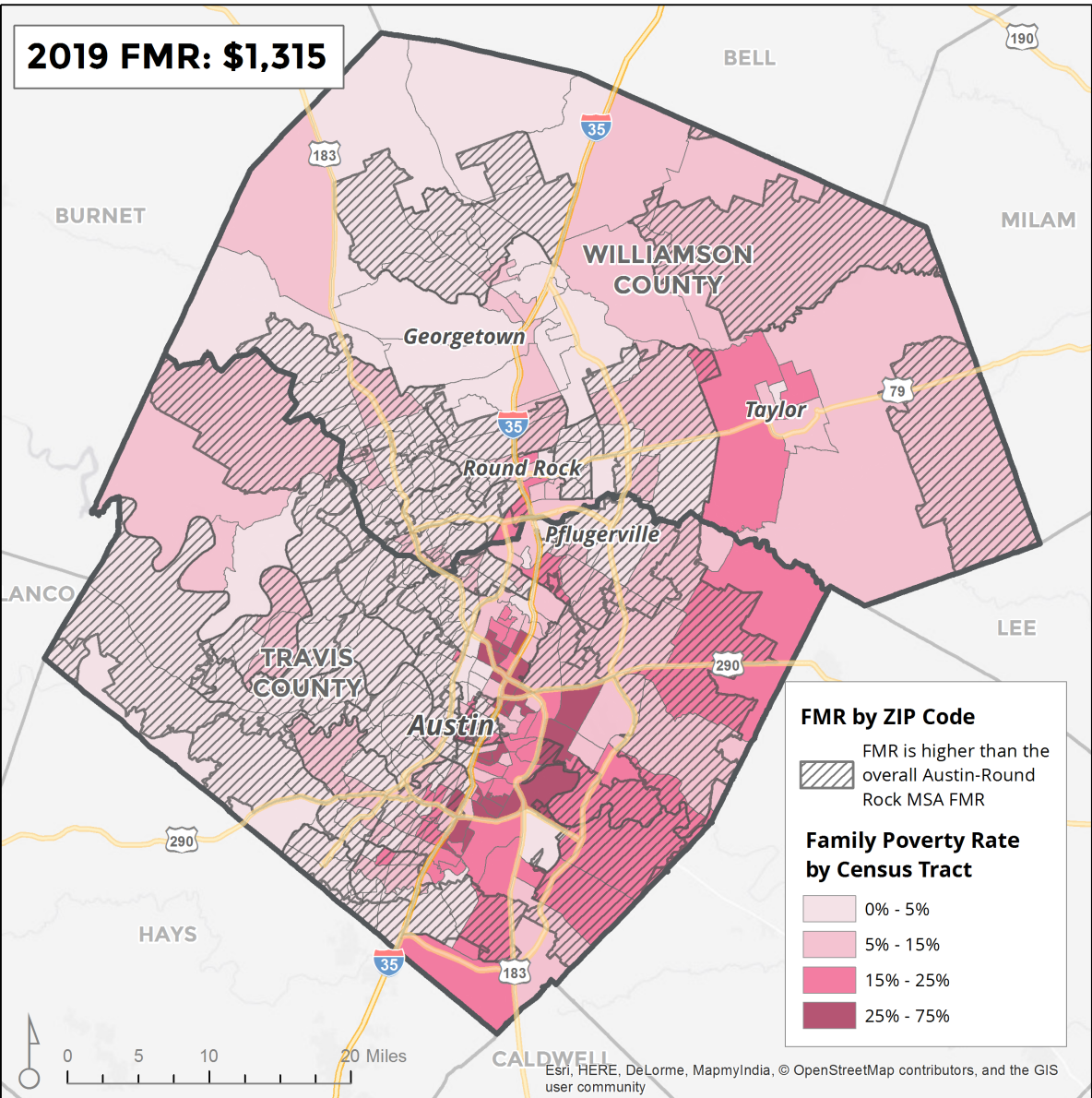
**Figure III-22.**  
**Small Area FMRs for the Austin-Round Rock MSA, 2019**



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](http://www.huduser.org); Fair Market Rent database.

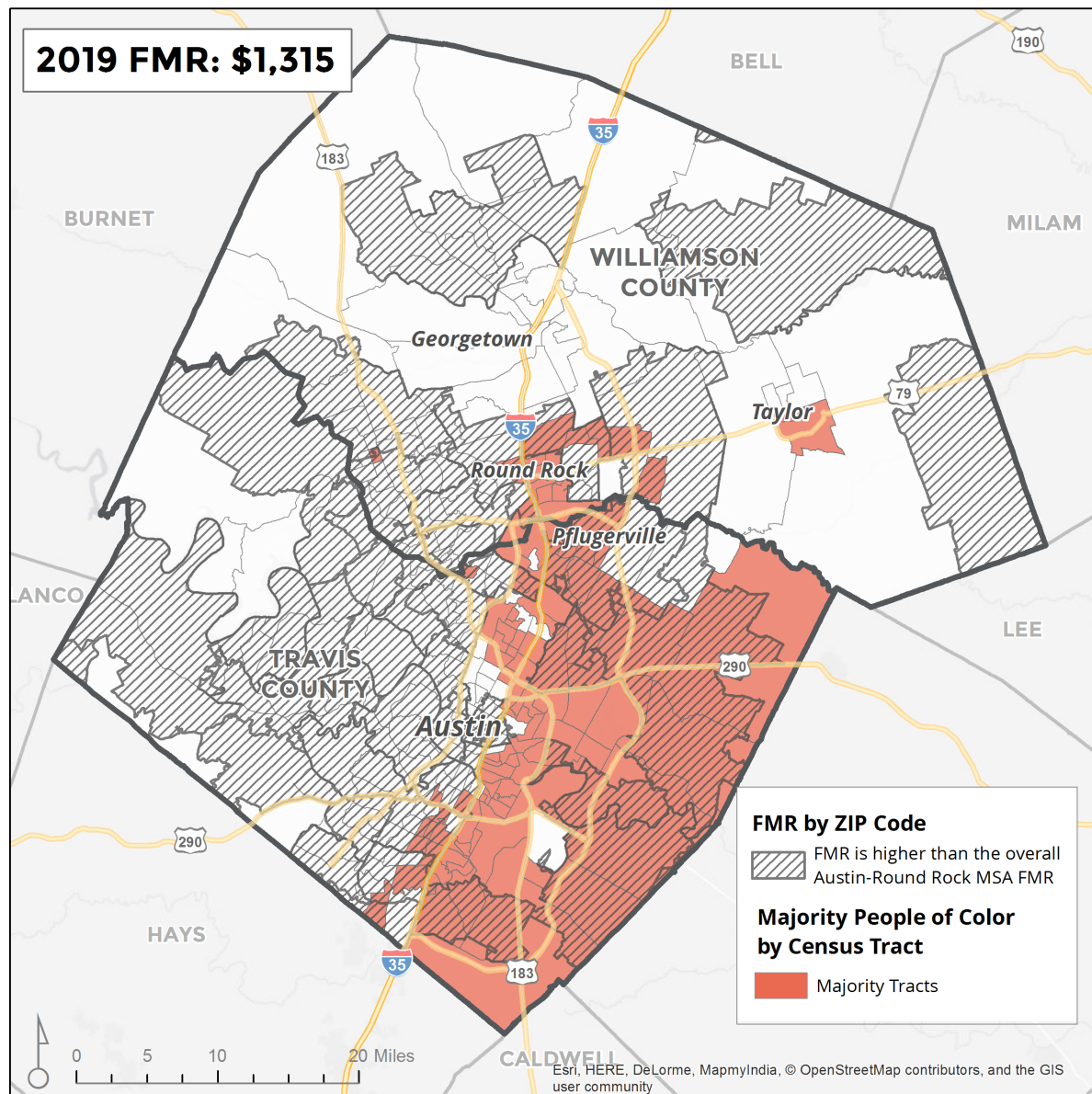
**Figure III-23.**  
**Small Area FMRs for the Austin-Round Rock MSA and Poverty Rates by**  
**Census Tract, 2019**



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](http://www.huduser.org); Fair Market Rent database.

**Figure III-24.**  
**Small Area FMRs for the Austin-Round Rock MSA and Census Tracts with a Majority of People of Color, 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 metrowide FMR.

Source: [www.huduser.org](http://www.huduser.org); Fair Market Rent database.

## Qualification and Access

As the rental market has become more competitive, low income renters find it increasingly challenging to find market rate units. Those renters with any type of perceived challenge— income from a variety of sources, a past eviction, a minor criminal infraction, a need for a reasonable accommodation—are often passed over for renters who are perceived as



easier tenants. In some cases, these criteria can disproportionately affect certain protected classes. This section addresses the potential fair housing issues related to housing qualification.

The residents participating in focus groups and surveys for the AI frequently mentioned rent requirements and qualification criteria as creating barriers to housing choice, particularly residents with very low incomes. The most common barriers mentioned were “3x the rent” income requirements, including the source of income accepted, and past eviction and criminal histories.

Some households face greater challenges in meeting rental requirements and criteria. As discussed in Section VII., Community Engagement Findings:

- Low income households are:
  - Three times more likely than regional residents to report that the “landlord didn’t accept the type of income I earn (social security, disability)” (19% versus 6% regionally);
  - Twice as likely to have been denied housing due to their eviction history (15% versus 7%); and
  - Twice as likely to have been denied due to their criminal history (14% versus 6%).
- Residents whose household includes a member with a disability are:
  - Nearly twice as likely to have been denied due to criminal history (11% versus 6%); and
  - More likely to have been denied due to eviction history (11% versus 7%).

**3x rent income threshold and source of income.** According to the residents and stakeholders participating in the AI, it is increasingly common for landlords to require three times the monthly rent cost in income. Landlords also reportedly favor earned income over income from non-earned sources, such as Social Security (and Disability) Income, child support, and alimony payments.

Refusal to accept SSDI has a clear impact on persons with disabilities, given that many people with disabilities cannot work (see the employment discussion in the Disability and Access section of this AI) and must rely on SSDI as their primary source of income.

Stakeholders who work with refugees and assist them in locating housing also feel the 3x rent rule has a disproportionate impact on refugees, who also rely on non-earned income for a period of time when they are resettled into the U.S.

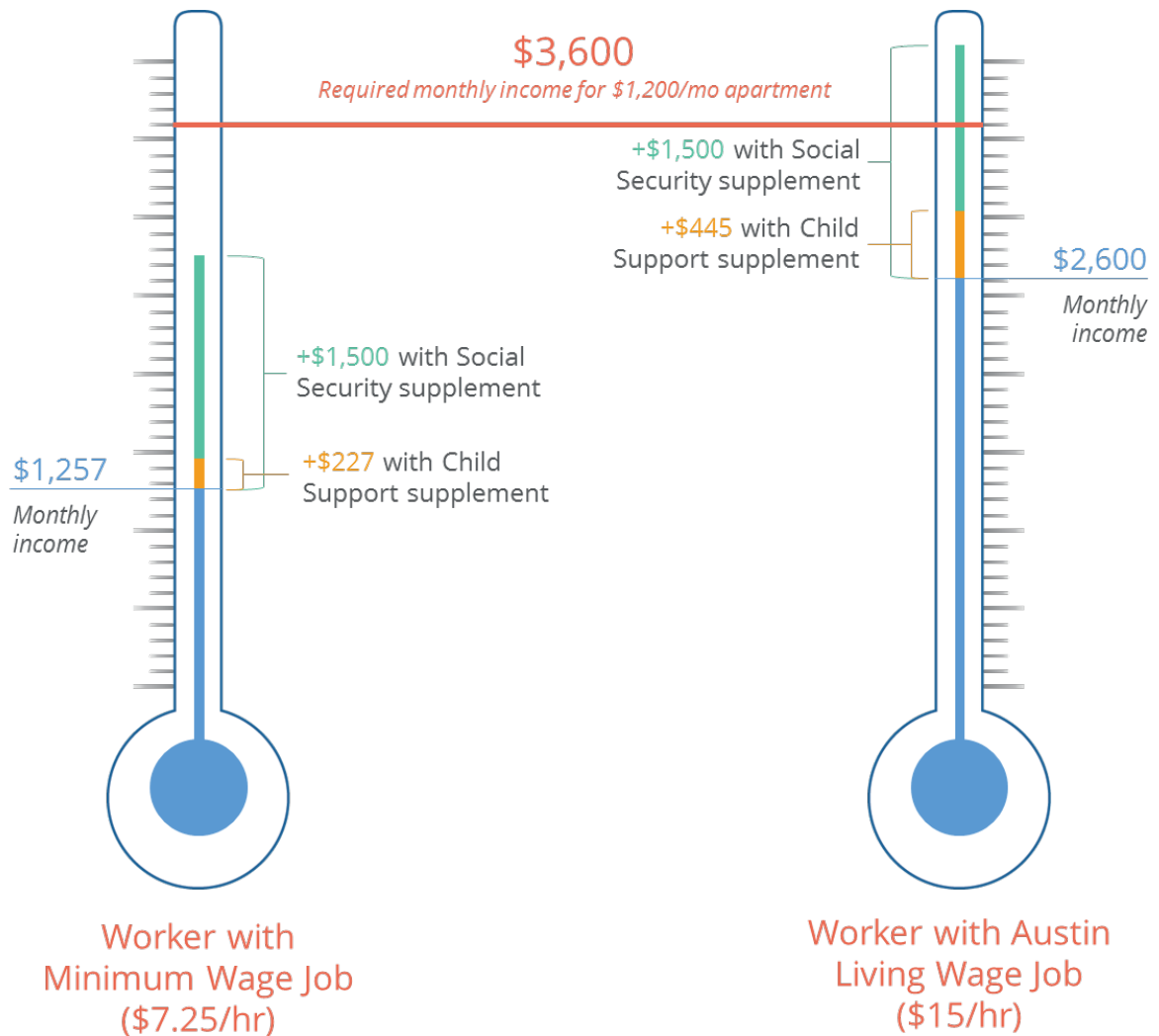
Other types of households could also be disproportionately affected to the extent that they are more likely to rely on non-earned income. One focus group attendee—a single mother

and her son—said she was denied a rental unit because her earned income did not meet the 3x the rent threshold. She would have qualified if the landlord had included her social security income from a deceased parent—but the landlord told her they didn't want to count her SSI income.

The figure below shows the impact of two types of supplemental incomes that, according to focus group attendees, landlords do not routinely accept as income in applying the 3x income rent criteria. The households shown are assumed to be 2-person, with only one working (replicating a single parent household or a household where only one adult can work; the other could be a senior or a person with a disability). The first worker earns the federal minimum wage (\$7.25/hour). The second worker earns the Austin living wage (\$15/hour).

As the figure demonstrates, it is very difficult for a minimum-wage worker to afford the median rental unit in the region, even if they receive additional income through child support or social security payments. A living-wage household gets much closer to meeting the 3x criteria with child support (this household would need to cut back on some items to afford rent) and does meet it if social security income is considered.

**Figure III-25.**  
**Impact of "Income 3x Rent" Requirement on Various Income Sources**



Note: Assumes Median Rent of \$1,200/month. Child support is based on a similar salary level and calculated from the Texas Attorney General website. Social security assumes the benefit for a widow with a young child.

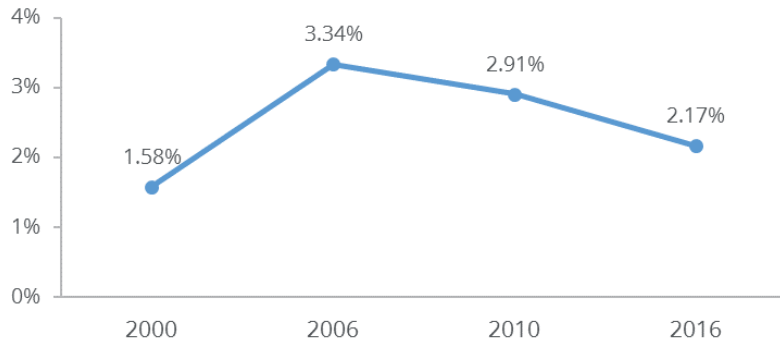
Source: Root Policy Research

**Evictions.** According to the Eviction Lab project, the eviction rate in the State of Texas was 2.17 percent in 2016, equating to more than 75,000 households who were evicted. A rate of 2.17 percent is equivalent to 206 evictions per day. In 2006, when the eviction rate was the highest, evictions averaged 258 per day.

Travis County's eviction rate in 2016 (1.07%) was about half that of the state's and Williamson County's was much lower (.78%). The rate in both counties is at the lowest point in more than a decade. Still, 3,000 households are evicted annually in the region, equating to about 8 households facing eviction every day.

**Figure III-26.**  
**Eviction Trends, State**  
**of Texas, 2000 to 2016**

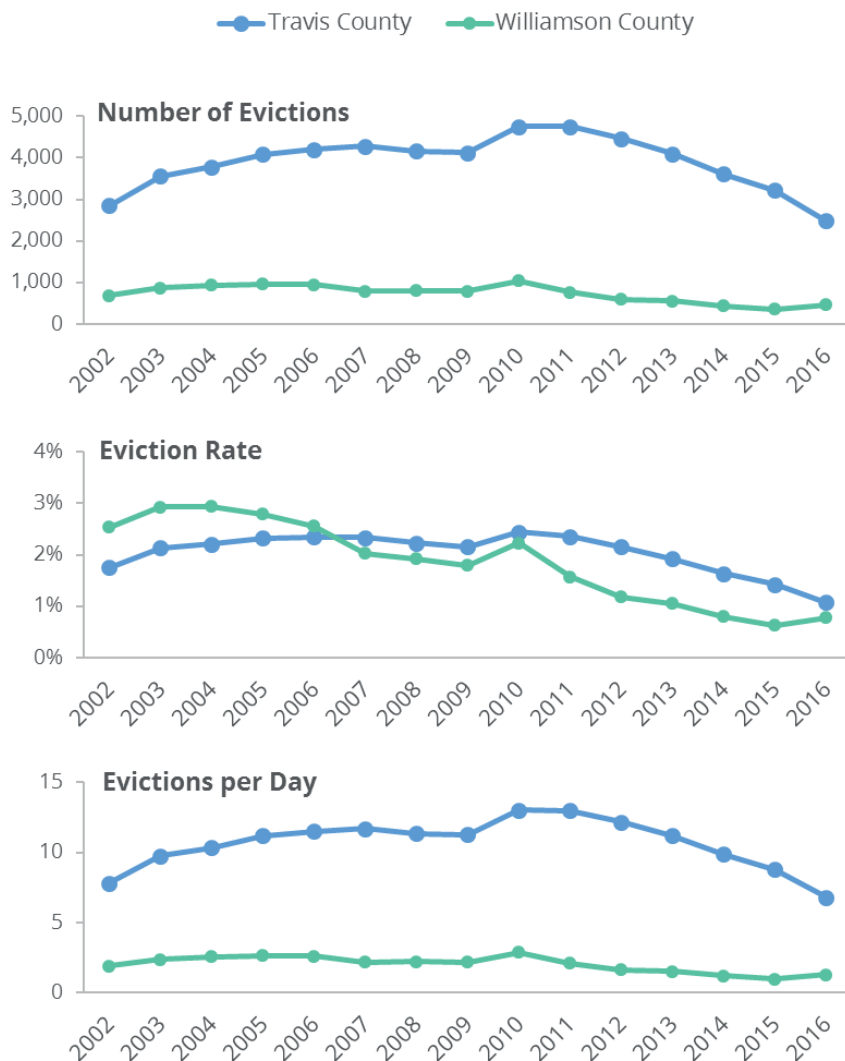
Source:  
[www.evictionlab.org](http://www.evictionlab.org).



**Figure III-27.**  
**Eviction Trends,**  
**Travis and**  
**Williamson**  
**Counties, 2002 to**  
**2016**

Note:  
 Data are not available at the  
 city level.

Source:  
[www.evictionlab.org](http://www.evictionlab.org).



In the Central Texas region, evictions disproportionately affect low income households, large families, African Americans, persons of Hispanic descent, persons with disabilities, and domestic violence survivors. According to the AI survey, a history of eviction or foreclosure limits the housing choice of:

- 13 percent of households with incomes less than \$25,000;
- 12 percent of large family households;
- 9 percent of African American respondents;
- 8 percent of households that include a member with a disability; and
- 7 percent of Hispanic households.

Evictions and poor rental histories (e.g., frequent moves, broken leases) are also very common among survivors as a result of the domestic violence they experienced.

**Criminal history.** Past criminal activity makes “finding housing impossible” in the current rental market, according to residents who participated in the AI. In the view of advocates, policies that prohibit renters with criminal histories penalize residents who have already paid their debt to society and have served their time. Advocates who work with residents with criminal histories believe such policies can disparately impact people of color, people with disabilities, people with mental illnesses and substance abuse histories, and domestic violence survivors. The CAN Dashboard reports that African Americans are disproportionately represented in jail bookings in Austin and Travis County.

According to the AI survey, a criminal history (arrest or conviction) limits the housing choice of:

- 7 percent of precariously housed residents;
- One in 20 (5%) of households with incomes less than \$25,000;
- 4 percent of African American respondents; and
- 3 percent of households that include a member with a disability.

Not only do criminal histories make it difficult to find rental units, residents feel that property managers take advantage of people with criminal backgrounds by not publicizing their rental policies regarding criminal histories. This leads individuals going through the reentry process to repeatedly pay application fees without knowing that they will be denied without consideration. Some focus group participants shared that their housing search involved going through this process more than a dozen times. The negative impact of this lack of transparency can be compounded by issues relating to disability: visiting properties

and submitting applications over and over can be physically taxing and difficult to arrange for some individuals with disabilities, along with the burden of multiple application fees.

A growing body of research has found that in many communities, people of color are more likely to be arrested than Non-Hispanic White residents for drug offenses, despite equal drug use rates. This can exacerbate the housing barriers faced by residents of color, as criminal history makes it more difficult to secure housing. It can also fuel neighborhood-level fear-based resistance to affordable housing, driving affordable housing into neighborhoods with higher levels of acceptance (which are often lower income neighborhoods).

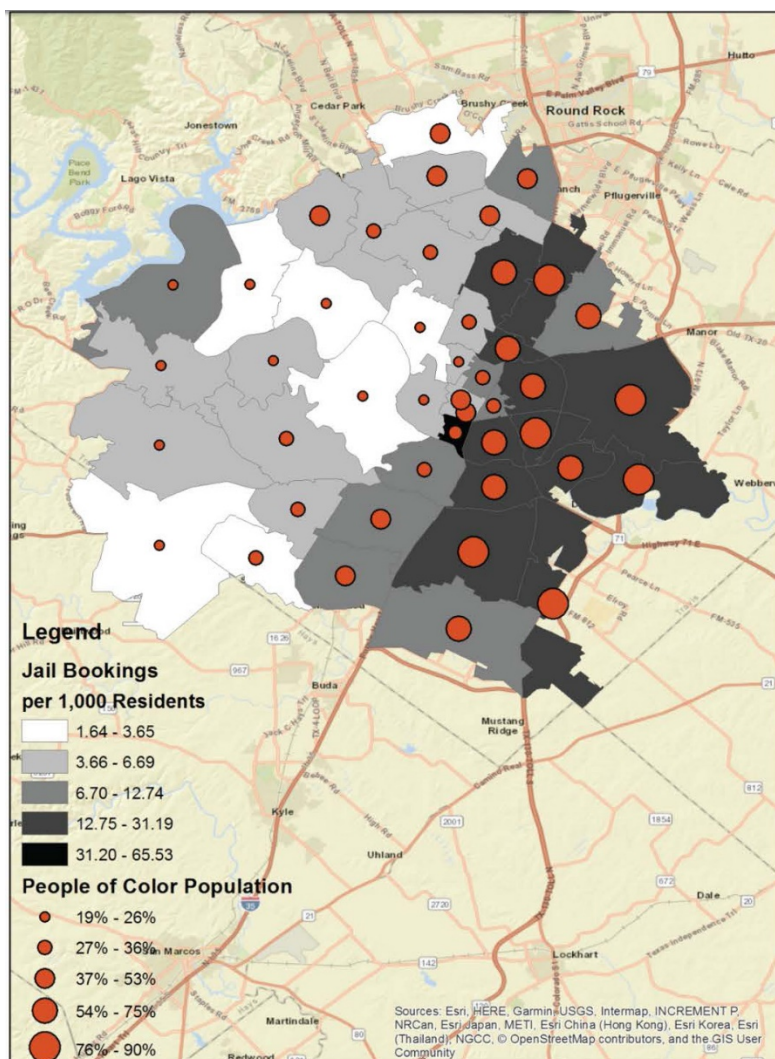
A 2018 review of Drug Possession Case Dispositions in Travis County, conducted by the Justice Center of the Council of State Governments, found that African Americans are overrepresented in jail bookings in Travis County: they represented 24 percent of residents booked in jail compared to 8 percent of the county population overall. Hispanic and Non-Hispanic Whites were underrepresented in jail bookings. Both African American and Hispanic residents booked had higher rates of prior arrests than Non-Hispanic Whites.

Once they reached the court, however, the analysis found that African American and Hispanic defendants were not significantly more likely to be convicted than a “similarly situated” White defendant. Yet White defendants were more likely to hire legal counsel to assist in their defense, which led to lower conviction rates overall.

An analysis of jail bookings in relation to where people of color live in the City of Austin was recently conducted by Texas Appleseed and demonstrated a strong relationship between the two variables, as shown in the map below.

**Figure III-28.**  
**Austin Jail Bookings**  
**per 1,000 Residents by**  
**Race, 2017**

Source:  
 Justice Starts at Home presentation, 2018  
 Poverty Law Conference, Texas  
 Appleseed.



**Reentry Roundtable.** In 2016, a coalition of local stakeholders in the City of Austin and Travis County—The Austin/Travis County Reentry Roundtable—produced a report of their work examining the most effective policies for reentry housing.<sup>10</sup> The overall purpose of the Roundtable is to collaboratively promote public safety through the effective reentry and reintegration of individuals with criminal histories.

According to the Roundtable’s research, housing access and criminal activity are closely linked. Residents with convictions have often been challenged by unstable housing situations, which continue after the resident serves their sentence, and is linked to recidivism. To wit:

<sup>10</sup> *Locked Out: Criminal History Barriers to Affordable Rental Housing in Austin & Travis County, Texas*, <http://www.austinecho.org/wp-content/uploads/2017/12/Criminal-Background-White-Paper.pdf>

- Of those who enter prison, roughly one out of ten will have experienced homelessness in the recent past;
- Of those who leave prison, one out of ten will experience homelessness in the future;
- Without stable housing, the ability to avoid criminal justice system diminishes. Those without adequate housing are more than twice as likely to commit another crime as those with adequate housing;
- Whether or not a person was incarcerated, having a criminal background can present immense barriers to securing safe and decent housing; and
- To the extent that persons of color and/or people with disabilities are more likely to be arrested, this has a disproportionate impact on their ability to find and remain in stable housing.

The Roundtable also screened 80 housing developments in the City of Austin for their policies on criminal history. That aspect of the study found wide variation in how an applicants' criminal history was evaluated:

- It is very common for housing providers to evaluate criminal history backgrounds subjectively or using pre-determined criteria that do not allow for nuances in convictions or provide an opportunity for the applicant to explain their history. The majority of properties had no stated criteria for evaluating drug offenses, a common area for disproportionate arrests of African Americans, thus leaving the property management screener to decide and inviting bias;
- About one quarter of the properties surveyed (18 out of 80) consider an applicant's arrest history as evidence of criminal activity, regardless of final court disposition;
- Very few properties have a process for appealing the decision to deny based on criminal history;
- The housing providers studied were found to ban a total of 134 offenses. By comparison, HUD requires denial of housing for only two offenses: production of methamphetamines on federally assisted premises and sex offenses requiring lifetime registry;
- Nearly half of the properties provided incomplete or vague criminal screening criteria to applicants and only one posted their criteria on their website. This results in a more time-consuming housing search process and difficulty for people with limited access to transportation and/or who cannot easily take off work to look for an apartment;
- The Housing Authority of the City of Austin's HCV program screening policies are more tolerant than the vast majority of other housing providers.



**Impact of displacement.** The households most vulnerable to displacement are often the same households who face the greatest barriers to finding housing. Overall, 14 percent of respondents to the AI survey experienced displacement in the region in the past five years. Renters experienced displacement four times as often as homeowners (29% v. 7%).

As shown in the figure below, displacement is highest among African American, Hispanic, and Native American households, persons with disabilities, and low income households. Not only are these households most likely to be displaced, these types of residents are also disproportionately likely to face barriers finding replacement rental housing in the region.

**Figure III-29.**  
**Displacement Experience and Reasons for Displacement by Jurisdiction, Selected Characteristics**

		Reason for Displacement		
		Rent Increased More than I Could Pay	Property Taxes/ Other Costs of Homeownership	Landlord Selling Home
Jurisdiction				
Austin	16%	43%	13%	14%
Travis County	13%	34%	19%	10%
Round Rock	13%	50%	13%	13%
Pflugerville	10%	29%	16%	24%
Georgetown	14%	34%	21%	10%
Williamson County	17%	50%	14%	4%
Region	14%	41%	14%	13%
Tenure				
Homeowners	7%	37%	27%	10%
Renters	29%	46%	7%	15%
Precariously housed	42%	43%	12%	9%
Race/Ethnicity				
African American	23%	43%	6%	9%
Asian	12%	-	-	-
Hispanic	19%	55%	15%	8%
Native American	20%	56%	16%	12%
Non-Hispanic White	13%	39%	16%	15%
Disability	23%	38%	13%	8%
Large family	20%	41%	12%	13%
Children under 18	16%	44%	16%	13%
LEP	10%	-	-	-
Household income less than \$25,000	30%	35%	12%	15%

Note: Displacement did not necessarily occur within current community of residence. The respondents' current housing situation (i.e., homeowner) may be a different type of housing situation than when displacement occurred. As such, homeowners who report renter displacement are reporting their experience as renters- Sample size too small to report.

Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

A 2018 study by professors at the University of Texas at Austin, *Uprooted*, was conducted to enable neighborhoods to better manage displacement risk through a framework for 1) Identifying and prioritizing gentrifying neighborhoods where residents are at the highest risk of displacement, and, most importantly, 2) Matching strategies to the needs of vulnerable residents in these neighborhoods.<sup>11</sup>

The study found a marked difference between the neighborhoods experiencing rapid price appreciation and those that had not. Neighborhoods with lower income and vulnerable residents experienced the most rapid housing price appreciation, whereas those with historically high-priced (and exclusive) housing did not. In sum, the housing market did little to alter the “position in the socioeconomic hierarchy” of residents in high-priced neighborhoods—yet had a significant impact on those with the most socioeconomic vulnerability.

On the positive side, the study found that many Austin neighborhoods (23 total) were not yet experiencing the rapid demographic change typical of gentrifying areas. In these areas, there remains an opportunity to intervene to mitigate the negative effects of gentrification. Another 13 neighborhoods were experiencing increases in home values, but not rapid appreciation. Twelve were in the process of demographic change, and 10 had exhibited more pronounced effects of gentrification.

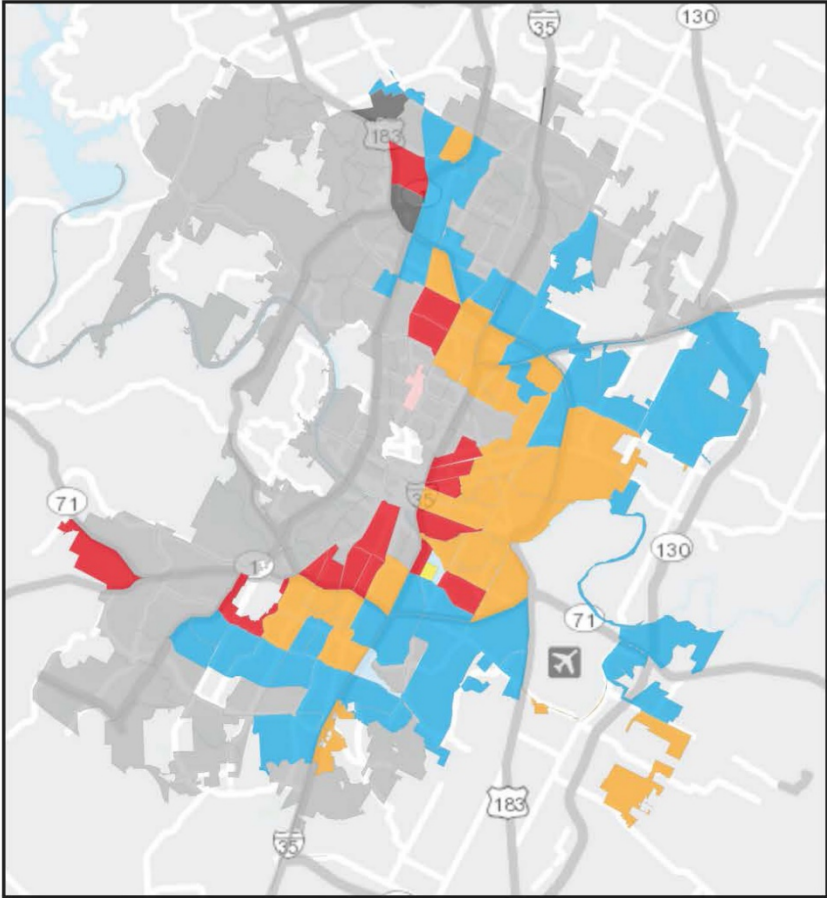
The following maps from the study show the areas in the city with the most rapid housing price appreciation and the related “gentrification typology,” or risk, beginning with a map showing overall housing market appreciation. Those neighborhoods characterized as “susceptible” and “early type 1” are those where intervention may minimize displacement pressures.

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<sup>11</sup> <https://sites.utexas.edu/gentrificationproject/files/2018/09/UT-gentrification-full-report-PRINT.pdf>

**Figure III-30.**  
**Housing Market**  
**Appreciation,**  
**Austin, 2000–2016**

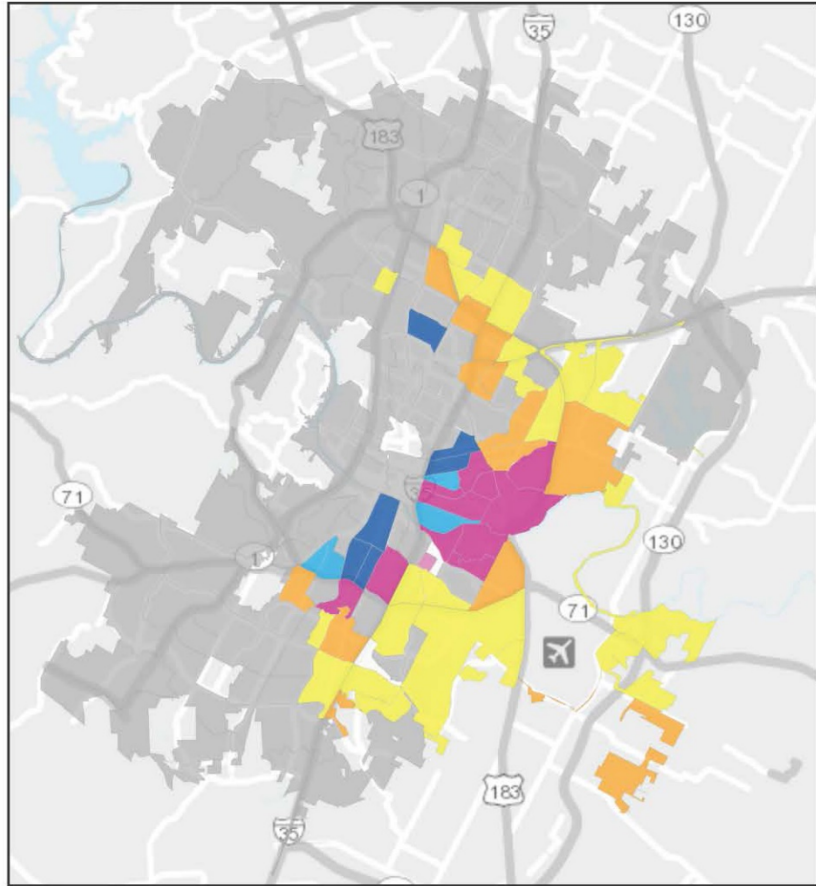
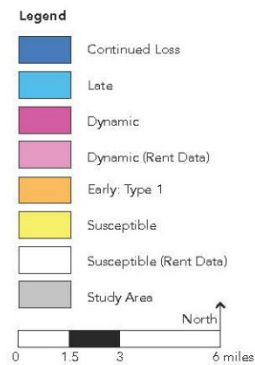
Source:  
The University of Texas at Austin  
Center for Sustainable Development  
and the Entrepreneurship and  
Community Development Clinic,  
*Uprooted: Residential Displacement  
in Austin's Gentrifying  
Neighborhoods and What Can Be  
Done About It*, 2018.



**Figure III-31.  
Neighborhood  
Typology, Austin,  
2016**

Source:

The University of Texas at Austin  
Center for Sustainable Development  
and the Entrepreneurship and  
Community Development Clinic,  
*Uprooted: Residential Displacement  
in Austin's Gentrifying  
Neighborhoods and What Can Be  
Done About It*, 2018.



The Austin Gentrification and Displacement Indicators study identified neighborhoods vulnerable to displacement through gentrification (Figure III-32) by considering five factors:

- “Percent of People Who are Renters
- Percent People of Color
- Percent of People 25 Years and Older With No Bachelor's Degree
- Percent of Children in Poverty
- Percent of People Making Less than 80% of Median Family Income

Based on these factors, each neighborhood is assigned a vulnerability score. Neighborhoods with vulnerability scores above .5 are considered vulnerable. The higher the vulnerability score, the more vulnerable residents are to displacement as a result of rising housing costs.”<sup>12</sup>

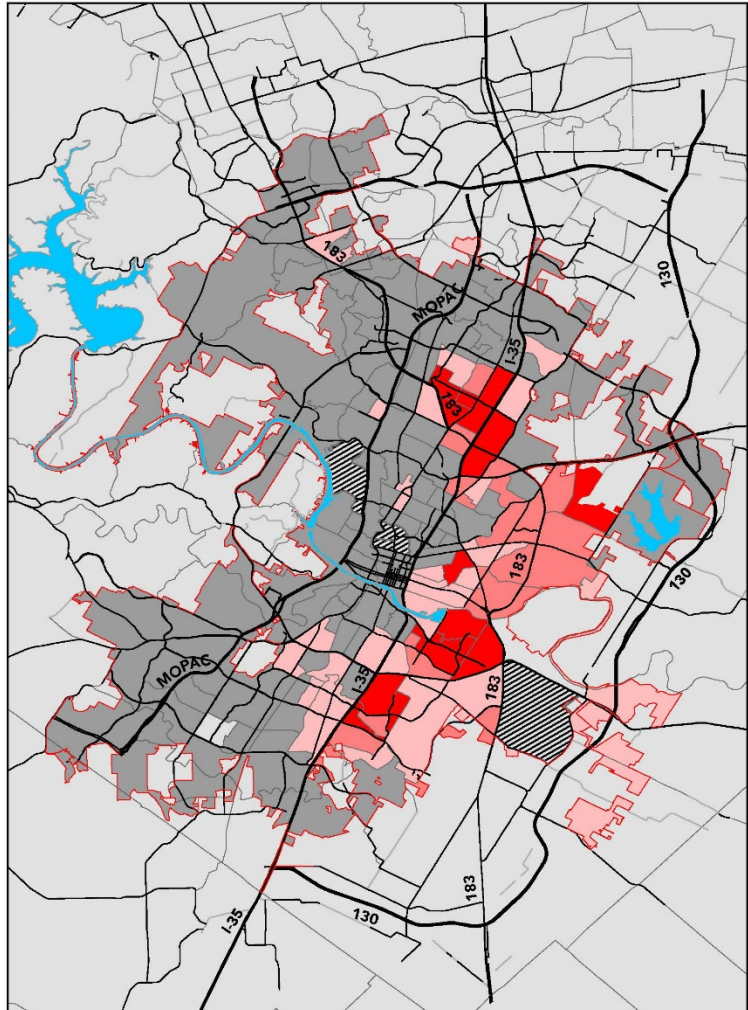
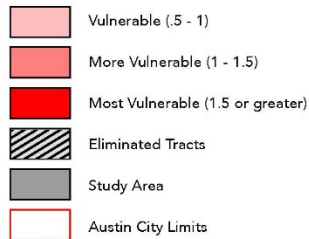
<sup>12</sup> <http://austin.maps.arcgis.com/apps/MapSeries/index.html?appid=2287ef7c16dc476ca0c7d4a10ae690ce>

**Figure III-32.  
Most Vulnerable  
Census Tracts,  
Austin, 2016**

Source:

City of Austin, Austin Gentrification and Displacement Indicators,  
<http://austin.maps.arcgis.com/apps/MapSeries/index.html?appid=2287ef7c16dc476ca0c7d4a10ae690ce>.

**Average of all Z-Scores**



The Austin Gentrification and Displacement Indicators study identified Demographic Change Tracts by identifying “changes in four demographic factors to determine whether a neighborhood has experienced a significant increase in non-vulnerable residents relative to the five-county region since 2000:

- **Home Ownership:** Increase in owner-occupied housing units as a percent of total occupied housing units
- **Racial Change:** Increase in white population as a percent of total population
- **Educational Attainment:** Increase in the percent of the population 25 years or older with a bachelor’s degree or higher
- **Income:** Increase in median family income

The researchers used z-scores to determine significant change. If a neighborhood has experienced a significant increase in at least two of these factors relative to the five-county

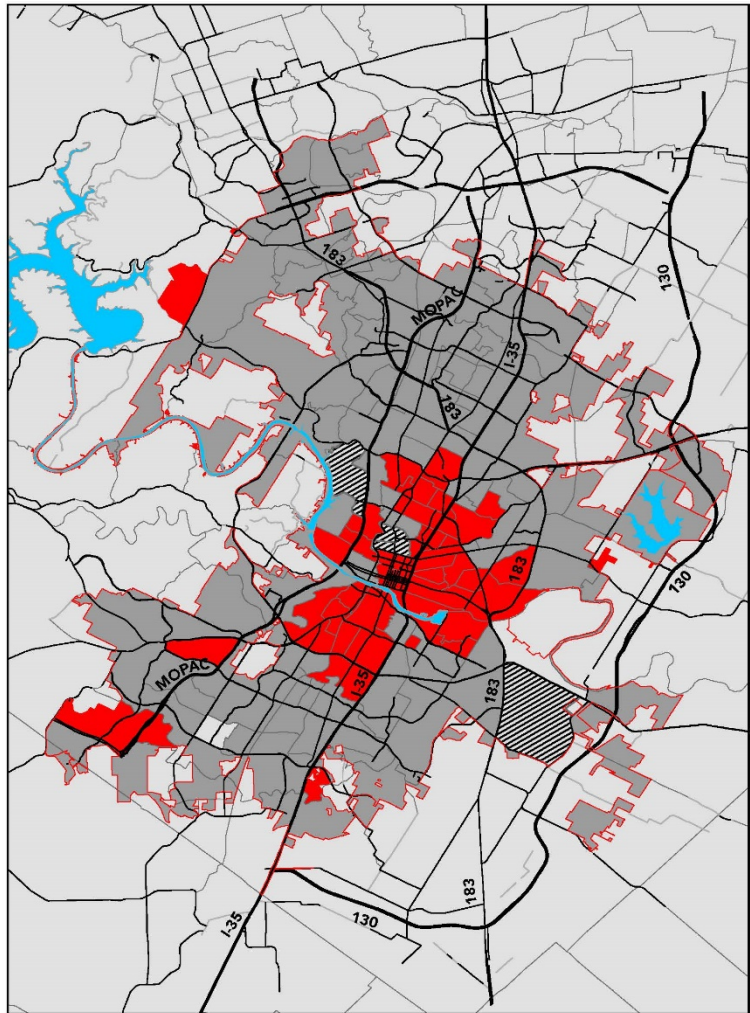
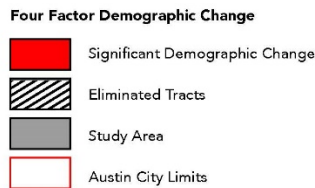


Austin region between 2000 and 2016, then it is considered to have experienced or be experiencing significant demographic change.”<sup>13</sup>

**Figure III-33.  
Demographic  
Change Tracts,  
Austin, 2000–2016**

Source:

City of Austin, Austin Gentrification and Displacement Indicators,  
<http://austin.maps.arcgis.com/apps/MapSeries/index.html?appid=2287ef7c16dc476ca0c7d4a10ae690ce>.



The Austin Gentrification and Displacement Indicators measures Housing Market Change “based on the changes in neighborhoods’ median home values from 1990 to 2016. This analysis is limited to neighborhoods that had a low or moderate median home value in 1990, relative to the five-county Austin region. There are three housing market types:

- **Adjacent Tracts** are those with a low or moderate 1990 median home value AND low or moderate appreciation of median home value AND that touch the boundary of at least one tract with a high 2016 median home value and/or high 1990-2016 appreciation.
- **Accelerating Tracts** are those with high appreciation between 1990-2016 but still with a low or moderate 2016 home value.

<sup>13</sup> <http://austin.maps.arcgis.com/apps/MapSeries/index.html?appid=2287ef7c16dc476ca0c7d4a10ae690ce>

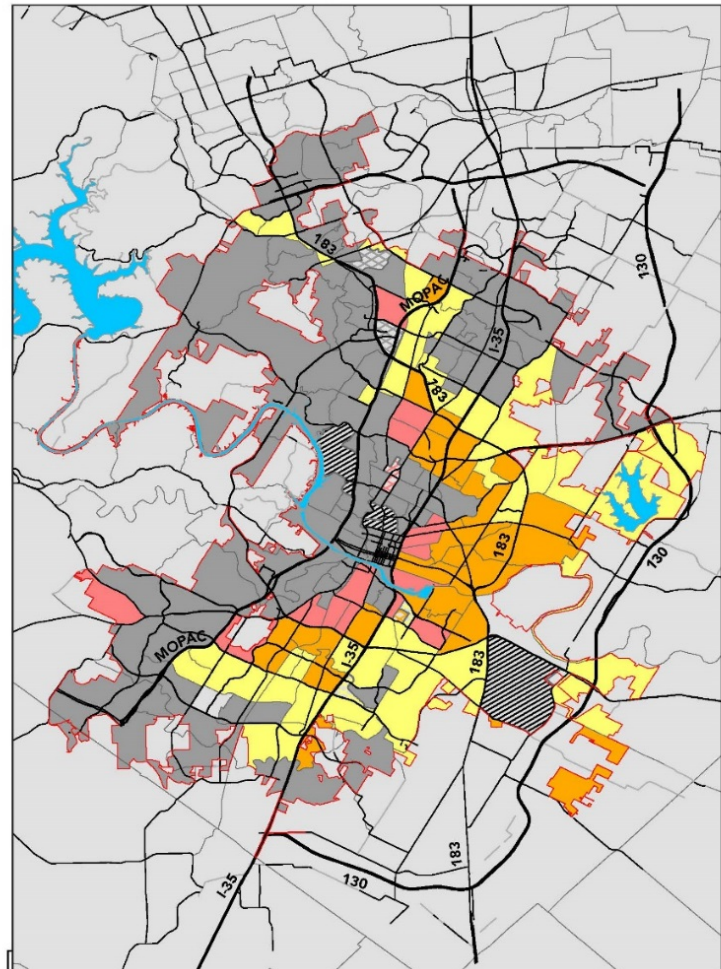
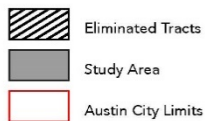
- **Appreciated Tracts** are those with a low median home value in 1990 AND high median home value in 2016 AND high 1990-2016 appreciation."

**Figure III-34.  
Housing Market  
Appreciation, Austin,  
2000–2016**

Source:

City of Austin, Austin Gentrification and Displacement Indicators,  
<http://austin.maps.arcgis.com/apps/MapSeries/index.html?appid=2287ef7c16dc476ca0c7d4a10ae690ce>.

**Housing Market Type**



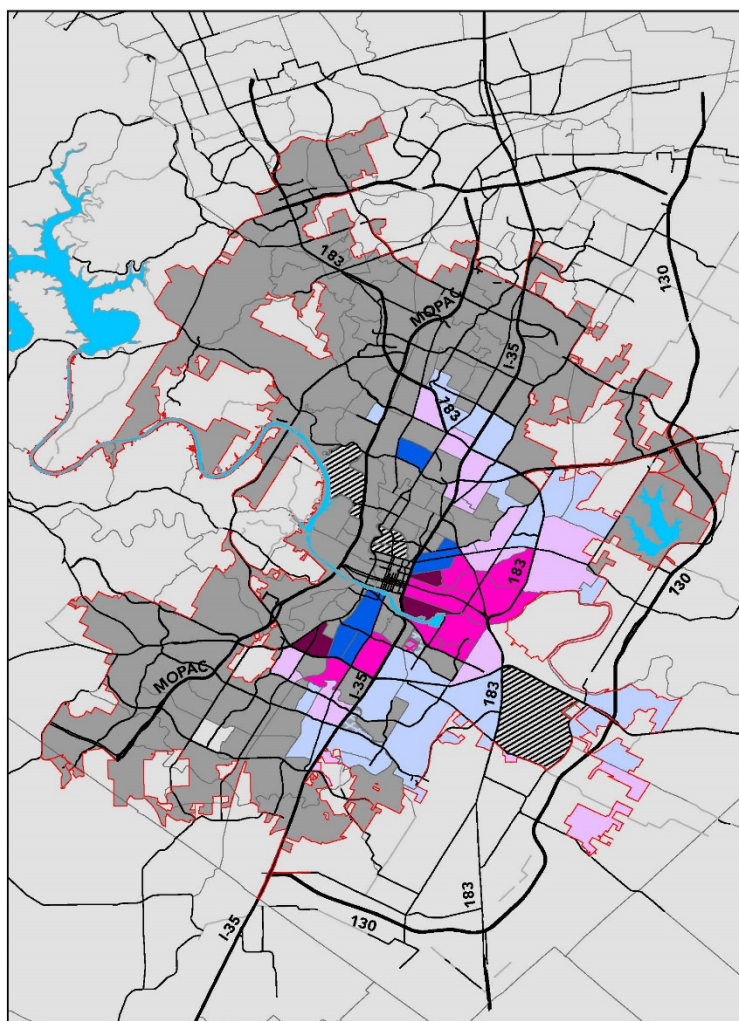
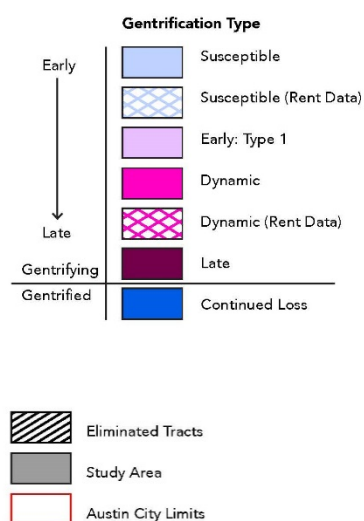
Bringing together the preceding analyses, the Gentrification and Displacement Indicators study developed a neighborhood typology to classify overall gentrification type, as shown in the following table and depicted map on the following page (Figure III-35).

Neighborhood Type	Vulnerable Population?	Demographic Change?	Housing Market Condition
Susceptible	Yes	No	Adjacent
Early Type 1	Yes	No	Accelerating
Early Type 2	Yes	Yes	Adjacent
Dynamic	Yes	Yes	Accelerating
Late	Yes	Yes	Appreciated
Continued Loss	No	Yes (% white and % with BA only)	Appreciated

**Figure III-35.  
Neighborhood  
Typology, Austin, 2016**

Source:

City of Austin, Austin Gentrification and Displacement Indicators, <http://austin.maps.arcgis.com/apps/MapSeries/index.html?appid=2287ef7c16dc476ca0c7d4a10ae690ce>.



## Information and Housing Access

This AI also examined the ease with which residents can access information about housing options and their fair housing rights. Information barriers were mentioned far less often than the other barriers discussed in this section; lack of affordable housing and the impact of the housing shortage and challenges finding housing on certain protected classes were far greater concerns.

However, residents and stakeholders offered several pointed cases of where lack of information had negatively affected housing choice and the impact on protected classes:

- One resident with a disability inherited their deceased parents' home. They were unaware of the property tax homestead exemption and struggled to pay the property taxes until they learned of the exemption. This resident recommended that the program be more actively marketed to low income and special needs residents who may be in similar situations.



- In focus groups, none of the residents who experienced differential treatment by property managers or experienced situations that may be housing discrimination understood their rights under the Fair Housing Act nor were aware of resources available to them to seek redress.
- Many stakeholders believe that the new affordable units created through the LIHTC or density bonus programs are being intentionally designed and marketed to recent college graduates, who are perceived to be “safer” tenants and/or for whom parents can co-sign their loans. Although this is legal, other types of low income residents would benefit from affirmative marketing practices that list the units using service providers. The public sector should require more robust affirmative marketing plans and ensure that property managers and leasing agents are aware of the variety of tenants to whom the units should be marketed.

## Public Programs and Access

To support the development of strategies and action items to address disproportionate housing needs, the participating jurisdictions’ programs funded by HUD block grants were reviewed in the context of the above analysis to determine where improvements could be made.

There is an inherent tension between addressing disproportionate needs and not violating the non-discrimination provisions of the Federal Fair Housing Act. As discussed throughout this section, many housing needs are unique to certain protected classes. Yet addressing those needs, through building affordable housing, for example, is challenging because units cannot be reserved solely for residents of certain races and ethnicities.<sup>14</sup> Instead, local governments must make sure that residents with disproportionate needs are made aware of and have access to the housing options created to meet their needs, and ensure that affordable housing programs equally benefit residents with disproportionate needs.

The matrix below summarizes where improvements could be made to better tailor local programs to address the disproportionate needs identified in this section.

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<sup>14</sup> Residents with disabilities can have units reserved for their use and seniors can occupy senior-only developments.

**Figure III-36.**  
**Areas Where Housing Programs Could be Strengthened to Address**  
**Disproportionate Needs of Protected Classes**

Protected Class	Potential Improvements
Public Housing Beneficiaries living in concentrated areas of poverty (African American, Hispanic, Families with Children)	Continue expansion of affordable rental housing developments in non-poverty concentrated and high opportunity areas through dedicating resources to infrastructure support, land acquisition, and affordable rental developments
African Americans who seek Homeownership	Offer downpayment assistance programs where they are not available and improve the marketing of existing programs, potentially as a regional affirmative marketing effort
Hispanic residents who seek Homeownership	Offer downpayment assistance programs where they are not available and improve the marketing of existing programs, potentially as a regional affirmative marketing effort
Renters experiencing displacement	Explore regional displacement response initiatives that target residents most vulnerable to displacement (people of color, persons with disabilities)
Homeowners experiencing displacement due to property tax increases	Improve transparency of how to receive homestead exemptions; affirmatively market to persons with disabilities through partner nonprofits. Provide maximum exemption provided by state law
Persons with criminal histories seeking "second chance" or re-entry housing (also likely to be people of color and people with mental health or cognitive challenges)	Require that developers receiving block grant and local funding adopt research-driven best practices for considering criminal histories including improving transparency about requirements
Unbanked and underbanked residents (disproportionately likely to be African American and Hispanic residents)	Explore partnerships with local financial institutions (traditional and CDFIs) to improve rates of unbanked and underbanked households and reduce reliance on high-cost and predatory lenders
Residents with disabilities who rely on non-earned income	Require that developers receiving block grant and local funding or development incentives, including density bonuses, allow legal non-earned income such as SSI and SSDI to be considered in renter eligibility calculations

Source: Root Policy Research.

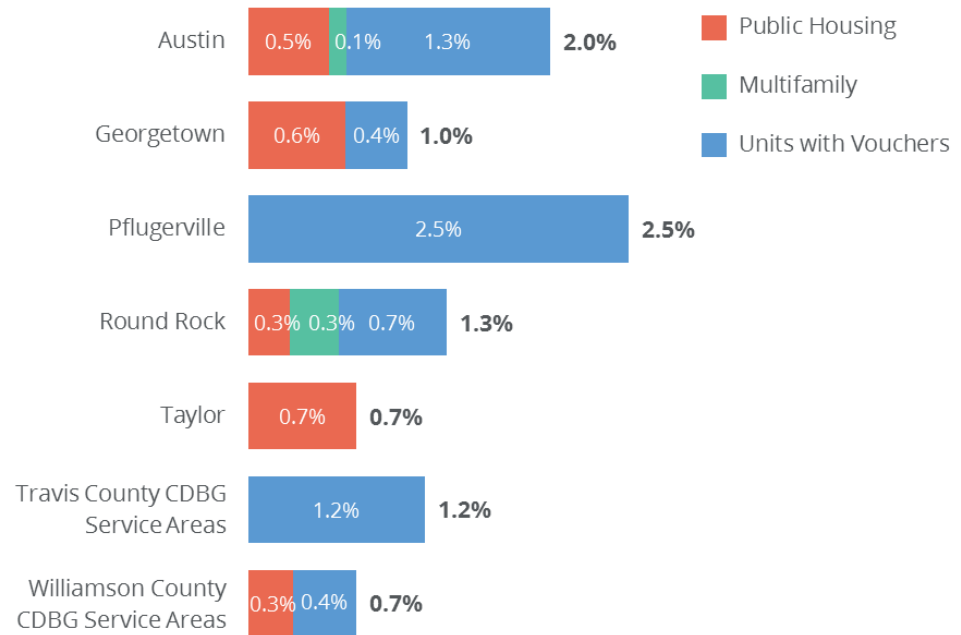
## Publicly Supported Housing

The final section of this chapter reviews the policies of the public housing authorities (PHAs) that operate in the region. As shown in the figure below, publicly-supported housing makes up a relatively small proportion of housing units in the region, according to HUD.

**Figure III-37.**  
**Share of**  
**Housing Units**  
**that are**  
**Publicly**  
**Supported**  
**Housing, 2016**

Source:

HUD AFFH Mapping and Data Tool and PHA interviews in Georgetown and Taylor.



As shown in the figure below, the supply of publicly-supported housing is very important to persons of color, who are more likely to occupy the units relative to their share of the household population in the region.

The HUD tables appended at the end of this section also show that African American and Hispanic Residents and Families with Children who receive public housing subsidies in Austin commonly reside in areas that are racially, ethnically, and poverty concentrated. This is demonstrated in the map below showing the percent of public housing by zip code. This concentration is a factor of the intentional segregation of people of color and low income residents in the early years of development in the City of Austin and surrounding areas, as well as limited opportunities for relocating in other parts of the region due to housing price increases and limited affordable rental stock.

**Figure III-38.**  
**Table 6 - Publicly**  
**Supported**  
**Households by**  
**Race/Ethnicity**

Note:

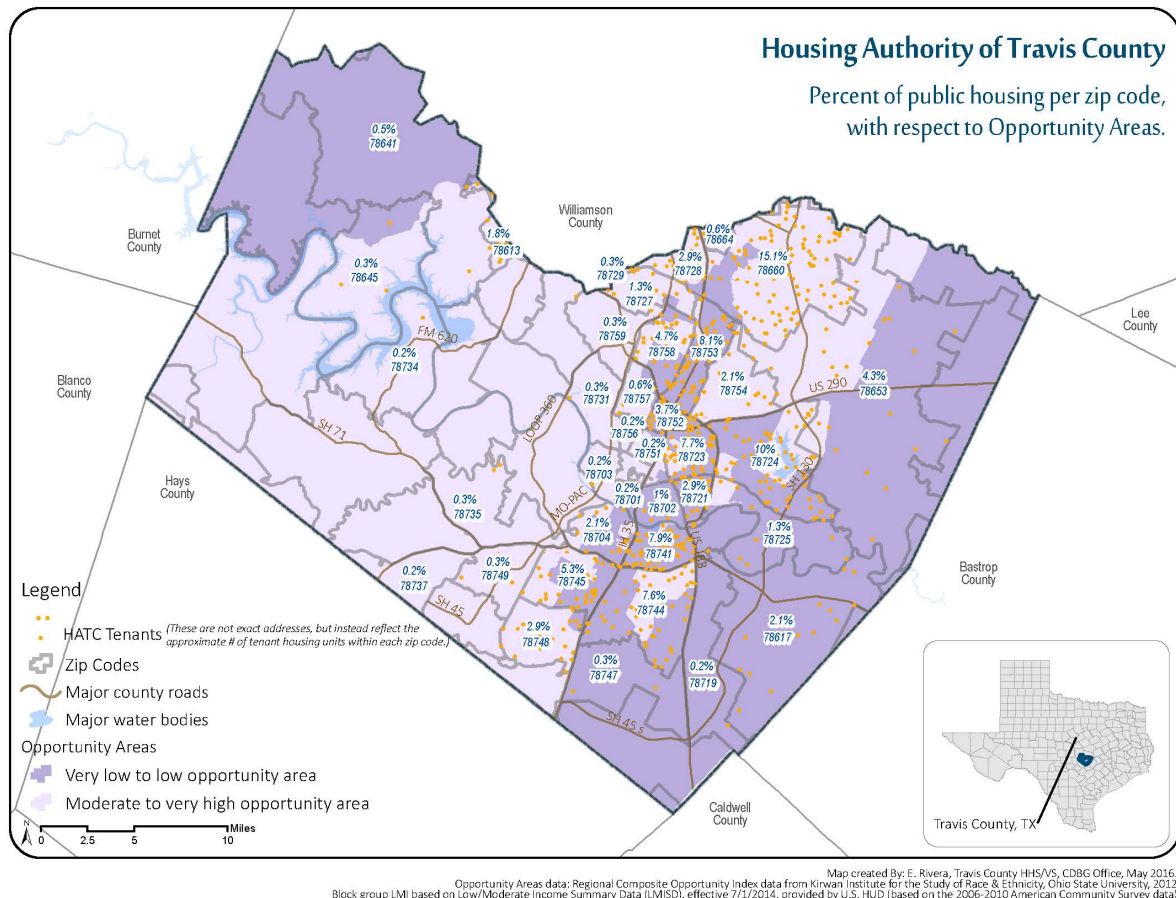
Numbers presented are percentages for households not individuals. Pflugerville does not have a local housing authority; instead, the city is served by the Travis County Housing Authority. Taylor does not track residents separately by ethnicity; as such, the White and Hispanic columns both represent White and Hispanic residents.

Source:

Decennial Census; APSH; CHAS; Public Housing Authorities.

	White	Black	Hispanic	Pacific Islander
<b>Austin-Round Rock Region</b>				
Public Housing	21%	33%	43%	25%
Project-Based Section 8	25%	24%	45%	60%
Other Multifamily	53%	21%	25%	1%
HCV Program	18%	54%	27%	1%
<b>Austin</b>				
Public Housing	17%	38%	42%	2%
Project-Based Section 8	22%	26%	45%	7%
Other Multifamily	53%	21%	25%	1%
HCV Program	17%	52%	30%	1%
<b>Georgetown</b>				
Public Housing	52%	13%	35%	1%
Project-Based Section 8	N/A	N/A	N/A	N/A
Other Multifamily	N/A	N/A	N/A	N/A
HCV Program	51%	33%	17%	0%
<b>Round Rock</b>				
Public Housing	33%	27%	32%	8%
Project-Based Section 8	54%	15%	28%	3%
Other Multifamily	N/A	N/A	N/A	N/A
HCV Program	17%	64%	17%	2%
<b>Taylor</b>				
Public Housing	72%	25%	72%	3%
Project-Based Section 8	N/A	N/A	N/A	N/A
Other Multifamily	N/A	N/A	N/A	N/A
HCV Program	55%	44%	55%	0%
<b>Travis County CDBG Service Areas</b>				
Public Housing	N/A	N/A	N/A	N/A
Project-Based Section 8	N/A	N/A	N/A	N/A
Other Multifamily	N/A	N/A	N/A	N/A
HCV Program	10%	70%	20%	1%
<b>Williamson County CDBG Service Areas</b>				
Public Housing	46%	18%	34%	1%
Project-Based Section 8	36%	22%	43%	0%
Other Multifamily	N/A	0%	N/A	0%
HCV Program	33%	47%	19%	1%

**Figure III-39.**  
**Percent of Public Housing per ZIP Code**



Source: Housing Authority of Travis County.

## Public Housing Authority Policy Review

The review of the Public Housing Authority (PHA) policies and practices was guided by HUD's Fair Housing Planning Guide, Chapter 4, Section 4.3 and Chapter 5, Sections 5.2 and 5.4.

The results of the review are found in the following matrix, which presents where potential fair housing barriers exist based on the findings from the policy analysis and program review. The review focused how the PHAs and region could achieve the most inclusive tenancy patterns, while respecting tenant preferences for location and unit type, and balancing needs with available resources.

The housing authorities that were examined include:<sup>15</sup>

- Housing Authority of the City of Austin (HACA);
- Georgetown Housing Authority (GHA);
- Round Rock Housing Authority (RRHA);
- Taylor Housing Authority (THA); and
- The Housing Authority of Travis County (HATC).

Some of the housing authorities were in the process of updating their policies when this review was completed; this is noted in the table.

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<sup>15</sup> Pflugerville and Williamson County do not have independent PHAs and are instead covered by the other PHAs operating in the region.

## Matrix of Public Housing Authority Policy Initiatives to Achieve Fair Housing Compliance and Inclusive Tenancy

POLICY AREA	HACA	GHA	RRHA	THA	HATC	TABLE NOTES/ COMMENTS
<b>Units/Vouchers</b>	18 PHA/PBRA properties totaling more than 2,000 units  5,400 vouchers	158 PHA units; 60 project-based Section 8; 273 on wait list, mostly elderly  100 vouchers; 305 on wait list	100 PHA units in three developments; 12 scattered site homes  94 RRHA vouchers and 200 port-ins from 90 PHAs throughout the U.S.; waitlist is closed	43 PHA units; 38 1-2 bds; five 3 bds  70 unit bldg destroyed in 2015 flood; applying for RAD to rebuild (100-120 units)  < 100 residents on wait list	Five properties total; 3 project based rentals; one apartment complex for seniors and persons with disabilities; duplexes for families earning 80% MFI  15% 1 bds; 24% 2 bds; 55% 3+ bds  580 vouchers; waitlist is closed (150 still on waitlist when last opened in 2014)	
<b>Resident Characteristics</b>	<b>PHA Units:</b> 18% Non-Hispanic White; 39% African American; 40% Hispanic; 40% Families with Children; 42% persons with disabilities  <b>Vouchers:</b> 18% Non-Hispanic White; 50% Non-Hispanic White; 50% African American; 30% Hispanic; 45% Families with Children; 29%	<b>PHA Units:</b> 70% elderly 52% Non-Hispanic White; 13% African American; 35% Hispanic  <b>Vouchers:</b> 55% Non-Hispanic White, 33% African American, 17% Hispanic	<b>PHA Units:</b> 33% Non-Hispanic White; 27% African American; 32% Hispanic  <b>Vouchers:</b> 17% Non-Hispanic White; 64% African American; 17% Hispanic	<b>PHA Units:</b> 57% SSI/SSDI 72% White and Hispanic 25% African American  <b>Vouchers:</b> 28% SSI/SSDI 55% White and Hispanic 44% African American	<b>PHA Units:</b> 105 total units 61% families with children  <b>Vouchers:</b> 20% elderly, 60% people with disabilities, 42% families with children, 73% SSI/SSDI 40% White (including Hispanic); 60% African American; 17% Hispanic	



POLICY AREA	HACA	GHA	RRHA	THA	HATC	TABLE NOTES/ COMMENTS
	persons with disabilities Residents in Other Multifamily properties are more likely to be Non-Hispanic White and elderly Residents residing in R/ECAPs are much more likely to be families with children than those in non-R/ECAPs					

POLICY AREA	HACA	GHA	RRHA	THA	HATC	TABLE NOTES/ COMMENTS
<b>1. Complying with Key Federal Regulations</b>  <i>What is the PHA's policy for accommodating the needs of women who have experienced violence (Violence Against Women Act)?</i>  <i>What are the PHA's policies for considering and making reasonable accommodations? Does it balance the need for adequate information with resident rights to privacy?</i>	<p>Tenant selection follows VAWA language and voucher holders with VAWA emergencies receive highest preference points</p> <p>HACA adopts best practices and follows HUD and DOJ statements and guidance in reasonable accommodations (e.g., encourages requests in writing but will consider accommodation if not formal; will not retain medical records to demonstrate accommodation need in file)</p>		Update in process	Reasonable accommodations are evaluated on a case by case basis. Disability for preferences must be demonstrated through SSA documentation	<p>Tenant selection language follows VAWA language. Also, preferences are provided for women who have experienced domestic violence</p> <p>Tenant selection policy and Section 8 Admin Plan follow good practices for reasonable accommodations (short notification period about accommodation, right to appeal, consideration of reasonable accommodations in many aspects of tenant management)</p>	
<b>2. Evaluating Criminal Histories</b>  <i>What is the PHA's policy on considering tenants with criminal histories? [HUD has no formal policy on the length of look back periods, but recommends 5-7 years]</i>	<p>Policies are progressive. Admission is denied for the most serious offenses (murder, kidnapping, rape); others carry 4-5 lookback periods. Some offenses (possession of marijuana, prostitution) must demonstrate a pattern and some</p>		Update in process		<p>PHA units: Lookback period is 10 years; screen for felonies or assaults</p> <p>Vouchers: Lookback is 5 years; follow HUD criteria with the exception of methamphetamine—HATC rejects for an arrest as well as conviction</p>	

	offenses are evaluated case-by-case					
<b>POLICY AREA</b>	<b>HACA</b>	<b>GHA</b>	<b>RRHA</b>	<b>THA</b>	<b>HATC</b>	<b>TABLE NOTES/ COMMENTS</b>
<b>3. Offering Mobility Counseling</b>  <i>What type of mobility counseling is offered? Does this include assisting home seekers understand the benefits of living in certain neighborhoods? Does the PHA help with the search process in any way?</i>  <i>How does the PHA monitor and manage concentrations of voucher holders in high poverty areas?</i>	Upward Mobility preference is being piloted in two apartment complexes; targeted to residents who are enrolled in educational programs or employed	Georgetown has strong amenities throughout the city. Some residents are reluctant to use public transportation and GHA partners with local volunteers to help them become comfortable using public	RRHA relies on volunteers to provide support to residents. The PHA's resources are challenged by managing payments from their large number of voucher holders who have ported in to the area.  Round Rock has very few areas with moderate poverty and no high poverty areas.	Taylor serves a small market area with moderate poverty levels and without significant variation in community quality	Voucher holders are provided with opportunity maps used in Consolidated Planning. Generally, people locate where they have family members and support systems rather than choose areas based on opportunity	
	HACA offers a downpayment assistance program to voucher holders and PHA residents	transportation to access city services and amenities  Vouchers are placed in community through LHHC projects and landlords that willingly accept Section 8			HATC offers full scholarships to attend Austin Community College to obtain an Associate's degree.	
<b>4. Promoting Inclusive Tenancy</b>  <i>Does the PHA exhibit patterns of concentrations within developments?</i>	HUD tables show variation among resident race and ethnicity by development in some cases; however, overall	<b>N/A;</b> too few developments for concentrations	<b>N/A;</b> too few developments for concentrations	<b>N/A;</b> too few developments for concentrations	<b>N/A;</b> too few developments for concentrations	

	dispersion is consistent across developments	The Housing Advisory Board monitors concentrations in developments and throughout the community				
<b>5. Accommodating Regional Needs</b>  <i>How well do household compositions and wait lists reflect the needs of the broader region?</i>	Residents and voucher holders are more racially and ethnically diverse than the region overall	Residents and voucher holders are more racially and ethnically diverse than the region overall	Residents and voucher holders are more racially and ethnically diverse than the region overall	Residents and voucher holders are more racially and ethnically diverse than the region overall	Residents and voucher holders are more racially and ethnically diverse than the region overall	
<b>POLICY AREA</b>	<b>HACA</b>	<b>GHA</b>	<b>RRHA</b>	<b>THA</b>	<b>HATC</b>	<b>TABLE NOTES/ COMMENTS</b>
<b>6. Preferences and Tenant Selection Policies</b>  <i>What types of preferences exist and do these reflect needs?</i>  <i>Are there any concerns with the Tenant Selection and Assignment Plan (TSAP)?</i>  <i>Do the preferences limit or discourage applicants from residing in all areas of the region?</i>	Preferences are greatest for residents displaced because of HACA action involving rehabilitation, demolition or other disposition of dwelling units; persons with disabilities; persons who are homeless; and emergency VAWA situations (preferences vary by development and program)  TSAP is thorough and comprehensive. May be	<b>No</b>	<b>Natural disaster and displacement only</b>	<b>Could Improve</b>  Williamson County resident—10 points  Displaced—10 points  Elderly/Disabled—5 points  Honorably discharged Veteran—5 points  Working family—5 points	Offer preferences for women who have experienced domestic violence, transfers from other developments, persons with disabilities and elderly residents	Residency preference could be challenged for disproportionate impact as Williamson County has fewer Hispanic residents than the regional overall. A residency/work preference would be better. However, THA residents are more diverse than the region

	difficult for a layperson to digest				
<b>7. Accommodating Needs in Applications</b> <i>How well does the process for applying for public housing or Housing Choice Vouchers (HCV) accommodate the needs of Limited English Populations, residents with special needs, and residents with disabilities?</i>	HACA maintains a landlord-tenant liaison to assist with finding accessible units. Affordability within Austin is a larger issue than accessibility. Requests for port-outs are increasing and residents are moving to suburban areas  HACA recognizes the need to improve language access practices, particularly for Arabic speaking persons. HACA tries to get information on language access needs in the pre-application process so needs can be accommodated in the application process	Potential tenants must come to properties to apply; residents with disabilities can complete through mail  Voucher applications are accepted on one day when wait list is open	<b>Could improve; in process</b> Applications are available on website and have some Spanish options; links were not active when checked and it was unclear if RRHA was accepting applications  RRHA began an effort to improve accessibility on the website in December. Active links and an improved website platform and functioning will be available soon.  RRHA allows applicants to submit forms through email and via family members if applicants cannot come to the office	<b>Could improve</b> Potential tenants must bring documents into the office to apply. They are only accepted Tuesdays and Wednesdays between 1 and 5 p.m.	Have access to third party translators and staff members who speak Spanish  <b>THA:</b> Although limited in administrative capacity, the PHA could utilize technology to accommodate persons with disabilities and families working traditional hours  <b>GHA, THA:</b> Application materials and website is only available in English, as the vast majority of clients speak English. The growing diversity in the region—particularly suburban areas—is likely to increase language access needs

POLICY AREA	HACA	GHA	RRHA	THA	HATC	TABLE NOTES/ COMMENTS
<b>8. Accommodating the Needs of Residents with Disabilities</b>  <i>How are accessible units made available?</i>  <i>Does the PHA promote the availability of accessible housing units to voucher holders?</i>  <i>How are residents with mental illness and behavioral and cognitive challenges accommodated?</i>	<p>If a non-disabled person is occupying an accessible unit, that person may be moved if an accessible unit is needed</p> <p>HACA maintains a landlord-tenant liaison to assist with finding accessible units</p> <p>Little information on accommodation for mental illness and behavioral challenges (other than in the context of eligibility)</p>	<p>If a non-disabled person is occupying an accessible unit, that person may be moved if an accessible unit is needed</p> <p>Residents must request an accommodation in writing. A doctor's note is required if the disability is not visible</p> <p>One pet is allowed including emotional or compassion pets.</p> <p>GHA hopes to increase its number of accessible units to 10% with RAD conversion. Currently, 10 are accessible (8 fully, 2 adaptable)</p> <p>Little information on accommodation for mental illness and behavioral challenges</p>		<p>Most units can be made accessible easily; nearly all contain grab bars in the bathroom</p> <p>Little information on accommodation for mental illness and behavioral challenges</p>	<p>HATC documents requests for accommodations; residents to state their needs, which they can also do on the application. Public housing buildings are all ADA compliant</p> <p>Little information on accommodation for mental illness and behavioral challenges</p>	

## Themes and Potential Issues

The review of PHA policies in the matrix in prior pages, revealed several areas that could directly or indirectly limit housing choice:

- THA's residency preference could be challenged for disproportionate impact as Williamson County has fewer Hispanic residents than the regional overall. A residency/work preference is preferred. That said, THA residents are more diverse than the region overall, suggesting that the local residency preference has not yet resulted in disproportionate housing access;
- The smaller housing authorities could improve their websites to accommodate LEP residents and ensure that all information and documents related to application and eligibility are in Spanish and English;
- THA could utilize technology to better accommodate applications from persons with disabilities and families working traditional hours; and
- Conversely, the websites of HACA and HATC contain a wealth of information for residents and utilize videos to market PHA's programs and explain programs and processes. Making these available in a variety of languages—perhaps by residents who live in the properties and are native speakers—and including digestible information on rules and regulations via video would improve resident knowledge and communication. HACA, for example, provides links to its tenant selection and Section 8 administrative plans which are too technical for most residents and applicants.

Challenges identified by the PHAs in the interviews conducted for this AI include:

- Severe shortage of affordable rentals (within FMR range) throughout the region;
- Resistance from residents to affordable housing and related lack of political support for using public resources (including repurposing public land) for affordable and workforce housing;
- In rural areas, scoring criteria for Low Income Housing Tax Credit (LIHTC) developments that favors urban environments and is inconsistent with where lower income people are moving;
- In rural areas, limited support by leadership for affordable housing and increasing density to address needs.

Additional challenges were identified by residents participating in community engagement for the AI:

In general, the publicly supported housing world is extremely difficult for women who have experienced domestic violence and are in stressful situations to navigate and manage.



They spend hours on the bus or walking to sign up for waitlists, only to lose their place when a reminder is sent to an address they no longer occupy. They are confused about the differences between income-based housing (LIHTC), Section 8 buildings, Section 8 vouchers, Foundation Communities, and all the other potential sources of subsidized housing.

- *“You have to sign up for multiple lists. Some will give you a list of buildings, and you have to go to every single one to be added to their waitlist.” (Domestic violence survivors focus group)*
- *“Everything is sent to your old address. If you don’t get your mail there anymore, you’re off the list. You lose your place. It’s not fair that the list is tied to the address. Why can’t it be tied to email?” (Domestic violence survivors focus group)*
- *“People like us. Women like us. We move a lot. We get lost in the system. I know I lost my place at one place because I didn’t get the notice.” (Domestic violence survivors focus group)*

For persons with disabilities, frequent recertification of income seems redundant and intrusive, given that many cannot work and, as such, have little variation in income.

For voucher holders overall, the lack of small area market rents significantly limits the ability for a voucher holder to find units in the region and increasingly funnels voucher holders into the limited and more affordable parts of the region, neighborhoods in the eastern crescent.

For voucher holders having difficulty finding housing, it would be useful if the PHAs allowed tenants to move into an apartment if it is close to meeting the housing quality inspection; this would increase the supply of affordable rentals available to voucher holders.

## HUD Tables

As part of the development of the Assessment of Fair Housing (AFH), HUD developed an online tool to provide communities with easily accessible data and maps to analyze in fair housing assessments. Relevant data tables, which were used to support the analysis in this section, appear on the following pages.

Tables and maps are not available for all jurisdictions that are part of the Central Texas AI because HUD does not provide tables for non-entitlement cities or cities only represented through public housing authorities. In addition, jurisdictions where tables exist but data does not (“N/A” in the HUD tables) are also excluded below.

Finally, it is important to note that the developments in the tables represent all HUD-identified affordable multifamily properties, not only those owned and managed by a PHA.

**Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category, AUSTIN**

(Austin, TX CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	Families with children	% Elderly	% with a disability
<b>Public Housing</b>								
R/ECAP tracts	222	6.91%	29.49%	59.91%	3.69%	82.88%	8.56%	15.77%
Non R/ECAP tracts	1,645	18.22%	39.47%	39.59%	2.47%	39.82%	25.58%	42.30%
<b>Project-based Section 8</b>								
R/ECAP tracts	561	11.21%	31.65%	46.47%	10.13%	50.80%	24.25%	14.16%
Non R/ECAP tracts	1,292	26.47%	23.01%	45.04%	5.49%	46.63%	36.62%	9.34%
<b>Other Multifamily</b>								
R/ECAP tracts	10	42.86%	28.57%	28.57%	0.00%	N/a	0.00%	40.74%
Non R/ECAP tracts	297	53.00%	21.20%	24.73%	1.06%	0.27%	62.77%	25.54%
<b>HCV Program</b>								
R/ECAP tracts	748	13.84%	51.61%	34.41%	0.13%	49.41%	13.89%	24.25%
Non R/ECAP tracts	3,621	18.15%	51.98%	29.18%	0.55%	45.59%	19.35%	29.35%
<p>Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.</p> <p>Note 2: Data Sources: APSH</p> <p><a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</a></p>								

**Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category, PFLUGERVILLE**

(Pflugerville City, TX CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	Families with children	% Elderly	% with a disability
<b>Public Housing</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
<b>Project-based Section 8</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
<b>Other Multifamily</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
<b>HCV Program</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	388	9.70%	75.37%	13.18%	1.74%	62.17%	19.28%	17.35%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a> ).								

**Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category, ROUND ROCK**

(Round Rock, TX CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
<b>Public Housing</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	98	32.63%	27.37%	31.58%	8.42%	28.87%	44.33%	29.90%
<b>Project-based Section 8</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	112	54.05%	15.32%	27.93%	2.70%	31.30%	55.65%	16.52%
<b>Other Multifamily</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
<b>HCV Program</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	229	17.44%	63.57%	17.44%	1.55%	68.06%	9.03%	12.85%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a> ).								

**Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category, TRAVIS COUNTY**

(Travis County, TX CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
<b>Public Housing</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
<b>Project-based Section 8</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
<b>Other Multifamily</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
<b>HCV Program</b>								
R/ECAP tracts	3	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	645	9.95%	69.67%	19.60%	0.62%	61.42%	15.32%	18.79%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a> ).								

**Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category, WILLIAMSON COUNTY**

(Williamson County, TX CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
<b>Public Housing</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	223	46.40%	18.02%	33.78%	1.35%	22.89%	44.18%	27.31%
<b>Project-based Section 8</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	107	35.51%	21.50%	42.99%	0.00%	54.05%	17.12%	18.92%
<b>Other Multifamily</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
<b>HCV Program</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	370	33.42%	46.74%	19.32%	0.52%	49.18%	22.48%	20.61%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a> ).								

**Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category, AUSTIN**

Public Housing								
(Austin, TX CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Travis County	TX480	Housing Authority Of Travis County	105	8%	64%	26%	2%	63%
Chalmers Courts	TX001	Austin Housing Authority	157	14%	40%	46%	N/a	43%
Rosewood Courts	TX001	Austin Housing Authority	156	15%	46%	38%	1%	37%
Santa Rita Courts	TX001	Austin Housing Authority	97	12%	39%	46%	2%	67%
Meadowbrook Courts	TX001	Austin Housing Authority	160	9%	30%	57%	3%	88%
Booker T. Washington Ter.	TX001	Austin Housing Authority	222	7%	29%	59%	4%	83%
Lakeside Apartments	TX001	Austin Housing Authority	163	31%	41%	23%	4%	N/a
Gaston Place	TX001	Austin Housing Authority	100	32%	49%	17%	1%	N/a
Bouldin Oaks	TX001	Austin Housing Authority	144	15%	34%	46%	4%	46%
Thurmond Heights	TX001	Austin Housing Authority	144	18%	33%	43%	6%	51%
Georgian Manor	TX001	Austin Housing Authority	94	13%	43%	40%	4%	44%
North Loop Apartments	TX001	Austin Housing Authority	130	27%	40%	30%	3%	N/a
Northgate West Apartments	TX001	Austin Housing Authority	112	19%	35%	43%	3%	40%
Shadowbend Ridge	TX001	Austin Housing Authority	158	23%	25%	46%	5%	46%

(CONTINUED)

**Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category, AUSTIN**

Project-Based Section 8 (Austin, TX CDBG) Jurisdiction									
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children	
St. George's Senior Housing, Inc.	N/a	N/a	60	47%	24%	22%	7%	N/a	
The Heights On Congress	N/a	N/a	34	26%	20%	54%	N/a	37%	
Village Christian Apartments	N/a	N/a	104	77%	3%	13%	8%	N/a	
Walnut Creek Apartments	N/a	N/a	98	18%	59%	23%	N/a	64%	
Western Trails Aka Westgate	N/a	N/a	99	72%	2%	24%	2%	N/a	
Rebekah Baines Johnson Center	N/a	N/a	100	43%	13%	38%	6%	N/a	
Travis Park Apartments	N/a	N/a	199	34%	9%	46%	11%	65%	
Eberhart Place	N/a	N/a	37	32%	5%	59%	3%	N/a	
Elm Ridge	N/a	N/a	130	13%	48%	39%	N/a	42%	
Fairway Village	N/a	N/a	128	8%	16%	75%	1%	79%	
French Embassy Aka Quail Park Vill	N/a	N/a	142	0%	14%	60%	26%	55%	
Marshall Apartments	N/a	N/a	100	15%	20%	65%	N/a	62%	
Mason Manor Apartments	N/a	N/a	130	4%	38%	58%	1%	71%	
Mt. Carmel Village	N/a	N/a	99	8%	55%	37%	N/a	59%	
North Plaza Apartments	N/a	N/a	62	7%	70%	23%	N/a	64%	
Lucero Fka Oak Creek Village Apartr	N/a	N/a	170	20%	24%	56%	N/a	65%	
Pleasant Valley Aka Pleasant Hill	N/a	N/a	100	3%	29%	67%	N/a	61%	
Santa Maria Village	N/a	N/a	74	4%	6%	15%	72%	41%	
Springdale Gardens Apartments	N/a	N/a	97	2%	44%	54%	N/a	65%	

(CONTINUED)

**Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category, AUSTIN**

Other Multifamily Assisted Housing (Austin, TX CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Lyons Gardens	N/a	N/a	53	30%	17%	53%	N/a	N/a
N/a	N/a	N/a	16	94%	6%	0%	N/a	N/a
Mosaic Housing Corp Xxiii	N/a	N/a	4	N/a	N/a	N/a	N/a	N/a
N/a	N/a	N/a	21	76%	14%	10%	N/a	N/a
Guadalupes	N/a	N/a	15	57%	14%	29%	N/a	N/a
Ucp Austin Housing Inc.	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
Benjamin Todd Apartments	N/a	N/a	20	76%	14%	5%	5%	5%
Ucp Austin Housing II	N/a	N/a	10	N/a	N/a	N/a	N/a	N/a
Franklin Gardens	N/a	N/a	21	25%	50%	25%	N/a	N/a
Escst Austin Housing Iii	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Escst Austin Housing Iv, Inc.	N/a	N/a	10	N/a	N/a	N/a	N/a	N/a
Texas Manor House	N/a	N/a	11	N/a	N/a	N/a	N/a	N/a
Oak Springs Villas	N/a	N/a	55	15%	61%	24%	N/a	N/a
Pecan Hills Apartments	N/a	N/a	24	79%	13%	4%	N/a	N/a
Mosaic Housing Corp Ix	N/a	N/a	3	N/a	N/a	N/a	N/a	N/a
12th Street Apartments	N/a	N/a	11	36%	27%	27%	N/a	N/a
Fourth Street Apartments	N/a	N/a	11	73%	18%	9%	N/a	N/a
Kinney Apartments	N/a	N/a	9	N/a	N/a	N/a	N/a	N/a
Manchaca Road Apartments	N/a	N/a	11	N/a	N/a	N/a	N/a	N/a
Stassney Apartments	N/a	N/a	9	N/a	N/a	N/a	N/a	N/a
Cobblestone Court	N/a	N/a	68	66%	N/a	28%	4%	N/a
Mosaic Housing Corp X	N/a	N/a	3	N/a	N/a	N/a	N/a	N/a
Mosaic Housing Corp Xi	N/a	N/a	3	N/a	N/a	N/a	N/a	N/a

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/aiff-data-documentation](http://www.hudexchange.info/resource/4848/aiff-data-documentation)).

**Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category, ROUND ROCK**

Public Housing								
(Round Rock, TX CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Cushing Center	TX322	Round Rock Housing Authority	100	32%	27%	31%	9%	29%
Project-Based Section 8								
(Round Rock, TX CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Chisholm Trail	N/a	N/a	50	25%	23%	44%	8%	77%
Trinity Place	N/a	N/a	68	72%	10%	16%	1%	N/a

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).



Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category, WILLIAMSON COUNTY

Public Housing									
(Williamson County, TX CDBG) Jurisdiction									
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children	
Avery Apartments	TX031	Taylor Housing Authority	70	N/a	N/a	N/a	N/a	N/a	
Mary Olson Apartments	TX031	Taylor Housing Authority	46	36%	24%	40%	N/a	16%	
Stonehaven	TX264	Georgetown Housing Authority	158	51%	14%	33%	2%	31%	
Granger Housing Authority	TX281	Granger Housing Authority	26	31%	35%	31%	N/a	12%	

Project-Based Section 8									
(Williamson County, TX CDBG) Jurisdiction									
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children	
Georgetown Square	N/a	N/a	53	30%	24%	46%	N/a	57%	
Shady Oaks Apartments	N/a	N/a	60	39%	21%	40%	N/a	54%	

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

**Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children, AUSTIN**

	(Austin, TX CDBG, HOME, ESG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	797	42.57%	609	32.53%	448	23.93%	841	44.93%
Project-Based Section 8	825	43.10%	642	33.54%	427	22.31%	916	47.86%
Other Multifamily	307	77.72%	4	1.01%	0	0.00%	1	0.25%
HCV Program	1,210	26.81%	1,560	34.56%	1,620	35.89%	2,087	46.23%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info/resource/4848/affh-data-">www.hudexchange.info/resource/4848/affh-data-</a>								

**Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children, PFLUGERVILLE**

	(Pflugerville City, TX CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Project-Based Section 8	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	74	17.83%	115	27.71%	216	52.05%	258	62.17%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a> ).								

**Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children, ROUND ROCK**

	(Round Rock, TX CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	45	46.39%	33	34.02%	17	17.53%	28	28.87%
Project-Based Section 8	73	63.48%	23	20.00%	19	16.52%	36	31.30%
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	22	7.64%	62	21.53%	186	64.58%	196	68.06%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a> ).								

**Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children, TRAVIS COUNTY**

	(Travis County, TX CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Project-Based Section 8	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	106	15.21%	166	23.82%	381	54.66%	427	61.26%

Note 1: Data Sources: APSH

Note 2: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

**Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children, WILLIAMSON COUNTY**

	(Williamson County, TX CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	144	57.83%	55	22.09%	24	9.64%	57	22.89%
Project-Based Section 8	41	36.94%	36	32.43%	30	27.03%	60	54.05%
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	90	21.08%	128	29.98%	175	40.98%	210	49.18%

Note 1: Data Sources: APSH

Note 2: Refer to the Data Documentation for details ([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).

**Table 15 - Disability by Publicly Supported Housing Program Category, AUSTIN**

(Austin, TX CDBG, HOME, ESG) Jurisdiction	People with a Disability	
	#	%
Public Housing	733	39.16%
Project-Based Section 8	206	10.76%
Other Multifamily	105	26.58%
HCV Program	1,286	28.49%
<b>(Austin-Round Rock, TX) Region</b>		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%
may not be comparable to reporting requirements under HUD programs. Note 2: Data Sources: ACS <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</a>		

**Table 15 - Disability by Publicly Supported Housing Program Category, PFLUGERVILLE**

(Pflugerville City, TX CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	N/a	N/a
Other Multifamily	N/a	N/a
HCV Program	72	17.35%
<b>(Austin-Round Rock, TX) Region</b>		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%
may not be comparable to reporting requirements under HUD programs. Note 2: Data Sources: ACS <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</a>		

**Table 15 - Disability by Publicly Supported Housing Program Category, ROUND ROCK**

(Round Rock, TX CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	29	29.90%
Project-Based Section 8	19	16.52%
Other Multifamily	N/a	N/a
HCV Program	37	12.85%
<b>(Austin-Round Rock, TX) Region</b>		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%
may not be comparable to reporting requirements under HUD programs. Note 2: Data Sources: ACS <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</a>		

**Table 15 - Disability by Publicly Supported Housing Program Category, TRAVIS COUNTY**

(Travis County, TX CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	N/a	N/a
Other Multifamily	N/a	N/a
HCV Program	130	18.65%
<b>(Austin-Round Rock, TX) Region</b>		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%
may not be comparable to reporting requirements under HUD programs. Note 2: Data Sources: ACS <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</a>		

**Table 15 - Disability by Publicly Supported Housing Program Category, WILLIAMSON COUNTY**

(Williamson County, TX CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	68	27.31%
Project-Based Section 8	21	18.92%
Other Multifamily	N/a	N/a
HCV Program	88	20.61%
<b>(Austin-Round Rock, TX) Region</b>		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%
<p>may not be comparable to reporting requirements under HUD programs.</p> <p>Note 2: Data Sources: ACS</p> <p><a href="#">Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</a></p>		